



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Dausa 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: Dausa

State: Rajasthan



**National Bank for Agriculture and
Rural Development**

**Rajasthan Regional Office,
Jaipur**

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District Development Manager NABARD

Dausa

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 Dausa has projected a credit potential of ₹ 526511.21 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 Dausa district of Rajasthan.

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

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Abbreviations

Abbreviation	Expansion
ACABC	Agri-Clinics and Agri-Business Centre
ACP	Annual Credit Plan
AHIDF	Animal Husbandry Infrastructure Development Fund
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
CDF	Co-operative Development Fund
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
eNAM	Electronic National Agriculture Market
FC	Farmers Club
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FLC	Financial Literacy Centre
FPO	Farmer Producer Organisation
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
JLG	Joint Liability Group
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture

Abbreviation	Expansion
MNRE	Ministry of New and Renewable Energy
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NRLM	National Rural Livelihood Mission
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
SAO	Seasonal Agricultural Operations
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
STCCS	Short Term Co-operative Credit Structure
TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group

Executive Summary

1. Introduction

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

2. District characteristics

Location	This district is situated in the north-eastern part of Rajasthan and the district is bordered by Alwar, Bharatpur, Sawai Madhopur, Karauli, Jaipur and Tonk districts
Type of soil	Sandy & Alluvial
Primary occupation	The Primary occupation in the district is Agriulture. The geographical area of Dausa district is 3,414.28 square kilometres, of which 7.73% of the land is forest area. Of the total land of the district, 2,52,558 hectares are cultivated.
Land holding structure	2.14 Ha/Farmer

3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

A total of ₹3,50,455 lakh was disbursed under the Priority Sector, achieving 93.69% of the ₹3,74,025 lakh target. Agriculture reached 98.74% with ₹2,25,358 lakh, MSME exceeded its goal at 107.20% with ₹1,15,101 lakh, while Other Priority Sectors lagged behind at 26.00%, disbursing only ₹9,996 lakh.

2. Investment credit in agriculture

Rs. 46781.00 Lakh (20.75% of Total Agriculture Credit)

3. Credit flow to MSMEs

₹1,15,101.00 lakh

4. Other significant credit flow, if any

₹9,996.00 lakh

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

Rs.526511.21 Lakh

2. Projection for agriculture and its components

Rs. 298766.61 Lakh

3. Projection for MSMEs

Rs. 160619.20 Lakh

4. Projection for other purposes

Rs. 67125.40 Lakh

5. Developmental Initiatives

- 1 Empowerment through SHGs and JLGs: NABARD has established Self-Help Groups (SHGs) and Joint Liability Groups (JLGs) to improve access to credit and financial services for women and small farmers, alongside providing capacity-building training in management and entrepreneurship.
- 2 Support for Farmers and Markets: The Farmers Producer Organization (FPOs) encourages knowledge sharing and collective bargaining among farmers, while financial assistance from the Rural Infrastructure Development Fund (RIDF) supports essential infrastructure projects in the district.
- 3 Direct Market Access: Developing rural markets (Marts) enables farmers to sell their products directly, ensuring better prices and reducing dependency on intermediaries, ultimately enhancing their livelihoods.

6. Thrust Areas

- 1 Establishing warehouses and cold storage facilities will help reduce post-harvest losses and ensure a steady supply of agricultural products.
- 2 Focusing on horticulture will diversify income sources for farmers improve nutrition and increase market competitiveness.
- 3 Implementing integrated farming systems will optimize resource use enhance productivity and promote sustainability in agricultural practices.
- 4 Enhancing soil quality through sustainable practices will boost crop yields and ensure long-term agricultural viability in the region.
- 5 Prioritizing seed production and vermicomposting will support local farmers with quality inputs and promote organic farming practices for healthier soils.
- 6 Adoption of organic farming increases with rising health awareness and demand for eco-friendly products. It enhances soil quality promotes biodiversity and provides sustainable income for farmers.
- 7 Providing accessible loans for allied agricultural activities will empower farmers to invest in food processing and expand their operations enhancing overall productivity.
- 8 Emphasizing food processing can help farmers add value to their products reducing waste and increasing profitability through diverse market opportunities.
- 9 Supporting processing of fruits and vegetables will allow farmers to capitalize on seasonal surpluses creating year-round income and reducing reliance on traditional crops.
- 10 Encouraging milk processing ventures will enhance dairy farming profitability enabling farmers to produce higher-value products like cheese and yogurt for better market access.

- 11 Establishing agri-clinics can provide farmers with expert advice on best practices and crop management leading to improved yields and reduced losses.
- 12 Encouraging vegetable cultivation over traditional crops can help farmers maximize their profits given the high demand and better market prices for fresh produce.
- 13 Fostering dairy farming and horticulture can diversify income sources for farmers enhancing resilience and profitability especially on smaller land holdings.

7. Major Constraints and Suggested Action Points

- 1 The lack of adequate infrastructure such as storage facilities and processing units hinders the efficiency of agricultural supply chains and limits market access for farmers.
- 2 The districts over-reliance on agriculture restricts economic diversification making it vulnerable to market fluctuations and climate-related challenges which can jeopardize livelihoods.
- 3 Many farmers struggle to secure loans and financial assistance for investments in allied activities which stifles growth potential and prevents the development of diversified income sources.
- 4 Inadequate minor irrigation systems contribute to inconsistent water supply impacting crop yields and limiting the ability to cultivate high-value crops particularly in drought-prone areas.
- 5 Insufficient training and resources for rural youth in vocational skills and modern agricultural practices restrict their ability to engage in diverse economic activities perpetuating unemployment.

8. Way Forward

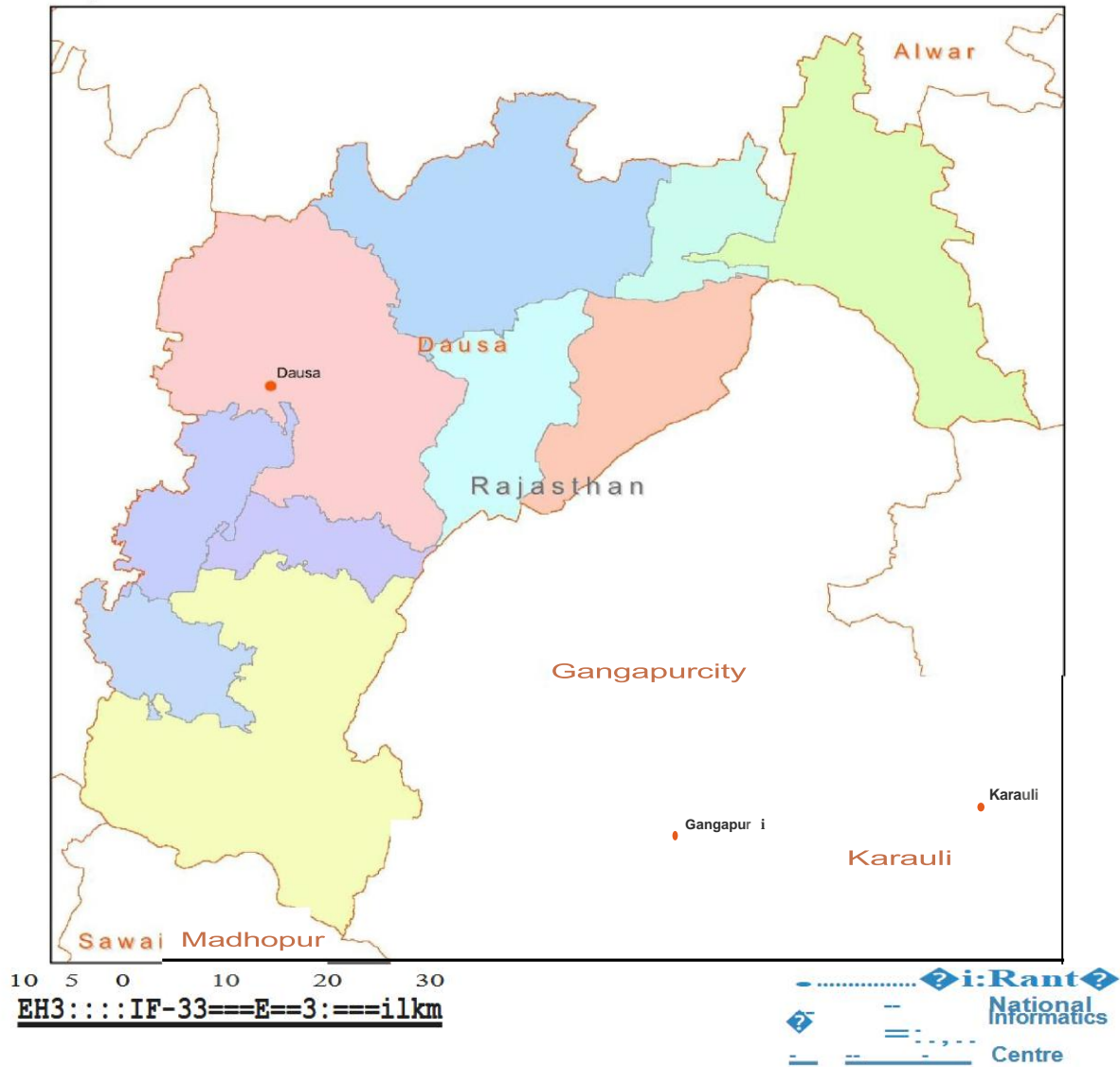
- 1 Encouraging integrated farming systems can enhance resource efficiency and diversify income streams for farmers helping them adapt to land fragmentation and increase overall productivity.
- 2 Introducing high-tech practices like greenhouse cultivation and precision farming will enable farmers to maximize yields and minimize resource use making agriculture more sustainable and profitable.
- 3 By promoting efficient practices and resource management AIF and FPOs contribute to the long-term sustainability and resilience of farming communities.
- 4 Strengthening collaboration among banks, government departments and agricultural institutions is vital for aligning resources sharing knowledge and implementing effective development strategies.
- 5 Ensuring consistent access to bank loans through various state and centrally sponsored schemes will empower farmers to invest in modern practices and infrastructure driving economic growth in the district.

Part A

District Map



Block Map - Dausa



Legend

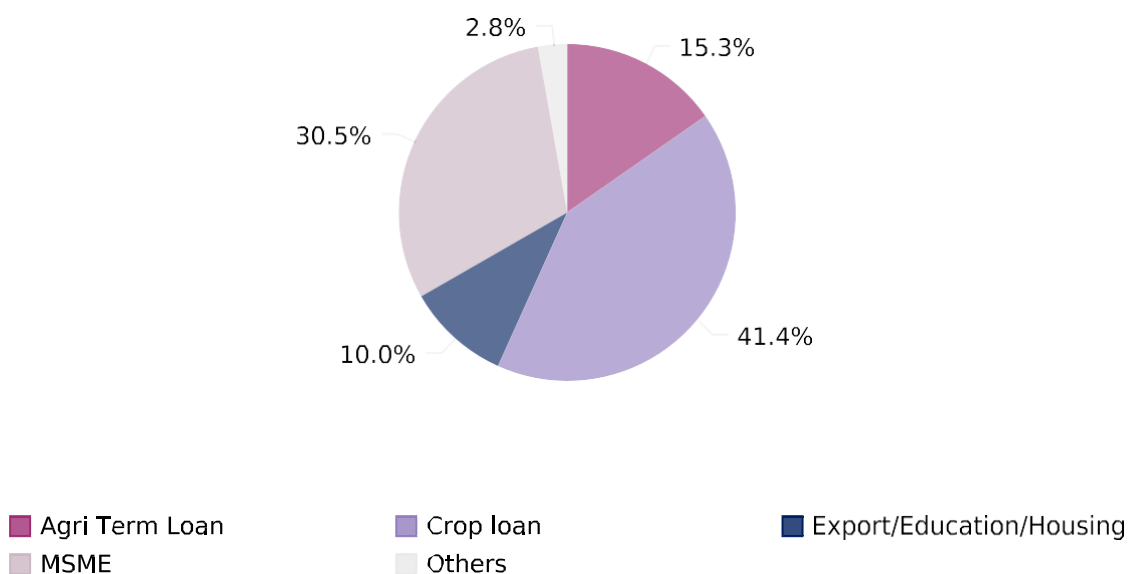
- District Head Quarter
- ◆ State Boundary
- ◆ District Boundary
- ◆ Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	273963.43
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	218190.99
2	Term Loan for agriculture and allied activities	55772.44
B	Agriculture Infrastructure	11233.44
C	Ancillary activities	13569.74
I	Credit Potential for Agriculture A+B+C)	298766.61
II	Micro, Small and Medium Enterprises	160619.2
III	Export Credit	675
IV	Education	9000
V	Housing	42750
VI	Social Infrastructure	5550.4
VII	Renewable energy	1710
VIII	Others	7440
	Total Priority Sector	526511.21



Sources

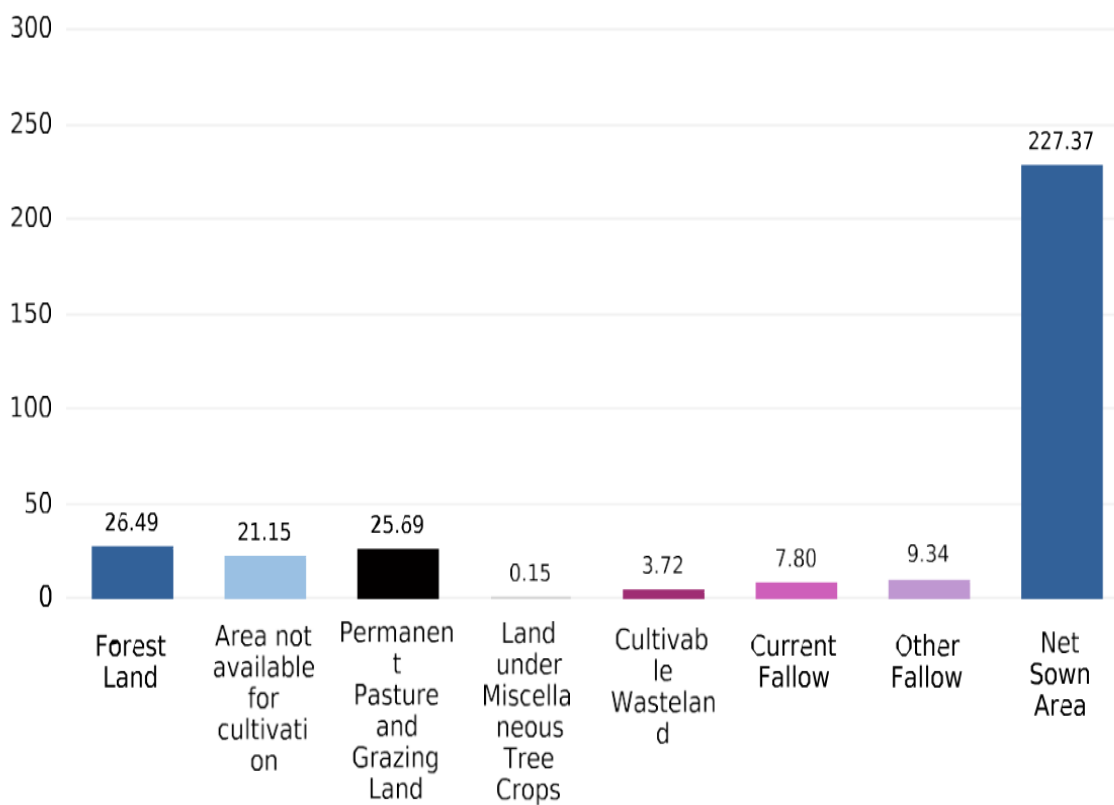
Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	211721.42
2	Water Resources	9002.17
3	Farm Mechanisation	5853.19
4	Plantation & Horticulture with Sericulture	13714.65
5	Forestry & Waste Land Development	838.05
6	Animal Husbandry - Dairy	21727.25
7	Animal Husbandry - Poultry	2815.03
8	Animal Husbandry - Sheep, Goat, Piggery	7292.98
9	Fisheries	55.25
10	Farm Credit- Others	943.44
	Sub total	273963.43
B	Agriculture Infrastructure	
1	Construction of storage	3841.68
2	Land development, Soil conservation, Wasteland development	2769.36
3	Agriculture Infrastructure - Others	4622.4
	Sub total	11233.44
C	Ancillary activities	
1	Food & Agro. Processing	12788.64
2	Ancillary activities - Others	781.1
	Sub Total	13569.74
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	27840
II	B Service Sector - Term Loan	37504
II	C Manufacturing Sector - WC	46099.2
II	D Service Sector - WC	43296
II	E MSME - Others	5880
	Total MSME	160619.2
III	Export Credit	675
IV	Education	9000
V	Housing	42750
VI	Social Infrastructure	5550.4
VII	Renewable energy	1710
VIII	Others	7440
	Total Priority Sector	526511.21

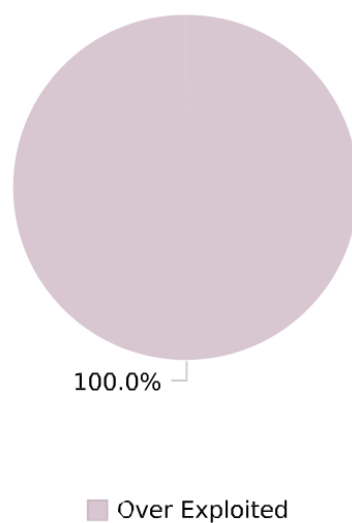
District Profile

1. Land Utilisation ('000 hectares)



District Statistics Office Book 2024

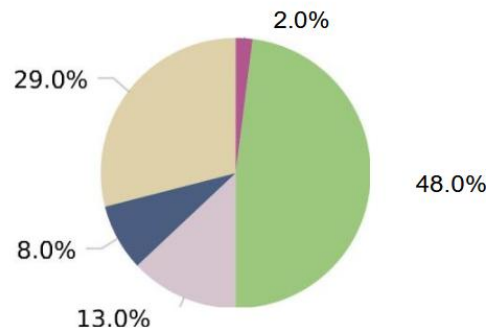
2. Status of Extraction of Ground Water - No. of blocks



District Statistics Office Book 2024

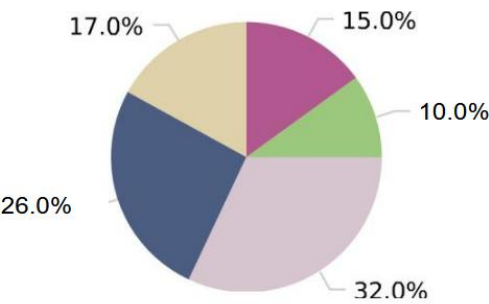


3. Landholding - No. of Farmers (%)



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

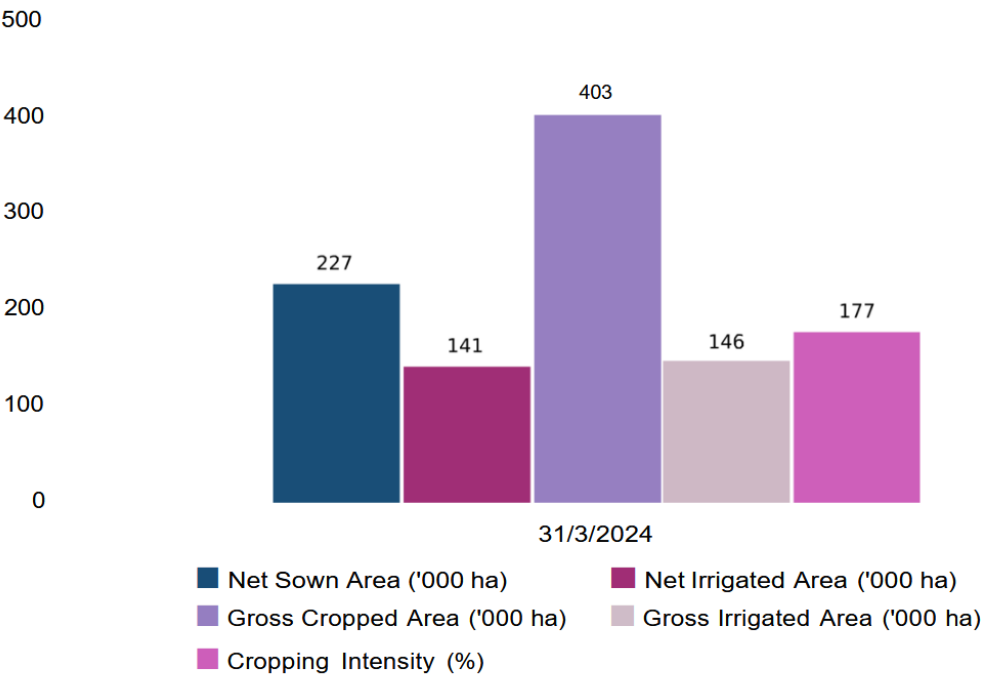
Landholding - Area (%)



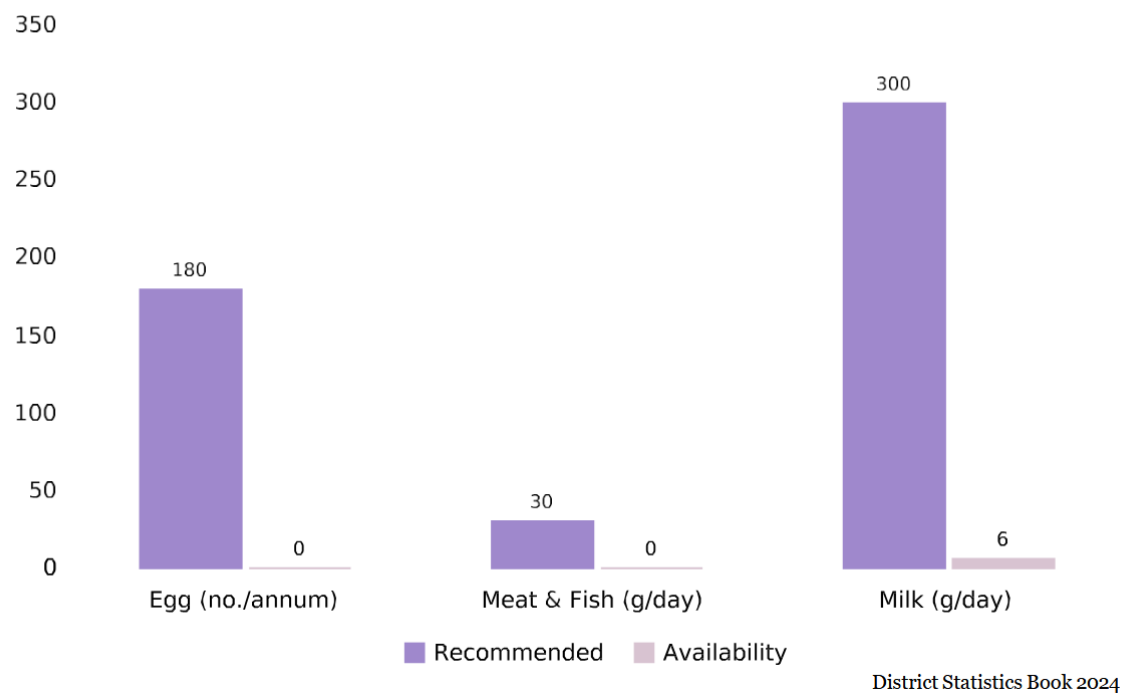
- Large (>10 ha)
- Marginal(<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

District Statistics Office Book 2024

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	Very High
6	Is the % of Tribal Population above the national average of 8.9%	Yes

2. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	51.23	48.40	24.74	9.94
2	>1 to <=2 ha	30.42	28.74	42.97	17.27
3	>2 to <=4 ha	8.68	8.20	65.93	26.49
4	>4 to <=10 ha	13.34	12.60	78.51	31.55
5	>10 ha	2.17	2.05	36.72	14.75
6	Total	105.84	99.99	248.87	100.00

3. Demographic Profile [In '000]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1634.40	857.78	776.62	1432.61	201.79
2	Scheduled Caste	353.00	185.00	168.00		
3	Scheduled Tribe	434.00	229.00	205.00		
4	Literate	1145.80	726.22	419.58		

Health, Sanitation, Livestock and Agricultural Infrastructure

4. Processing Units

Sr. No.	Type of Processsing Activity	No. of Units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	184.00
6	Cotton (Ginning/ Spinning/ Weaving)	368.00
7	Milk (Chilling/ Cooling/ Processing, etc.)	1.00

5. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	50510.00	1920.00	48590.00
2	Cattle - Indigenous	101010.00	4160.00	96850.00
3	Buffaloes	526460.00	18510.00	507950.00
4	Sheep - Cross bred	320.00		
5	Sheep - Indigenous	56540.00		
6	Goat	311060.00		
7	Pig - Cross bred	370.00		
8	Pig - Indigenous	6050.00		
9	Horse/Donkey/Camel	3670.00		
11	Poultry - Improved	35560.00		
12	Poultry - Indigenous	14570.00		

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)	612.20	694
Rainfall - Actual (mm)	740.00	616

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	3937290.00	403.24
Net sown area ('000 ha)	223.00	227.37
Cropping intensity (%)	17655.00	177.35

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Pearl Millet	164.55	283.96	283.96	142.78	247.17	1725.68
Wheat	71.39	308.58	308.58	68.00	297.00	4322.45
Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram	0.00	0.00	0.00	24.16	39.00	0.00
Groundnut	15.59	27.20	27.20	17.00	29.00	1744.71
Indian Mustard	91.37	156.07	156.07	77.00	139.00	1708.11
Chickpea	27.76	43.19	43.19	0.00	0.00	1555.84

Irrigated Area & Potential

Particulars	31/03/2024
Net Irrigated Area (000 ha)	141.19
Gross Irrigated Area (000 ha)	146.10

Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Dausa	Baijupada	Over Exploited
2	Rajasthan	Dausa	Ramgarh Pachwara	Over Exploited
3	Rajasthan	Dausa	Sikandara	Over Exploited
4	Rajasthan	Dausa	Bandikui	Over Exploited
5	Rajasthan	Dausa	Baswa	Over Exploited
6	Rajasthan	Dausa	Dausa	Over Exploited
7	Rajasthan	Dausa	Lalsot	Over Exploited



8	Rajasthan	Dausa	Lawan	Over Exploited
9	Rajasthan	Dausa	Mahwa	Over Exploited
10	Rajasthan	Dausa	Mandaawar	Over Exploited
11	Rajasthan	Dausa	Sikrai	Over Exploited

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2024
No. of tractors	8501

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2024
Forest Cover (ooo ha)	27
Waste Land (ooo ha)	34
Degraded Land (ooo ha)	4

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Status and Prospects of Cooperatives

Details of non-credit cooperative societies

Particulars	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	993
Consumer Stores (No.)	4
Housing Societies (No.)	3
Weavers (No.)	9
Marketing Societies (No.)	5
Labour Societies (No.)	1
Industrial Societies (No.)	5
Others (No.)	634
Total (No)%	1654

Details of credit cooperative societies

Particulars	31/03/2024
Primary Agriculture Credit Societies (No.)	218

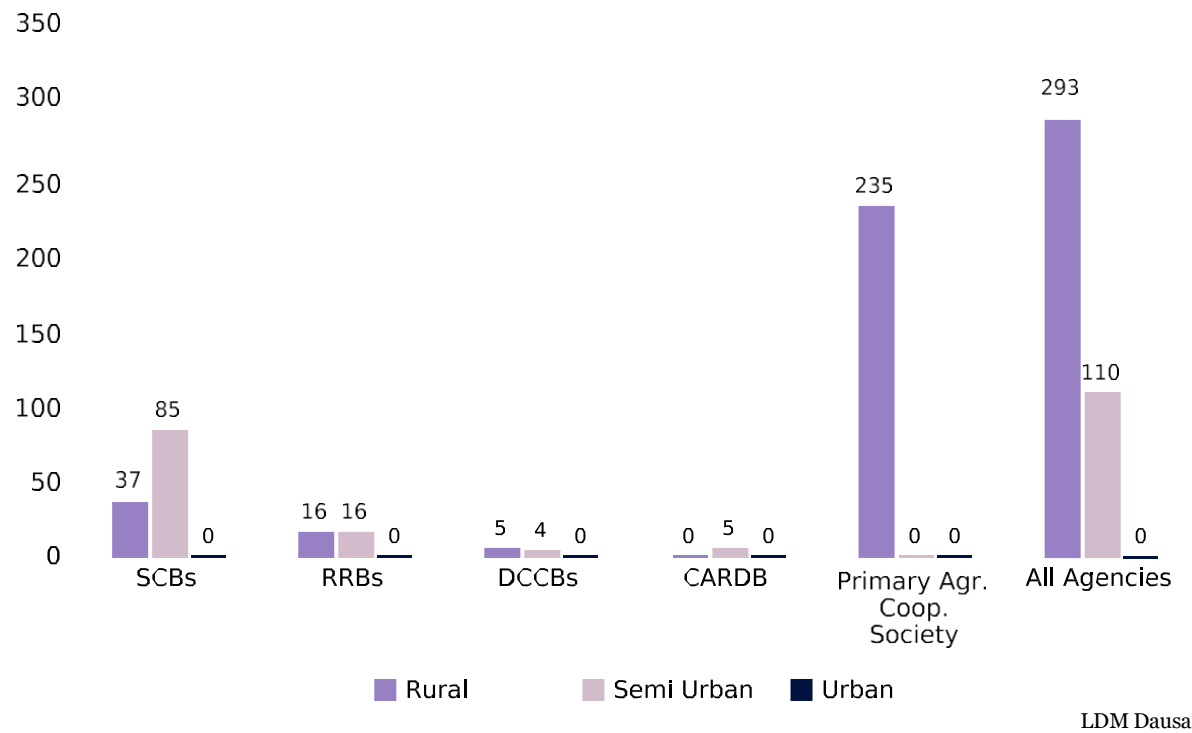
Status/ progress under various schemes of MoC in the district

Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district
		No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district	218
2	Potential for formation of new MPACS	38
3	PACS Computerisation	178
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	15
8	PACS as Kisan Samridhi Kendras (KSKs)	218
a	Membership in Multi State Cooperative Society on Seeds	146
b	Membership in Multi State Cooperative Society on Organic farming & products	37
c	Membership in Multi State Cooperative Society on Agri-exports	37

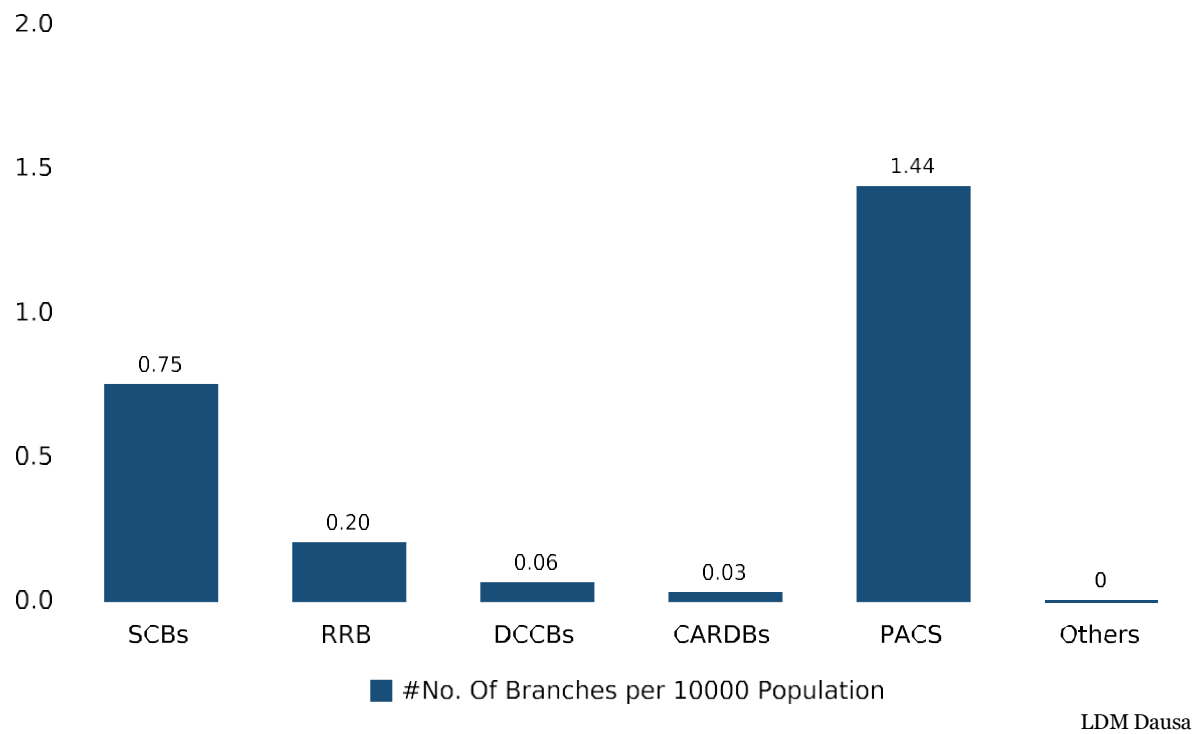
Banking Profile



1. Agency wise - Number of branches in the district



2. Branch Penetration



3. Agency wise - Deposit O/s



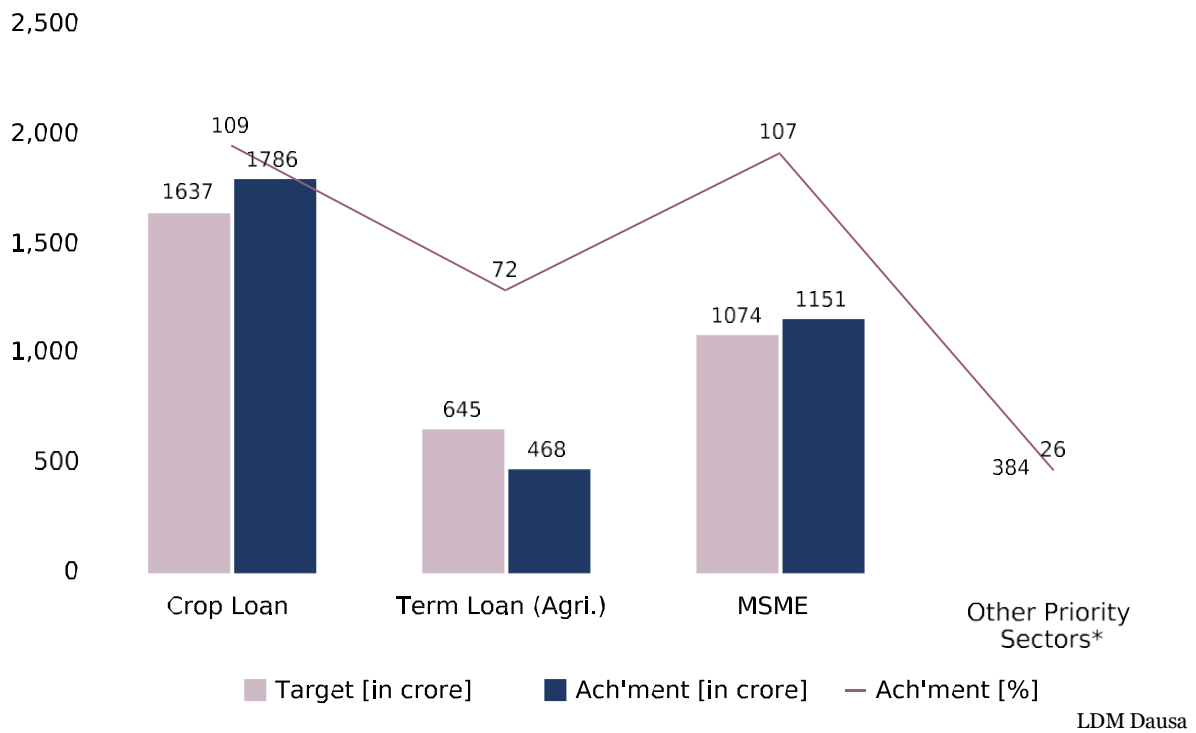
LDM Dausa

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

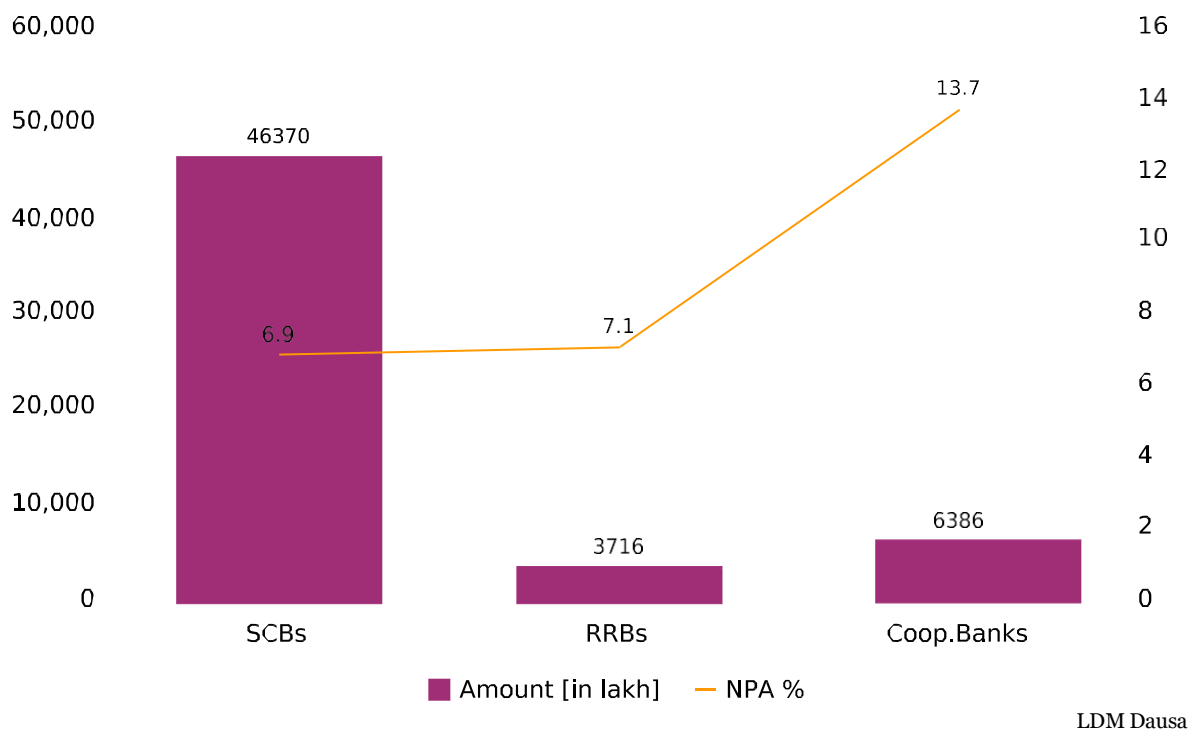


LDM Dausa

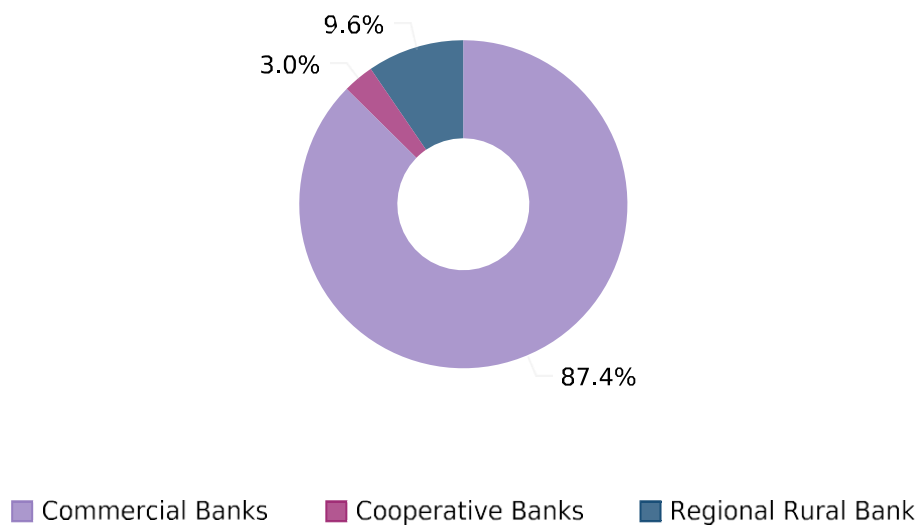
5. Sector-wise Performance under ACP



6. NPA position

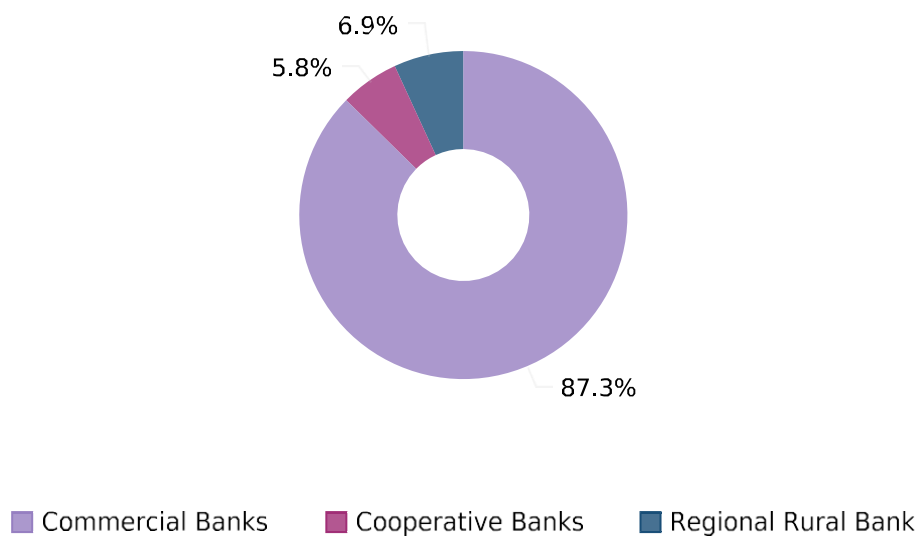


7. Agency wise - Share of Deposit O/s Year 2024-25



LDM Dausa

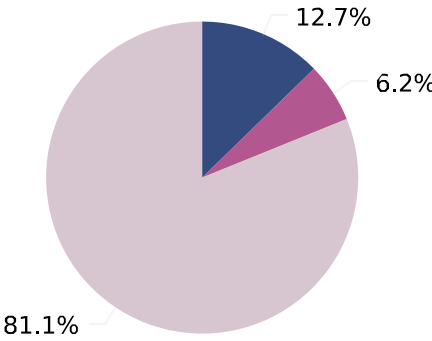
8. Agency wise - Share of Loan O/s Year 2024-25



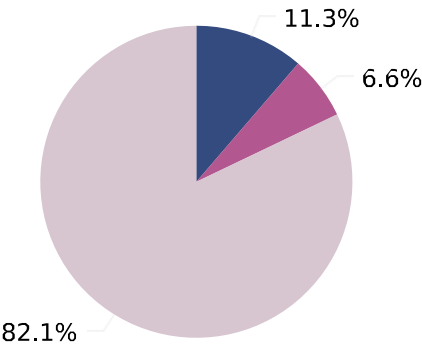
LDM Dausa



9. Agency wise - Share of NPA
Year 2023-24



Year 2024-25



■ Coop.Banks ■ RRBs ■ SCBs



Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			
		Total	Rural	Semi-urban	Urban
Commercial Banks	24	122	37	85	0
Regional Rural Bank	2	32	16	16	0
District Central Coop. Bank	1	9	5	4	0
Coop. Agr. & Rural Dev. Bank	1	5	0	5	0
Primary Agr. Coop. Society	235	235	235		0
All Agencies	263	403	293	110	0

2. Deposits Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	638789.00	715842.00	764312.00	6.8	87.41
Regional Rural Bank	72865.00	79837.00	83517.00	4.6	9.55
Cooperative Banks	27640.00	27070.00	26547.00	-1.9	3.04
All Agencies	739294.00	822749.00	874376.00	6.3	100.00



3. Loans & Advances Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	570069.00	668884.00	731237.00	9.3	100.0
Commercial Banks	489447.00	580741.00	638734.00	10.0	87.4
Cooperative Banks	41093.00	42350.00	42283.00	-0.2	5.8
Regional Rural Bank	39529.00	45793.00	50220.00	9.7	6.9

4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	76.6	81.1	83.6
Regional Rural Bank	54.2	57.4	60.1
Cooperative Banks	148.7	156.4	159.3
All Agencies	77.1	81.3	83.6

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

Agency	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	872962	345881	116340	61050
Regional Rural Bank	144973	28432	13565	5235
Cooperative Banks		155	70	110
All Agencies	1017935	374468	129975	66395



6. Performance on National Goals

Agency	31/03/2025							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		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
Commercial Banks	381792.00	59.8	223505.00	35.0	222649.00	34.9	93568.00	14.6
Regional Rural Bank	34210.00	68.1	25604.00	51.0	23363.00	46.5	10720.00	21.3
Cooperative Banks	45493.00	107.6	44137.00	104.4	28295.00	66.9	4063.00	9.6
All Agencies	461495.00	63.1	293246.00	40.1	274307.00	37.5	108351.00	14.8

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	374025.00	350455.00	93.7	330100.00	309670.00	93.8	299700.00	268997.00	89.8	92.4
Commercial Banks	269937.00	257542.00	95.4	226590.00	226286.00	99.9	197430.00	189163.00	95.8	97.0
Cooperative Banks	63810.00	52959.00	83.0	70000.00	48308.00	69.0	70170.00	49094.00	70.0	74.0
Regional Rural Bank	40278.00	39954.00	99.2	33510.00	35076.00	104.7	32100.00	30740.00	95.8	99.9



8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	164535.00	156596.00	95.2	170785.00	156117.00	91.4	163685.00	178577.00	109.1	98.6
Term Loan	72105.00	33621.00	46.6	77725.00	45888.00	59.0	64540.00	46781.00	72.5	59.4
Total Agri. Credit	236640.00	190217.00	80.4	248510.00	202005.00	81.3	228225.00	225358.00	98.7	86.8
MSME	35560.00	64701.00	181.9	51400.00	93321.00	181.6	107365.00	115101.00	107.2	156.9
Other Priority Sectors*	27500.00	14077.00	51.2	30190.00	14344.00	47.5	38435.00	9996.00	26.0	41.6
Total Priority Sector	299700.00	268995.00	89.8	330100.00	309670.00	93.8	374025.00	350455.00	93.7	92.4

9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks			0.0	580741.00	42175	7.3	672413.00	46370.00	6.9	4.7
Regional Rural Bank			0.0	45793.00	3200	7.0	52128.00	3716.00	7.1	4.7
Cooperative Banks			0.0	42350.00	6609	15.6	46510.00	6386.00	13.7	9.8
All Agencies			0.0	668884.00	51984.00	7.8		56472.00	0.0	2.6



Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

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

2. Union Budget

2.1. Important Announcements

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

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

credit cards with ₹ 30,000 limit, and capacity building support.

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

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

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

The other major master directions issued by RBI:

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

4. Policy Initiatives - NABARD

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

Infrastructure:

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

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

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

Climate Change:

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

Institutional Development:

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

NABARD's Digital Initiatives

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

Digital Technology for Credit Delivery & Interest Subvention:

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

Promotional Development & Financial Inclusion

- Graduated Rural Income Generation Programme (GRIP): A pilot project launched in FY 202324 to integrate ultra poor rural households into institutional finance using a returnable grant model. Implemented in five states with Bandhan Konnagar, it includes credit assessment via a Rating Scale and training in confidence building and enterprise development.
- Money Purse App: Piloted in Odisha Gramya Bank and Kerala Bank, this app enables SHG members to perform financial activities digitally account opening, savings, loan collections, and bookkeeping via Business Correspondents, ensuring doorstep delivery of services.
- mSuwidha: Launched in 202324 to support microenterprises for women through skill development, credit linkage, and marketing.
- LMS for RSETIs REAP Platform: In partnership with MoRD, NAR, and IIT Madras, NABARD is developing a digital Learning Management System for RSETIs. It will host 400 hours of content in 12 languages across 64 courses, benefiting around 6 lakh rural trainees annually.
- Incentive Scheme for BCs/CSPs in NER & Hilly States: Launched in FY 2023/24 and extended to hilly regions, the scheme offers ₹ 1,500/month to BCs in Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

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

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



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

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

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

modernizing agricultural processing units, with up to 50% of the investment covered for farmers' organizations and up to 25% for other entities. This grant aims to enhance food processing, waste reduction, and export growth.

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

6. State Budget

6.1. Important Announcements

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

share of ₹591.08 crore. College education receives ₹1,552.08 crore, and ₹246.86 crore is allocated for Sports and Youth Welfare. Sanskrit education has been granted ₹280.67 crore, of which ₹226.16 crore is specifically for Sanskrit schools. Technical education is supported with ₹105.49 crore.

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

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

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

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

6.2. Highlights related Agriculture & Farm Sector

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

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

The Animal Husbandry Department receives ₹1,225.27 crore, which includes ₹530.41 crore from the state fund for veterinary hospitals and dispensaries. Key schemes such as the Chief

Minister Mangala Pashu Bima Yojana and the Chief Minister Livestock Free Medicine Scheme are supported with ₹100.00 crore and ₹93.54 crore, respectively. The Veterinary and Animal Sciences University, B.K. Nare, is allocated ₹134.98 crore. Additionally, ₹1,989.93 crore is provided for animal husbandry initiatives, including ₹1,300.00 crore for cow shelters, ₹650.00 crore for the Chief Minister's Milk Producer Support Scheme, and ₹32.00 crore for the Nandi Shala Scheme.

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

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

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

The state budget allocates ₹24,925.02 crore for the Rural Development sector, reflecting a strong commitment to improving rural infrastructure and livelihoods. Of this, ₹7,000.00 crore is provided as grants from the state fund to Panchayati Raj Institutions under the State Finance Commission, while ₹3,087.00 crore is allocated as grants under the Central Finance Commission. The National Rural Employment Guarantee Scheme receives ₹5,277.03 crore, including a state share of ₹1,575.03 crore, ensuring continued support for rural employment.

Significant provisions include ₹2,254.74 crore (with a state share of ₹928.52 crore) for the Pradhan Mantri Awas Yojana (Rural), and ₹1,338.00 crore from state funds for assistance to Block and Intermediate Level Panchayats. Additionally, ₹1,000.00 crore each is earmarked for the Chief Minister's Jal Swavalamban Abhiyan and the Legislative Local Area Development Scheme. The National Rural Livelihood Mission receives ₹618.35 crore, including a state share of ₹247.34 crore, while ₹480.70 crore is allocated for the Prime Minister's Agricultural Irrigation Scheme (Watershed Component).

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

7. Govt Sponsored Programmes linked with Bank Credit

Government of India Schemes

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

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

Government of Rajasthan Schemes

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

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

Dausa is primarily a farming district, where agriculture and allied activities form the backbone of the local economy, engaging approximately 84% of the population. The central hilly and plateau region of the district falls under Agro climatic Zone1. The district's red and black soils are fertile and well suited for agriculture. Farming in Dausa is predominantly rainfed, with agriculture largely dependent on monsoon rainfall, which averages 625.70 mm annually. Irrigation infrastructure is modest, with wells serving as the main source of irrigation, covering an irrigated area of 1,77,687 hectares.

The district has a net sown area of 2,23,011 hectares and a cropping intensity of 153%, indicating multiple cropping practices. There are a total of 2,15,814 farmers in the district, out of which 51,140 are classified as small and marginal farmers. These farmers often face barriers in accessing institutional credit and modern agricultural inputs.

Currently, 2,00,146 farmers hold Kisan Credit Cards (KCC), with an outstanding loan amount of ₹2,15,852 lakh. This highlights a significant dependency on credit and underlines the need for targeted interventions.

Key Recommendations:

Promotion of Sustainable Agricultural Practices: Encourage use of water effic technologies, organic inputs, and crop diversification.

Improved Access to Credit: Simplify and expand access to agricultural loans, especially for small and marginal farmers.

Capacity Building and Training: Offer regular

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Dausa district is actively promoting sustainable and organic agriculture through initiatives like the National Agricultural Development Scheme (RKVY) and the ATMA Project. These efforts focus on increasing agricultural productivity by expanding cultivable land, improving water resource management, enhancing soil health, and encouraging the adoption of modern, ecofriendly farming technologies.

To strengthen food security and diversify crop production, the district has been included under the National Food Security Mission on Pulses (NFSM Pulses) and the National Mission on Oilseeds and Oil Palm (NMOOP). These centrally sponsored schemes aim to boost the production of pulses and oilseeds, which are crucial for both household nutrition and economic stability. Supporting these efforts, NABARD has established seven Farmer Producer Organizations (FPOs) in the district. These FPOs help small and marginal farmers reduce input costs, improve bargaining power, and secure better prices for their produce through collective marketing.

Groundwater remains the primary source of irrigation in Dausa. Given the increasing water stress, there is a districtwide push to adopt micro irrigation systems such as drip and sprinkler methods to improve water efficiency. The main crops cultivated in the region are millet (bajra), wheat, and mustard, all well suited to the district's agro climatic conditions.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Brinjal/ Baingan_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.23	1	2377	2919.78	2919.78
2	Annual Vegetables - Cauliflower/ Phool Gobhi_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.48	1	2263	3358.49	3358.49
3	Annual Vegetables - Cluster Bean/ Gorikayi/ Guar/ Goruchikkudu_unIrrigated____Pre- Kharif Kharif Rabi	Hectare	0.35	1	7700	2661.18	2661.18
4	Annual Vegetables - Okra/ Bhindi/ Bhendi/ Ladies Finger_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.20	1	3316	3970.35	3970.35
5	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.35	1	665	895.09	895.09
6	Annual Vegetables - Potato/ Aloo_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.28	1	393	503.35	503.35
7	Annual Vegetables - Tomato/ Tamatar_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.15	1	1643	1897.35	1897.35
8	Cereals - Barley/ Jav_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.53	1	10001	5329.14	5329.14
9	Cereals - Millets_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.36	1	151543	54644.90	54644.90
10	Cereals - Wheat/ Gehu_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.76	1	85281	65152.99	65152.99
11	Oil Seeds - Indian Mustard/Bharatiya Sarso_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.51	1	17350	8799.59	8799.59
12	Oil Seeds - Sesame/ Til/ Seasmum/ Gingelly_unIrrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.28	1	13540	3839.27	3839.27
13	Oil Seeds - Taramira_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.31	1	4655	1449.46	1449.46

14	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.41	1	2295	945.44	945.44
15	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.14	1	2200	2518.79	2518.79
16	Pulses - Pulses_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.38	1	600	229.80	229.80
17	Spices & Condiments - Anise/ Moti Saunf/ Aniseed_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.76	1	638	484.70	484.70
18	Spices & Condiments - Chilli/ Mirch_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.05	1	1640	1723.65	1723.65
19	Spices & Condiments - Cumin/ Jeera_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	0.59	1	700	411.48	411.48
20	Spices & Condiments - Garlic/ Lahasun_Irrigated_Conventional_Pre- Kharif Kharif Rabi	Hectare	1.19	1	950	1127.83	1127.83
Sub Total					309750	162862.63	162862.63
Post Harvest							16286.26
Maintenance							32572.53
Total							211721.42
Grand Total					309750	162862.63	211721.42

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Water is vital for agriculture in Dausa district, where irrigation supports crop growth and improves the efficiency of inputs like seeds and fertilizers. Due to erratic monsoon patterns and low average rainfall of 625.70 mm, farmers depend heavily on groundwater, mainly through wells and tube wells. As per the 2024 Dynamic Ground Water Resource Report of Rajasthan, out of the district's total geographical area of 342,017 hectares, around 308,562 hectares are suitable for groundwater recharge, while 33,455 hectares are hilly. The district's six assessment units are all categorized as overexploited. The annual extractable groundwater resource is 24,235.72 ham, while the annual extraction is 59,063.15 ham, pushing the groundwater extraction stage to 243.7%, far exceeding the state average of 149.86%. Lalsot block shows the highest extraction at 272.3%, followed by Sikrai, Lawan, Bandikui, Dausa, and Mahwa. Of the total 393,729 hectares gross sown area, only 177,687 hectares are irrigated. This highlights the urgent need to improve irrigation efficiency and sustainability. Promoting drip and sprinkler irrigation, along with rainwater harvesting and field tanks, can help reduce groundwater dependence. Awareness programs and government support are essential to ensure long term water security and sustainable agriculture in Dausa.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Where conventional irrigation is unfeasible, small-scale structures like anicuts can boost

groundwater levels, aiding sustainable agriculture. Training bank field staff in drip and sprinkler irrigation is vital so they can guide farmers on efficient practices. Greater publicity of Agriculture and Horticulture Department schemes is needed to raise awareness about available grants that help farmers adopt water-saving technologies. NGOs and farmer clubs should actively promote drip and sprinkler systems to encourage adoption. Given Dausa's dependence on irrigation, efficient water management is crucial. The Rajasthan Government supports farmers through major subsidy schemes. The Micro Irrigation Mission offers up to 90% subsidy on drip and sprinkler systems (70–75% for most farmers). Under Diggi Anudan Yojana, farmers get 75–85% subsidy (up to ₹3.4 lakh) for farm ponds. The Sinchai Pipeline Karyakram provides ₹15,000 subsidy for pipelines and ₹1,000 for transport. The Mini Sprinkler Sanyantr Scheme gives 70–75% subsidy, and the PM-KUSUM Scheme offers 60% subsidy on solar pumps, lowering irrigation energy costs.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Drip Irrigation--3m*3mlteral size12mm-1Hectare model	ha	0.41	90	5100	2110.68	1899.55
2	Drip Irrigation--8m*8mlateral size12mm-1 ha model	ha	0.35	90	3170	1099.19	989.28
3	Dug Well-New-Jaipur & Dausa -Alluvial-Dia 3mDepth 23m	No.	1.41	90	251	355.05	319.52
4	Electric Pump Sets--10.0 HP	No.	0.45	90	2975	1340.18	1206.18
5	Electric Pump Sets--12.5 HP	No.	0.54	90	5505	2945.18	2650.70
6	Solar PV Pump Sets (AC)--6 to 10 kw	No.	0.44	90	790	343.85	309.49
7	Solar PV Pump Sets (DC)--submersible pump set 12.5 HP	No.	0.79	90	1720	1363.73	1227.38
8	Sprinkler Irrigation --75 mm D *6m L (2ha model)	ha	0.29	90	1510	444.53	400.07
Total					21021	10002.39	9002.17

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Agricultural mechanization has played a crucial role in ensuring the timely completion of various farming operations in the district, significantly contributing to enhanced agricultural productivity and national self-reliance in food grain production. Tractors and other farm machinery are widely used for essential agricultural tasks such as land levelling, sowing, plant protection, weed control, and threshing. In addition to on-field operations, the use of tractors has expanded to include transportation of agricultural produce to

markets and processing units, further integrating mechanization into the agricultural value chain. Most landholdings in the district are over two hectares, and a majority of farmers depend on rented tractors for their agricultural activities. With the expansion of irrigation facilities, the demand for tractors and mechanized equipment has also seen a noticeable rise. In this context, institutional credit plays a vital role in facilitating agricultural mechanization by enabling farmers to access and afford modern machinery, either through purchase or rental services. Strengthening credit access and promoting affordable mechanization services are essential steps toward improving efficiency and productivity in the district's agriculture sector.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Dausa district has a fairly well developed infrastructure for agricultural mechanization, with tractor and thresher dealers operating from block headquarters. Shops of major companies and trained mechanics for equipment repair and spare parts are also available locally, ensuring easy access to maintenance services. However, the use of power tillers and small tractors remains low despite their suitability for ploughing, inter cultivation, and transporting produce, particularly for small and marginal farmers. Key reasons include a limited number of dealers and low awareness of their benefits. The Agriculture Department and dealers must promote these machines through demos and awareness drives. Under the Government of India's Sub Mission on Agricultural Mechanization (SMAM), financial aid is available for buying equipment, including Kisan Drones, and setting up Custom Hiring Centres (CHCs). Priority should be given to PACS and FPOs to manage CHCs. While NBFCs actively offer farm equipment loans, banks must increase participation by easing loan processes. Financing used tractors can benefit farmers with limited budgets. Banks should partner with equipment manufacturers to simplify lending. Japanese agricultural machines like the paddy transplanter and reaper-cum-binder, priced between ₹1.5 to ₹2.0 lakh, provide efficient and affordable solutions for diverse farming operations, making them a viable option for small-scale farmers.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Drones--12 hp	No.	6.96	90	19	132.17	118.94
2	Leveller-Spring loaded-5-7 Feet	No.	0.48	90	1350	650.03	585.04
3	Sprayer-Tractor Mounted Sprayer-Tractor mounted	No.	0.70	90	990	688.56	619.74
4	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.82	90	280	1348.26	1213.40
5	Tractor-Without Implements & Trailer-35 hp/3 cylinders	No.	7.60	90	485	3684.55	3316.07
Total					3124	6503.57	5853.19

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Dausa district possesses a favorable climate and environmental conditions for the growth of horticultural crops, offering significant potential for diversification in agriculture. Key horticultural crops grown in the district include Amla, lemon, plum, and pomegranate. In addition to these, farmers are cultivating a variety of fruits and vegetables, showcasing both adaptability and resourcefulness. However, one of the major constraints faced by the sector is the limited financial support from banks, which has hindered the scale and pace of horticulture development. Despite this, many farmers have taken the initiative to invest in horticulture using their own resources, complemented by support from the Horticulture Mission. This demonstrates a strong foundation and latent potential within the sector that could be further unlocked through enhanced institutional credit and infrastructure support. Notably, the Ramgarh Pachwara block stands out as a model for innovation and adoption of modern horticultural practices, where over 90 poly houses have been set up by progressive farmers for the cultivation of high-value vegetables. These developments underline the viability and profitability of protected cultivation in the district. With appropriate financial linkages, technical guidance, and access to markets, the horticulture sector in Dausa can become a major contributor to income diversification, employment generation, and sustainable agricultural growth.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The horticulture sector in Dausa district has shown steady progress, supported by institutional efforts and farmer initiatives. The Horticulture Department, along with large private nurseries, supplies quality planting material that promotes fruit and vegetable cultivation. Several poly houses have been established recently with financial and technical aid from the department, which also conducts regular training on poly house management and cultivation techniques. NABARD sponsored farmer clubs have further strengthened the sector by raising awareness and facilitating subsidy access for protected cultivation. Many farmers now run poly houses, increasing income through high value crops. The Krishi Vigyan Kendra (KVK) plays a vital role by offering training on horticulture, orchards, beekeeping, and organic farming, enhancing farmers technical skills. However, challenges remain, such as weak market linkages, inadequate cold chain and postharvest facilities, limited institutional credit, and poor insurance coverage. Addressing these gaps through better coordination among government agencies, financial institutions, and private stakeholders is essential to fully realize horticultures potential in Dausa 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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Dryland Horticulture crops-Ber-with drip-6m*6m	ha	1.12	90	600	674.16	606.72

2	Dryland Horticulture crops-Ber-without drip-6m*6m	ha	0.68	90	600	410.88	369.84
3	Dryland Horticulture crops-Indian Goose Berry (Amla)-without drip-6m*6m	ha	0.98	90	420	413.40	372.12
4	Dryland Horticulture crops-Pomegranate-without drip-5m*5m	ha	1.03	90	515	528.98	476.09
6	High density plantation-Guava-3m*3m	ha	1.83	90	300	548.88	494.04
5	High density plantation--Lemon high density-4m*4.5m	ha	1.53	90	380	581.40	523.32
7	New Orchard - Tropical/ Sub Tropical Fruits-Mango-without drip-10m*10m	ha	0.90	90	915	822.41	740.17
8	Nursery --Nursery raising	ha	17.44	90	12	209.28	188.40
9	Protection Structure-Poly/Green Housing-1000 per square meter	sq.m.	14.66	90	300	4397.76	3957.96
10	Protection Structure-Poly/Green Housing-4000 per square meter	sq.m.	44.94	90	148	6651.12	5985.99
Sub Total					4190	15238.27	13714.65
Total					4190	15238.27	13714.65

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Dausa district is characterized by temperate dry deciduous and thorny vegetation, reflecting the region's semi-arid climate. It covers a total geographical area of 3,414.06 square kilometers, out of which 289.20 square kilometers (8.47%) is officially classified as forest land. However, the actual forest cover stands at only 117.00 square kilometers (3.42%), highlighting a significant gap largely attributed to ongoing deforestation over the years.

To address this ecological decline, the state government is actively implementing various forestry and afforestation schemes through the Forest Department, in close coordination with Panchayati Raj institutions. A major step in this direction has been the launch of the Greening of Rajasthan Project, under which lakhs of saplings have been planted across the district. This initiative has gained momentum through the active involvement of local Gram Panchayats, District Councils, and other line departments, creating a collective movement towards environmental restoration.

These collaborative efforts are vital for enhancing forest cover, conserving biodiversity, and promoting long term ecological balance. Strengthening and expanding such initiatives will be key to achieving environmental sustainability and resilience in Dausa district.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The state government has initiated schemes to allocate fallow land to the private sector, individuals, and cooperative societies for productive use. However, the Forest Department has yet to take significant steps in leveraging this opportunity for reforestation or afforestation activities. To improve forest cover and make better use of underutilized lands, it is crucial for the Forest Department to actively encourage and motivate farmers and local communities to participate in plantation and tree growing initiatives.

Promoting the use of fallow lands for tree planting can play a vital role in ecological restoration and sustainable land management in the district. By offering training programs,

technical support, and necessary resources, the department can foster greater community involvement in afforestation efforts. Such engagement not only improves environmental health but also empowers local farmers by integrating them into conservation activities, ultimately creating a more sustainable and resilient landscape in Dausa district.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.06 Forestry							
1	Plantation--Ardu plant-5m*5m	ha	0.44	90	415	182.01	163.86
2	Plantation--Khejdi plant-5m*5m	ha	1.11	90	340	376.54	338.88
3	Plantation--Neem-5m*5m	ha	0.45	90	475	211.97	190.71
4	Plantation--Shisham-6m*6m	ha	0.45	90	360	160.68	144.60
Total					1590	931.20	838.05

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Dausa district, situated in the northeastern part of Rajasthan, holds considerable importance in animal husbandry, with significant potential for dairy development. Following agriculture, animal husbandry is a key supplementary source of income for farmers in the region. The district semiarid climate, featuring average temperatures between 26 and 27 degrees Celsius, is well suited for both crop cultivation and livestock rearing. Farmers predominantly raise high quality buffaloes, Jakhrana goats, crossbred cows, and native Haryana cows. In recent years, there has been a notable shift in preference toward buffalo rearing over cow rearing. Most farmers in Dausa are small and marginal landholders, making them heavily dependent on both agriculture and animal husbandry for their livelihoods.

As per the 2019 animal census, the district has an estimated population of around 1.51 lakh cattle and 5.26 lakh buffaloes. The dairy sector is supported by Saras Dairy, which manages milk collection through cooperative societies, alongside several private dairies that play an active role in the local dairy industry. This combination of traditional and organized dairy systems underscores the district promising role in animal husbandry and dairy production.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Dausa district has developed a strong veterinary and dairy support infrastructure that plays a vital role in sustaining the livestock sector. The district is equipped with 52 veterinary hospitals, one dispensary, 20 subcenters, two multipurpose veterinary hospitals, and 214 artificial insemination centers. This comprehensive network ensures timely animal healthcare services, disease prevention, and productivity enhancement. On the dairy front, Dausa has a well-established milk collection system with 755 active milk producer

cooperative societies and milk collection centers, comprising a total of 770 members. This system facilitates organized milk procurement and helps improve the income of local dairy farmers. Additionally, the presence of 125 BMC across the district supports milk preservation and quality maintenance during collection and transport. Despite substantial milk production, the district currently lacks sufficient dairy processing facilities. There is a pressing need to establish milk processing units to add value to dairy products such as ghee, paneer, curd, and flavored milk, which can enhance farmer earnings. Moreover, easier access to bank financing is essential for setting up small scale milking plants and processing units, especially for small and marginal farmers. The introduction of mobile milk collection units can further streamline the supply chain, improve market access, and ensure timely collection from remote areas.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
2	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-without shed	1+1	2.63	90	1330	3495.12	3145.61
1	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.59	90	1135	4075.72	3668.08
3	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.97	90	1800	5337.36	4803.60
4	Fodder Cultivation--Lucern in 01 Hectare area for dairy units	No.	0.46	90	285	131.10	117.99
5	Indigenous Graded Cattle Farming--Rathi/Tharparkar/Gir/Sahiwal	1+1	2.73	90	1020	2784.36	2505.95
6	Mobile Milk Vending Machine--Mobile private milk collection unit	No.	10.70	90	147	1572.90	1415.61
Sub Total					5717	17396.56	15656.84
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others	Per Anim	0.18	1	12800	2314.65	2314.65
2	Draught Animals_Camel	Per Pair	0.35	1	10800	3755.76	3755.76
Sub Total					23600	6070.41	6070.41
Total					29317	23466.97	21727.25

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

The poultry sector in Dausa district offers significant scope for employment generation and income diversification, particularly for small and marginal farmers. As the population

grows, so does the demand for protein rich food sources, such as eggs and poultry meat. The districts semidry climate is conducive to poultry farming, and several layer units are already functioning successfully, reflecting the viability of this sector under local conditions. Dausa's geographical advantage being close to Jaipur further strengthens its potential by providing easy access to large urban markets for poultry products. Many farmers in the district have shown keen interest in developing poultry farming into a sustainable and profitable business model. However, a major challenge lies in the lack of sufficient financial support from formal banking institutions. This funding constraint hampers the ability of farmers to invest in necessary infrastructure, quality feed, and improved poultry breeds.

Bridging this credit gap is essential to harness the full potential of the poultry sector. Facilitating access to low interest loans, along with training and technical assistance, can empower more farmers to take up poultry farming. This will not only enhance household incomes but also contribute to rural employment, food security, and overall economic development in Dausa district.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The poultry sector in Dausa benefits from schemes like the Kisan Credit Card (KCC), offering working capital loans up to ₹2 lakh at a 7% interest rate, with a 3% subvention on timely repayment, reducing it to 4%. Additionally, under the ₹15,000 crore Animal Husbandry Infrastructure Development Fund (AHIDF), eligible beneficiaries receive up to 3% interest subsidy for seven years to promote dairy and meat processing.

To strengthen poultry farming, a cluster based approach is recommended for centralized access to information, training, and financial support. Improved coordination between the Animal Husbandry Department and financial institutions is essential to streamline loan and grant processes.

However, major gaps remain. The absence of insurance for poultry units exposes farmers to high risks, discouraging investment. Moreover, high feed costs reduce profitability, particularly for small farmers. Addressing these challenges through better insurance coverage, support for local feed production, and stakeholder collaboration can make the poultry sector more viable and contribute to rural economic growth in Dausa district.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.08	90	895	2753.26	2477.95
Sub Total					895	2753.26	2477.95
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others	1000	1.87	1	180	337.08	337.08
Sub Total					180	337.08	337.08
Total					1075	3090.34	2815.03

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

As per the 2019 Animal Census, Dausa district has a goat population of approximately 3.11 lakh, primarily reared for milk and meat. Goats are an integral part of rural livelihoods, especially for small and marginal farmers. The sheep population stands at 59,797, with rearing focused on wool and meat. However, sheep farming is not a traditional practice in the district and is typically pursued as a secondary source of income, especially by landless individuals.

Pig farming is also present, with around 6,428 pigs reared mainly for meat. Among all animal husbandry ventures, piggery holds the highest profitability potential. However, it continues to be practiced in a traditional and limited manner due to prevailing social perceptions. Promoting commercial pig farming, supported by training, awareness, and infrastructure, could significantly enhance employment and income opportunities in the district. By modernizing piggery and encouraging private investment, Dausa can unlock greater productivity and strengthen the overall economic viability of its animal husbandry sector, benefiting rural communities at large.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The Animal Husbandry Department in Dausa district plays a key role in disseminating information related to animal health and vaccination. However, the availability of basic veterinary infrastructure and field level services remains inadequate. Strengthening these facilities, along with promoting breed improvement programs, is essential for enhancing livestock productivity and farmer income.

A government run pig farm in the district, equipped with proper infrastructure and access to markets, offers a strong foundation for encouraging commercial pig farming. This facility can serve as a model to motivate local farmers to adopt piggery as a viable livelihood option. To ensure inclusive and effective growth in the sector, it is important to implement schemes for sheep, goat, and pig rearing through a cluster based approach. Area wise clustering will enable more efficient resource distribution, improve farmer collaboration, and support targeted interventions. This strategy can significantly enhance productivity, promote commercialization, and ensure the long-term sustainability of animal husbandry in Dausa district.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	10+1	1.77	90	1290	2277.52	2049.75

2	Pig Rearing Unit-New Shed-Pig fattener unit-150/sqft@Rs.600/sqft-with shed-10 pigs	3+1	3.01	90	29	87.25	78.53
3	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.63	90	860	5705.24	5134.72
Sub Total					2179	8070.01	7263.00
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Others	Per Anim	0.01	1	2000	29.98	29.98
Sub Total					2000	29.98	29.98
Total					4179	8099.99	7292.98

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries in Dausa district are primarily dependent on the availability of water in reservoirs, which in turn is influenced by seasonal rainfall. The district has a total of 39 reservoirs that serve as the main source for fish farming and natural fish habitats. Average annual rainfall ranges between 500 to 700 mm, directly affecting the water levels and, consequently, the duration and productivity of fishery activities.

Typically, these reservoirs retain water for about 6 to 7 months each year, offering a limited but viable window for fish farming. This seasonal availability presents opportunities for enhancing the sector through better water resource management and adoption of sustainable aquaculture practices.

With appropriate interventions such as improved stocking techniques, training for fishermen, and infrastructure development (like cold storage and market linkages), the fisheries sector in Dausa can be significantly strengthened. This would not only support nutritional needs but also provide supplementary income and livelihood opportunities for local communities.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The Fisheries Development Agency is actively supporting fish farming in Dausa district by providing grant assistance and essential inputs such as fish seeds. These efforts aim to enhance fish production and encourage more farmers to adopt fisheries as a supplementary livelihood.

To further strengthen the sector, establishing better coordination between the Fisheries Department and financial institutions is crucial. Improved access to institutional credit will enable farmers to invest in fish farming infrastructure and scale up operations, making fisheries a viable and sustainable source of income.

Additionally, long term development of the sector requires the allocation of ponds and water bodies for consistent use. Ensuring farmers have secure access to these resources will promote sustained engagement in aquaculture. With focused investment, capacity building, and better infrastructure, Dausa can unlock the potential of its fisheries sector, improving rural livelihoods and contributing to the district's economic growth.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond construction composite fish culture 0.5ha	ha	3.75	90	5	18.75	16.85
2	Fish Culture --fish culture in 1.0 ha of water logged areas	ha	3.50	90	2	7.00	6.30
Sub Total					7	25.75	23.15
A.14 Working Capital - Fisheries							
1	Prawn Culture - Scampi__JHINGA FISH	Hectare	6.42	1	5	32.10	0.30
Sub Total					5	32.10	0.30
Total					12	57.85	23.45

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

In the flat terrains of Dausa district, bulls remain vital for various agricultural activities. Indigenous breeds of bulls, alongside buffaloes and camels, are well-suited to the regions hot climate and continue to support traditional farming, especially during the summer months.

To aid small and marginal farmers in transporting fodder and agricultural inputs, financing vehicles capable of pulling carts could greatly reduce logistical challenges. These vehicles would also facilitate the movement of goods within rural communities, boosting efficiency and easing manual labor.

Moreover, including two-wheeler loans within farm credit schemes can enhance farmer mobility, improving access to markets, input suppliers, and extension services. By promoting such practical transportation options, banks can play a crucial role in increasing agricultural productivity and strengthening rural livelihoods in Dausa district.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

In Dausa district small and marginal farmers heavily rely on bullock carts and camel carts for their agricultural activities. These traditional modes of transport are essential for carrying goods, transporting fodder, and facilitating access to markets. To address these challenges, it is crucial for the government to enhance support for these farmers by providing targeted resources and assistance. This may include improving infrastructure for transportation, offering subsidies for vehicles that can better meet their needs, and ensuring access to training programs that focus on efficient farming practices. By doing so, the district can empower small and marginal farmers, helping them to increase productivity and improve their livelihoods.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Finance to FPOs/FPCs-Procurement & Marketing	No.	5.35	80	24	128.40	102.72
2	Integrated Farming--1.75 ha model	No.	9.10	90	36	327.48	294.72
3	Solar Energy-Solarisation of Grid Connected Agri. Pump->1KW upto 3 KW-Individual	No.	0.52	90	180	93.00	83.76
4	Two Wheeler Loans	No.	1.07	90	480	513.60	462.24
Total					720	1062.48	943.44

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Farmers currently rely heavily on crop production, leading to income instability and employment challenges. Integrating various agricultural industries can enhance farmers' incomes and create new job opportunities for their families. The Integrated Farming System (IFS) combines two or more components based on minimum competition and maximum complementarity, emphasizing sustainable development and ecosystem services.

Key benefits of IFS include increased income through ancillary activities and co-products, improved soil health by recycling organic waste from livestock, and meeting energy needs via biogas and vermi-culture. Additionally, intercropping can provide fodder for livestock.

IFS involves a variety of crops, livestock, and plants, including monocrop and mixed systems. It can encompass multi-tier cropping of cereals, pulses, and oilseeds, alongside dairy cattle, goats, and poultry. The design should consider irrigation methods and farmer classifications (small, marginal, medium, and large), as well as soil type and climate.

States like Rajasthan, Bihar, and Tamil Nadu have incorporated IFS into their agricultural plans, promoting sustainable production, food security, and ecological balance. The government supports IFS by focusing on agriculture, horticulture, livestock, and beekeeping, helping to mitigate the impacts of droughts and floods while boosting farmers' income and resilience. However, in Dausa district very rare implementation of IFS was observed.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

In Dausa district, there are dedicated Agronomy Centers and other institutions providing both theoretical and practical training on Integrated Farming Systems (IFS) to farmers. These centers play a crucial role in equipping farmers with the knowledge and skills necessary to implement IFS effectively.

The district also boasts approximately 18 Farmer Producer Organizations (FPOs), which serve as a vital platform for farmers to collaborate and access resources. Funding for IFS initiatives can be made available to these FPOs and their members, enhancing their

capacity to adopt integrated approaches to farming.

By leveraging the expertise of Agronomy Centers and the collective strength of FPOs, farmers can maximize the benefits of IFS. This integration not only boosts income and productivity but also fosters sustainable agricultural practices that contribute to the overall resilience of the farming community. Through targeted support and collaboration, Dausa district can pave the way for a more prosperous agricultural future.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Agriculture has evolved from a mere livelihood to a significant commercial activity. While agricultural production has rapidly increased through modern technical and scientific methods, the development of collection and marketing facilities has not kept pace. As a result, farmers often struggle to secure fair prices for their products, with profits siphoned off by intermediaries.

In Rajasthan, the Marketing Board has been operational since 1974, overseeing the establishment of market committees. Currently, Dausa district has seven mandis, Bandikui, Lalsot, Madanganj Mahuwa, Madanganj Mandawar and Mandawari, where there is a substantial influx of crops like mustard, wheat, and millet. However, the lack of adequate storage facilities forces farmers to rely on middlemen, negatively impacting their earnings.

To address these challenges, there is an urgent need for the establishment of warehouses and cold storage facilities in the district. Improving these infrastructures will enable farmers to store their produce, reduce dependence on brokers, and ultimately secure better prices for their agricultural products.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

The Dausa district currently has 159 warehouses with a total storage capacity of 47,200 metric tons. Additionally, seven mandis are operated by the Crop Product Committee in the region. With a significant increase in crop production over the past few years, the demand for adequate storage facilities has become crucial.

As of 31 March 2025, there are 218 MPACS in the district; however, only a few possess warehouses. Furthermore, the existing warehouses often lack technical suitability and safety for proper storage. Many of these facilities require complete renovation and repair to meet the necessary standards.

To tackle these challenges, there is a pressing need for warehouses and cold storage facilities. The Agriculture Marketing Infrastructure (AMI) Scheme offers capital subsidies of 2533%, while the Agricultural Infrastructure Fund (AIF) provides a 3% interest subvention on loans up to ₹2 crore to boost storage infrastructure. The Rajasthan Agro Processing, Agro Business, and Agri Export Promotion Policy (2019) also promotes processing and cold storage by offering state grants, enhancing postharvest management and farmer incomes.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage	No.	535.00	80	6	3210.00	2568.00
2	Godown	No.	7.49	80	204	1527.96	1222.32
3	Market Yard	No.	10.70	80	6	64.20	51.36
Total					216	4802.16	3841.68

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land development and soil conservation are critical components for sustaining and enhancing agricultural productivity in Dausa district. The region faces challenges such as soil erosion, declining soil fertility, and inefficient land utilization, which directly impact farm outputs and long term sustainability. Key soil conservation and land development interventions currently being practiced or promoted include: Land leveling and shaping, Application of soil amendments such as bio compost, Construction of farm ponds to improve water retention, Adoption of organic farming practices, and Integrated land and soil management approaches to address issues like soil acidity.

Despite these efforts, the overuse of chemical fertilizers, coupled with inadequate nutrient management, has led to the depletion of essential trace elements in the soil. Although crop rotation and intercropping are practiced to some extent, these alone are insufficient to restore soil health. To mitigate soil degradation and ensure sustainable farming: Regular soil testing must be promoted to assess nutrient profiles and guide the balanced application of compost and chemical fertilizers. Capacity building of farmers on organic and regenerative agricultural practices is essential. Support FPOs through access to credit and technical guidance can further enhance land and soil productivity at scale.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Excessive fertilizer use by farmers is compromising the soil's water absorption capacity, leading to significant challenges in agricultural sustainability. With much of the area dependent on rainfall, effective water management is crucial. To address this, the Rajasthan Government has implemented the Farm Pond (Talai Khet) scheme aimed at helping farmers in dry districts collect rainwater. Under this scheme, 60% of the costs are subsidized, with an additional 10% grant available to all categories of farmers under the National Agriculture Development Scheme. The maximum grant amounts to Rs. 73500/- for raw stonework and Rs. 135000/- for pond construction with plastic lining, adhering to 300-micron BIS norms. This initiative is vital for enhancing water conservation, improving soil health, and supporting farmers in managing water resources more effectively.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Farm Ponds/ Water Harvesting Structures-- Construction of pucca farm pond (30*40*6) 204	No.	2.34	90	490	1144.52	1030.10
2	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-2.0ha	No.	5.91	90	305	1801.45	1621.30
3	Farm Ponds/ Water Harvesting Structures--Pucca diggy with pump set sprinkler system & fencing-3.0ha	No.	10.92	90	12	131.04	117.96
Total					807	3077.01	2769.36

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Dausa district cultivates a wide variety of crops and vegetables. However, a major bottleneck faced by farmers is the limited availability of improved and high-quality seeds. While the Departments supply improved seeds annually, this meets only a fraction of the district's total demand. The majority of seeds are procured from local markets, where quality is often unreliable and inconsistent. To bridge this gap: Institutional credit support is needed to expand seed production and distribution. There is significant potential for establishing tissue culture units to produce quality planting material locally. Tissue culture technology plays a key role in modern agriculture by enabling the rapid multiplication of high-quality, disease free plants. The district also benefits from the ENAM platform, which promotes digital trading of agricultural produce. This allows farmers to access better market prices, enhances transparency, and integrates all participating markets within the state. Efforts are ongoing to ensure wider registration and usage of this platform by market stakeholders in Dausa. Additionally, there is a rising awareness among farmers about organic farming practices, with a growing area under organic cultivation. The Agriculture Department actively promotes the use of: Organic fertilizers and biopesticides, Micronutrients like zinc, Biomethylates and green manures.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

In Dausa district, the promotion of organic farming faces significant challenges due to inadequate infrastructure and limited financial support. Banks have largely neglected the provision of loans for self-composting units, which are crucial for producing organic manure at the farm level. Additionally, there is strong potential for establishing bio-fertilizer and bio-pesticide units, but lack of credit access hampers progress. Although the Agriculture Department supplies some organic inputs at subsidized rates, overall support remains insufficient. The district also suffers from limited awareness among farmers and poor coordination between financial institutions, government departments, and farmer groups. To address these gaps, it is essential to facilitate bank financing for composting and

bio input production units, promote local level infrastructure through FPOs and SHGs, and enhance farmer training and market linkages. Strengthening these areas will help improve soil health, increase crop productivity, and support a transition toward sustainable agriculture in the district.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Seed Processing	No.	10.70	90	480	5136.00	4622.40
Total					480	5136.00	4622.40

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Post-harvest technology and management are crucial for adding value to agricultural products. To enhance farmers' income and create additional employment opportunities, the Rajasthan Agro Processing, Agri-business and Agri-Export Promotion Policy-2019 has been implemented. This initiative opens numerous possibilities for establishing profitable farm processing units in the agricultural sector within the state and districts. Given the region's significant production of various vegetable commodities, there are ample opportunities for processing, including the establishment of waxing plants, packing houses, and cool chambers for fruits and vegetables. Additionally, units for drying fruits and vegetables, dehydration, and canned juice production, as well as marmalade and squash processing, can greatly benefit local farmers and boost the agricultural economy.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Apart from the Agricultural Infrastructure Fund of the Government of India, Ministry of Food Processing Industries, has approved a new Central Scheme Pradhan Mantri Kisan Sampada (SAMPADA Scheme for Agro Marine Processing and Development of Agro Processing Clusters) with an outlay of Rs. 6000 crore till March 2026. SAMPADA is a comprehensive package aimed at creating modern infrastructure to transport agricultural produce directly from farm land to retail outlets. The concerned department in the district Should give wide publicity to this scheme. PMFME Scheme was implemented by the Government of India in the year 202021 under which There is provision for assistance of 35% capital grant (up to maximum of Rs. 10 lakh) to eligible micro food entrepreneurs/women Self Help Groups. Self Help Groups can prove to be an effective help in setting up processing and packing units for ker, sangri, kumat etc., which are found naturally in abundance in the district. Financial institutions need to be more market oriented, and banks should provide financial assistance for investment capital to industrial units.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit	No.	26.75	80	360	9630.00	7704.00
2	Dairy Processing Unit	No.	214.00	80	16	3424.00	2739.20
3	Dal/ Pulses Mill	No.	5.35	80	35	187.25	149.80
4	Oil Extraction	No.	5.35	80	332	1776.20	1420.96
5	Packaging Unit	No.	5.35	80	120	642.00	513.60
6	Vegetable Processing	No.	5.35	80	61	326.35	261.08
Total					924	15985.80	12788.64

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

With the diversification and modernization of agricultural activities in the district, the need for support and extension services is also continuously increasing. Agri centres and Agribusiness Centres provide farmers with information on cropping methods, latest technology, protection of crops from pests and diseases, market trends and market prices of various crops, medical facilities for animals, etc., which helps in increasing the productivity of crops and animals. Agribusiness centres also provide agricultural inputs, agricultural equipment on rent and other services to the farmers. Many micro finance institutions are working in the district and there are also many cooperative buying and selling institutions which collect the crop produces of farmers and sell it.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Under the Agri Clinic and Agribusiness Centre Scheme, a maximum grant of 36 or 44 percent of the project cost is provided to the eligible candidates through NABARD. Banks can make their important contribution to agriculture by providing easy loans as per the project cost to the eligible beneficiaries of this activity in the district. Agricultural extension services in Dausa district are being provided only through government departments and government institutions. With the establishment of Agri Clinic and Agri Business Scheme, government schemes will get wide publicity and expert services will be easily available to the farmers at the local level. 218 PACS related to the Dausa Central Cooperative Bank are functioning in the district, which are providing crop loans as well as intermediate agricultural loans to their members. With the aim of developing PACS as multiservice centres, NABARD has implemented a special refinance scheme at only 3 percent interest rate. PACS of the district should provide crop loans as well as intermediate agricultural loans to its members. Also, it should emerge as a one stop shop catering to all their household and financial needs.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	107.00	90	5	535.00	481.50
2	Loan to MFIs for Onlending to for Agri. Purposes	No.	53.50	80	7	374.50	299.60
Total					12	909.50	781.10

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

In Dausa district, population growth and family division are reducing agricultural land holdings, income from agriculture, and driving migration to cities for employment. Micro, Small, and Medium Enterprises (MSMEs) can engage this migrated labor force, provided opportunities are created at the village or block level. Key institutions like District Industries Centres and banks must facilitate the establishment of nonagricultural MSMEs to offer employment to the displaced workforce. In Dausa district, agriculture is the main occupation, but over 70% of farmers seek supplementary income due to decreasing land holdings. Dependency on manual labor contributes to rising unemployment, making MSMEs crucial for rural industrialization and job creation. The Pradhan Mantri MUDRA Yojana (PMMY) has empowered small and microenterprises by offering collateral free loans. In the Union Budget 2024-25, the government increased the loan cap from ₹10 lakh to ₹20 lakh. A new Tarun Plus category has been introduced for borrowers who have successfully repaid Tarun loans, enabling them to access loans between ₹10_₹20 lakh. These are now backed by the Credit Guarantee Fund for Micro Units (CGFMU), ensuring broader access to credit for second time borrowers. The Stand Up India Scheme also supports SC, ST, and women entrepreneurs through loans from ₹10 lakh to ₹1 crore for new enterprises.

3.2 Infrastructure and linkage support available, planned and gaps

Establish a market for rural industries and ensure proper implementation of a single market window. The Industry Department, Khadi Commission/Board, and RFC should actively promote schemes by organizing quarterly camps in collaboration with local banks at Panchayat Samiti and Municipal Corporation levels. Banks must increase awareness of loan schemes for working capital in nonagricultural sectors.

Issue Self Employment/Artisans Credit Cards to more entrepreneurs to facilitate access to working capital. The District Industries Center should spearhead the development of new artisan clusters, focusing on sectors such as carpets, leather traditional shoes, ceramics, and terracotta.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	2500.00	80	12	30000.00	24000.00

2	Manufacturing Sector - Term Loan-Micro	No.	2.00	80	2400	4800.00	3840.00
Sub Total					2412	34800.00	27840.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Micro	No.	8.00	80	2703	21624.00	17299.20
2	Manufacturing Sector - Working Capital-Small	No.	60.00	80	600	36000.00	28800.00
Sub Total					3303	57624.00	46099.20
II. MSME - Others							
1	Co-operatives of Artisans Village Industries	No.	3.00	80	1900	5700.00	4560.00
2	Loans to MSME Start-ups	No.	100.00	80	12	1200.00	960.00
3	Overdraft to PMJDY Account Holders	No.	0.10	100	3600	360.00	360.00
Sub Total					5512	7260.00	5880.00
II. Service Sector - Term Loan							
1	Service Sector - Term Loan-Medium	No.	2600.00	80	16	41600.00	33280.00
2	Service Sector - Term Loan-Micro	No.	2.00	80	1200	2400.00	1920.00
3	Trading Units - Term Loan-Micro	No.	4.00	80	720	2880.00	2304.00
Sub Total					1936	46880.00	37504.00
II. Service Sector - WC							
1	Service Sector - Working Capital-Micro	No.	7.00	80	960	6720.00	5376.00
2	Trading Units - Working Capital-Medium	No.	520.00	80	75	39000.00	31200.00
3	Trading Units - Working Capital-Micro	No.	2.00	80	4200	8400.00	6720.00
Sub Total					5235	54120.00	43296.00
Total					18398	200684.00	160619.20

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 are vital to the district economy, necessitating a high growth rate alongside a healthy balance of trade and strong foreign exchange reserves. They significantly influence the industrial environment, making product quality, competitive pricing, and effective packaging essential for international competition. The Indian government and exporting agencies recognize that maintaining high export growth rates is a national priority, underscoring the importance of continuous improvement in these areas to enhance global competitiveness.

4.1.2 Infrastructure and linkage support available, planned and gaps

1. The district has five industrial estates with more than 3000 registered units, focusing on tomato puree, carpet export, and stone carving.
2. Arrange markets for rural industries and effectively implement the single window scheme.
3. The Industry Department, Khadi Commission/Board, NGOs, RIICO, and RFC should actively promote schemes by organizing quarterly camps with local banks in Panchayat Samiti and Municipal Corporation areas.
4. Banks should disseminate information about loan schemes for working capital in the nonagricultural sector through farmers' clubs and self help groups.
Issue self employment/artisan credit cards to more entrepreneurs for working capital.
5. Develop new artisan clusters in areas such as carpets, leather shoes, ceramics, and terracotta.
6. Export credit up to ₹50 crore is recognized under Priority Sector Lending by the Reserve Bank of India, aiming to boost financial access for businesses engaged in export activities. This provision holds significant potential for districts like Dausa, where agro-based industries, handicrafts, and small scale enterprises can tap into export markets.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	50.00	75	9	450.00	337.50
2	Export Credit -Pre Shipment Export Credit	No.	50.00	75	9	450.00	337.50
Total					18	900.00	675.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The Education Loan Scheme aims to provide financial assistance to deserving and bright students for pursuing higher education in India or abroad. It focuses on offering support at affordable rates, ensuring that every talented student has the opportunity to further their studies. Additionally, vocational and technical education is a key area where investment directly benefits the country's progress. Recognizing the importance of poor citizens as vital contributors to the nation's wealth, the credit potential assessment has been increased in this priority sector. Loans to individuals for educational purposes, including vocational courses, not exceeding ₹25 lakh will be considered as eligible for priority sector classification as per the latest Master directions on PSL issued by RBI.

4.2.2 Infrastructure and linkage support available, planned and gaps

1. The district has a well established education system with numerous technical training institutes.
2. Government polytechnic institutes are available alongside private polytechnic options.
3. There is a large number of B.Ed colleges in the district, most of which are private.
4. The district has a total of 1,574 schools, including: 661 primary schools.

401 upper primary schools

512 secondary and higher secondary schools

An Agricultural University is located in the Lalsot block, along with a Krishi Vigyan Kendra, enhancing agricultural education.

Further, The Pradhan Mantri Vidyalaxmi (PM Vidyalaxmi) Scheme offers a significant opportunity for students in Dausa district to pursue higher education without financial barriers. By providing collateral-free and guarantor-free education loans through a simple, transparent, and fully digital process, the scheme ensures that deserving students can access quality education with ease. Families in Dausa with an annual income of up to ₹8 lakh can benefit from a 3% interest subvention, making the loans even more affordable. This initiative not only promotes educational equity but also empowers rural youth in Dausa to build a brighter future through academic advancement.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans	No.	5.00	90	2000	10000.00	9000.00
Total					2000	10000.00	9000.00

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is a fundamental human need, serving both as a consumer good and a capital

good. Investing in public housing not only enhances public welfare but also contributes to local economic development, acting as a catalyst for broader community growth. The primary purpose of public housing is to provide living space for families, often referred to as "core house" or "starter housing." This type of accommodation is complete, offering necessary living space and toilet facilities within a limited range.

4.3.2 Infrastructure and linkage support available, planned and gaps

The housing sector faces several challenges, including the rising costs of land and housing, a lack of microfinance instruments, limited access to existing financing options, and insufficient financial assistance for purchasing housing sites. These issues hinder progress in providing affordable housing solutions. The funding projected by Banks aims to support initiatives that can alleviate some of the financial barriers currently affecting potential homeowners and enhance overall housing availability.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	5.00	90	9500	47500.00	42750.00
Total					9500	47500.00	42750.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

The advancement of agriculture, agri-based industries, and overall economic growth in any region is deeply tied to the development of foundational infrastructure in rural areas. Such infrastructure delivers essential services that uplift living standards and stimulate economic activity. Core components include roads, potable water, healthcare, education, energy, and housing—all of which support the efficient functioning of rural economies. Robust infrastructure enhances the productivity of key inputs like land, labor, and capital. While large-scale projects such as highways, railways, and dams are often seen as primary infrastructure, rural regions require tailored solutions: better road and rail connectivity, reliable irrigation through canals and dams, clean drinking water, consistent power supply, effective communication networks, and accessible health services—including veterinary care. Additionally, support for local industries like textiles and agro-processing is vital. These elements collectively strengthen agricultural output and allied sectors, fostering inclusive growth and reducing regional disparities. By investing in rural infrastructure, we lay the groundwork for sustainable development, improved livelihoods, and a resilient economy that benefits both rural and urban populations.

5.1.2 Infrastructure and linkage support available, planned and gaps

In Dausa district, a total of 11309 projects under the Rural Infrastructure Development Fund (RIDF) have been sanctioned by NABARD, focusing on key sectors such as agriculture and irrigation, rural connectivity, and social infrastructure. These initiatives represent a significant investment in the districts development, with a Total Financial Outlay (TFO) of Rs. 62254.41 lakh. Of this amount, NABARD has sanctioned Rs. 51317.15 lakh, underscoring its strong commitment to enhancing rural livelihoods and infrastructure. The projects aim to improve agricultural productivity, facilitate better transportation and access in rural areas, and strengthen essential services like education and healthcare, thereby contributing to the overall socioeconomic growth of the region. In the 2025-26 budget, the Rajasthan Government allocated ₹17,383.81 crore to the PWD, including ₹7,150 crore for rural road construction and ₹1,200 crore for NABARD assisted road works under RIDF. Irrigation and flood control received ₹8,042.35 crore, while ₹8,761.04 crore was set aside for urban and rural water supply schemes, including ₹373.73 crore for the Isarda Dausa Urban Project. The rural development sector was granted ₹24,925.02 crore, with ₹480.70 crore (including ₹192.28 crore state share) for the Pradhan Mantri Krishi Sinchai Yojana (Watershed Component) and ₹385 crore (including ₹154 crore state share) for the Swachh Bharat Mission (Rural). The Agriculture Department received ₹3,975.67 crore, and a combined ₹69,389.83 crore was allocated for education and health. These investments reflect the state's commitment to inclusive growth, improved infrastructure, and enhanced public services across Rajasthan.

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

The Rural Infrastructure Development Fund (RIDF) projects, beyond irrigation, rural roads, and bridges, offer several benefits: **Economic Growth:** By enhancing infrastructure in areas such as health, education, and housing, RIDF projects stimulate local economies and create job opportunities. **Improved Access to Services:** Projects in health and education lead to better access to healthcare facilities and educational institutions, improving overall

community well-being. Poverty Alleviation: Enhanced infrastructure facilitates income-generating activities, helping to uplift impoverished communities and reduce economic disparities. Sustainable Development: RIDF projects promote sustainable practices by focusing on renewable energy, waste management, and environmental conservation, contributing to long-term ecological balance. Empowerment of Women: Many RIDF initiatives support women's self-help groups and microfinance, fostering entrepreneurship and economic independence. Increased Agricultural Productivity: Infrastructure improvements in storage, processing, and market access can lead to higher agricultural yields and better income for farmers. Overall, RIDF projects play a crucial role in comprehensive rural development, enhancing the quality of life for residents and supporting sustainable economic growth.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

Recognizing the pivotal role of social infrastructure in uplifting both rural and urban communities—especially in Tier II to Tier VI locations—the Government of India has prioritized targeted funding of up to ₹5 crore per borrower to support the development of essential public facilities. This includes the creation of schools, healthcare centers, drinking water supply systems, and sanitation services, all of which are critical indicators of individual well-being and societal progress. Improved access to these services directly enhances daily life, health outcomes, and overall longevity. To accelerate this transformation, several national initiatives have been launched, such as the National Rural Drinking Water Programme, which ensures safe and reliable water access; the Education for All Campaign, aimed at universalizing quality education; and the Swachh Bharat Abhiyan, which promotes sanitation and hygiene across communities. Together, these programs work to make fundamental services more accessible, fostering inclusive development and strengthening the foundation for a healthier, more educated, and empowered society.

5.2.2 Infrastructure and linkage support available, planned and gaps

To ensure the success of social infrastructure schemes in rural India, a set of strategic measures must be prioritized. First, banks must fulfill their financing obligations with urgency, ensuring timely and sufficient funding for critical projects. Second, the active involvement of beneficiaries—especially women—should be encouraged in drinking water and sanitation initiatives, fostering empowerment and inclusive development. Third, establishing and strengthening Village Water and Sanitation Committees is essential for decentralized planning, effective implementation, and long-term sustainability. Lastly, the impact of these schemes depends on the full participation of all rural households under key Government of India programs such as the Education for All Campaign, Swachh Bharat Abhiyan, and the National Rural Drinking Water Programme. Collectively, these efforts lay the foundation for improved quality of life, resilient communities, and equitable growth across India's rural landscape.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant	No.	3.00	80	56	168.00	134.40
2	Education-Coaching Centres	No.	50.00	80	22	1100.00	880.00
3	Education-Colleges	No.	400.00	80	6	2700.00	2160.00
4	Healthcare-Pathological Lab	No.	100.00	80	9	900.00	720.00
5	Loans to MFIs for Onlending	No.	100.00	90	12	1200.00	1080.00
6	Sanitation-Toilets	No.	2.00	80	360	720.00	576.00
Total					465	6788.00	5550.40

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

India is endowed with vast renewable energy resources, particularly wind and solar power, with Rajasthan emerging as a key beneficiary due to its favorable geographic and climatic conditions. Despite the dominance of land-based energy, which constitutes 73% of the country's total installed capacity, followed by hydro at 23.5%, nuclear at 2%, and renewable energy at just 1.5%, the potential for scaling up renewables is immense. Wind and solar energy, in particular, hold the promise of transforming rural energy landscapes. By harnessing locally available renewable resources, rural areas can adopt sustainable energy solutions that not only enhance energy security but also reduce environmental impact. This transition is vital for meeting India's growing energy demands while safeguarding ecological balance and promoting inclusive development.

5.3.2 Infrastructure and linkage support available, planned and gaps

India receives an extraordinary 5,000 metric million KWh/m of solar energy annually, with a daily average of 4–7 KWh/m²—far exceeding the nation's total energy consumption. Rajasthan, with its abundant sunny days and arid climate, stands out as a prime location for solar energy development. Rising fossil fuel costs and growing environmental awareness have further fueled public interest in solar solutions. In the wind energy sector, Rajasthan contributes significantly with an installed capacity of 900 MW, accounting for 50% of India's total wind output, though this represents only 17% of the state's potential. Under the 12th Five Year Plan, the Government of India has set an ambitious wind energy target of 50,000 MW, backed by supportive policies and incentives. At the state level, measures such as energy buyback schemes, power wheeling for transmission, and tax relief have been introduced to encourage renewable adoption. Banks play a crucial role by offering power storage for up to 12 months and a buyback rate of ₹2.75/KWh, along with exemptions from electricity duty for five years. Central government initiatives further bolster the sector through income tax relief and reduced customs duties on imported equipment. In districts like Dausa, where summer temperatures soar to 49°C, solar energy collection is highly efficient. Moreover, the region's substantial livestock population presents viable opportunities for biogas production. Financial institutions are encouraged to support solar panel installations and promote renewable energy adoption in rural areas, thereby expanding energy access and driving sustainable development.

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:

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Biomass Energy-Community Bio Gas Plant	No.	16.00	90	40	640.00	576.00
2	Solar Energy-Roof Top Solar PV System with Battery	No.	4.00	90	60	240.00	216.00
3	Solar Energy-Solar Pump Sets	No.	6.00	90	170	1020.00	918.00
Total					270	1900.00	1710.00

RIDF

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

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Closed Tranches	11078	446.860000	367.0911
B	Ongoing tranches	231	175.680000	146.0804
	Total (A + B)	11309	622.540000	513.1715

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

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	19	15.066800	14.2328
B	Rural roads & bridges	164	88.553500	62.7453
C	Social Sector	48	72.061900	44.7694
	Total (A + B + C)	231	175.682200	121.7475

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	No of projects	Irrigation potential	ha	50000
B	Rural roads	No of projects	Road length	km	10000
C	Bridges	No of projects	Bridge Length	m	200

3. a Details in respect of other RIDF projects are given below.

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit
1	Agriculture and Irrigation	19	It will improve water management through enhanced irrigation infrastructure
2	Roads and Bridges sector	165	It will improve rural connectivity, ensuring easier access to markets, schools and health care.
3	Social Sector	48	It enhance infrastructure in education, healthcare, sanitation, improving basic service delivery.

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The Self-Help Group-Bank Linkage Program (SHG-BLP) is operational across all 12 blocks of the district, implemented by various NGOs and the Women and Child Development Department, in collaboration with NRLM. As of March 31, 2024, a total of 8,245 SHGs have been formed, with 7,840 linked to banks. During the year 2024-25, 2699 SHGs were credit linked against the target of 4325 SHGs. Under the National Rural Livelihoods Mission (NRLM), targeted interventions through block intensives have led to commendable progress in enhancing rural livelihoods. A key innovation supporting this mission is the Joint Liability Group (JLG) model, introduced by NABARD in 2006-07 to provide collateral-free credit to underserved agricultural stakeholders such as tenants, sharecroppers, and farmers lacking formal land records. Over time, the scope of JLGs has expanded to include micro-entrepreneurs and artisans in the non-farm sector, reflecting a broader commitment to inclusive financial access. As land holdings continue to fragment, the viability of individual investments in agriculture has diminished, prompting a shift toward collective approaches. Forming and nurturing JLGs not only facilitates access to institutional credit but also enhances productivity by pooling resources and sharing risk—making them a vital tool for sustainable rural development.

6.2 Infrastructure and linkage support available, planned and gaps

To strengthen rural livelihoods, district-level programs must urgently establish robust connections with Self-Help Groups (SHGs) across all blocks, enabling timely promotion of income-generating activities. While SHGs have proliferated, especially those facilitated by formal institutions, there remains a pressing need to improve their operational quality—particularly in areas such as financial record-keeping and accounting practices.

To bridge this gap, banks should take the lead in training their branch managers and field staff on the functioning and dynamics of both SHGs and Joint Liability Groups (JLGs). Active participation and collaboration from all banks in the district are essential to ensure effective credit linkage for these groups.

Regular capacity-building sessions should be organized for both officials and SHG members to enhance their skills, governance, and financial literacy. Furthermore, NABARD plays a pivotal role by offering grant assistance to banks and institutions that promote and link JLGs to credit, thereby reinforcing the infrastructure needed for inclusive financial access and sustainable livelihood development.

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:



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Individuals/ Individual members of JLGs	No.	0.60	100	9200	5520.00	5520.00
2	Individuals/ Individual members of SHGs	No.	2.00	100	960	1920.00	1920.00
Total					10160	7440.00	7440.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Over the past few years, Dausa district has benefited from key agricultural initiatives such as the National Food Security Mission Wheat and the Mission for Agriculture Mechanization. These programs have introduced a range of activities including agricultural festivals, farmer training sessions, and regular soil testing campaigns, all aimed at boosting productivity and enhancing farmers technical knowhow.
2. By fostering awareness and encouraging the adoption of modern practices, these initiatives have played a vital role in strengthening the districts agricultural resilience and output.
3. To support farmers, the Government of India and the State Government have reduced fertilizer prices, promoted Neem coated urea, and ensured timely supply of inputs. Under the National Mission for Sustainable Agriculture, soil health cards are being distributed after field testing, helping farmers manage soil nutrients more effectively and improve crop productivity.
4. In line with Government of India directives, the Kisan Credit Card (KCC) facility has been operational in Alwar district since April 1, 2019, specifically to support the working capital needs of farmers engaged in animal husbandry and fisheries. The scale of finance for these sectors has been carefully assessed and shared with all banks, ensuring uniform access to credit and enabling farmers to benefit from subsidized interest rates and collateral free loans. This initiative plays a vital role in strengthening allied agricultural activities and improving rural livelihoods.

2. Water Resources

1. The Pradhan Mantri Agricultural Irrigation Scheme, guided by the principle of "per drop more crop," aims to ensure efficient water use and availability in every agricultural field. It promotes medium and long term strategies for sustainable irrigation, helping farmers adapt to changing climate and water scarcity. In the district, the Agriculture Department has developed a tailored irrigation plan aligned with these goals, marking a proactive step toward enhancing agricultural productivity and resource management.
2. Sprinkler and drip irrigation, along with underground pipeline systems, are emerging as new activities under small irrigation projects in the district. Promoting these advanced irrigation systems and establishing demonstration farms to showcase their effectiveness is essential for improving water use efficiency
3. Recognizing the importance of agricultural irrigation, the Government of India has established two funds at the NABARD level: the Long Term Irrigation Fund (LTIF) and the Micro Irrigation Fund. These funds aim to enhance irrigation infrastructure and support the adoption of micro irrigation techniques across the country.
4. To optimize groundwater resources, the identification of potential groundwater extraction sites should be conducted using remote sensing, satellite imagery, and resistivity surveys. This approach will facilitate better planning and management of water resources for agricultural purposes.

3. Farm Mechanisation

1. To make farming more efficient and address labor shortages, Farm Machinery Centers should be set up at the village level with support from the Panchayati Raj Department and Farmer Producer Organizations (FPOs). These centers will provide affordable access to equipment, boost Gram Panchayat income, and promote sustainable agriculture through mechanization.
2. Farm mechanization is often associated with large tractors, but there is a growing need for compact, energy efficient machinery that can serve small and marginal farms effectively. Equipment such as the reaper combiner, priced between Rs. 1.5 to Rs. 2.0 lakh, offer practical solutions for a range of agricultural tasks while being accessible to smaller farmers.
3. Integrating these machines into the National Food Security Mission Scheme at the district level and promoting them through field demonstrations can significantly enhance awareness and adoption. This approach not only supports inclusive mechanization but also empowers farmers with tools that improve productivity and reduce labor dependency.

4. Plantation and Horticulture

1. To promote sustainable agriculture and conserve water resources, farmers should be encouraged to cultivate native and drought resistant fruit trees and crops like ber, pomegranate, and moringa. These species are naturally adapted to the local climate, require minimal irrigation, and offer high nutritional and economic value. By integrating such resilient crops into farming practices, especially in water scarce regions, farmers can enhance productivity, reduce dependency on groundwater, and contribute to long term ecological balance.
2. Implement drip irrigation and sprinkler systems to optimize water use in horticulture. This technology reduces water wastage and ensures that plants receive adequate moisture, particularly in arid regions.
3. Promote the use of organic fertilizers and soil health cards to enhance soil fertility. Practices such as vermicomposting and green manuring can improve soil structure and nutrient content, benefiting horticultural crops

5. Forestry/ Waste Land Development

1. Some suitable sectors for banking support include farm forestry, agroforestry, and commercial forestry. With the introduction of clone culture technology, there is significant potential to leverage high tech clonal agronomic plantations, which can yield better returns for investors and farmers alike. This innovative approach can enhance productivity and profitability in these sectors.
2. Bamboo can be effectively cultivated through agroforestry and farm forestry practices on the wastelands and fallow lands available in the district. This sustainable approach not only enhances land productivity but also provides additional income sources for farmers, promoting environmental conservation and biodiversity.

6. Animal Husbandry - Dairy

1. Promote artificial insemination using high yielding breeds to enhance milk production and improve the overall genetics of the herd.

2. Establish local milk processing units to add value to raw milk, enabling farmers to earn higher incomes through products like cheese, yogurt, and butter.

7. Animal Husbandry - Poultry

1. Introduce high yielding poultry breeds that are well suited to local conditions to maximize egg and meat production.
2. Promote balanced and quality feed formulations tailored to different growth stages to enhance growth rates and egg production.

8. Animal Husbandry - Sheep, Goat, Piggery

1. Improved Insurance Schemes: Address the lack of insurance availability for goat and pig rearing by collaborating with insurance companies to develop tailored insurance products that specifically cover small units. This will encourage farmers to engage in these activities without the fear of financial loss
2. KCC Perfection Campaign: Implement the 'KCC Perfection Campaign' to encourage all farmers in the district to secure loans through the 'house to house KCC Scheme.' This initiative will facilitate easier access to credit and promote financial inclusion among livestock farmers.

9. Fisheries

1. Organize training programs for local fishermen and farmers to promote sustainable aquaculture practices, improving yields and fish quality.
2. Facilitate easier access to credit through tailored loan schemes for fish farming, encouraging investments in infrastructure like ponds and equipment.

10. Construction of Storage and Marketing Infrastructure

1. Promote warehousing infrastructure to safely store agricultural products. Enhance market access by connecting farmers with local markets, cooperatives, and online platforms for better pricing. Implement training programs on effective marketing strategies and product branding. Additionally, encourage the formation of Farmer Producer Organizations (FPOs) to enhance collective bargaining power and streamline distribution channel
2. Construct multipurpose warehouses for bulk storage of grains and other commodities equipped with necessary pest control and ventilation systems.
3. Develop cold storage units to preserve perishable items like fruits vegetables and dairy products ensuring they remain marketable for longer periods.

11. Land Development, Soil Conservation and Watershed Development

1. The district faces irrigation and drinking water shortages due to low rainfall. To address this issue, the state government should propose projects to NABARD for funding under the Rural Infrastructure Development Fund (RIDF). This funding could be utilized to install irrigation systems and improve water supply through taps and pipelines in villages, ensuring better access to essential water resources for the community.

12. Agriculture Infrastructure: Others

1. Encourage farmers to register on the e-NAM platform to access a wider market for their produce.
2. Promote vermicomposting units to enhance soil fertility and reduce chemical fertilizer dependency.

13. Food and Agro. Processing

1. Promote the establishment of small scale food processing units for local crops, such as pulses, fruits, and vegetables, to enhance value addition and reduce postharvest losses.
2. Encourage the formation of cooperatives to pool resources and expertise for setting up processing facilities.

14. Agri. Ancillary Activities: Others

1. Enhance access to quality agricultural inputs such as seeds, fertilizers, and pesticides through cooperative societies and local retail outlets. Promote training programs focused on sustainable practices, including organic farming and integrated pest management. Establish processing units for local crops to add value and create job opportunities. Facilitate access to credit and financial support for ancillary businesses, ensuring that farmers have the resources needed to diversify their income and improve livelihoods.

15. Micro, Small and Medium Enterprises (MSME)

1. The District Industries Center is responsible for identifying potential activities in the nonagricultural sector and providing comprehensive support for rural entrepreneurs. This includes training, extension services, raw material supply, and marketing of finished goods to enhance local entrepreneurship.
2. Banks are encouraged to prioritize the distribution of loans under schemes like Mudra and Standup India to foster entrepreneurship among women, minorities, Scheduled Castes (SC), and Scheduled Tribes (ST), promoting inclusivity in business development.
3. To generate new employment opportunities, banks should increase lending to micro, small, and medium enterprises (MSMEs) in both manufacturing and service sectors, in addition to supporting government sponsored schemes aimed at these activities.
4. Banks should actively promote the credit guarantee scheme among entrepreneurs to mitigate risks associated with loans, thereby encouraging more individuals to pursue entrepreneurial ventures without the fear of financial loss.

16. Export Credit

1. Improve logistics and transportation infrastructure, including roads, cold storage facilities, and warehousing, to ensure efficient handling and movement of goods for export. Establish dedicated export zones or clusters to facilitate operations.
2. Organize training programs for local businesses on export procedures, documentation, and compliance with international trade regulations. This can help entrepreneurs understand the nuances of exporting and enhance their competitiveness.

17. Education

1. The private sector has the potential to make substantial investments in the education sector, effectively bridging significant financing gaps. In addition to alleviating debt concerns, private funding can enhance industry institution collaborations, research capabilities, faculty development, and other related areas, contributing to a more robust educational ecosystem
2. There is ample opportunity to further liberalize the process of private participation to attract top tier investors, ensuring quality education and enabling the customization of offerings. This would create a broader range and diversity of courses, catering to the varying needs of students and the job market.
3. Every possible effort should be undertaken to rejuvenate the infrastructure supporting higher education, including upgrading facilities, enhancing technological resources, and providing modern learning environments to facilitate effective teaching and learning.
4. To increase awareness about available educational schemes at the grassroots level, bankers should actively identify deserving students in schools and colleges. This outreach can help connect students with financial support, scholarships, and educational loans, ensuring they have access to quality education.

18. Housing

1. To improve efficiency in the housing sector, it is essential to streamline procedures that currently delay project execution. The long gestation period of six to eight years for housing developments must be reduced by simplifying the approval process, which often involves multiple authorities and takes two to three years. Accelerating these steps will not only boost timely project completion but also enhance investor confidence, reduce costs, and help meet growing housing demands more effectively.
2. To boost access to housing finance and support sector growth, the approval process for housing loans should be simplified, making it quicker and more transparent for applicants. Waiving processing fees for priority sector advances will further reduce financial barriers, especially for economically weaker sections. These steps can encourage more individuals to seek housing loans, increase home ownership, and stimulate demand in the housing market, contributing to inclusive development and economic progress.

19. Social Infrastructure

1. To improve healthcare access, especially in underserved rural areas, it is vital to construct more hospitals, clinics, and primary health centers. Expanding infrastructure will ensure that essential medical services are within reach for all communities. Additionally, deploying mobile health units can bring care directly to remote locations, offering regular health checkups, immunizations, and basic treatments. These efforts will strengthen public health, reduce disease burden, and promote overall wellbeing across the region.
2. To improve education access, new schools, colleges, and vocational centers should be built. Existing facilities must be upgraded with modern infrastructure and teaching tools. Digital learning and smart classrooms can enhance student engagement. Skill based training should be emphasized to prepare youth for employment. These steps will raise learning outcomes and empower communities.

20. Renewable Energy

1. Dausa's strong sunlight makes it ideal for solar energy adoption. Subsidies and incentives should be offered for installing solar panels in homes and businesses. Community solar projects can allow shared investment and benefits. This will reduce electricity costs and promote clean energy. Expanding solar use also supports environmental sustainability and energy independence.
2. Promoting biogas plants using agricultural waste and animal manure is a smart step toward sustainable rural development. These plants generate clean, renewable energy while effectively managing organic waste and reducing environmental pollution. By converting farm residues and livestock waste into biogas, farmers can meet energy needs for cooking or electricity and produce nutrient rich slurry for use as fertilizer. Supporting biogas initiatives also helps lower dependence on fossil fuels and contributes to cleaner air and healthier communities.

21. Informal Credit Delivery System

1. Commercial banks in the district often hesitate to lend to SHGs and JLGs, limiting their growth. Banks must follow RBI guidelines for lending under schemes like Pradhan Mantri Jan Dhan Yojana. Ensuring compliance will improve financial inclusion and empower grassroots groups. Each branch should create action plans to streamline loan distribution. This will help SHGs and JLGs access timely credit for income generating activities. Strengthening this support can boost rural development and self-reliance.
2. There is a clear need to improve the training and orientation of bank employees in the district. Regular sessions should be conducted to enhance their understanding of SHG and JLG lending practices, financial products, and effective customer service. Well trained staff will be better equipped to guide and support rural borrowers, ensuring smoother access to credit. This will strengthen financial inclusion and empower self help and joint liability groups. Ultimately, it will boost rural entrepreneurship and economic development.

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.

1. 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".

2. 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

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

1. The cooperative sector in Rajasthan has witnessed significant expansion and diversification, comprising a total of 41,483 cooperative societies. These include noncredit cooperative societies such as dairy, fishery, poultry, housing, labour, consumer, weavers, marketing, and industrial societies, as well as credit cooperatives such as PACS, LAMPS, and FSS. Collectively, these cooperatives serve a vast network of nearly 111.85 lakh members, indicating their deep rooted presence in the socioeconomic fabric of the state.

2. The top five cooperative sectors by number of societies are:

1. Dairy Cooperatives 18,859 societies (45.46%)
2. Primary Agricultural Credit Societies (PACS) 7,851 societies (18.93%)
3. Women Welfare Cooperatives 4,706 societies (11.34%)
4. Credit & Thrift Societies 1,873 societies (4.52%)
5. Agro Processing/Industrial Cooperatives 1,340 societies (3.23%)

These five sectors alone account for over 83% of the total cooperative institutions in Rajasthan.

3. To strengthen the outreach and functioning of cooperatives, the GoI/ State Government has launched several key initiatives, including:

Digitalization of Primary Agricultural Credit Societies (PACS): In line with national efforts, PACS in Rajasthan are being computerized to enhance transparency, efficiency, and service delivery at the grassroots level.

Promotion of Women Led Cooperatives: Special emphasis has been placed on empowering women through Women Welfare Cooperative Societies, with over 11% of total societies falling under this category.

Strengthening Dairy Cooperatives: Rajasthan, with the highest share of dairy cooperatives, has seen increased investment in milk collection centres, chilling infrastructure, and quality testing labs to boost rural livelihoods and dairy output.

•Support for Industrial and Agro-Processing Cooperatives: New policies have encouraged the development of processing units, value addition, and market linkages, particularly in agro-based cooperatives.

•Youth and Tribal Engagement: Schemes have been introduced to encourage youth and marginalized communities, including SC/ST and tribal groups, to form or join cooperatives in sectors such as agriculture, handicrafts, and bee farming.

4. Moreover, Rajasthan's cooperative ecosystem includes long term rural credit institutions such as 1 State Cooperative Agriculture and Rural Development Bank (SCARDB) and 36 Primary Cooperative Agriculture and Rural Development Banks (PCARDBs). The state is also home to 73 Multi State Cooperative Societies (MSCS), along with 3 district level federations, 18 state level federations, and 19 national level federations, ensuring coordination and capacity building across various tiers.

These efforts collectively reflect Rajasthan's commitment to revitalizing and modernizing its cooperative sector, aiming for greater inclusivity, economic empowerment, and rural development through cooperative principles.

5. As per the 2024-25 Budget announcement, the Rajasthan Cooperative Gopal Credit Card Loan Scheme has been launched to provide financial support to livestock rearers. Modeled on the lines of the Kisan Credit Card, this scheme aims to benefit around 5 lakh gopalak (live stock rearing) families in its first phase.

The scheme enables easy access to loans through the cooperative sector, helping gopalaks meet their working capital needs related to animal husbandry and dairy activities.

By offering structured credit via cooperative institutions, the scheme is expected to enhance rural livelihoods, promote livestock based income, and strengthen the dairy economy in the state.

6. Under the Sahakar Kisan Kalyan Yojana, the Rajasthan Government aims to make cooperative credit more accessible and affordable for farmers. Loans are provided through Primary Cooperative Land Development Banks and Central Cooperative Banks for both agricultural and nonagricultural purposes.

To encourage timely repayment, the scheme offers attractive interest subsidies:

7% subsidy on agricultural loans.

5% subsidy on nonagricultural loans.

As a result, farmers effectively pay only 4% interest on agricultural loans and 3.5% on nonagricultural loans.

These loans can be used for various developmental activities such as drip irrigation, land levelling, tube well deepening, greenhouse setup, solar installations, vermicompost production, silkworm rearing, and beekeeping. A budget provision of ₹39.75 crore has been made for interest subsidies under this scheme, aimed at reducing the financial burden on farmers and promoting sustainable agricultural practices.

4. Status of Cooperatives in the District

1. As per the National Cooperative Database (NCD), Dausa district has a strong cooperative presence with 1654 societies, constituting 3.98% of the total cooperative societies in Rajasthan. These societies collectively serve approximately 141731 members, which accounts for 1.26% of the states cooperative membership.

The cooperative sector in Dausa includes 218 Primary Agricultural Credit Societies (PACS) operating across 11 blocks, along with a wide range of Non Credit Cooperative Societies such as milk, fishery, poultry, housing, labour, consumer, weavers, marketing, and industrial cooperatives.

2. The district also hosts one Primary Cooperative Agriculture and Rural Development Bank (PCARDB) and various other cooperative institutions, including Primary Dairy, Handloom cooperatives, Central Cooperative Banks, Women Cooperatives, Credit & Thrift Societies, Urban Cooperative Banks, Primary Land Developmental Banks, and several cooperative federations and unions.

This diverse cooperative ecosystem significantly contributes to the agricultural development and socioeconomic welfare of the people in Dausa district.

3. Dausa DCCB has made significant progress in the implementation of the PACS Computerisation initiative. Out of the 174 PACS selected for computerisation, 151 PACS have achieved "go live" status. Furthermore, On System audit have been completed in 70 of these PACS to ensure compliance and operational integrity. Out of these, 35 PACS have been officially declared as "E PACS," signifying their full integration into the digital ecosystem and adherence to all required standards.

5. Potential for formation of cooperatives

1. There is significant potential to expand cooperative activities in Dausa district, particularly within Village Service Cooperative Societies, as highlighted in the preceding chapter. However, the distribution of cooperative societies is currently uneven, with only 218 cooperative societies/LAMPS across the districts 11 blocks. A key area requiring attention is the dairy sector, where there is an urgent need to establish a Dairy Cooperative Society in each Gram Panchayat, along with a District Milk Producers Union to effectively organize producers, enhance milk production, and strengthen market linkages.

2. To address these challenges, Dausa district is actively implementing the Ministry of Cooperations (MoC) flagship scheme, aimed at establishing 2 lakh cooperative societies at the Gram Panchayat level across the country. This scheme is designed to bolster grassroots cooperative infrastructure, promote self reliance, and empower rural communities.

Under this initiative, Dausa district is working towards:

Expanding the cooperative network uniformly in every Gram Panchayat.

Setting up Primary Agriculture Credit Societies in all Gram Panchayats

Setting up Dairy Cooperative Societies in all Gram Panchayats.

Enhancing participation of farmers and rural entrepreneurs in cooperative ventures.

This focused implementation of the MoC scheme will help bridge existing gaps, revitalize the cooperative sector, and ensure inclusive socioeconomic growth in the district.

Out of 279 Gram Panchayats in the district, 218 are already covered by PACS. The DR Cooperative Office is actively working to bring all GPs under PACS/mPACS, as envisioned by MoC.

3. During the financial year 2024-25, Rajasthan State successfully established 859 new Multipurpose Primary Agricultural Credit Societies (MPACS). The target for the next financial year, 2025-26, is set at 1,302 new MPACS, as part of the broader goal to form a total of 2,608 MPACS by the end of the financial year 2027.

4. As Dausa district is concerned, out of 279 Gram Panchayats in the district, 218 are already covered by PACS. The DR Cooperative Office is actively working to bring all GPs under PACS/mPACS, as envisioned by MoC. This effort aims to ensure universal access to cooperative banking and related services at the grassroots level.

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 sectors 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 ViksitBharat@2047."

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

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Collectivisation	Formation and promotion of 07 FPO in the district under Produce Fund Scheme of NABARD	Various Development Blocks	1)To provide agricultural inputs and equipment at reasonable rates to about 500 farmer members of the FPO. 2) Aggregating the products of farmers through FPO, processing them and doing value addition and doing business through the company. 3)To provide assistance to the company for business expansion under the BDA scheme of NABARD. 4)Modern milk production and their processing through FPO and strengthen marketing	Nil	3500	Increased income realization by farmers
2	Collectivisation	Assistance of Rural Mart in the district under Rural Mart Scheme	Lalsot Block of Dausa District	FPO Members selling their produce and products through Rural Marts.	Nil	200	Increased income realization by farmers



3	Financial Inclusion	Financial Literacy Program	All Blocks	To increase the goal of financial literacy, NABARD provides grants to various banks of the district for conducting financial literacy programs and street plays. This includes Dausa Central Cooperative Bank, Rajasthan Gramin Bank, India postal Payments Bank, AU Small Finance Bank. NABARD also provide support to CFL center.	Nil	9000	Financial awareness
4	Institution Development	Computerization of PACS (Primary Agriculture Credit Society)	All Blocks	To strengthen and modernize the primary agricultural credit societies, computerization of all the PACS of the district is being done by NABARD.	Nil		Transparency and increased efficiency of all PACS
5	Institution Development	PACS scheme as MSC	Different Blocks	Under this scheme, warehouses have been sanctioned in 3 PACS affiliated to District Co- operative Bank Ltd., Dausa, at an interest rate of 1 percent	Nil		Increased business and profit margin by PACS

Success Story

Scheme	PRODCUE Fund
Project Implementing Agency	Hanuman Gram Vikas Samiti
Duration of the project	03 years
Beneficiary	500
1. No. of beneficiaries	500
2. Community	All
3. State	Rajasthan
4. District	Dausa
5. Block	Lalsot
6. Village	10 villages
Title	Khatwa Kisan Jaivik Producer Company Ltd

1.1 Support provided

NABARD Assistance: Grant under Produce Fund was provided to the agency for promotion and nurturing of Farmer Producer Organization.

Various capacity building training programmes and exposure visits were organized for FPO members by the agency and NABARD to enhance their technical knowledge, managerial skills, and market awareness.

1.2 Pre-implementation status

Many were involved in small scale farming, dairy activities, or domestic work, facing challenges such as limited access to market linkages, formal training, and financial independence

1.3 Challenges faced

A major challenge we faced was the lack of unity and enthusiasm among farmers to come together on a common platform.

1.4 Impact

By pooling resources and efforts, Khatwa Kisan Jaivik Producer Company Ltd helps members access quality inputs at lower costs, secure better prices for their produce, and gain easier access to credit and government schemes.

FPO has also provided training and support to enhance farming practices and explores value addition opportunities to increase members' income.

Appendices

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

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

2 Climate Change Scenario-At the State Level

2.1 State Action Plan for Climate Change

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

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

Rajasthan's initiatives including introduction of green budget development of Solar Parks plantation drives align with the SAPCC by promoting renewable energy enhancing forest cover and fostering climate resilience. Further various policies of the state government like Climate change policy – 2023 and Renewable energy policy – 2023 align with the objectives of SAPCC.

2.2 Any specific Climate Change initiative in the State by

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).

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'.

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

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

Dausa, a district in Rajasthan, stands out for its predominantly rural character, with only 12.3% of its population residing in urban areas as per the 2011 census, placing it among the least urbanized regions in the state. Despite this, the district is witnessing notable progress in its agricultural sector. Efforts to enhance soil health, expand irrigated land, and increase irrigation intensity—especially during the Kharif season—are contributing to improved productivity. Additionally, crop diversification initiatives are being promoted to strengthen agricultural resilience and reduce dependence on traditional crops. However, Dausa continues to grapple with moderate environmental hazards such as erratic rainfall and soil degradation, which pose ongoing challenges to sustainable farming and rural livelihoods.

Dausa district faces a complex vulnerability landscape, ranking 10th in socioeconomic vulnerability among Rajasthan’s districts. This high ranking reflects persistent challenges in economic resilience, infrastructure development, and the overall quality of life for its residents. Despite these socioeconomic concerns, Dausa fares better in terms of agricultural vulnerability, standing at 28th on the agriculture vulnerability index. However, the district is not immune to moderate environmental risks, particularly those stemming from climate variability, which continue to affect agricultural stability and long term sustainability. The intersection of these socioeconomic and environmental pressures highlights the urgent need for integrated resilience building strategies, encompassing both urban planning and agricultural reform, to safeguard livelihoods and promote adaptive capacity in the face of climate change.

3.2 Any specific Climate Change initiative in the District by

The Indian government is supporting climate resilience in Rajasthan through initiatives like the National Adaptation Fund for Climate Change (NAFCC), which funds projects focused on water management, climate resilient agriculture, and infrastructure upgrades. These efforts aim to protect communities from extreme weather events. Additionally, the National Action Plan on Climate Change (NAPCC) includes missions relevant to the region. The

National Mission for Sustainable Agriculture (NMSA), in particular, promotes ecofriendly farming and improved soil health. Together, these programs strengthen Rajasthan's capacity to adapt to climate change. Several national initiatives are contributing to climate resilience in Rajasthan. The National Mission on Enhanced Energy Efficiency (NMEEE) promotes energy saving practices across industries and buildings, helping reduce carbon emissions. The Pradhan Mantri Krishi Sinchai Yojana (PMKSY) focuses on improving irrigation efficiency, a vital step in adapting to Rajasthan's shifting rainfall patterns. Meanwhile, the Swachh Bharat Mission enhances sanitation and waste management, indirectly supporting climate resilience by curbing environmental pollution. Together, these programs form a multisectoral approach to strengthening sustainability and adaptive capacity in the region.

ICAR institutions in Rajasthan play a vital role in strengthening climate resilient agriculture. They focus on developing and promoting crop varieties that can withstand extreme weather conditions, including droughts and floods, helping farmers adapt to variable rainfall patterns. In addition, these institutions actively support sustainable soil health management through improved composting and conservation techniques, which enhance fertility and productivity under shifting climate conditions. Their research also targets agricultural practices that reduce greenhouse gas emissions and improve water use efficiency. Collectively, these efforts contribute to a more adaptive and sustainable agricultural ecosystem in the region. Rajasthan's climate action plan incorporates a range of strategies aimed at both mitigation and adaptation. Key initiatives include afforestation and reforestation programs to expand green cover and improve air quality. Water resource management is also prioritized through rainwater harvesting and efficient irrigation techniques to address water scarcity. In agriculture, the state promotes sustainable practices such as zero tillage, integrated pest management, and organic farming to build resilience against climate variability. These efforts collectively strengthen the regions capacity to cope with environmental challenges while promoting long term sustainability.

The Rajasthan state government has been actively involved in promoting climate resilient agriculture and sustainable rural development. It supports organic farming initiatives like the one in Lalsot Block through policy backing, training programs, and market linkages, often in collaboration with institutions like NABARD. The government also implements schemes under the National Action Plan on Climate Change (NAPCC), such as the National Mission for Sustainable Agriculture, and promotes practices like zero tillage, integrated pest management, and organic certification. Additionally, state led afforestation, water resource management, and livelihood diversification efforts aim to reduce environmental stress and enhance community resilience. These combined efforts reflect a growing commitment to climate adaptation and sustainable development across Rajasthan.

NABARD has played a pivotal role in promoting organic farming in Rajasthan, particularly through its support of a dedicated Farmer Producer Organization (FPO) in Lalsot Block. This FPO exclusively focuses on organic agricultural practices, aiming to enhance soil health, reduce chemical dependency, and improve long term sustainability for local farmers. NABARDs involvement includes capacity building, financial assistance, and technical guidance to help farmers transition to organic methods and access better markets. By backing such grassroots initiatives, NABARD is fostering climate resilient agriculture and empowering rural communities with ecofriendly livelihood options.

Apart from NABARD and the state government, several other agencies are driving climate resilience in Rajasthan. Krishi Vigyan Kendras (KVKs) train farmers in climate smart techniques and organic farming. The Ministry of Environment, Forest and Climate Change funds key adaptation projects. International bodies like UNDP and GIZ support community based resilience programs. The Rajasthan State Pollution Control Board aids through environmental regulation and waste management.

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. Dausa is home to masterful stone artisans whose intricate carvings embody the regions cultural heritage and architectural elegance. These handcrafted works ranging from temple facades to ornamental sculpture carry distinct local motifs and craftsmanship that merit recognition through a Geographical Indication (GI) tag, helping preserve tradition and empower artisan communities.
4. Dausa's indigenous millets, which are climate resilient and nutritious, could gain GI status, promoting local farming and traditional diets
5. Dausa boasts a vibrant heritage of textile block printing, where intricate patterns are hand stamped using age old techniques. Securing a Geographical Indication (GI) tag for this craft would not only safeguard its authenticity but also uplift local artisans by enhancing visibility and market value.

Source(s)

Table Name	Source(s) and reference year of data
Physical & Administrative Features	District Statistics Office Book 2024
Soil & Climate	District Statistics Office Book 2024
Land Utilisation [Ha]	District Statistics Office Book 2024
Ground Water Scenario (No. of blocks)	District Statistics Office Book 2024
Distribution of Land Holding	District Statistics Office Book 2024
Workers Profile [In 000]	District Statistics Office Book 2024
Demographic Profile [In 000]	District Statistics Office Book 2024
Households [In 000]	District Statistics Office Book 2024
Household Amenities [Nos. in 000 Households]	District Statistics Office Book 2024
Village-Level Infrastructure [Nos.]	District Statistics Office Book 2024
Additional Information	District Statistics Office Book 2024
Infrastructure Relating To Health & Sanitation [Nos.]	District Statistics Book 2024
Infrastructure & Support Services For Agriculture[Nos.]	District Statistics Book 2024
Irrigation Coverage [000 Ha]	District Statistics Book 2024
Infrastructure For Storage, Transport & Marketing	District Statistics Book 2024
Processing Units	District Statistics Book 2024
Animal Population as per Census [Nos.]	District Statistics Book 2024
Infrastructure for Development of Allied Activities [Nos.]	District Statistics Book 2024
Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Statistics Book 2024
Status	District Statistics Book 2024
Major Crops, Area, Production, Productivity	District Statistics Book 2024
Irrigated Area, Cropping Intensity	District Statistics Book 2024
KCC Coverage	LDM Office Dausa
Irrigated Area & Potential	District Statistics Book 2024
Mechanisation in District	District Statistics Book 2024
Area under Forest Cover & Waste Land	District Statistics Book 2024
Details of credit cooperative societies	National Cooperative database
Status/ progress under various schemes of MoC in the district	DR Cooperative

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

Sources	
1	SLBC Rajasthan
2	LDM Dausa

Name and address of DDM

Name	Meenakshi Meena
Designation	DDM, NABARD
Address 1	Plot No. 163, C Block
Address 2	Malviya Nagar, Alwar
Post Office	Alwar Bus Stand S.O
District	ALWAR
State	Rajasthan
Pincode	301001
Telephone No.	01444064432
Mobile No.	9772772134
Email ID	alwar@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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| <ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> ➤ 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 <ul style="list-style-type: none"> 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

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✉: nabsamruddhi@nabard.org

Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

- | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> Financing FPOs through <ul style="list-style-type: none"> ➤ Working Capital ➤ Term Loan ➤ Pledge Financing (eNWR) Term lending for Corporates/ NBSCs/ MFIs |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Corporate Office

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☎: 022-26539620/9514

✉: corporate@nabard.org

Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

- | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> 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

- | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> Project Management Consultancy IT Based Natural Resources Information System Feasibility, Socio-economic & Impact Evaluation Studies Third Party Monitoring | <ul style="list-style-type: none"> 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, 7th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: www.nabcons.com

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



N A B FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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NABARD

NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT