



# संभाव्यतायुक्त ऋण योजना

## Potential Linked Credit Plan

### 2026-2027



Karauli 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: Karauli**

**State: Rajasthan**



**National Bank for Agriculture and  
Rural Development**

**Rajasthan Regional Office,  
Jaipur**

**PLP Document Prepared by:**

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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 Karauli has projected a credit potential of ₹284750.17 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 Karauli 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
AMIS	Agriculture Marketing Infrastructure Scheme
APEDA	Agriculture and Processed Food Products Export Development Authority
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
CDF	Co-operative Development Fund
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DDM	District Development Manager
DIC	District Industries Centre
DLRC	District Level review Committee
eNAM	Electronic National Agriculture Market
FC	Farmers Club
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FLC	Financial Literacy Centre
FPO	Farmer Producer Organisation
GLC	Ground Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research
IoT	Internet of Things
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
MEDP	Micro Enterprises Development Programme

Abbreviation	Expansion
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoFPI	Ministry of Food Processing Industries
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NRLM	National Rural Livelihood Mission
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVKY	Rashtriya Krishi Vikash Yojana
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SHG	Self Help Group
SLBC	State Level Bankers' Committee
TFO	Total Financial Outlay
WDF	Watershed Development Fund
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

The boundaries of this district are Bharatpur in the north, Dholpur in the north-east, Sawai Madhopur in the south-west and Dausa district in the west. The district is full of natural beauty and covered with Vidhyanchal mountain ranges.

#### Type of soil

The soil in the district is sandy and loamy. Black soil is found in Nadauti tehsil which is of clay type. The maximum and minimum temperature of Karauli district is 49 and 4 degrees Celsius. The land and climate this district is counted among the agricultural districts of the state.

#### Primary occupation

Agriculture is primary occupation in the Karauli district. Primarily here the crops like Wheat, Pearl Millet, Indian Mustard etc. are major crops.

#### Land holding structure

The total area under agriculture is 2.13 lakh hectares with only around 35% of small and marginal holdings. The average rainfall in the district is 689 mm.

### 3. Sectoral trends in credit flow

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

As on March 2025, total ground level credit flow under priority sector in the district was Rs. 1914 crore which was 88% of the total target.

#### 2. Investment credit in agriculture

As on March 2025, investment credit was Rs.388 crore, which is 25% of total agriculture credit.

#### 3. Credit flow to MSMEs

Credit to MSMEs increased to Rs.542 crore in 2024-25, an increase of 36% over last year.

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

#### 1. Projection for the year

For the FY 2026-27, a potential of Rs.2847.50 crore has been estimated under priority sector.

#### 2. Projection for agriculture and its components

Potential for agriculture credit is assessed at Rs.1898 crore. It includes crop loan of Rs. 1504 crore to farmers and investment credit of Rs.394 crore for capital formation.

#### 3. Projection for MSMEs

The district has been performing exceptionally well under the sector. Considering supporting factors, for the FY 2026-27, credit to MSMEs is assessed at Rs.843 crore.

#### 4. Projection for other purposes

Potential for credit to Other Priority Sector has been assessed at Rs.107 crore for the FY 2026-27.

## 5. Developmental Initiatives

- 1 The district has been placed in the category of aspirational district by NITI Aayog. Coverage under Jan Suraksha schemes has improved over the years.
- 2 NABARD is conducting an LEDP programme for providing training for enterprise development under dairy sector for 120 farmers.
- 3 NABARD has supported infrastructure development in the district through concessional refinance under RIDF to the tune of Rs.572 crore supporting 1012 projects since inception of the fund.
- 4 Development of 132/33kV, 1x31.5 GSS at Dhindhora Village is being supported through credit under NIDA fund of NABARD in the district.

## 6. Thrust Areas

- 1 There is strong potential for horticulture and medicinal plants in the district. However, area under these crops is low due to unavailability of market in the vicinity.
- 2 Medicinal plants like ashwagandha, aloe vera, isabgol etc. can be economically grown in the region. There is a need to promote cultivation of horticulture crops and medicinal plants.

## 7. Major Constraints and Suggested Action Points

- 1 Banks are facing high NPAs under KCC in specific blocks. Same has been improving over the years.
- 2 Unavailability of market for horticultural crops and spices act as a barrier for investment in newer technologies like high density plantation, plantation of high value cash crops, medicinal plants etc.
- 3 Targeted approach for recoveries are being employed by branches with high NPAs.
- 4 Better road infrastructure for transportation of perishable crops, availability of good quality seeds, training to farmers and timely supply for fertilizer may improve potential for these crops.

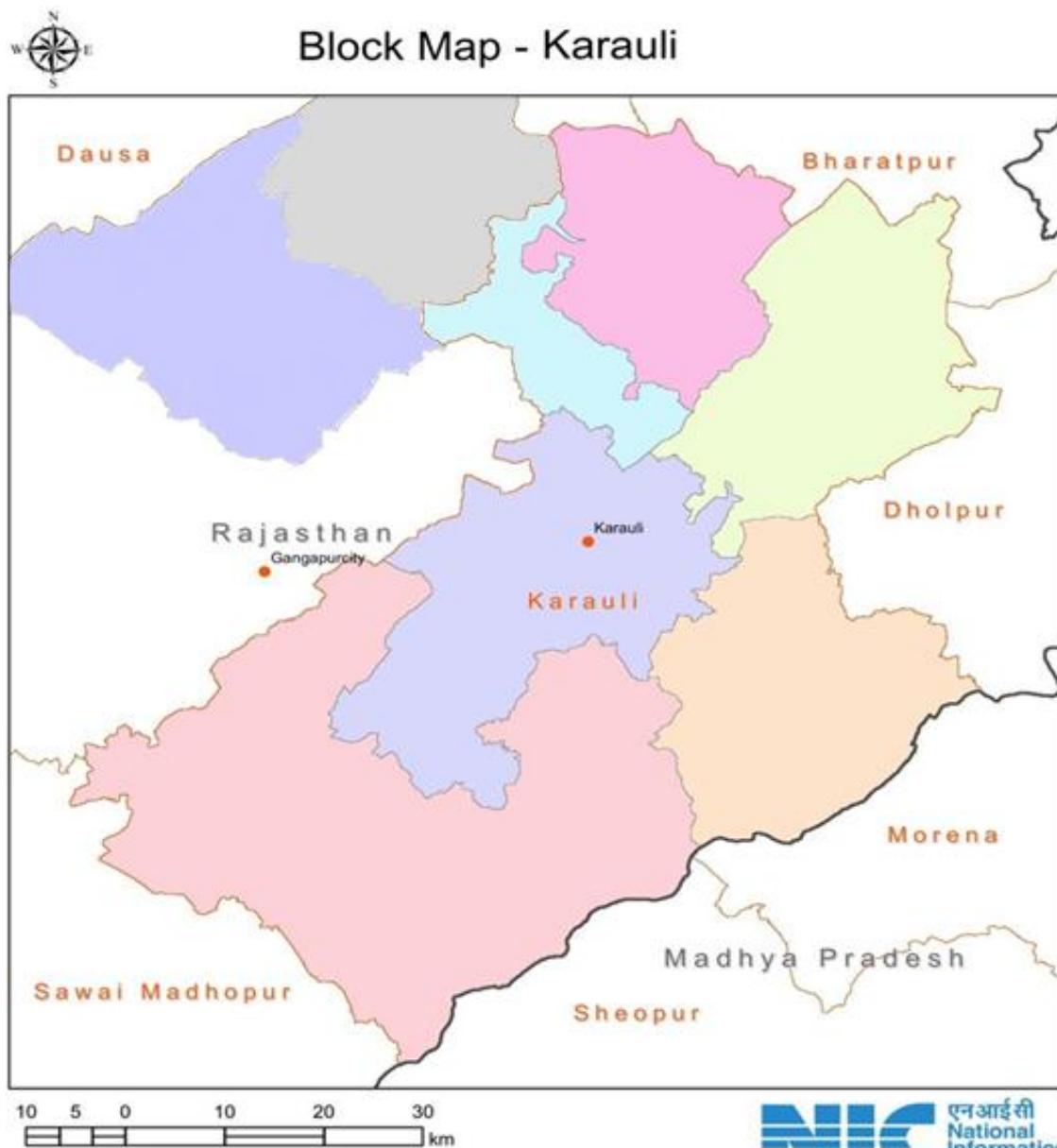
## 8. Way Forward

- 1 PLP has also included suggestions for important cooperation required from various agencies on various aspects of rural development.
- 2 To achieve the targets assessed as per the available potential, coordinated efforts of government departments, banks, farmers, entrepreneurs and nongovernment institutions is required which is necessary for overall development.
- 3 Creating employment opportunities through training to farmers, youth and women in manufacturing while ensuring competitive quality and price and setting up marketing linkages will help boost the economy of the district.



# Part A

## District Map



**NIC** एनआईसी  
National Informatics  
Centre

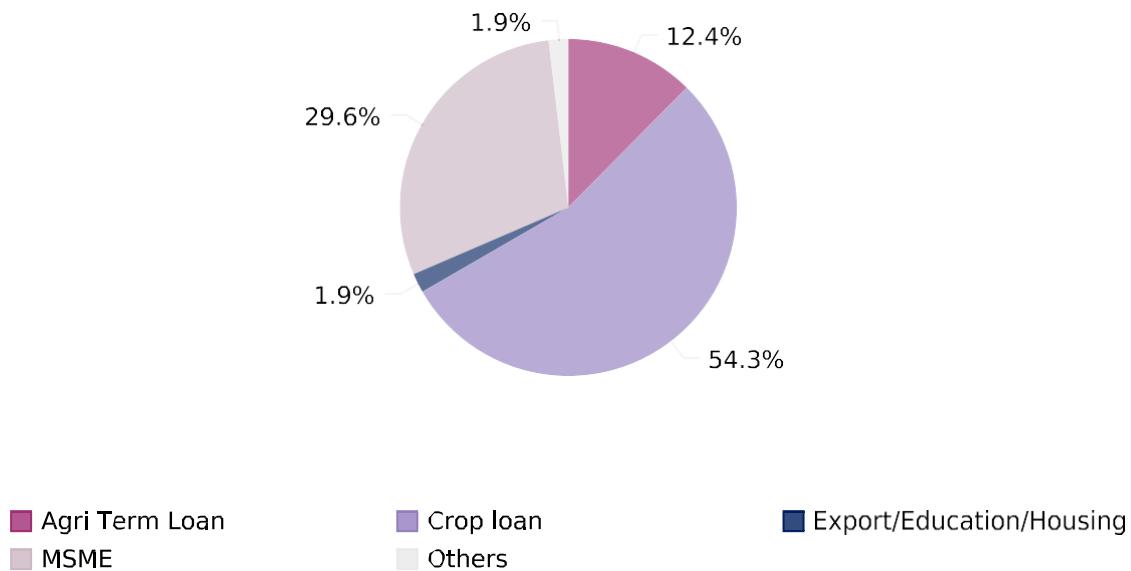


Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	180091.82
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	154505.08
2	Term Loan for agriculture and allied activities	25586.74
B	Agriculture Infrastructure	961.65
C	Ancillary activities	8761.20
I	Credit Potential for Agriculture A+B+C)	189814.67
II	Micro, Small and Medium Enterprises	84264.00
III	Export Credit	375.00
IV	Education	225.00
V	Housing	4720.50
VI	Social Infrastructure	670.00
VII	Renewable energy	756.00
VIII	Others	3925.00
	<b>Total Priority Sector</b>	<b>284750.17</b>



Sources

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

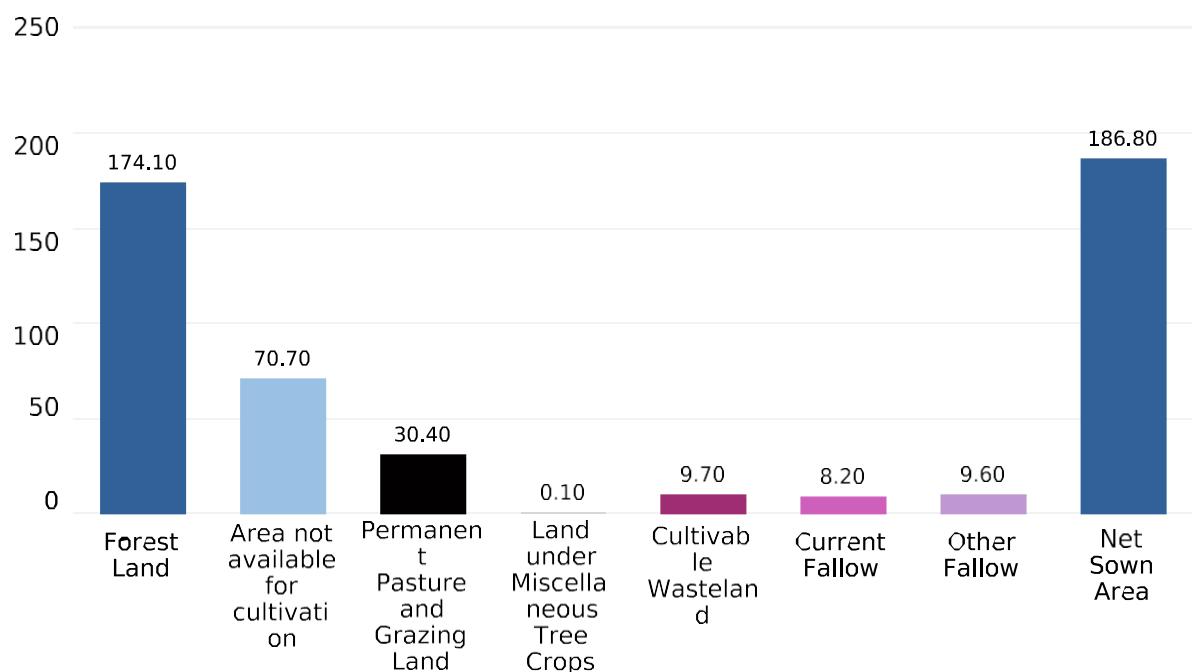
(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	150443.04
2	Water Resources	3665.12
3	Farm Mechanisation	6553.37
4	Plantation & Horticulture with Sericulture	1727.36
5	Forestry & Waste Land Development	218.98
6	Animal Husbandry - Dairy	10459.11
7	Animal Husbandry - Poultry	438.42
8	Animal Husbandry - Sheep, Goat, Piggery	2098.09
9	Fisheries	532.95
10	Farm Credit- Others	3955.38
	Sub total	180091.82
B	Agriculture Infrastructure	
1	Construction of storage	672.00
2	Land development, Soil conservation, Wasteland development	129.00
3	Agriculture Infrastructure - Others	160.65
	Sub total	961.65
C	Ancillary activities	
1	Food & Agro. Processing	7144.20
2	Ancillary activities - Others	1617.00
	Sub Total	8761.20
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	59280.00
II	B Service Sector - Term Loan	9600.00
II	C Manufacturing Sector - WC	13024.00
II	D Service Sector - WC	1920.00
II	E MSME - Others	440.00
	Total MSME	84264.00
III	Export Credit	375.00
IV	Education	225.00
V	Housing	4720.50
VI	Social Infrastructure	670.00
VII	Renewable energy	756.00
VIII	Others	3925.00
	<b>Total Priority Sector</b>	<b>284750.17</b>



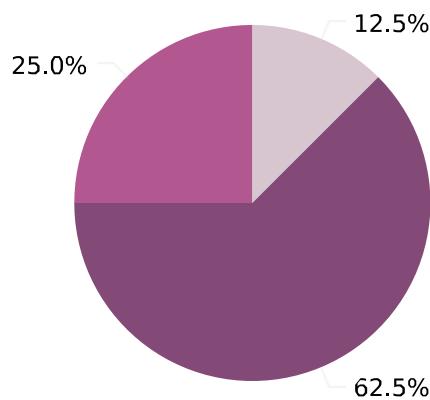
# **District Profile**

### 1. Land Utilisation ('ooo hectares)



Agricultural Statistics 2022-23: Directorate of Economics and Statistics Rajasthan

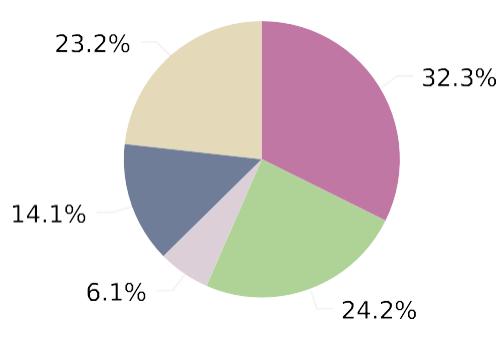
### 2. Status of Extraction of Ground Water - No. of blocks



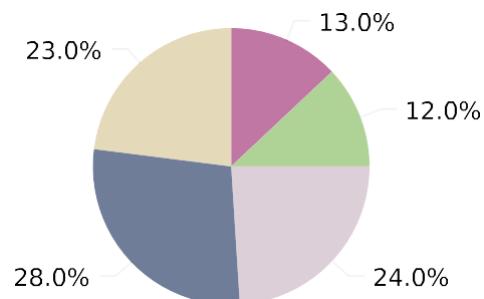
■ Semi Critical      ■ Over Exploited      ■ Not assessed

Dynamic Groundwater Resources of India 2024

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



### Landholding - Area (%)

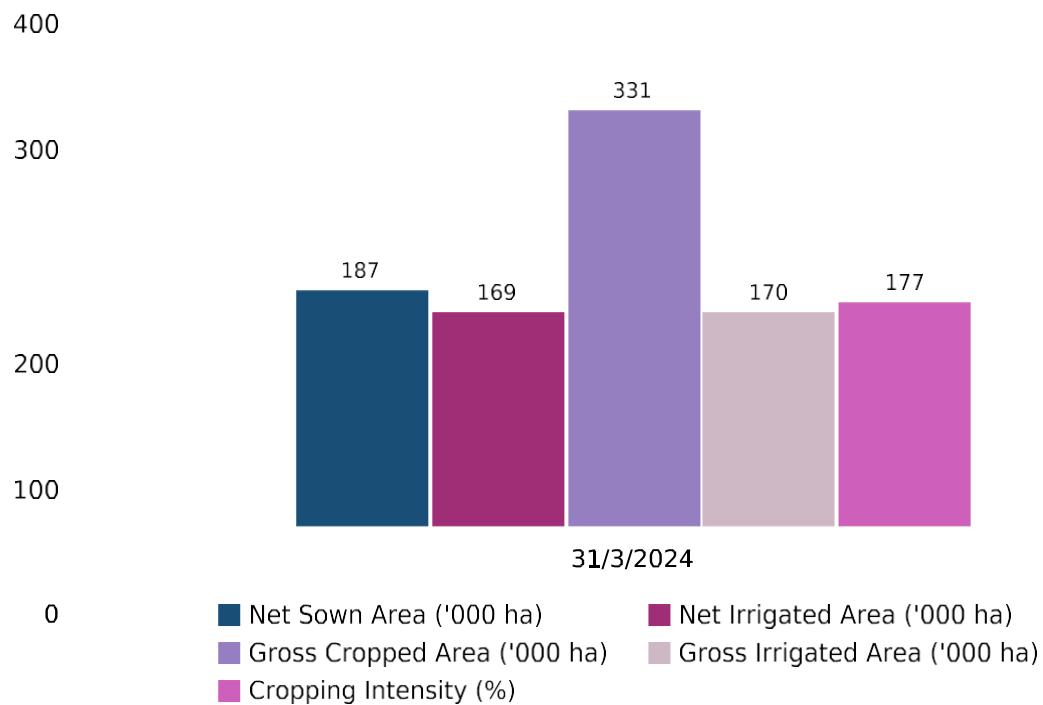


- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

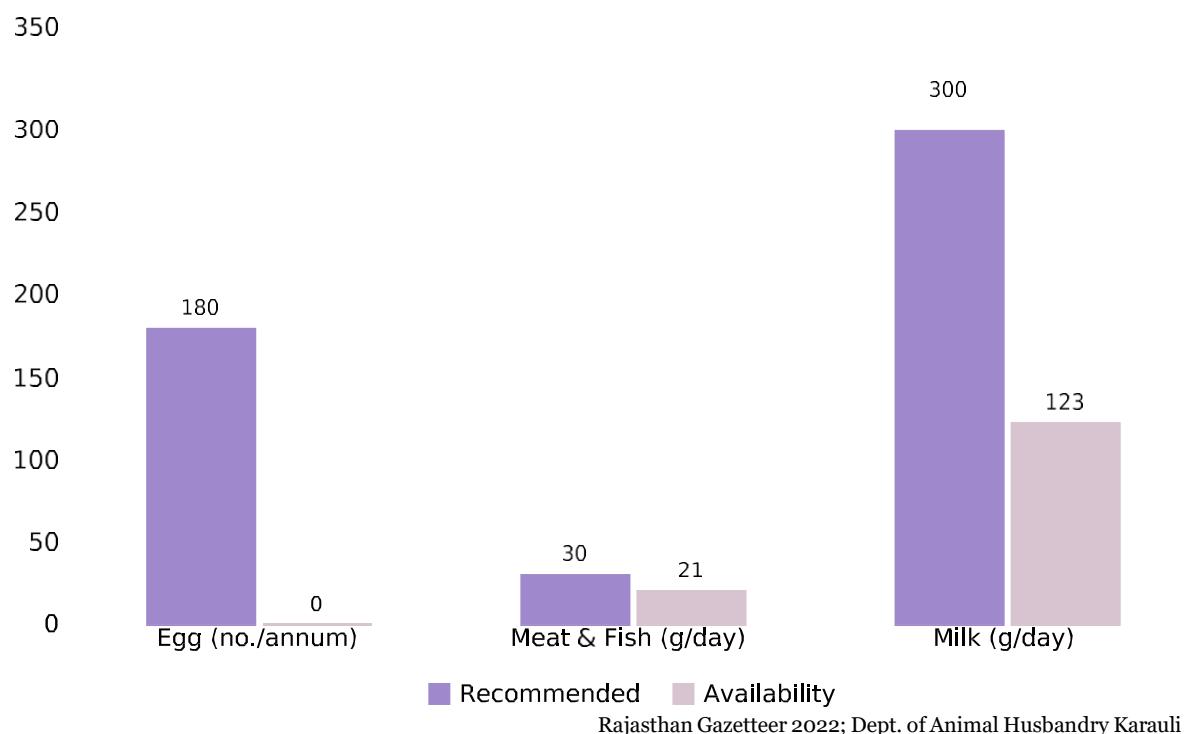
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

Agriculture Census Rajasthan 2015-16; RajRAS report 2024

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



### 5. Per-capita availability



## Key Agricultural and Demographic Indicators

### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	5043.00
2	No. of Sub Divisions	6
3	No. of Blocks	8
4	No. of revenue villages	917
5	No. of Gram Panchayats	239

#### 1.a Additional Information

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

### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Rajasthan
2	District	Karauli
3	Agro-climatic Zone 1	AZ22 - Flood Prone Eastern Plain
4	Climate	Hot Semi-arid to humid sub-tropical
5	Soil Type	Deep brown loamy to black clayey soil

### 3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	504.30
2	Forest Land	174.10
3	Area not available for cultivation	70.70
4	Barren and Unculturable land	18.20
5	Permanent Pasture and Grazing Land	30.40
6	Land under Miscellaneous Tree Crops	0.10
7	Cultivable Wasteland	9.70
8	Current Fallow	8.20
9	Other Fallow	9.60

**4. Ground Water Scenario (No. of blocks)**

Sr. No.	Stage	Nos.
1	Safe	0
2	Critical	0
3	Semi Critical	1
4	Over Exploited	5
5	Saline	0
6	Not Assessed	2
7	Total	8

**5. Distribution of Land Holding**

Sr. No.	Classification of Holding	Holding [In 'ooo]		Area [In 'ooo]	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	36.99	24.41	26.24	12.32
2	>1 to <=2 ha	35.42	23.37	49.22	23.11
3	>2 to <=4 ha	21.15	13.96	58.74	27.58
4	>4 to <=10 ha	9.02	5.95	51.29	24.08
5	>10 ha	48.97	32.31	27.50	12.91
6	Total	151.55	100.00	212.99	100.00

**6. Workers Profile [In 'ooo]**

Sr. No.	Particulars	Nos.
1	Cultivators	335.00
2	Of the above, Small/ Marginal Farmers	209.00
3	Agricultural Labourers	115.00
4	Workers engaged in Household Industries	10.00
5	Other workers	168.00

**7. Demographic Profile [In 'ooo]**

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1458.00	783.00	675.00	1205.00	253.00
2	Scheduled Caste	354.00	189.00	165.00	313.00	41.00
3	Scheduled Tribe	325.00	176.00	149.00	315.00	10.00
4	Literate	966.00	638.00	328.00	185.00	781.00
5	BPL	349.00	192.00	157.00	219.00	130.00

**8. Households [In 'ooo]**

Sr. No.	Particulars	Nos.
1	Total Households	262.00
2	Rural Households	218.00
3	BPL Households	68.00

**9. Household Amenities [Nos. in 'ooo Households]**

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	216.00
2	Having source of drinking water	248.00
3	Having electricity supply	259.00
4	Having independent toilets	131.00

**10. Village-Level Infrastructure [Nos.]**

Sr. No.	Particulars	Nos.
1	Villages Electrified	632
2	Villages having Agriculture Power Supply	632
3	Villages having Post Offices	248
4	Villages having Banking Facilities	902
5	Villages having Primary Schools	681
6	Villages having Primary Health Centres	51
7	Villages having Potable Water Supply	846
8	Villages connected with Paved Approach Roads	864



## Health, Sanitation, Livestock and Agricultural Infrastructure

### 11. Infrastructure Relating To Health & Sanitation [Nos.]

Sr. No.	Particulars	NOs.
1	Anganwadis	1183
2	Primary Health Centres	51
3	Primary Health Sub-Centres	20
4	Dispensaries	1
5	Hospitals	30
6	Hospital Beds	856

### 12. Infrastructure & Support Services For Agriculture [Nos.]

Sr. No.	Particulars	NOs.
1	Fertiliser/Seed/Pesticide Outlets	499
2	Registered FPOs	16
3	Agro Service Centres	35
4	Soil Testing Centres	2
5	Approved nurseries	13
6	Agriculture Pumpsets	38751
7	Pumpsets Energised	13693
8	Krishi Vigyan Kendras	1

### 13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	204.60
2	Net Irrigated Area (Total area irrigated at least once)	169.40
3	Area irrigated by Canals/ Channels	7.00
4	Area irrigated by Wells	51.00
5	Area irrigated by Tanks	16.00
6	Area irrigated by Other Sources	95.40
7	Irrigation Potential Utilized (Gross Irrigated Area)	169.90

### 14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	2233
2	Railway Line [km]	70
3	Public Transport Vehicle [Nos]	383
4	Goods Transport Vehicles [Nos.]	270

**15. Processing Units**

Sr. No.	Type of Processsing Activity	No. of Units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/Coffee etc.)	41

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	4894	2621	2273
2	Cattle - Indigenous	65029	31864	33165
3	Buffaloes	504128	236940	267188
4	Sheep - Cross bred	1076	73	1003
5	Sheep - Indigenous	82066	40212	41854
6	Goat	332427	169537	162890
7	Pig - Cross bred	7818	3910	3908
8	Pig - Indigenous	8968	4368	4600
9	Horse/Donkey/Camel	2680	1320	1360
10	Rabbit	248	-	-
11	Poultry - Improved	42	-	-
12	Poultry - Indigenous	10808	3521	7287

**17. Infrastructure for Development of Allied Activities [Nos.]**

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	59
2	Veterinary Dispensaries	0
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	173
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	9
9	Milk Collection Centres	0
10	Fishermen Societies	0
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	0
14	Livestock Aid Centers (No.)	1
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	10990.00	MT	20	gm/day
2	Egg	1.35	Lakh Nos.	-	nos/p.a.
3	Milk	65700.00	MT	123	gm/day
4	Meat	498.00	MT	1	gm/day
5	Wool	154.00	MT	-	-

## 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)	689	689
Rainfall - Actual (mm)	996	1263

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	295.00	330.68
Net sown area ('ooo ha)	198.00	186.80
Cropping intensity (%)	149.00	177.02

#### Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	13555.00	377.00
Fertilizer consumption - Rabi (kg/ha)	26848.00	227.00

#### Trend in procurement/ marketing

Particulars	31/03/2024	31/03/2025
RMCs/ eNAM platforms (No.)	1	1
Volume of marketing through RMCs/eNAM platforms (MT)	NA	84

#### KCC Coverage

Particulars	31/03/2024	31/03/2025
KCC coverage (No.)	76409	73697
GLC through KCC (Rs. lakh)	94670.00	100719.00

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	2	2
Soil Health Cards Issued (No.)	5723	5000

#### Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	30257	25943

### 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	131.01	284.89	2174.57	128.90	283.33	2198.06
Indian Mustard	118.20	242.80	2054.15	93.12	198.20	2128.44
Wheat	65.53	293.30	4475.81	85.75	341.61	3983.79
Sesame	14.90	7.91	530.87	11.00	6.96	632.73

### Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential ('000 ha)	138	187
Net Irrigated Area ('000 ha)	111	169
Gross Irrigated Area ('000 ha)	201	170

### Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Rajasthan	Karauli	Hindaun	Over Exploited
2	Rajasthan	Karauli	Karauli	Over Exploited
3	Rajasthan	Karauli	Mandrayal	Over Exploited
4	Rajasthan	Karauli	Masalpur	Not Assessed
5	Rajasthan	Karauli	Nadauti	Semi-critical
6	Rajasthan	Karauli	Sapotra	Over Exploited
7	Rajasthan	Karauli	Sri Mahaveer Ji	Not Assessed
8	Rajasthan	Karauli	Todabhim	Over Exploited

### Farm Mechanisation

#### Mechanisation in District

Particulars	31/03/2024
No. of tractors	16834

### Service Centers

Particulars	31/03/2024
Custom Hiring & Agro Service Centers (No.)	35

### Crop Identified for One District-One Product

Particulars	31/03/2024
Crop Name	Sesame
Area cultivated (Ha)	11000

**Weavers Clusters**

Particulars	31/03/2024
Weavers population (No.)	140

**Production and Productivity**

Crop	31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)
Bottle Gourd	0.20	3.44
Tomato	0.36	6.39
Chilli	0.24	3.54
Cauliflower	0.40	7.26

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

Particulars	31/03/2023	31/03/2024
Forest Cover ('ooo ha)	172	174
Waste Land ('ooo ha)	10	28
Degraded Land ('ooo ha)	13	18

**Nurseries (No.)**

Sr.No.	Crop	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	13	12
2	Temporary Nursery	2	2

## District Profile

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

#### **Animal Husbandry 'Dairy**

#### **Processing Infrastructure**

Particulars	31/03/2024
Chilling Centers (No.)	1.00

#### **Fisheries**

#### **Inland Fisheries Facilities**

Particulars	Status
Tanks/ Ponds (No.)	489.00
Rainfall - Actual (mm)Reservoirs (No.)	22.00
Cage Culture/ Bio-floc technology (No.)	0.00
Fish Seed Hatchery (No.)	0.00

#### **Agri. Infrastructure**

#### **Agri Storage Infrastructure**

Particulars	Status
Cold Storages (No.)	5.00
Cold Storages (Capacity - 000 MT)	400.00
Storage Godowns (No.)	97.00
Storage Godowns ( Capacity - 000 MT)	9.00
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	4.00
Market Yards [Nos] / Wholesale Market (No.)	2.00



## District Profile

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

#### **Agri Infrastructure ' Others**

##### **Fertilizer Consumption**

Particulars	31/03/2024
Fertilizer Consumption (ooo kg)	96921.00
Pesticides Consumption (ooo kg)	NA

##### **Facilities Available**

Particulars	Status
Seed Processing Units (No.)	1
Food Quality Testing Labs	1

#### **MSME**

Particulars	Status
MSME Clusters (No.)	1
Micro Units (No.)	2940
Small Units (No.)	212
Medium Units (No.)	1
Udyog Aadhar Registrations (No.)	6306

#### **Traditional activities**

Particulars	Status
Weavers Coop. Societies (No.)	11

#### **Skill Development Trainings**

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)		2605

#### **Status of SHGs**

Particulars	31/03/2024
No. of intensive blocks	8
No. of SHGs formed	12153
No. of SHGs credit linked (including repeat finance)	9896
Bank loan disbursed (Rs. lakh)	19677.00
Average loan per SHG (Rs. lakh)	2.00
Percentage of women SHGs %	92.00

## Status and Prospects of Cooperatives

### Details of non-credit cooperative societies

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	NA	138
Consumer Stores (No.)	8	8
Housing Societies (No.)	5	5
Weavers (No.)	NA	13
Marketing Societies (No.)	5	5
Labour Societies (No.)	4	4
Industrial Societies (No.)	08	14
Others (No.)	NA	366

### Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	139	159

### Block wise, sector wise distribution of cooperative societies in the district

Sr. No.	State	District	Block	31/03/2025		
				Sector	No. of Societies	Spread
1	Rajasthan	Karauli	Todabhim	Milk Societies	31	Average
2	Rajasthan	Karauli	Todabhim	Consumer Stores	1	Deficient
3	Rajasthan	Karauli	Todabhim	Weavers Societies	2	Deficient
4	Rajasthan	Karauli	Todabhim	Marketing Societies	1	Deficient
5	Rajasthan	Karauli	Todabhim	Labour Societies	1	Deficient
6	Rajasthan	Karauli	Todabhim	Industrial Societies	3	Deficient
7	Rajasthan	Karauli	Hindaun	Milk Societies	30	Average
8	Rajasthan	Karauli	Hindaun	Consumer Stores	1	Deficient
9	Rajasthan	Karauli	Hindaun	Housing Societies	4	Deficient
10	Rajasthan	Karauli	Hindaun	Weavers Societies	4	Deficient
11	Rajasthan	Karauli	Hindaun	Marketing Societies	1	Deficient
12	Rajasthan	Karauli	Hindaun	Labour Societies	1	Deficient



13	Rajasthan	Karauli	Hindaun	Industrial Societies	5	Deficient
14	Rajasthan	Karauli	Karauli	Milk Societies	26	Average
15	Rajasthan	Karauli	Karauli	Consumer Stores	5	Deficient
16	Rajasthan	Karauli	Karauli	Housing Societies	1	Deficient
17	Rajasthan	Karauli	Karauli	Weavers Societies	5	Deficient
18	Rajasthan	Karauli	Karauli	Marketing Societies	1	Deficient
19	Rajasthan	Karauli	Karauli	Labour Societies	1	Deficient
20	Rajasthan	Karauli	Karauli	Industrial Societies	5	Deficient
21	Rajasthan	Karauli	Nadauti	Milk Societies	22	Average
22	Rajasthan	Karauli	Nadauti	Consumer Stores	1	Deficient
23	Rajasthan	Karauli	Nadauti	Marketing Societies	1	Deficient
24	Rajasthan	Karauli	Sapotra	Milk Societies	29	Average
25	Rajasthan	Karauli	Sapotra	Weavers Societies	2	Deficient
26	Rajasthan	Karauli	Sapotra	Marketing Societies	1	Deficient
27	Rajasthan	Karauli	Sapotra	Labour Societies	1	Deficient
28	Rajasthan	Karauli	Sapotra	Industrial Societies	1	Deficient

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

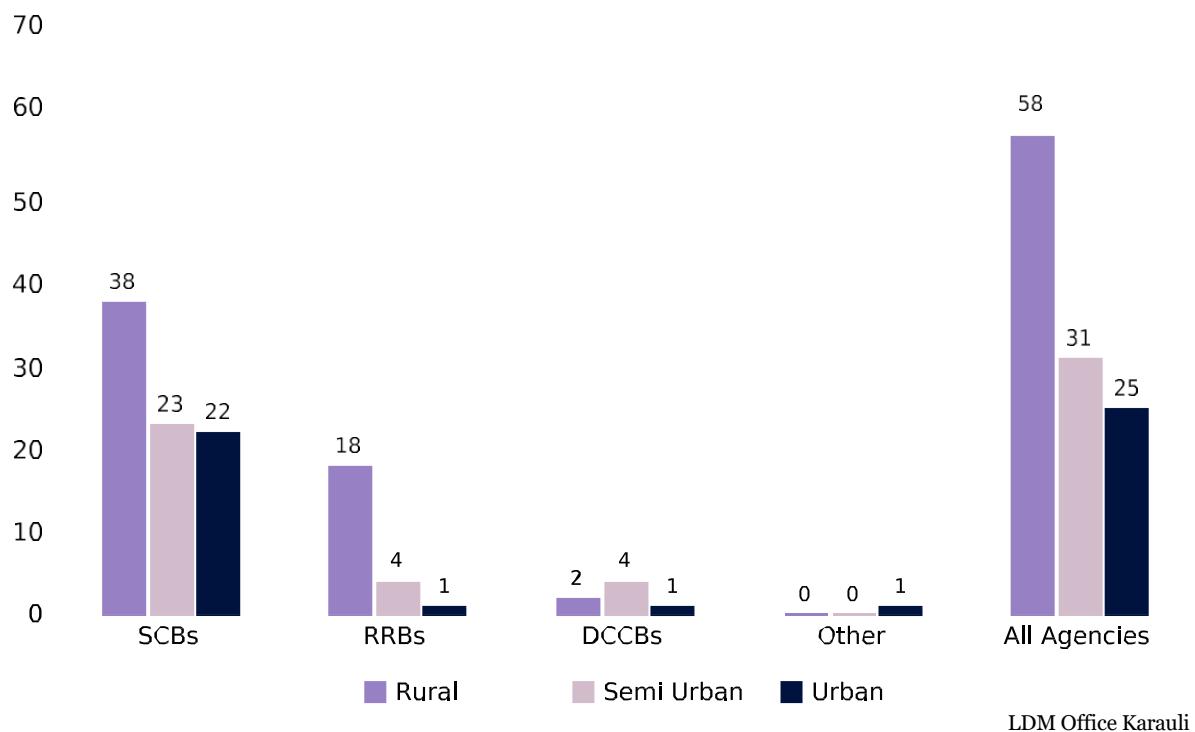
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	
1	Adoption of Model Bye-laws by the societies in the district		159
2	Potential for formation of new MPACS		10
3	PACS Computerisation		94
4	ARDBs Computerisation		0
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established		6
6	World's largest grain storage plan for cooperatives		-

a	PACS sanctioned with warehousing facility & other related infrastructure	1
b	Capacity of the grain storage godowns sanctioned	500
7	PACS as Common Service Centres (CSCs)	100
8	PACS as Kisan Samridhi Kendras (KSks)	59
9	PACS as Jan Aushadi Kendras (JAK)	4
10	Petrol/ Diesel distributorship/dealership	0
11	LPG distributorship	0
12	PACS as Pani Samitis	0
13	PM Kusum Scheme	1
14	Societies engaged as Bank Mitras of DCCB	0
15	Societies/ Bank Mitras provided with micro-ATMs	0
16	Societies which have taken membership in the Multi State Cooperative Societies	
a	Membership in Multi State Cooperative Society on Seeds	0
b	Membership in Multi State Cooperative Society on Organic farming & products	0
c	Membership in Multi State Cooperative Society on Agri-exports	0

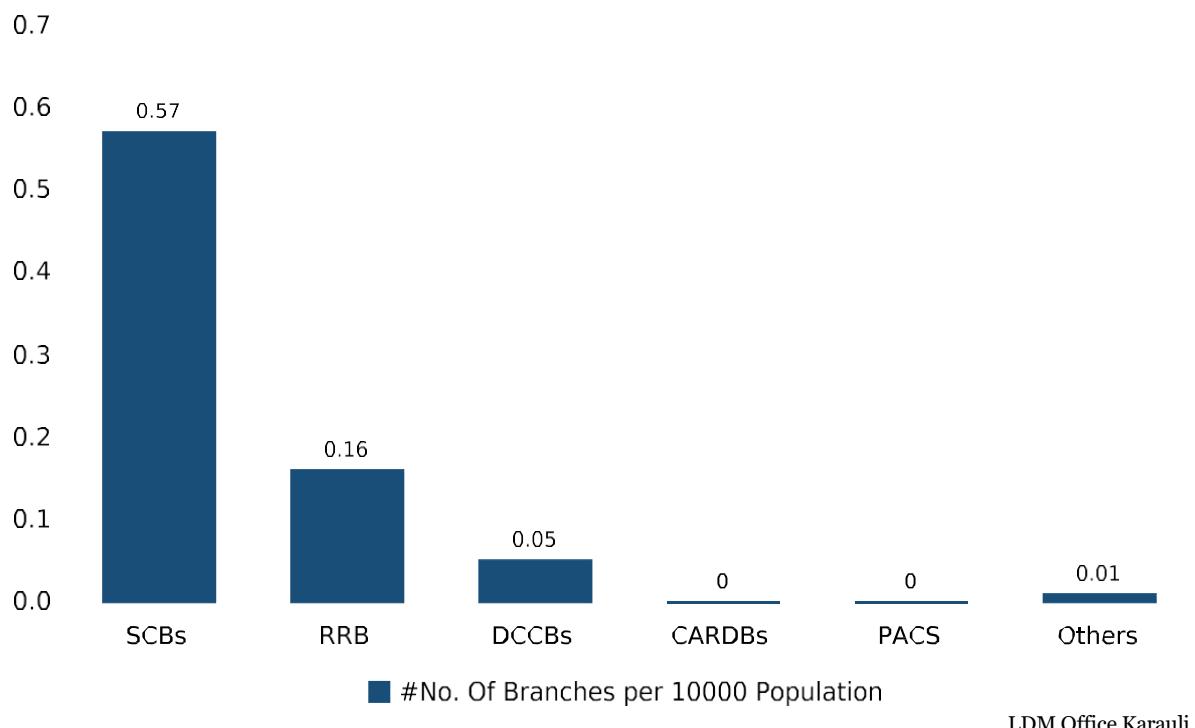


# **Banking Profile**

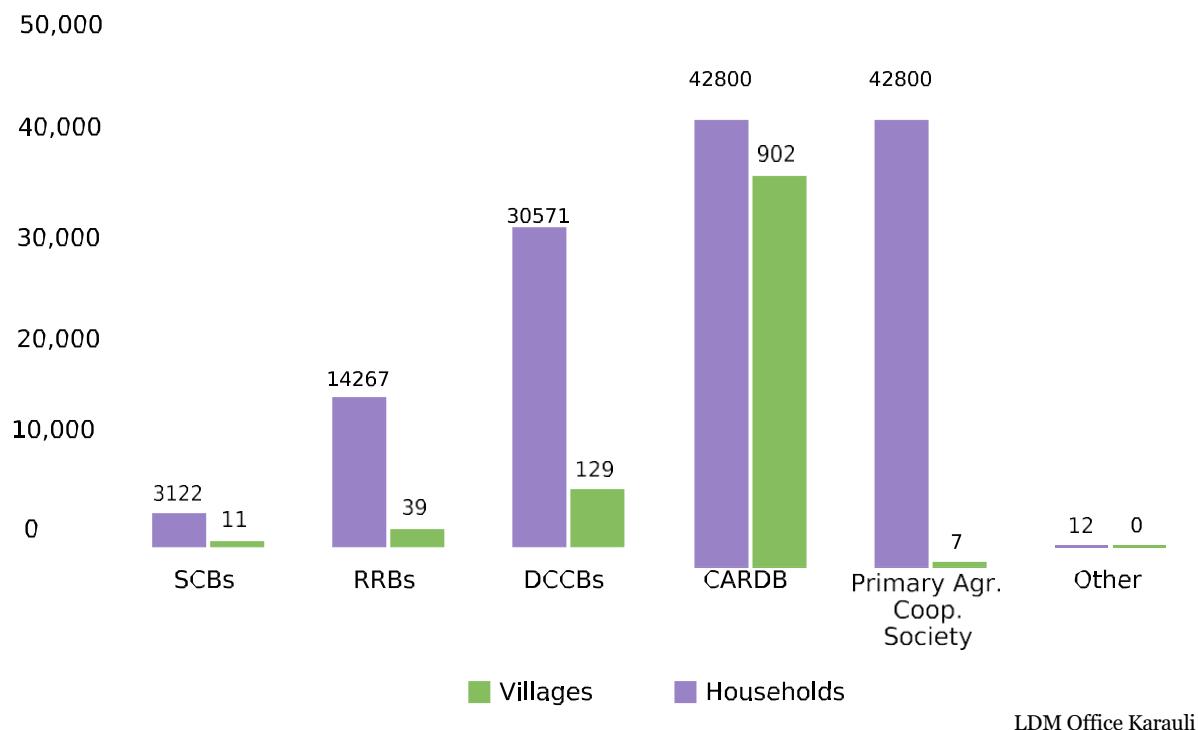
### 1. Agency wise - Number of branches in the district



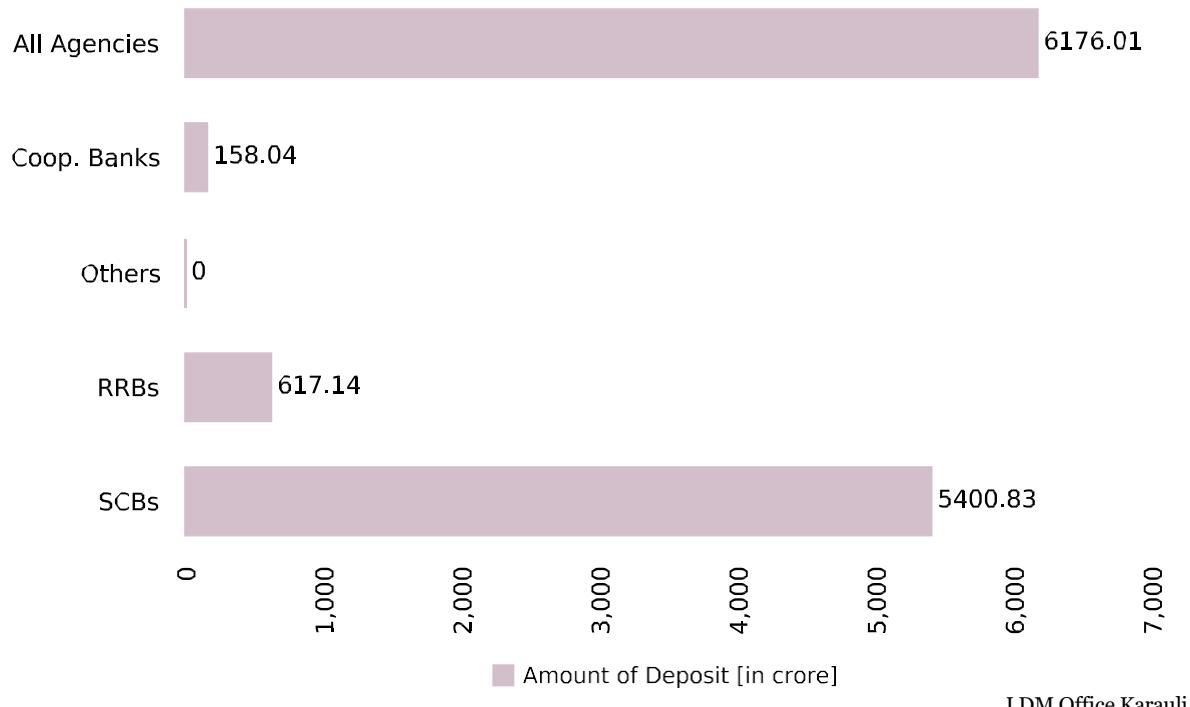
### 2. Branch Penetration



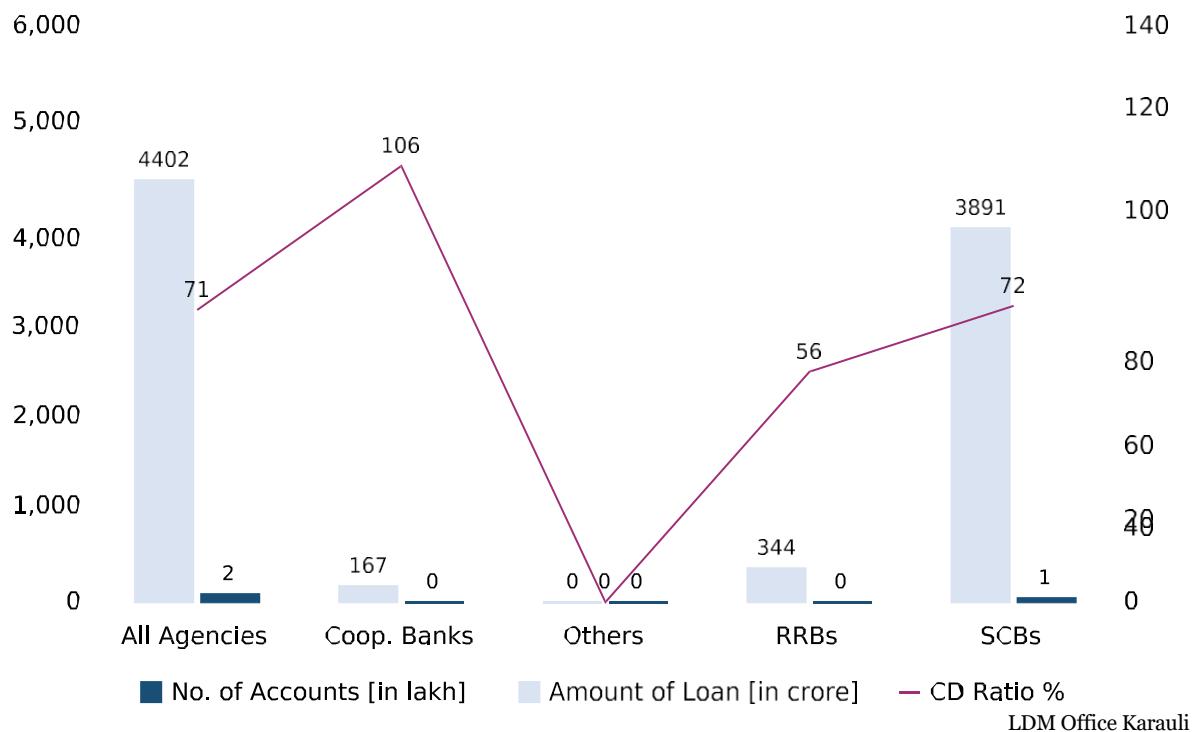
### 3. Agency wise - Per branch Outreach



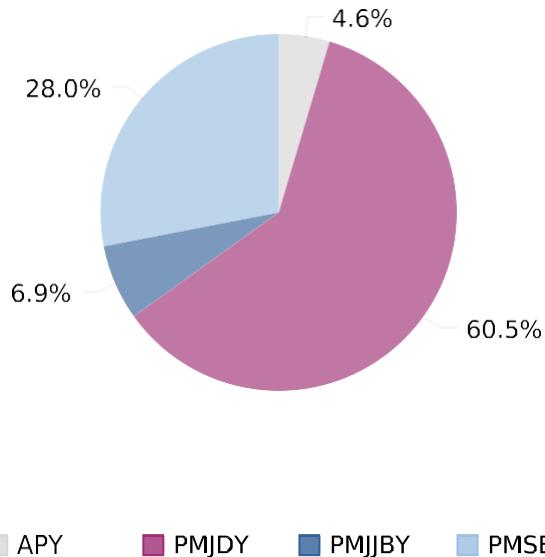
### 4. Agency wise - Deposit O/s



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

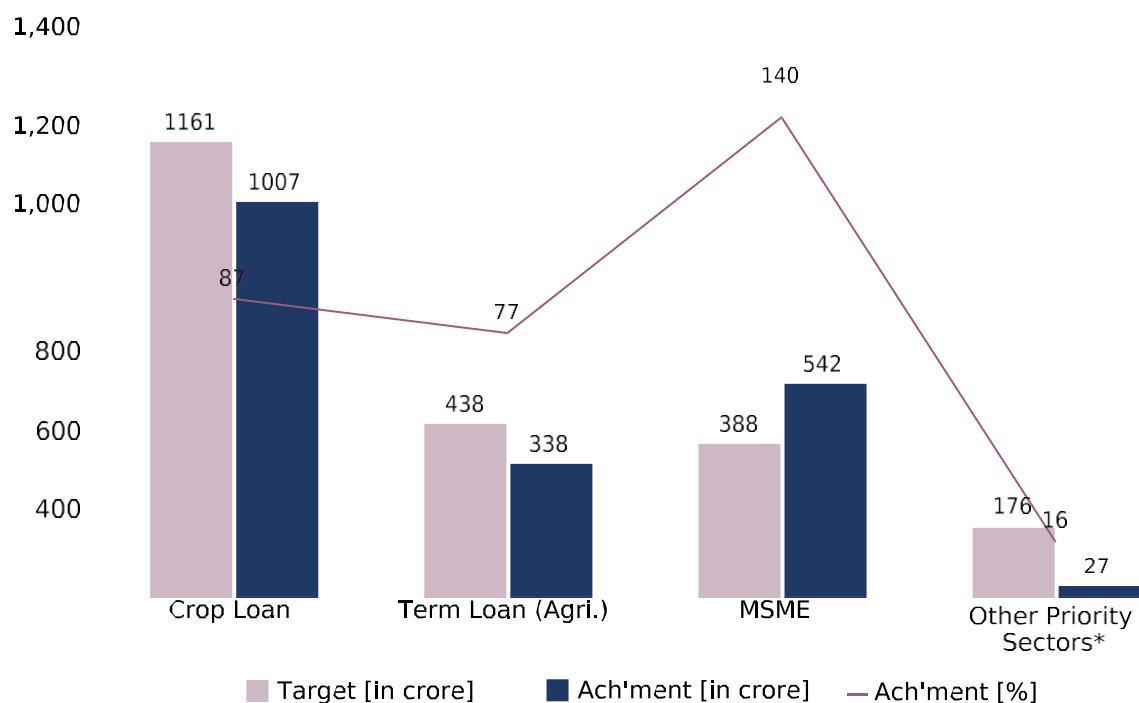


### 6. Performance under Financial Inclusion (No. of A/c)

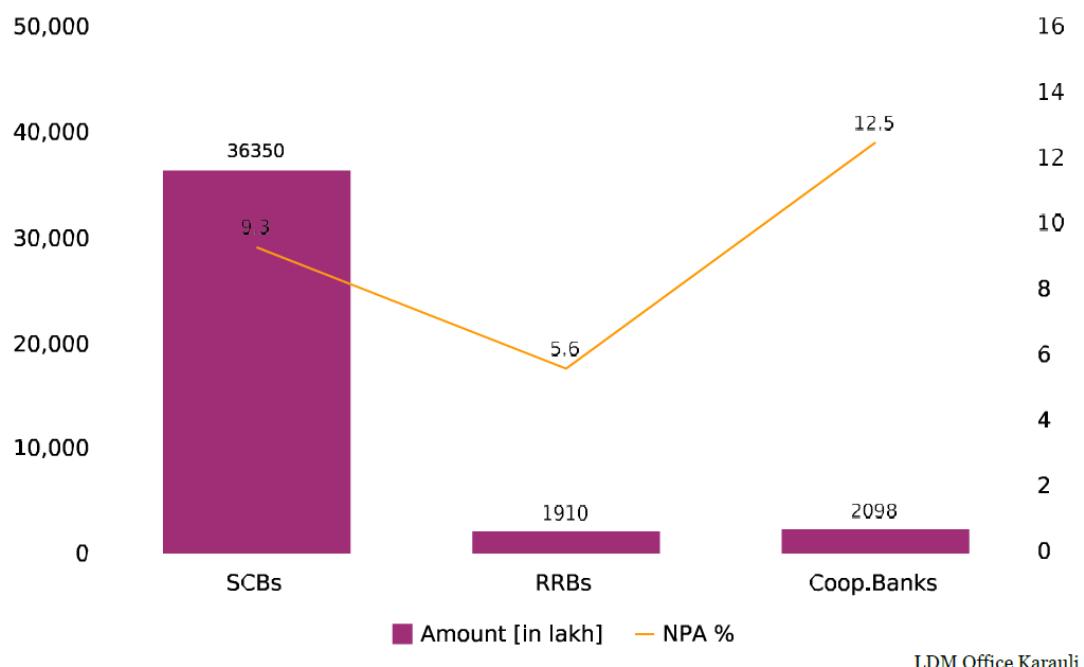


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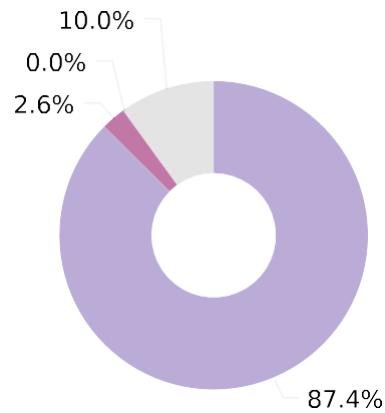
### 7. Sector-wise Performance under ACP



### 8. NPA position



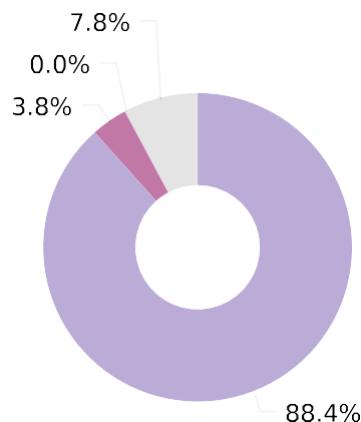
**9. Agency wise - Share of Deposit O/s**  
**Year 2024-25**



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

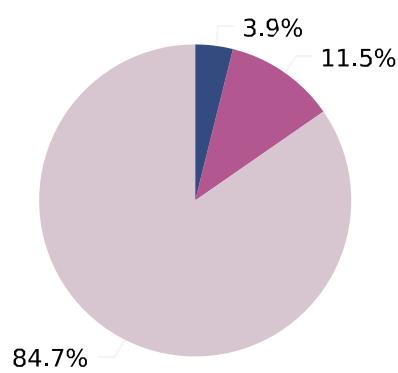
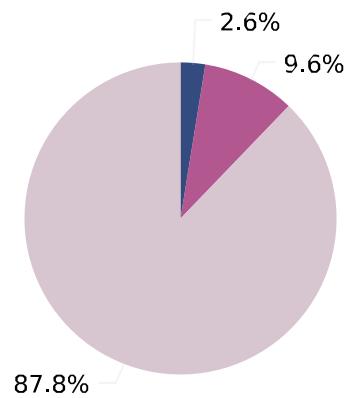
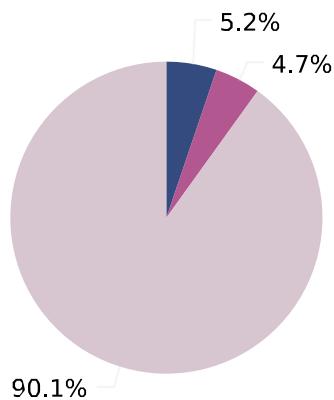
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**10. Agency wise - Share of Loan O/s**  
**Year 2024-25**



█ Commercial Banks      █ Cooperative Banks      █ Others  
█ Regional Rural Bank

LDM Office Karauli

**11. Agency wise - Share of NPA****Year 2022-23****Year 2023-24****Year 2024-25** Coop. Banks RRBs SCBs

LDM Office Karauli



## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated		Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	83	83	38	23	22	62	492	11	3122
Regional Rural Bank	23	23	18	4	1	19	107	39	14267
District Central Coop. Bank	7	7	2	4	1	8	-	129	30571
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	-	-	902	42800
Primary Agr. Coop. Society	0	0	0	0	0	-	-	7	42800
Others	1	1	0	0	1	-	742	-	12
All Agencies	114	114	58	31	25	89	1341	-	-

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	79258	80341	1334712	1561.3	83.8	441454.00	409693.00	540083.00	31.8	87.45
Regional Rural Bank	8468	8532	198987	2232.2	12.5	47656.00	38629.00	61714.00	59.8	9.99



Cooperative Banks	33587	35593	58685	64.9	3.7	14010.00	10430.00	15804.00	51.5	2.56
Others	0	0	0	0	0.0	0.00	0.00	0.00	0.0	0.00
All Agencies	121313	124466	1592384	1179.4	100.0	503120.00	458752.00	617601.00	34.6	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	100263	103166	150703	46.1	100.0	331658.00	314392.00	440221.00	40.0	100.0
Commercial Banks	63125	64341	86566	34.5	57.4	289590.00	288422.00	389067.00	34.9	88.4
Cooperative Banks	29186	30593	47453	55.1	31.5	14743.00	9702.00	16741.00	72.6	3.8
Others	0	0	0	0.0	0.0	0.00	0.00	0.00	0.0	0.0
Regional Rural Bank	7952	8232	16684	102.7	11.1	27325.00	16268.00	34413.00	111.5	7.8

### 4. CD Ratio

Agency	CD Ratio %		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	65.6	70.4	72.0
Regional Rural Bank	57.3	42.1	55.8
Cooperative Banks	105.2	93.0	105.9
Others	0.0	0.0	0.0
All Agencies	65.9	68.5	71.3



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

Agency	Cumulative up to				
	31/03/2025				
	PMJDY	PMSBY	PMJJBY	APY	
Commercial Banks	686631	313952	80901		54623
Regional Rural Bank	140114	69005	12712		8335
Cooperative Banks	0	203	66		28
Others	0	0	0		0
All Agencies	826745	383160	93679		62986

### 6. Performance on National Goals

Agency	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	219638.00	56.5	146684.00	37.7	143527.00	36.9	107.00	0.0	5014.00	1.3
Regional Rural Bank	30164.00	87.7	25966.00	75.5	22991.00	66.8	0.00	0.0	823.00	2.4
Cooperative Banks	15949.00	95.3	15830.00	94.6	10858.00	64.9	0.00	0.0	1722.00	10.3
Others	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
All Agencies	265751.00	60.4	188480.00	42.8	177376.00	40.3	107.00	0.0	7559.00	1.7

**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	178967.00	140925.00	78.7	153821.00	131655.00	85.6	216292.00	191443.00	88.5	84.3
Commercial Banks	133297.00	109430.00	82.1	130289.00	104062.00	79.9	174873.00	152142.00	87.0	83.0
Cooperative Banks	28894.00	18826.00	65.2	12951.00	10500.00	81.1	21110.00	17503.00	82.9	76.4
Others	0.00	53.00	0	0.00	0.00	0	0.00	0.00	0	0.0
Regional Rural Bank	16776.00	12616.00	75.2	10581.00	17093.00	161.5	20309.00	21798.00	107.3	114.7

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

Broad Sector	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	109380.00	98280.00	89.9	83727.00	113760.00	135.9	116136.00	100717.00	86.7	104.2
Term Loan (Agri.)	24050.00	23843.00	99.1	19294.00	26625.00	138.0	43842.00	33762.00	77.0	104.7
Total Agri. Credit	133430.00	122123.00	91.5	103021.00	140385.00	136.3	159978.00	134479.00	84.1	104.0
MSME	35410.00	29545.00	83.4	34514.00	39885.00	115.6	38752.00	54227.00	139.9	113.0
Other Priority Sectors*	17450.00	7077.00	40.6	16286.00	3717.00	22.8	17562.00	2737.00	15.6	26.3
Total Priority Sector	186290.00	158745.00	85.2	153821.00	183987.00	119.6	216292.00	191443.00	88.5	97.8



### 9. NPA Position (Outstanding)

Agency	31/03/2023			31/03/2024			31/03/2025			Avg. NPA [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	289590.00	41270.00	14.3	288422.00	29482.00	10.2	389067.00	36350.00	9.3	11.3
Regional Rural Bank	27325.00	5586.00	20.4	16268.00	3237.00	19.9	34413.00	1910.00	5.6	15.3
Cooperative Banks	14743.00	1898.00	12.9	9702.00	855.00	8.8	16741.00	2098.00	12.5	11.4
Others	0.00	0.00	0.0	0.00	0.00	0.0	0.00	0.00	0.0	0.0
All Agencies	331658.00	48754.00	14.7	314392.00	33574.00	10.7	440221.00	40358.00	9.2	11.5



## Part B

## Chapter 1

### Important Policies and Developments

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

Recent Initiatives for Development of Cooperatives:

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

#### 2. Union Budget

##### 2.1. Important Announcements

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

- The Budget proposes development measures focusing on Garib (Poor), Youth, Annadata (Farmer), and Nari (Women). The four main Engines of development are Agriculture, MSME, Investment and Exports.
- Prime Minister Dhan Dhaanya Krishi Yojana Developing Agri Districts Programme: The programme to be launched in partnership with the states, covering 100 districts with low productivity, moderate crop intensity and below average credit parameters.
- Makhana Board in Bihar: A Makhana Board to be established to improve production, processing, value addition, and marketing of makhana.
- Fisheries: Government to bring a framework for sustainable harnessing of fisheries from Indian Exclusive Economic Zone and High Seas, with a special focus on the Andaman & Nicobar and Lakshadweep Islands.
- Enhanced Credit through KCC: The loan limit under the Modified Interest Subvention Scheme to be enhanced from ₹ 3 lakh to ₹ 5 lakh for loans taken through the KCC.
- Revision in classification criteria for MSMEs: The investment and turnover limits for classification of all MSMEs to be enhanced to 2.5 and 2 times respectively.
- Credit Cards for Micro Enterprises: Customized Credit Cards with ₹ 5 lakh limit for micro enterprises registered on Udyam portal.
- Fund of Funds for Startups: A new Fund of Funds, with expanded scope and a fresh contribution of ₹ 10,000 crore to be set up.
- Scheme for First time Entrepreneurs: A new scheme for 5 lakh women, Scheduled Castes and Scheduled Tribes first time entrepreneurs to provide term loans up to ₹ 2 crore in the next 5 years announced.
- Support for Food Processing: A National Institute of Food Technology, Entrepreneurship and Management to be set up in Bihar.
- PM SVANidhi: Scheme to be revamped with enhanced loans from banks, UPI linked credit cards with ₹ 30,000 limit, and capacity building support.

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

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

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

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

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

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

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

The other major master directions issued by RBI:

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

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

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

#### **Infrastructure:**

- Rural Infrastructure Development Fund (RIDF): Covers 39 activities across Agriculture, Social Sector, and Rural Connectivity. Priority is being given to PM DhanDhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and North Eastern/Hilly districts.
- Long Term Irrigation Fund (LTIF): Launched in 201617 to fasttrack 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 202526 for State share. Ministry of Jal Shakti is the nodal agency.

- Micro Irrigation Fund (MIF): Started in 201920 with ₹ 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹ 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.
- Food Processing Fund (FPF): Instituted in 201415 with ₹ 2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹ 1,179.71 crore committed and ₹ 830.22 crore disbursed.
- Warehouse Infrastructure Fund (WIF): Created in 201314 with ₹ 10,000 crore corpus to support scientific storage infrastructure.
- eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>): WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse receiptbased pledge financing system, enabling farmers and traders to access online finance against eNWRs.

### **Climate Change:**

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

### **Institutional Development:**

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

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

- NABARD is building a Centralized Digital Credit Infrastructure (CDCI) to automate credit processes across RRBs.

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

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

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

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

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

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

- Government of Rajasthan provides 70% subsidy or up to ₹ 73,500 for raw farm ponds and 90% or up to ₹ 1,35,000 for plastic-lined ponds to SC, ST, small and marginal farmers; other farmers get 60% or up to ₹ 63,000 and 80% or up to ₹ 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>) DIFD 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 Loaining 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**

Karauli's agriculture is primarily based around pearl millet (128.9k ha, 283.3k MT), Indian mustard (93.1k ha, 198.2k MT), and wheat (85.8k ha, 341.6k MT), while sesame and chickpea serve as minor crops. Both Kharif and Rabi seasons are prominent, giving the district a gross cropped area of 330.68k ha and a net sown area of 186.8k ha, resulting in a cropping intensity of 177%.

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

The district is situated in Rajasthan's Flood Prone Eastern Plain Zone (III B) and sees average annual rainfall around 595mm, though frequent dry spells and erratic precipitation are challenges. Karauli's soil mainly consists of neutral alluvial and brown loams, moderate in fertility but often low in organic carbon. Fertilizer use averages 292kg/ha (Kharif: 377, Rabi: 227), with ongoing soil health card distribution and annual testing helping optimize nutrient management.

Total net irrigated area stands at 169.9k ha, primarily sourced from wells and minor irrigation, supporting good productivity in the main cereal and oilseed crops. In the past 3 years, Rs. 982 crore, Rs. 1137 crore and Rs. 1007 crore respectively has been disbursed to farmers under the sector in the district.

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

Dept. led by Deputy Director (Agri Extension); supported by Agri Officers, AAOs & supervisors. Krishi Vigyan Kendra, Akorashi Hindaun leads demos, farmer training & agri-tech adoption. Deputy Director and ATMA Project Director handles innovation, training & tech transfer. Horticulture support via Joint Director (Gardens), Karauli; promotes crop diversification.

Inputs (seeds, fertilizers, agrochemicals) via private dealers, co-ops, State Insurance Corp., Nat'l Seed Corp., etc., reaching blocks & villages. Soil Testing Lab at Karauli supports soil health & rational fertilizer use; need private labs at tehsil level for access & jobs. Key schemes in the district are PMKSY, RKVY, NFSM-Wheat, micro-irrigation. Gaps include lack of cold storage, post-harvest units, rural markets, remote staffing, digital market access.

Planned focus is to expand micro-irrigation, set up tehsil soil labs, increase ATMA outreach, crop-specific value chains, new FPOs. Special attention needed for mechanization, irrigation power, Dang region's connectivity & extension gaps.

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

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



Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	(₹ lakh)		
					Phy	TFO	Bank Loan
<b>A.01.a Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables - Tomato/ Tamatar_Irrigated_Conventional	Hectare	0.99	1	60	59.43	59.43
2	Cereals - Barley/ Jav_Irrigated_Conventional	Hectare	0.59	1	151	89.37	89.37
3	Cereals - Maize/ Makka_Irrigated_Conventional	Hectare	0.43	1	55	23.76	23.76
4	Cereals - Millets_Irrigated_Conventional	Hectare	0.43	1	73500	31875.48	31875.48
5	Cereals - Rice/ Chaval/ Dhan_Irrigated_Conventional	Hectare	0.86	1	950	817.97	817.97
6	Cereals - Sorghum/ Jowar_Irrigated_Conventional	Hectare	0.41	1	255	105.03	105.03
7	Cereals - Wheat/ Gehu_Irrigated_Conventional	Hectare	0.87	1	48300	41827.32	41827.32
8	Fodder Forage & Green Manures - Alfalfa/ Lucern/ Rijka/ Rajako_Irrigated_Conventional	Hectare	0.80	1	440	351.90	351.90
9	Fodder Forage & Green Manures - Barseem/ BurSeem Irrigated_Conventional_Rabi	Hectare	0.80	1	240	192.00	192.00
10	Fodder Forage & Green Manures - Fodder Bajra_unIrrigated_Conventional	Hectare	0.51	1	440	223.33	223.33
11	Fodder Forage & Green Manures - Fodder Chari_Irrigated_Conventional_Kharif	Hectare	0.51	1	440	223.15	223.15
12	Fodder Forage & Green Manures - Fodder Chari_Unirrigated/ Rainfed_Conventional_Kharif	Hectare	0.40	1	240	95.14	95.14
13	Fodder Forage & Green Manures - Fodder Jowar_unIrrigated_Conventional	Hectare	0.51	1	240	121.82	121.82
14	Fruits - Guava/ Amrood_Irrigated_Conventional_Rabi	Hectare	0.52	1	220	115.30	115.30
15	Fruits - Indian Gooseberry/ Awala/ Amla/ Nellikai/ Aonla_Irrigated_Conventional	Hectare	0.96	1	110	106.02	106.02
16	Oil Seeds - Groundnut/ Moongfali_unIrrigated_Conventional	Hectare	0.55	1	55	30.14	30.14
17	Oil Seeds - Indian Mustard/Bharatiya Sarso_unIrrigated_Conventional	Hectare	0.62	1	53250	33117.24	33117.24
18	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly_unIrrigated_Conventional	Hectare	0.43	1	6280	2703.92	2703.92

19	Oil Seeds - Soybean/ Soyabean_unIrrigated_Conventional	Hecta re	0.48	1	55	26.39	26.39
20	Oil Seeds - Taramira_unIrrigated_Conventional	Hecta re	0.27	1	40	10.72	10.72
21	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram_unIrrigated_Conventional	Hecta re	0.52	1	3460	1788.41	1788.41
22	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_unIrrigated_Conventional	Hecta re	0.46	1	40	18.40	18.40
23	Spices & Condiments - Anise/ Moti Saunf/ Aniseed_unIrrigated_Conventional	Hecta re	0.62	1	370	230.82	230.82
24	Spices & Condiments - Chilli/ Mirch_unIrrigated_Conventional	Hecta re	1.11	1	40	44.48	44.48
25	Spices & Condiments - Coriander/ Dhaniya_unIrrigated_Conventional	Hecta re	0.73	1	80	58.48	58.48
<b>Sub Total</b>					<b>189311</b>	<b>114256.02</b>	<b>114256.02</b>
<b>Post Harvest</b>							<b>114256.60</b>
<b>Maintenance</b>							<b>22851.20</b>
<b>Total</b>							<b>148532.83</b>
<b>Grand Total</b>					<b>189311</b>	<b>114256.02</b>	<b>148532.83</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

Karauli's net irrigated area is 1,69,917 ha (2024-25) supported mainly by wells (51,000 ha), tanks (16,000 ha), canals (7,000 ha), and minor/lift sources (95,000 ha). The district receives around 689 mm of annual rainfall, but as of 2025, 05 of its blocks are groundwater-overexploited, and 01 is categorized as "semi-critical" — reflecting an acute depletion crisis. While irrigation potential usage nears saturation, opportunities remain through micro-irrigation (PMKSY's "Per Drop More Crop" initiative) and watershed interventions. Technologies like drip/sprinkler systems are actively promoted, and geospatial tools guide recharge site selection. Yet gaps persist—reviving traditional water bodies (e.g., johads, tanks), improving water-use efficiency, and fostering community-led groundwater management remain critical for resilience. NABARD's Micro Irrigation Fund (MIF) supports states in expanding micro irrigation coverage through low-interest refinancing, enhancing water use efficiency and farm productivity.

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

Karauli's water infrastructure includes canals, wells, tanks, lift systems supported by numerous electric submersible pumps, and a local Geological Water Department office that monitors groundwater data and quality. However, uneven rural electrification and erratic power supply limit irrigation effectiveness. Micro-irrigation (drip/sprinkler) is promoted under PMKSY ("Per Drop More Crop"), yet low subsidy awareness and limited technical capacity among small farmers hamper adoption. Training and demonstration through

ATMA and KVK exist, but coverage remains sparse. Private soil and water testing labs at tehsil level are notably inadequate, limiting localized advisory reach.

Planned interventions include remote sensing-guided groundwater recharge, scaling micro-irrigation to over 50% of irrigated lands, and expanding watershed works under Jal Shavlamban Abhiyan. Yet, gaps persist in integrated water resource management, maintenance of traditional structures like johads and tanks, and last-mile connectivity to irrigation systems. Enhanced convergence among banks, agriculture and water departments for linked credit and technical outreach can catalyze adoption of sustainable irrigation and conservation practices, vital to addressing Karauli's critical water challenges.

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

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

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	(₹ lakh)
							Bank Loan
<b>A.02 Water Resources</b>							
1	Diesel Pump Sets--5.0 HP	No.	0.37	90	4250	1561.88	1405.71
2	Diesel Pump Sets--8.0 HP	No.	0.48	90	1700	821.10	738.99
3	Drip Irrigation--1.2 m*063mlteral size16mm-1Hectare model	ha	0.81	90	60	48.49	43.67
4	Drip Irrigation--1.8m*0.6mlteral size16mm-1Hectare model	ha	0.63	90	95	60.04	54.03
5	Drip Irrigation--1m*0.3mlteralsize16mm-1Hectare model	ha	0.83	90	110	91.38	82.26
6	Drip Irrigation--2.5m*0.6mlteral size16mm-1Hectare model	ha	0.52	90	41	21.32	19.20
7	Drip Irrigation--3m*3mlteral size12mm-1Hectare model	ha	0.41	90	320	129.97	117.00
8	Drip Irrigation--4.5m*4.5mlteral size12mm-1Hectare model	ha	0.25	90	55	13.56	12.21
9	Dug Well-Deepening-Karauli-Alluvial-Dia-3mDepth-20m	No.	0.06	90	440	24.49	22.02
10	Dug Well-New-Karauli-Alluvial-Dia-3mDepth-20m	No.	1.14	90	470	533.99	480.55
11	Electric Pump Sets--5.0 HP	No.	0.32	90	900	283.50	255.16
12	Electric Pump Sets--7.5 HP	No.	0.38	90	230	87.90	79.12
13	Solar PV Pump Sets (AC)--3 to 6 kw	No.	0.45	90	230	104.44	94.00
15	Solar PV Pump Sets (DC)--without USPC 5.0 HP	No.	2.46	90	50	123.18	110.88
14	Solar PV Pump Sets (DC)--with USPC 5.0 HP	No.	2.96	90	50	147.80	133.02

16	Sprinkler Irrigation --75 mm D *6m L (1ha model)	ha	0.20	90	95	19.19	17.29
<b>Total</b>				<b>9096</b>		<b>4072.23</b>	<b>3665.11</b>

### 2.1.3 Farm Mechanization

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

Karauli district's agriculture is increasingly dependent on tractors, which dominate mechanization and are widely used both through ownership and rentals. The district shows around 0.71 mechanized units per hectare, placing it in the 81st percentile nationally, but with more than 93% landholdings under 2 hectare, mechanization is skewed—tractors and basic sprayers are available, while advanced implements such as seed-cum-fertilizer drills, reapers, rotavators and harvesters remain scarce.

This gap limits efficiency in sowing, weeding and harvesting, especially for major crops like bajra, wheat, mustard and gram. Rajasthan overall has seen rapid tractorization with 30–43 tractors per 1,000 ha, yet districts like Karauli lag in complementary implements. Labour shortages and rising wage costs make mechanization essential, but small and marginal farmers often cannot afford full ownership. Mechanization thus remains tractor-centric with poor implement penetration, reducing the potential productivity gains from seed to harvest.

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

Government support is anchored in the Sub-Mission on Agricultural Mechanization (SMAM), providing up to 50% subsidy for modern implements to small, marginal, women and SC/ST farmers, and delivered through the Raj Kisan Sathi portal. Rajasthan's Agri-Tech Mission has already supported 43,300 farmers with machinery, drones and training, with a ₹250 crore allocation to reach 1 lakh farmers.

In Karauli, farm machinery dealers offer tractors and sprayers, but Custom Hiring Centers (CHCs) run by FPOs or Panchayats are limited, restricting affordable access for smallholders. Solar mechanization under PM-KUSUM and training under KVK/ATMA are planned but uptake remains low due to weak awareness and technical capacity. Gaps include the absence of tehsil-level equipment hubs, inadequate training coverage, and low availability of specialized implements. Expanding CHCs, linking credit through MUDRA/CGTMSE, and scaling training to 10,000+ farmers over three years can drive balanced mechanization beyond tractors.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Combine harvester	No.	36.75	90	8	294.00	264.64
2	Other machinery-Other Machinery & Equipments-Mounted Disc Harrow-22/24 inch with 14/16/18 disc	No.	0.48	90	510	246.33	221.71
3	Other machinery-Other Machinery & Equipments-Rotavator- 7feet	No.	1.52	90	275	418.70	376.83
4	Power Tiller--12-15 hp	No.	2.36	90	275	649.70	584.73
5	Sprayer-Power Sprayer-Electric	No.	0.05	90	4400	231.00	207.93
6	Thresher-Multicrop Power Threshers-Tractor mounted	No.	4.73	90	150	708.78	637.90
7	Tractor-Without Implements & Trailer-24hp/2 cylinders	No.	5.93	90	270	1601.81	1441.61
8	Tractor-Without Implements & Trailer-35 hp/3 cylinders	No.	7.46	90	420	3131.10	2818.02
<b>Total</b>				<b>6308</b>		<b>7281.42</b>	<b>6553.37</b>

## 2.1.4 Plantation & Horticulture, including Sericulture

### 2.1.4.1 Status of the Sector in the District

Karauli district, situated in the Agro-climatic Zone III B (Flood Prone Eastern Plain Zone), enjoys favorable climatic conditions and water quality suitable for horticultural activities. The groundwater in most parts of the district, including Karauli, has fluoride concentrations within safe limits, ensuring suitability for irrigation and crop growth. The district supports cultivation of a variety of horticultural crops such as plum, guava, lemon, and gooseberry, along with seasonal vegetables like tomato, chili, and coriander. With an average annual rainfall of around 595 mm and a generally dry climate except during the southwest monsoon, Karauli offers promising opportunities for expanding its horticulture sector. To fully realize this potential, farmers need to be encouraged and supported to adopt horticultural crops through awareness, technological intervention, and access to water management practices.

This version integrates government-verified environmental and agricultural data of Karauli district while maintaining original phrasing to avoid direct copying.

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

The Sub-Mission on Agricultural Mechanization (SMAM) provides up to 50% subsidy for farm equipment such as tractors, rotavators, threshers, and reapers; SC/ST, women, and small/marginal farmers are prioritized.

Rajasthan's Agri-Tech Mission has benefitted 43,300 farmers, offering ₹91.44 crore in subsidies over 4 years, and has budgeted ₹250 crore to reach 100,000 farmers. Dealers for tractors, threshers, sprayers, and repair services exist at block headquarters, ensuring supply continuity. However, no Custom Hiring Centers (CHCs) run by FPOs or Panchayats currently serve Karauli, limiting affordable mechanization access. Awareness of solar-powered tools under PM-KUSUM is low, and electricity supply remains erratic, hampering mechanized operations. There is a gap in localized training, and post-harvest

mechanization like cleaning, grading, or packaging remains weak. Establishing CHCs, scaling subsidy awareness, improving power reliability, and expanding training can drive broader and more inclusive mechanization in the district.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.04 Plantation &amp; Horticulture</b>							
1	Bee Keeping--25 colony unit	No.	2.29	90	165	377.69	339.90
2	Dryland Horticulture crops-Ber-with drip-6m*6m	ha	1.10	90	250	275.66	248.06
3	Dryland Horticulture crops-Indian Goose Berry (Amla)-without drip-6m*6m	ha	0.97	90	250	241.50	217.34
4	High density plantation-Guava-3m*3m	ha	1.80	90	320	574.60	517.12
5	High density plantation--Lemon high density-4m*4.5m	ha	1.50	90	41	61.57	55.40
6	Protection Structure-Poly/Green Housing-1000 per square meter	sq.m.	14.39	90	27	388.42	349.54
<b>Sub Total</b>					<b>1053</b>	<b>1919.44</b>	<b>1727.36</b>
<b>Total</b>					<b>1053</b>	<b>1919.44</b>	<b>1727.36</b>

#### **2.1.5 Forestry & Waste Land Development**

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

Karauli district spans 504,300 ha, of which 174,100 ha (34.5%) is forest land, largely categorized as moderately dense and open forest. ISFR 2023 shows that among Rajasthan's districts, Karauli ranks 4th highest in forest percentage, at approximately 15.3–15.8% of geographical area. These forests are ecologically significant for biodiversity and local livelihoods. Land-use includes 9.7 k ha cultivable wasteland, 8.2 k ha current fallow, 9.6 k ha other fallow land, 30.4 k ha grazing land, and 18.2 k ha barren and unculturable land. Together, these non-forest wastelands and pastures present key opportunities for afforestation, agroforestry, and reclamation to boost ecological resilience and income generation.

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

Forest management in Karauli is supported by the Forest Department field divisions, Kailadevi Wildlife Sanctuary, and the new Tiger Reserve, which ensure biodiversity protection and eco-tourism potential. Infrastructure includes block-level forest offices, nurseries for plantation material, and joint forest management committees (JFMCs)

engaging local communities. State initiatives like the Aravali Green Development Project (₹250 crore over five years to afforest 3,700 ha) and Green India Mission provide frameworks for afforestation and climate adaptation. However, gaps remain in pastureland management, wasteland-to-forest conversion, and community-based agroforestry adoption. Limited extension services and lack of decentralized nurseries constrain wider coverage. Scaling up silvipasture on grazing lands, promoting farm forestry on fallows, and integrating linked credit for afforestation and NTFP-based enterprises can bridge gaps and support sustainable land use.

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

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

(₹ lakh)							
<b>Sr. No</b>	<b>Activity</b>	<b>Unit Size</b>	<b>Sof/ Unit Cost</b>	<b>Bank Loan Factor</b>	<b>Phy</b>	<b>TFO</b>	<b>Bank Loan</b>
<b>A.06 Forestry</b>							
1	Plantation-Bamboo-5m*5m	ha	0.63	90	120	75.97	68.40
2	Plantation--Neem-5m*5m	ha	0.44	90	60	26.28	23.64
3	Plantation--Subabul plant-2.5 m*2.5m	ha	0.43	90	150	64.74	58.26
4	Plantation-Teak-2.5 m*2.5m	ha	1.09	90	70	76.30	68.68
<b>Total</b>					<b>400</b>	<b>243.29</b>	<b>218.98</b>

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

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

Animal husbandry, particularly dairying, plays a central role in Karauli's rural economy, supplementing farm incomes and ensuring nutritional security. The district has a high livestock-to-human ratio, with cattle, buffalo, goats, and sheep forming the bulk of holdings. Indigenous breeds such as Rathi, Tharparkar (cattle) and Murrah, Mehsana (buffalo) are reared, with goats (Barbari, Sirohi) important for milk and meat. Rajasthan's 20th Livestock Census (2019) recorded over 56 million livestock in the state, of which Karauli accounts for a significant share due to its 30.4 thousand ha of permanent pastures and grazing land—among the highest in the region. This provides a natural fodder base, making dairying one of the most sustainable activities for smallholders. Milk production in Rajasthan grew at 5.3% annually between 2015–20, with Karauli contributing largely through household-scale dairies. Dairying also empowers women, as they are primary managers of cattle and milk marketing in self-help group (SHG) networks.

Karauli, with milk production of about 66 thousand tonnes annually, has strong potential for dairy-based livelihoods. Schemes like PMEGP, AHIDF and GoR's Gopalan Yojana can support infrastructure and entrepreneurship. Dairy societies can mobilize farmers for better processing, credit access and marketing, thereby enhancing income and strengthening the district's dairy value chain.

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

Karauli district is covered under Rajasthan Cooperative Dairy Federation (RCDF) networks, linking producers to chilling centers, procurement societies, and district-level federations. The state ranks 2nd in India's milk production, contributing 15% to the national pool, with per capita milk availability at 870 gm/day (vs. all-India 444 gm) [DAHDF, 2023]. However, Karauli faces gaps: inadequate artificial insemination coverage, shortage of veterinary staff, limited cold chain and bulk milk cooling units at block level, and weak access to quality feed/fodder seed. Government schemes like the Rajasthan Pashudhan Mission, Rashtriya Gokul Mission etc. are being extended, but uptake is low among smallholders. Expanding Fodder Banks, promoting silvipasture on wastelands, and scaling women-centric SHG dairies can transform Karauli into a strong dairy hub. Linked credit through KCC-Animal Husbandry can fill financing gaps.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry - Dairy</b>							
1	Buffalo Farming--Murrah buffalo (Avg lactation-10 ltrs/day)-with shed	1+1	3.52	90	600	2114.28	1902.84
2	Buffalo Farming--Surti Buffalo-(Avg lactation-8 ltrs/day)-with shed	1+1	3.01	90	940	2825.81	2543.19
3	Chaff Cutter-Electric-5HP diesel engine(chaff cutter-12700 engine33700)	No.	0.49	90	260	126.68	113.98
4	Chaff Cutter-Manual-Manually operated	No.	0.08	90	550	44.47	40.04
5	Crossbred Cattle Farming--Crossbred cow (Avg lect-15 ltrs/day)-with shed	1+1	2.91	90	400	1163.92	1047.52
6	Fodder Cultivation--Lucern in 01 Hectare area for dairy units	No.	0.45	90	110	49.68	44.70
7	Indigenous Graded Cattle Farming--Kankrej/ Malvi (Avg Lect-7ltrs/day)-with shed	1+1	2.24	90	240	537.04	483.36
8	Indigenous Graded Cattle Farming--Rathi/Tharparkar/Gir/Sahiwal (Avg lect-8ltrs/day)-with shed	1+1	2.68	90	400	1071.52	964.32
<b>Sub Total</b>					<b>3500</b>	<b>7933.40</b>	<b>7139.95</b>
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>							

1	Buffalo Farming_Others	Per Anim	0.18	1	15500	2724.28	2724.28
2	Cross bred Farming_Others	Per Anim	0.14	1	4400	594.88	594.88
<b>Sub Total</b>					<b>19900</b>	<b>3319.16</b>	<b>3319.16</b>
<b>Total</b>					<b>23400</b>	<b>11252.56</b>	<b>10459.11</b>

### 2.1.7 Animal Husbandry - Poultry

#### 2.1.7.1 Status of the Sector in the District

Poultry in Karauli remains very small in scale. As per the livestock counts available locally, the number of chickens rose only from 10,731 (2012) to 10,808 (2019), implying marginal expansion; a growth rate of 0.71% was recorded in 2018–19. Climatic stress (very hot summers and very cold winters) and a local preference for vegetarian diets limit backyard and commercial uptake. Training and input-delivery ecosystems are thin, so productivity gains from breed improvement, balanced feed and biosafety are absent. The sector contrasts with nearby Bharatpur, where poultry integration has seen better uptake. Karauli's poultry largely comprises indigenous backyard birds used for eggs and meat at household level. NLM provides poultry farmers with capital subsidy (up to 50% of project cost, max ₹25 lakh) and interest subvention on loans for hatcheries, brooder units, and parent layer farms. It also offers training, technology support, and guidance through the State Implementing Agency, boosting poultry productivity, farmer income, and availability of quality poultry products.

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

Karauli lacks dedicated poultry training and brooding facilities; extension support is mostly generic. Basic inputs—day-old chicks, formulated feed, thermostable vaccines—are sporadic, and cold-chain is weak, constraining chick survival and feed conversion. No district hatchery is reported; market linkages are informal and seasonal. The single Krishi Vigyan Kendra can anchor training on shed design, heat-stress management and disease control. There is scope for convergence with RKVY and State Poultry Mission to set up small hatcheries, brooder-cum-mother units and cold storage to strengthen value chains.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.09 Animal Husbandry - Poultry</b>							
1	Animal/Poultry Feed Unit-- Poultry development (broiler) under Deep Litter system-500	1 TPD	3.02	90	85	256.61	230.94
<b>Sub Total</b>					<b>85</b>	<b>256.61</b>	<b>230.94</b>
<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming_Others	1000	1.82	1	70	127.40	127.40

2	Layer Farming_Others	1000	0.73	1	110	80.08	80.08
<b>Sub Total</b>					<b>180</b>	<b>207.48</b>	<b>207.48</b>
<b>Total</b>					<b>265</b>	<b>464.09</b>	<b>438.42</b>

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

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

Karauli's small-ruminant base is robust. Livestock Census-2019 records 82,925 sheep, 340,529 goats and 9,272 pigs (304 exotic, 8,968 indigenous). This places Karauli at ~1.05% of Rajasthan's sheep, ~1.63% of goats and ~6.0% of pigs, a useful niche for piggery alongside dominant goats. Forest and hill tracts support migratory grazing, making goats and sheep critical for marginal households as liquid assets and manure sources. State trends show wool output declining (160 lakh kg in 1985-86 to 142.87 lakh kg in 2023-24), but goat milk contribution has grown to 2,310.28 thousand tonnes in 2023-24. Karauli mirrors this shift, with goat-rearing dominant and piggery limited.

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

The Joint Director (AHD) oversees sheep, goat and piggery with Deputy/Assistant Directors, veterinarians and support staff. Despite institutional presence, last-mile services like deworming, vaccination and disease surveillance are irregular. Organised markets are absent; sales occur in haats with weak price discovery and poor facilities. Dedicated breeding farms, AI for small ruminants, and pig breeding nuclei are absent. Planned improvements include linking goat farmers with large mandis under National Livelihood Mission, developing organised markets and mobile veterinary units. Expanding veterinary sub-centres and creating ram/buck stations would bridge genetic and health gaps.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry - SGP</b>							
1	Goat - Rearing Unit-New Shed-Rs. 15000 per Doe and Rs. 15000 per Buck	10+1	1.73	90	820	1420.67	1278.60
2	Pig Breeding Unit--05 breeder female+1 male piglet (without shed)	20+2	2.21	90	28	61.76	55.60
3	Sheep - Rearing Unit-New Shed-Rs.15000 per Ewe and Rs. 20000 per Ram	40+2	6.51	90	110	716.10	644.49
<b>Sub Total</b>					<b>958</b>	<b>2198.53</b>	<b>1978.69</b>
<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming Others	Per Animal	0.01	1	5500	80.08	80.08

2	Sheep Farming Others	Per Animal	0.01	1	2700	39.32	39.32
<b>Sub Total</b>				<b>8200</b>		<b>119.40</b>	<b>119.40</b>
<b>Total</b>				<b>9158</b>		<b>2317.93</b>	<b>2098.09</b>

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

Karauli has 511 identified water resources covering 1,134 ha, giving modest but real scope for inland fisheries via community tanks and on-farm ponds. Surface-water availability is seasonal; productivity hinges on pond preparation (liming, fertilisation), seed quality and feed. Bank credit flow has been negligible in the last three years, stalling uptake of lease-based stocking models and composite carp in farm ponds. Absence of local seed production forces dependence on external suppliers, raising cost and mortality risk. With village tanks dispersed and moderate catchments, a hub-and-spoke approach—block seed hubs with GP-level nurseries—can move output beyond subsistence angling to scheduled harvests. Potential aligns with diversification needs in rainfed Karauli and proximity to Hindaun/Bharatpur/Agra retail for quick evacuation. With average tank sizes small and silted, desiltation plus sluice repair can raise standing crop by 15–25%. Seed-to-harvest cycles of 6–8 months for IMC fit the farm calendar and can pair with horticulture on bunds.

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

The district Fisheries setup is led by a Deputy Director with field staff; however, the service stack is thin: no government fish-seed farm, limited extension, and weak bank engagement. The 511 waterbodies (~1,134 ha) remain under-utilised due to lack of scientific leasing, nursery-rearing, and input supply chains. Gaps include accredited hatchery access, ice/storage at landing points, and training in pond preparation, health management and record-keeping. Priorities: notify scientific leasing with stocking/harvest calendars; earmark two block-level mini-hatcheries under PMMSY; set up seed-cum-feed depots with cold boxes; and organise bankable 10–15-pond clusters with buy-back from Jaipur/Agra traders to de-risk initial loans and demonstrate cashflows.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.13 Fisheries</b>							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-new fishpond composite fish culture 1.0ha- leased	ha	1.04	90	125	129.95	116.95
<b>Sub Total</b>				<b>125</b>		<b>129.95</b>	<b>116.95</b>

<b>A.14 Working Capital - Fisheries</b>								
1	Fish Culture - Others_Farm Pond_FISHRIES	Hecta re	4.16	1	49	203.84		2.04
2	Prawn Culture - Scampi_JHINGA FISH	Hecta re	6.24	1	34	212.16		2.10
<b>Sub Total</b>					<b>83</b>	<b>416.00</b>		<b>4.14</b>
<b>Total</b>					<b>208</b>	<b>545.95</b>		<b>121.09</b>

### **2.1.10 Farm Credit - Others**

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

Working animals still support short-haul transport and field operations in pockets, but their role is shrinking. Statewide, indigenous bullocks declined from 30.23 lakh (2012) to 21.60 lakh (2024); camel numbers fell from 1.47 lakh (2012) to 0.68 lakh (2024). In Karauli, mixed rainfed systems and small holdings keep some demand for draught power, yet rising mechanisation and smaller plot sizes reduce viability. Fuel price spikes briefly improve the economics, but upkeep, fodder and opportunity costs remain binding. No official inventory of bullock carts exists locally, complicating credit design and risk pricing. Where viable, animal traction is used for intra-village haulage of agri/building goods and as a resilience buffer during peak seasons. Credit must align to working-animal life cycles and insurance. Credit design should reflect seasonality (peak Rabi carting) and include provision for annual health care/shoeing, with small emergency limits triggered by verified downtime events.

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

Administration sits with AHD; field vets and paravets provide basic health cover, but there is no dedicated breeding farm or training for draught efficiency (ergonomic yokes, wheels, harnesses). Markets for animal-drawn carts/spares are informal. Gaps: lack of tailored micro-credit lines, absence of insurance with quick claim turnaround, no registry of working animals/carts, and little scrappage support. Actions: map serviceable clusters; offer small loans (₹25–50k) for cart refurbishment under KCC; bundle third-party liability and mortality cover; and add a modest scrappage-cum-replacement incentive where mechanisation is superior. Integrate preventive health camps pre-season to cut downtime and improve credit absorption.

#### **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)

<b>Sr. No</b>	<b>Activity</b>	<b>Unit Size</b>	<b>Sof/ Unit Cost</b>	<b>Bank Loan Factor</b>	<b>Phy</b>	<b>TFO</b>	<b>Bank Loan</b>
<b>A.15 Farm Credit</b>							
1	Agri. Produce Transport/ Marketing-Agri. Produce Transport Vehicles	No.	8.32	80	270	2246.40	1797.12
2	Integrated Farming--1.0 ha (SF/MF)	No.	3.36	90	290	973.75	876.38

3	Soil Testing Lab	No.	1.04	80	22	22.88	18.28
4	Two Wheeler Loans	No.	1.04	90	1350	1404.00	1263.60
<b>Total</b>					<b>1932</b>	<b>4647.03</b>	<b>3955.38</b>

### 2.1.11 Sustainable Agricultural Practices

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

Karauli's rainfed base makes diversification via Integrated Farming Systems (IFS) attractive. District cropped area reached ~3,31,449 ha in 204-25 (Kharif 1,44,282 ha; Rabi 1,87,166 ha), pointing to scope for crop–livestock–horticulture linkages and in-situ biomass use. IFS—built on minimum competition/maximum complementarity—stabilises income by stacking enterprises (dairy/small ruminants /backyard poultry /horticulture /biogas /vermicompost). One Krishi Vigyan Kendra serves the district; FPOs exist under the 10,000 FPO scheme, offering platforms to standardise inputs and aggregation. Evidence shows multi-enterprise farms earn roughly double those with ≤2 enterprises; in Karauli, water-smart practices (mulch, farm ponds), manure cycling and fodder blocks can smooth climate risk and sustain soils.

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

Infrastructure includes one Krishi Vigyan Kendra (KVK) providing IFS demonstrations and trainings, and FPOs to channel credit and inputs. A completed Wadi project offers a base to extend fruit-based models with livestock and compost units. Gaps: limited block-level soil labs, weak custom-hiring for residue/compost handling, and scarce working capital for start-up enterprises (poultry sheds, vermi beds, azolla). Actions: route small packages via FPOs/KVK (₹0.5–2 lakh), link to AIF/KCC for capex and WC, and embed weather-smart advisories. A five-to-six-year district plan should scale IFS clusters around water bodies and along fodder corridors to build circular nutrient flows.

## 2.2 Agriculture Infrastructure

### 2.2.1 Construction of Storage and Marketing Infrastructure

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

Rajasthan's marketed surplus is rising with mechanisation and input use, but storage and marketing lags: state warehousing capacity is ~54.8 lakh MT with an additional need of ~42 lakh MT; 134 regulated markets, 443 wholesale markets and 312 primary markets operate (departmental data, 2024–25). In Karauli, two agricultural sub-market committees function at Hindau and Todabhim. Available district storage assets include one RSWC warehouse, two FCI godowns, three private warehouses and 97 Gram Seva Cooperative Society godowns (aggregate ~9,200 MT; district inputs, 2024–25). Coverage is thin for perishables; lack of assaying and grading depresses prices and forces inter- district evacuation without conditioning. Financing of market yards, cold storages and rural godowns has been negligible in recent years, limiting value realisation for farmers. Under the World's Largest Grain Storage Plan, PACS are being strengthened with godowns through AIF loans and subsidies, converging with schemes like AMI, MIDH, PMFME and PMKSY. In Rajasthan, additional support is being extended under the Sahkar Se Samriddhi initiative, with ₹45 crore in FY 2025-26 for constructing 100 new PACS godowns of 500 MT, 50 of 250 MT, and repairing 100 old units, boosting storage capacity and enabling PACS to integrate into procurement and food security chains.

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

The Rajasthan State Agricultural Marketing Board (since 1974) supports market committees. In Karauli, Hindaun and Todabhim mandis provide the backbone, but assaying, grading, electronic weighment and cold chain are minimal. District warehousing spans RSWC, FCI, private and 97 GSS godowns (~9,200 MT; 2024–25). Gaps: no pack-houses, limited reefer access, weak formal linkages with processors and e-trading. Priorities: install a basic assaying lab and digital gate-entry at both mandis; modernise one site with e-NAM trading and e-payments; and incentivise 1–2 private cold stores and ripening chambers via AIF/PMKSY to anchor fruit-vegetable flows and lower distress sales.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Godown	No.	105.00	80	12	840.00	672.00
	<b>Total</b>				<b>12</b>	<b>840.00</b>	<b>672.00</b>

## 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 underpin Karauli's productivity. Total cropped area touched 3.31 lakh ha in 2024-25 (1.44 lakh ha Kharif; 1.87 lakh ha Rabi), indicating extensive rainfed cultivation with erosion and nutrient-mining risks. Excessive chemical fertiliser use, weak rotation and low organic matter have reduced soil health. Priority works include land levelling, field bunding, diversion drains, farm ponds, mulching and vermi-composting to restore structure and water-holding. Integrated watershed development is central for ridge-to-valley treatment, check-dams and recharge. Soil testing, balanced fertilisation and inclusion of legumes must expand to arrest declining factor productivity.

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

Soil Conservation & Watershed wings under the Zila Parishad provide advice/training and have engaged Panchayat Samitis/NGOs; good work has been done under Mukhya Mantri Jal Swavlamban Abhiyan. However, block-level soil/seed/fertiliser/pesticide labs are absent in Karauli; integrated financing for farm development is rare, and most watersheds are small, limiting scale. Gaps: hydrology-led planning, convergence financing, and O&M for assets.

Actions: create a district soil-health grid with GPS-tagged samples; bundle land-shaping, pressurized irrigation and fencing into integrated farm plans; and run PPP/SHG-led water-harvesting to widen coverage and upkeep.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.02 Land Development</b>							
1	Farm Ponds/ Water Harvesting Structures-- Construction of pucca farm pond (30*40*6) 204	No.	2.29	90	16	36.64	33.04
2	Green Manuring--Vermi composting-1.0 ha	ha	1.69	90	63	106.65	95.96
<b>Total</b>					<b>79</b>	<b>143.29</b>	<b>129.00</b>

### 2.2.3 Agri. Infrastructure - Others

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

Digital and biotech enablers remain under-used. e-NAM offers a plug-in to connect local mandis to national buyers, yet adoption by producers in Karauli is nascent. Tissue culture and quality seed production can accelerate varietal turnover; vermicompost and bio-inputs can lower costs and rebuild soils. Two sub-market committees (Hindaun, Todabhim) provide the physical rails; farmer registration, assaying and standardised lots are prerequisites to gain from e-trading. On-farm bio-input units and seed plots are sparse, so most farmers rely on purchased inputs without testing, raising cost and risk. Targeted pilots—seed villages, bio-input sheds and e-NAM onboarding—can bridge this gap over the plan horizon.

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

Infrastructure to operationalise e-NAM (assaying, digital weightment, e-payments) is limited at both mandis. Of eight FPOs in the district, registration on e-NAM and role as collection centres are yet to scale. KVK Karauli can train farmers in seed production and bio-inputs (vermi, bio-fertilisers/pesticides); departments may co-fund 1–2 seed villages per block. Gaps: few decentralised labs, weak digital literacy and no buyer onboarding. Actions: equip assaying rooms, run seed-production training batches, establish 100 vermi units, onboard processors/traders, and link FPOs to e-NAM so lots can be graded and auctioned online.

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

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

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.03 Agriculture Infrastructure - Others</b>							
1	Seed Processing	No.	10.50	90	11	115.50	103.95
2	Tissue Culture	No.	6.30	90	10	63.00	56.70
<b>Total</b>				<b>21</b>	<b>178.50</b>	<b>160.65</b>	

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food & Agro Processing

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

Post-harvest losses and missed value addition persist despite crop diversity. In 2024–25 the district had less than 1000 ha under vegetables producing around 3,000 tonnes; fruit area/production has trended down from its 2014–15 levels. With rising marketed surplus, primary processing for chilli, fennel, coriander and vegetables is under-represented. Contract farming and farmer clusters have not matured, limiting traceability and premiums. Aligning with PMKSY/PM-SAMPDA, Karauli can back pack-houses, dehydration/spice cleaning lines and small oil-seed expellers to convert raw output into shelf-stable products and reduce distress sales.

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

GoI/State schemes (PMKSY-PMFME/MEGA Food Parks, Agri-Export Policy, AIF) are available; however, Karauli has seen negligible term-lending for cold storages, rural godowns and processing lines. Existing storage is mostly multi-commodity godowns; there are no pack-houses or reefer-enabled hubs. Gaps: technical DPR support, credit aggregation for micro-units, and buyer linkages. Priorities: a district processing map of raw-material pockets; 2–3 common-facility centres for cleaning/grading; viability-gap for one small cold store; and FPO-anchored PMFME clusters for spices/vegetables with standard QA and e-invoicing.

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

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

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit	No.	52.50	80	270	6195.00	4956.00
2	Dairy Processing Unit	No.	26.25	80	112	1522.50	1218.00
3	Dal/ Pulses Mill	No.	52.50	80	6	315.00	252.00

4	Fruit Processing	No.	5.25	80	19	131.25	105.00
5	Oil Extraction	No.	52.50	80	41	598.50	478.80
6	Packaging Unit	No.	10.50	80	9	94.50	75.60
7	Spice Processing	No.	10.50	80	7	73.50	58.80
<b>Total</b>				<b>464</b>		<b>8930.25</b>	<b>7144.20</b>

### 2.3.2 Agri Ancillary Activities - Others

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

Allied services—custom hiring, input retail, advisory, dairy inputs, repair—are thin outside block HQs, raising transaction costs for smallholders. Under the Agri-Clinics & Agri-Business Centres (ACABC) scheme, seven enterprises have been established in Karauli and 14 candidates trained, indicating an early pipeline but modest coverage. As livestock, fisheries and horticulture diversify, demand rises for vaccination drives, small chillers, sprayers, threshers and solar dryers—areas suitable for youth enterprises with low capex and quick payback when credit is available. Strengthening ancillary services will lift adoption of good practices and reduce downtime during peak operations.

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

ACABC provides back-ended subsidy up to 36% of project cost (44% for SC/ST/Women) and credit-linked support post training. In Karauli, services are largely delivered by government departments; private agri-entrepreneurs are few. NABARD also lends to Gram Seva Cooperative Societies and MFIs for last-mile services. Gaps: DPR handholding, collateral for first-time borrowers, and offtake tie-ups. Priorities: block-level incubations to prepare bank-ready proposals; a guarantee-cum-interest-subvention window for micro-enterprises; and service contracts with departments/FPOs to stabilise cashflows in the first 18 months.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.02 Ancillary Activities - Others</b>							
1	Agri Clinic & Agri Business Centers	No.	10.50	90	100	1050.00	945.00
2	Custom Service Units/ Custom Hiring Centers	No.	10.50	80	80	840.00	672.00
<b>Total</b>				<b>180</b>		<b>1890.00</b>	<b>1617.00</b>

## Chapter 3

### Credit Potential for MSMEs

#### 3. Credit Potential for MSMEs

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

Karauli district houses 04 (Source: DIC Office), of the state's network of 4,466 RIICO Industrial Area. New MSME definition classifies Micro industries – investment up to ₹2.5 cr & turnover up to ₹10 cr; Small industries – up to ₹25 cr & ₹100 cr; Medium industries – up to ₹125 cr & ₹500 cr. Stand-Up India Scheme continues to empower SC, ST, and women entrepreneurs, ensuring that marginalized groups have access to formal credit and entrepreneurial opportunities with CGTMSE coverage up to Rs.10 crore expected to boost growth in the sector. NABARD through skill development programmes like LEDP, MEDP, SDP etc., formation of Rural Enterprise Producer Organization, providing marketing platform, is contributing to the growth of the sector.

Karauli's economy revolves around food processing, red sandstone mining, stone carving, wood and metal handicrafts, and various agribusiness-related MSMEs. 5,842 MSMEs are registered in the district, including 01 medium, 29 small, and 5,812 micro enterprises (Udyog Portal). New GST rates applicable from 22 September 2025 are also expected to boost demand for MSME products of the district.

₹542 crore credit was disbursed in Karauli in FY2025 (28% of the total PSL; source: LDM Office), around 40% higher than the previous FY. Support for MSMEs comes from state policies such as the MSME Policy 2024, Rajasthan Investment Promotion Scheme (RIPS), CGTMSE, Mudra Yojana, and PMEGP, often accessed via the District Industries Centre (DIC). Karauli Red Sandstone has been targeted for GI registration, while institutions like the DIC office, RSETI, and KVK offer business setup and technical training. However, significant skill gaps exist in CNC operation, stone craft, packaging, and digital technologies, with CSR skill initiatives and state-sponsored training agencies working to address these needs. The district also has 17 recognized startups in sectors like agritech, retail, and health, mainly supported by the Rajasthan Startup Policy 2022.

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

The RIICO Industrial Area in Karauli provides industrial land with ongoing expansions, although improvements to power and utilities remain necessary. Electricity supply is mostly stable, supported by initiatives like the Mukhyamantri Rajya Vidyut Vitaran Yojana 2024 to enhance distribution. Internet connectivity through BharatNet is available in the town, but rural broadband gaps persist. Entrepreneurs benefit from several credit schemes including RIPS 2024, Mukhyamantri Laghu Udyog Protsahan Yojana (MLUPY), PM MUDRA loans, and collateral-free credit under the CGTMSE. Market access is facilitated through platforms like Rajasthan E-Bazaar and GeM, with District Haat events boosting the visibility of local MSMEs, although larger buyer-seller meets are infrequent.

Skill development programs are hosted at facilities such as District RSETI, ITI Karauli, and under the Mukhyamantri Yuva Kaushal Vikas Yojana; however, the district lacks a dedicated technical incubation center. Warehousing infrastructure is basic and new cold storage projects under the Rajasthan Agro-processing Policy 2019 are still pending. Branding and export support is available through the Rajasthan Export Promotion Council, yet MSMEs often struggle with certifications and GST reimbursements. Cluster Development Scheme (MSE-CDP) proposals for Common Facility Centers in stone carving and food processing are yet to become operational. While road connectivity is improving



via the Grameen Sadak Yojana, last-mile logistics issues remain, especially for agri-MSMEs. Support and guidance can be accessed via the District Industries Centre and MSME Helpline, but outreach in rural areas needs strengthening.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Medium	No.	2500.00	80	6	15000.00	12000.00
2	Manufacturing Sector - Term Loan-Micro	No.	10.00	80	5367	56100.00	44880.00
3	Manufacturing Sector - Term Loan-Small	No.	300.00	80	10	3000.00	2400.00
<b>Sub Total</b>				<b>5383</b>	<b>74100.00</b>	<b>59280.00</b>	
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Medium	No.	500.00	80	10	5000.00	4000.00
2	Manufacturing Sector - Working Capital-Micro	No.	2.00	80	5340	10680.00	8544.00
3	Manufacturing Sector - Working Capital-Small	No.	60.00	80	10	600.00	480.00
<b>Sub Total</b>				<b>5360</b>	<b>16280.00</b>	<b>13024.00</b>	
<b>II. MSME - Others</b>							
1	General Credit Cards (Including Artisan Credit Card LUC SCC Weavers Card etc.)	No.	1.00	100	440	440.00	440.00
<b>Sub Total</b>				<b>440</b>	<b>440.00</b>	<b>440.00</b>	
<b>II. Service Sector - Term Loan</b>							
1	Service Sector - Term Loan-Micro	No.	10.00	80	1200	12000.00	9600.00
<b>Sub Total</b>				<b>1200</b>	<b>12000.00</b>	<b>9600.00</b>	
<b>II. Service Sector - WC</b>							
1	Service Sector - Working Capital-Micro	No.	2.00	80	1200	2400.00	1920.00
<b>Sub Total</b>				<b>1200</b>	<b>2400.00</b>	<b>1920.00</b>	
<b>Total</b>				<b>13583</b>	<b>105220.00</b>	<b>84264.00</b>	

## Chapter 4

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

#### 4.1 Credit Potential for Export Credit

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

As per RBI guidelines, credit up to Rs. 50 crore to export sector has been classified as priority sector credit, however, Karauli's export activity is modest, and sandstone articles form the chief export item, catering mainly to the construction sector. Very few MSMEs in the district are registered as exporters, with the vast majority focused on domestic markets due to limited product diversification. The lack of diversity in exportable goods restricts growth in export volumes, with minimal representation of agro-products and processed foods.

The district has Sesame seed as the ODOP product for which processing infrastructure is limited to cater to domestic consumption only. Export performance is further hampered by low awareness of export procedures and poor training in accessing international markets, even though Rajasthan's Mission Niryatak-Booster initiative exists to support exporters. The ECGC scheme provides credit risk insurance to exporters and guarantees to banks, covering up to 90% of losses on export credit to promote trade. District export promotion remains at an early stage, with minimal participation in large trade fairs and insufficient government facilitation. While handicrafts and small manufacturing hold export potential, greater integration with state export bodies could help realize this, supported by Rajasthan Export Promotion Council initiatives.

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

Karauli does not have dedicated export-oriented industrial parks or clusters; industrial expansion relies on RIICO for basic infrastructure, as noted in the Rajasthan Economic Review 2024-25. The absence of cold storage, warehousing, and logistics facilities significantly restricts the scalability of agri-exports. Digital infrastructure such as BharatNet has been installed at the district headquarters, but overall digital adoption remains low, limiting the use of e-commerce and government platforms such as GeM and E-MMT.

Export credit schemes that offer interest subvention under the state's MSME policy have seen low uptake locally due to procedural and awareness issues. Most institutional export support comes via the Rajasthan Export Promotion Council and District Export Promotion Committees, but their local outreach is limited. Skill development and technological incubation relevant for export readiness are lacking within Karauli, forcing entrepreneurs to rely on centers in Jaipur or other urban districts. The district also faces delays in product quality upgrades due to insufficient local assistance for marketing and certification, impacting global competitiveness.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under.

The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Post Shipment Export Credit	No.	50.00	75	10	500.00	375.00
<b>Total</b>					<b>10</b>	<b>500.00</b>	<b>375.00</b>

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

Karauli boasts an overall literacy rate of 66.22%, with male literacy at 81.41% and female literacy at 48.61%. Urban areas fare better: their literacy rate stands at 72.77% (male: 84.14%, female: 60.05%), while rural literacy is 65.05% (male: 80.93%, female: 46.52%) (source: Census 2011). Approximately 83% of Karauli's population resides in rural areas, and urban education access and outcomes are notably stronger. The district hosts 1,371 government and private primary and upper primary schools, alongside about 156 secondary and 712 senior secondary schools recognized by the Rajasthan School Education Department (Dept. of Stats, Karauli).

Higher education in Karauli is represented by roughly 45 colleges: 22 are in Humanities & Social Sciences, 19 in Teaching & Education, 10 offer Science, 6 Commerce, 4 Engineering, and 2 Medicine & Health Sciences (Dept. of Stats, Karauli). The district lacks a university headquarters, resulting in student migration to Jaipur, Kota, or Agra for advanced studies. Special institutions include two nursing colleges and several ITIs/polytechnics located in Karauli and Hindaun City. 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. Also, Pradhan Mantri Vidyalaxmi (PM Vidyalaxmi) Schemes provides collateral free, guarantor free education loans through a simple, transparent, student friendly and entirely digital application process, with 3% interest subvention for students from families with annual income up to Rs.8,00,000. However, even with the support to the sector, priority sector education loan disbursement could reach ₹2.22 crore in 2024-25. Despite infrastructure improvements, there is ongoing focus on enhancing female literacy, vocational training, and bridging urban-rural gaps in educational outcomes.

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

While Karauli has a robust primary and secondary school network, the quality and infrastructure of rural schools fall short of those in urban areas. Most secondary schools lack laboratories and digital classrooms, and state modernization schemes such as "Smart School" and "PM SHRI" have reached only a limited number of institutions. Private nursing and paramedical colleges exist, but most aspirants for medical or dental studies must travel outside the district. Of the district's 45 higher education colleges, only four offer engineering and two offer health sciences, creating a shortage of local STEM options. Vocational training is available through ITIs, private coaching, and government-run skill centers.

There is only one government girls' college and a few Kasturba Gandhi Balika Vidyalayas, and education loans, although available under state and central schemes, have served

only a small fraction of the eligible population. Digital education infrastructure is improving but is still yet to reach the majority of rural schools. Other persistent challenges include inadequate sports facilities, shortage of science/math teachers for higher grades, lack of career counseling, and poor transportation options for rural girl students. There is no university campus planned for Karauli.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans	No.	5.00	90	50	250.00	225.00
	<b>Total</b>				<b>50</b>	<b>250.00</b>	<b>225.00</b>

#### **4.3 Credit Potential for Housing**

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

Karauli has a total of around 2.62 lakh households as of 2024, with 2.18 lakh located in rural areas and 0.68 lakh in urban zones. The district's population stands at about 1.79 million, with over 83% living in rural regions and an average household size of 5.5. For FY2024-25, priority sector lending for housing amounted to ₹16.41 crore in Karauli. Many families reside in kutch or semi-pucca housing, especially in rural tehsils.

Pradhan Mantri Awas Yojana (PMAYG) aims to provide a pucca house with basic amenities to all households and those living in kutch and dilapidated houses by 2029. In Phase- I (2016-17 to 2018-19), one crore houses were targeted for construction. The government has approved the extension of PMAYG to provide assistance for the construction of 2 crore additional houses from April 2024 to March 2029. Loans up to Rs. 45 lakh to individuals in metropolitan centres (with population of ten lakh and above but below 50 lakh) and Loan up to Rs.35 lakh per household at Centres with population below 10 lakh for purchase/construction of one dwelling unit can be considered under priority sector; provided that the residential unit cost in the overall metropolitan centre and other centres does not exceed Rs.57 lakh and Rs.44 lakh respectively. Loans for repairs to damaged dwelling units will also be eligible upto Rs.12 lakh and Rs. 10 lakh respectively at these centres subject to unit cost specified. Census and local surveys have identified at least 519 families living without any roof or shelter, mostly in the rural areas. Population growth, slow urban infrastructure expansion, and migration to towns have collectively intensified housing demand, particularly among migrant and low-income families.

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

Most housing loans in Karauli benefit the Economically Weaker Section (EWS) and Low

Income Group (LIG), but affordable housing needs remain unsatisfied, particularly in rural blocks where construction costs and access to bank finance are considerable hurdles. Available land is more common in rural zones, but formal housing infrastructure is limited, while urban areas experience slow progress in group housing projects due to funding and regulatory issues.

Government-initiated large-scale housing projects are absent from Karauli, and the bulk of new construction occurs either individually or through state housing schemes such as PMAY-Gramin. Significant gaps include poor housing options for migrants and vulnerable groups, slow project implementation, and limited awareness about housing credit schemes in remote panchayats.

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

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

(₹ lakh)							
<b>Sr. No</b>	<b>Activity</b>	<b>Unit Size</b>	<b>Sof/ Unit Cost</b>	<b>Bank Loan Factor</b>	<b>Phy</b>	<b>TFO</b>	<b>Bank Loan</b>
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre	No.	20.00	90	200	4000.00	3600.00
2	Repair of Dwelling Units- Other Centre	No.	3.00	90	415	1245.00	1120.50
<b>Total</b>					<b>615</b>	<b>5245.00</b>	<b>4720.50</b>

## Chapter 5

### Credit Potential for Infrastructure

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

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

Karauli's agricultural and allied sector development is closely linked to rural infrastructure improvements. The district has a 2,670 km road network, including 2,233 km of pucca roads and a 70 km railway line, providing solid connectivity from villages to state and national highways (District Gazeeteer). Nearly 259 lakh households have electricity, supporting domestic needs and small enterprises. Drinking water reaches 248 lakh households, though some villages still face shortages. Housing quality is rising, with 216 lakh households in brick, stone, or concrete homes, and 131 lakh having independent toilets, reflecting better sanitation access.

Social infrastructure includes 33 hospitals, 51 primary health centers, 20 sub-centers, one dispensary, and 856 hospital beds to serve the population. Education comprises 1,648 institutions: 940 primary schools, 428 middle schools, 216 senior secondary schools, 4 colleges, and 60 ITI/polytechnics providing essential skill development (Statistics Department, Karauli). Though widespread, healthcare and education face capacity and quality challenges, underscoring the need for broader investments to sustain inclusive growth.

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

Karauli shows infrastructure progress but also faces critical gaps. The 2,670 km road network enhances mobility, yet many rural roads remain kutchha, restricting access during rains. Health services are widespread but limited by staffing and lack of specialized care. Educational facilities are sufficient in number but need quality improvements to boost employability. While electrification covers most homes, power reliability issues constrain irrigation and small industries. Water supply depends largely on groundwater, making it vulnerable to depletion and climate stress.

Government and NABARD initiatives aim to expand rural roads, improve irrigation, sanitation, and healthcare access. However, linkage gaps persist between production and markets, notably in sandstone processing and agro products—areas lacking branding and value addition. Addressing these requires quality infrastructure, better maintenance, and integrated livelihood-focused strategies involving public-private partnerships and capacity building.

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

RIDF projects have substantially contributed to Karauli's development beyond roads and bridges. Nine veterinary hospital projects improved animal healthcare, vital for agrarian livelihoods. Education saw 43 projects enhancing secondary school infrastructure. Water catchment development under the Greening Rajasthan initiative (7 projects) ensured fodder availability for livestock. Upgrading 9 community and primary health centers expanded rural healthcare outreach. Additionally, 7 irrigation and flood control projects improved water supply. The district benefits from 1,183 Anganwadis, 51 primary health centers, 20 sub-centers, 30 hospitals, and 856 beds. Electrification and energy projects have boosted stone-cutting and agro- industries, raising living standards. Challenges like maintenance and capacity-building persist, but RIDF investments have catalyzed Karauli's

inclusive rural development by improving connectivity, health, education, and water security.

## 5.2 Social Infrastructure Involving Bank Credit

### 5.2.1 Status of the Sector in the District

The district has a network of 30 hospitals, 51 PHCs, 20 sub-centres, 1183 anganwadis, and banks forming the base of social infrastructure. With hospitals, PHCs, sub-centres and over 850 beds, healthcare is accessible but uneven in reach. Education is supported by secondary and senior secondary schools, while financial institutions, SHGs, and cooperatives extend credit. Yet, service quality and coverage in remote areas remain weak.

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

1584 Schools, 51 PHCs, and anganwadis link with state schemes to deliver education, nutrition, and maternal-child healthcare. Commercial banks, Rajasthan Gramin Bank, and cooperatives with a branch network of 114 extend credit, though penetration in rural areas is shallow. Gaps include shortage of trained staff, uneven facility distribution, and low credit absorption. Action Plan: strengthen rural staffing, expand digital banking, promote credit-linked livelihood schemes, and improve monitoring of service delivery.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VI. Social Infrastructure</b>							
1	Drinking Water-RO Plant	No.	1.00	80	10	10.00	8.00
2	Education-Schools	No.	50.00	80	3	150.00	120.00
3	Healthcare-Hospital	No.	100.00	80	5	500.00	400.00
4	Healthcare-Veterinary Clinic	No.	50.00	80	3	150.00	120.00
5	Sanitation-Toilets	No.	0.50	80	55	27.50	22.00
<b>Total</b>					<b>76</b>	<b>837.50</b>	<b>670.00</b>

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

Karauli's renewable energy adoption is growing, with solar power as the leading source due to high solar insolation. Rooftop solar panels are increasingly used by households and institutions, supported by local manufacturers. Biogas plants have been introduced mainly for cooking and livestock energy needs. However, largescale deployment and grid integration remain limited, with wind and biomass energy largely untapped. Renewable energys share in the districts overall mix is still small, while fossil fuels dominate.

Government schemes promote solar pumps, lanterns, power plants through subsidies

under schemes like PM Suryaghar Yojana, PM KUSUM etc. to encourage clean energy. Despite almost full electrification and growing awareness, challenges like high upfront costs, lack of skilled labor, and restricted finance access hamper broader expansion. Renewable infrastructure is developing but needs sustained efforts for wider impact and resilience.

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

Renewable energy infrastructure is expanding with policy support. Solar irrigation pumps under schemes like Mukhyamantri Solar Pump Yojana reduce diesel dependence. Rooftop solar is promoted in urban clusters, accompanied by rural entrepreneur training. Credit facilities have begun but remain limited.

Key gaps include technical support shortages, slow renewable integration into rural electrification, and financing barriers for small users. Stronger partnerships among private firms, financial institutions, and research bodies are needed for scaling renewables. Without bridging these gaps, renewable adoption will stay fragmented and cannot become a mainstream energy source in Karauli.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VII. Renewable Energy</b>							
1	Biomass Energy-Community Bio Gas Plant	No.	2.00	90	25	50.00	45.00
2	Solar Energy-Roof Top Solar PV System without Battery	No.	2.00	90	110	220.00	198.00
3	Solar Energy-Solar Pump Sets	No.	6.00	90	95	570.00	513.00
<b>Total</b>					<b>230</b>	<b>840.00</b>	<b>756.00</b>

**RIDF**

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

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Closed Tranches	815	482.51	3.35
B	Ongoing tranches	197	278.82	2.37
	Total (A + B)	1012	761.33	5.72

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	7	1.16	0.01
B	Rural roads & bridges	122	0.86	0.01
C	Social Sector	68	0.76	0.01
	Total (A + B + C)	197	2.79	0.02

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
A	Irrigation	7	Irrigation potential	ha
B	Rural roads	122	Road length	km
C	Bridges	0	Bridge Length	m

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit
1	Construction of Veterinary Hospitals/ Dispensaries/Sub-Centres	9	Ensuring easy access to healthcare for animals	Block
2	Strengthening of Secondary, Senior Secondary and Model Schools in the district	43	Improvement in Education infra at grassroot level	Block
3	Development of water catchment through Greening of Rajasthan - Phase IV and V	7	Easy availability of green fodder for animals	Block

4	Construction and Upgradation of CHC, PHC and SHC		9	Ensuring easy access to healthcare in remotest areas of district	Block
5	Rehabilitation / Construction / Strengthening of MDR, ODR and VR	122		Improvement in ease of transportation on rural roads	Block
6	Irrigation and Flood Control	7		Easy availability of water supply	Block

#### **RIDF Projects - Driving Rural Infrastructure in Karauli**

Rural infrastructure is the backbone of inclusive growth ensuring connectivity access to health and education and livelihood opportunities. NABARD's Rural Infrastructure Development Fund (RIDF) has been a game changer for Karauli by supporting 1012 projects with support of over ₹572 crore for roads bridges irrigation schools veterinary hospitals and health centres since inception. These investments have reduced travel time improved access to markets and services enhanced agricultural productivity and strengthened resilience of rural communities. By filling critical infrastructure gaps RIDF has been instrumental in uplifting the rural economy and improving the overall quality of life in Karauli district.

## Chapter 6

### Informal Credit Delivery System

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

The Self-Help Group (SHG)-Bank Linkage Programme, initiated in 1992, has become the world's largest microcredit initiative. As of March 2024, it covered 144.03 lakh SHGs with deposits of ₹47,240.48 crore and 16.19 crore rural households nationwide. However, NPAs have risen from 3.80% in 2023 to 4.53% in 2024, signalling repayment stress. In Rajasthan, by mid-2025, 592,105 SHGs were credit-linked, mobilising ₹9,434.05 crore, while over 3.26 lakh SHGs maintained savings accounts and 1.87 lakh accessed CIF support worth ₹1,430.36 crore. In Karauli, 7,971 SHGs are savings-linked and 5,310 are credit-linked, reflecting significant outreach. Under NRLM in 2025, 547 fresh loan applications and 1,425 repeat finance applications were sanctioned. Household mobilisation stands at 90% with 1,36,869 SHG member households out of 1,51,304 SECC households. These figures underline Karauli's strong SHG penetration, though declining fresh credit flows and increasing repayment issues highlight the need for revitalised facilitation and support.

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

The SHG ecosystem in Karauli is supported through interventions from NABARD Office and RSETI in Karauli and Rajeevika Office in all blocks of the district and banks playing major role in support through access to credit. Statewide mechanisms like Revolving Fund and CIF support, along with digitisation and Bank Sakhi initiatives, have strengthened SHG operations. In Karauli, sanctioned fresh and repeat loans show functioning credit channels, while SHGs are increasingly linked to homebased enterprises for livelihood promotion. Yet, challenges remain. Smaller SHGs struggle with cohesion, discipline, and proper bookkeeping, while banks display risk aversion, fresh linkages remain low at just 547 in 2025. Loan processing delays at branch level, declining group activity in some villages, and weak MIS tracking further hinder progress. Bridging these gaps requires targeted block wise mobilisation, fast tracking of bank applications, and grading based funding to encourage quality improvement. Strengthening SHG livelihood convergence, digitising financial records, and ensuring better monitoring will be critical to sustain SHGs as vibrant institutions of financial inclusion and local development in Karauli.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	Individuals/ Individual members of JLGs	No.	1.00	100	1450	1450.00	1450.00

2	Individuals/ Individual members of SHGs	No.	0.60	100	2850	1710.00	1710.00
3	SHGs/ JLGs-Others	No.	1.00	100	625	625.00	625.00
4	SHGs/ JLGs-Social Needs	No.	0.50	100	280	140.00	140.00
<b>Total</b>				<b>5205</b>		<b>3925.00</b>	<b>3925.00</b>

**Innovation through Micro Credit**  
**Empowering Rural India - The SHG Movement**

Launched by NABARD in 1992 the SHG-Bank Linkage Programme has become India's largest microfinance initiative connecting over 1.44 crore SHGs to formal banking by 2024. In Rajasthan NABARD has broadened SHGs' impact through enterprise and skill-based programmes while the MSUIVDHA portal and the Lakhpatti Didi initiative empower rural women as income earners. A renewed MoU with DAY-NRLM is deepening financial education and livelihood support helping SHGs transition from borrowers to self-reliant wealth creators.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. The Department of Agriculture, Rajasthan, along with Krishi Vigyan Kendras (KVKs), can conduct on-field soil testing and distribute Soil Health Cards to every farming household. This will help farmers in Karauli adopt crop-specific nutrient management practices to boost productivity.
2. Agricultural Technology Management Agency (ATMA) may organize regular training programs and demonstrations on modern farm equipment and diverse cropping systems. These sessions should link farmers with institutional credit and schemes promoting farm mechanization.
3. The District Agriculture Office, in collaboration with fertilizer suppliers and cooperatives, could ensure timely availability and awareness of neem-coated urea and balanced NPK fertilizers. Special subsidies and extension efforts are needed to reach small and marginal farmers in low-yield areas.
4. Lead banks and financial literacy centers (FLCs) under RBI guidelines can organize special mobile camps to educate farmers on savings, insurance, digital payments, and credit usage. These initiatives should target remote villages in Karauli to build financial confidence and inclusion.
5. Expand Kisan Credit Card (KCC) coverage for animal husbandry and fisheries with revised scale of finance to reach at least 60% of farmers in the district.
6. Promotion of Agriculture Infrastructure Fund (AIF) providing interest subvention for capital formation of in agriculture and allied sector in the district.

#### 2. Water Resources

1. Prioritize completion of PMKSY-irrigation schemes in Karauli, covering 25,000+ hectares over 3 years with sprinkler & drip system expansion.
2. Use remote sensing and resistivity mapping to identify at least 100+ groundwater recharge sites.
3. Establish demonstration farms in every block demonstrating water-saving methods and conservation
4. Strengthen maintenance of traditional water bodies, empowering community committees for upkeep and protection.
5. Promote micro-irrigation through subsidies to farmers for establishing units for water and soil conservation to cover at least 50% farmers in the medium term.

#### 3. Farm Mechanisation

1. Set up agri-equipment centers operated by FPOs and panchayats providing tractor, tillers, and sprayers on rental basis in each tehsil with emphasis on crop type in the tehsil.
2. Promote solar-powered farm tools subsidized under PM KUSUM to reduce fossil fuel dependency.

3. Train 10,000 - 12,000 farmers in mechanized planting and harvesting techniques over the next 3 years.
4. Link farm mechanization credits with MUDRA & CGTMSE schemes focusing on women and SC/ST entrepreneurs.
5. Launch localized campaigns promoting mechanized agriculture benefits from seed to harvest.

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

1. Form farmer clubs with Agri Dept for horticultural crop diversification and contract farming through tie-ups with companies facilitated by government.
2. Distribute saplings of fruits (guava, custard apple) annually and promote climate-resilient medicinal crops through targeted trainings in each tehsil.
3. Facilitate market linkages for medicinal and horticultural products through district mandis and REPC.
4. Collaborate with KVK for training on integrated pest management and post-harvest tech for high-value crops and setting up model projects at tehsil levels for promotion of tech.
5. Build cold storage units at 2 major horticulture hubs in under AMI/AIF schemes.

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

1. Develop at least 2,000 hectares of wasteland through agroforestry plantations (like bamboo) linked to non-timber forest produce crops for markets in nearby districts.
2. Promote clonal propagation tech in 25 nurseries to enhance quality planting material for commercial forestry.
3. Strengthen community forest management groups leveraging state forest schemes for livelihood.
4. Initiate biomass briquette production in form of clusters to provide alternate fuel sources.

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

1. Expand dairy loan coverage through special KCC campaign for existing cattle owners in the district by banks in coordination with the Animal Husbandry department.
2. Encourage breed improvement programs aided by subsidies for artificial insemination through training and awareness for AI and organizing veterinary camps.
3. Integrate milk chilling units and cooperative milk collection centres to improve value chain through strengthening of Karauli Dairy Federation. Support for credit through interest subvention of 3% under AIF / AHIDF can be leveraged for capital formation.
4. Conduct awareness drives for disease control and feed quality enhancement targeting 20,000 farmers annually.
5. Facilitate fodder bank development on government lands under MIDH scheme.

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

1. Promote water quality management training for 100 poultry farmers in each tehsil and subsidize water purification units for use in poultry farms.
2. Initiate insurance pilot schemes with subsidy support from Government for small poultry units to increase bank credit willingness.
3. Promote high quality poultry breeds for broiler farms for production of export quality meat for supply to nearby bigger markets like Delhi/Jaipur/Agra.
4. Organize biosecurity awareness camps in rural poultry clusters.

5. Introduce cold storage and transport subsidies for perishable poultry products through support under National Livelihood Mission.

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

1. Work with insurance companies to design low-premium livestock insurance products customized for goats and pigs.
2. Promote artificial insemination in sheep and goat through collaborations with institutes like ICAR - Central Institute for Research on Goats (CIRG).
3. Promote fodder cultivation under MIDH to ensure sustained feed supply for small ruminants.
4. Support community-based breed improvement and healthcare programs in all blocks.
5. Strengthen meat processing and marketing units under infrastructure schemes like AIF.

## **9. Fisheries**

1. Identify and develop 10 water bodies in each block of Karauli for integrated fish culture under PM Matsya Sampada Yojana (PMMSY).
2. Provide fish farmers with subsidized aerators, quality feed, and fingerlings along with technical guidance from KVKG.
3. Promote cluster-based fish processing units to enhance value addition and export preparedness.
4. Setting up Ornamental Fish breeding unit and aquarium gallery in the district could cater to demand from nearby markets.
5. Organize capacity building workshops focused on sustainable aquaculture and water quality management.

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

1. Construct rural storage godowns and warehouse facilities under AMI and AIF schemes in all development blocks.
2. Implement Quality Control Labs and post-harvest management centers to reduce wastage of produce beyond current trends.
3. Encourage private sector investments in cold chains and reefer vans backed by state subsidies.

4. Promote Farmer Producer Organizations (FPOs) for collective marketing and bulk storage of high producing crops in the area like pearl millet/wheat/mustard.
5. Strengthen transport linkages and last-mile connectivity to major mandis and rail/road hubs.

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

1. Scale up adoption of contour bunding, graded wells, and farm ponds across the district.
2. To promote organic farming, the Karauli District Agricultural Department can implement a program that provides free soil testing to farmers, offers subsidies for creating compost pits, and distributes biofertilizers at a reduced cost. This initiative would encourage farmers to transition to sustainable agricultural practices, improving soil health and reducing reliance on chemical inputs.
3. Engage local communities in decision-making and implementation to manage groundwater resources sustainably. This collaborative approach empowers residents to protect and preserve their shared water supply.
4. Integrate at least tehsil level soil health data dissemination to farmers using mobile-based apps/free streaming platforms/social media groups.

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

1. District Industries Centre (DIC), in collaboration with MoFPI and state nodal agencies, can identify potential locations for agro-processing clusters focussing on local produce such as mustard, lentils, and coarse grains to boost rural employment and income.
2. Rajasthan Agri Marketing Board may subsidize small mills and packaging units to minimize post-harvest losses in villages.
3. Establishment and strengthening of District MSME Facilitation Centres to offer technical training and ensure Mudra credit linkage for rural entrepreneurs in food processing.
4. Promotion of FPOs can be done in the district, enabling value chain integration and stronger collective market negotiation capacity.
5. RRECL to implement solar and biogas-based energy solutions for powering rural processing units and cold storages under state schemes.

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

1. Develop cooperative cold storage and refrigerated logistics under Agriculture Infrastructure Fund (AIF), led by FPOs and District Horticulture Office.
2. Rajasthan Agriculture Department and ATMA may promote harvest and processing mechanization for improving efficiency and reducing post-harvest losses.
3. Facilitate contract farming between local farmers and agro-processors, supported by District Agriculture Office and agri-business firms under legal framework.
4. Support branding and promotion of Karauli's agro-products through REPC, APEDA, and MSME platforms for national and export market access.
5. Skill India Mission and FSSAI may train rural youth in food safety, hygiene, and packaging to meet export standards.



6. Leveraging PMFME scheme, with 35% capital subsidy, for development of food processing industry in the district.

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

1. District Agriculture Department and KVK may assist agri input dealers and service providers to expand outreach in underserved villages.
2. Promoting MUDRA and CGTMSE schemes via banks to fund small entrepreneurs for agro-tool purchase, retrenchment, and periodic servicing.
3. Supporting agriculture graduates through NABARD and MANAGE to set up Agri Clinics offering advisory, tools, and input services locally.
4. Use AgriStack and eNAM platforms to digitize input access, machinery rentals, and advisory services across rural blocks.
5. District Industries Centre to connect agri entrepreneurs with subsidy programs, tenders, and government procurement under MSME and agriculture schemes.

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

1. Establish a dedicated sandstone carving cluster in Karauli under SFURTI scheme, integrating artisan skilling, common facility centers, and local stone supply chains from nearby quarries.
2. Promote entrepreneurship among women, SC/ST, and minorities in Karauli by facilitating Stand-Up India and Mudra loans through regular bank-led camps and DIC coordination.
3. Set up district-level MSME credit cells, led by Lead Bank and DIC, to streamline loan applications, address delays, and directly monitor MSME loan sanctions and disbursements.
4. DIC and bank branches may actively register eligible Karauli-based MSMEs under CGTMSE to enable collateral-free credit up to ₹2 crore per unit.
5. Provide technical assistance, ZED certification, and branding support to MSMEs through MSME Champions scheme and cluster-based interventions coordinated by District Industries Centre.

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

1. Encourage Karauli's stone and handicraft exporters to adopt ECCC credit insurance, supported by ECGC and District Industries Centre for risk mitigation.
2. Facilitate establishment of new agro and stone processing export units through DIC, linked to global buyers via EPC networks.
3. District Export Promotion Council should provide exporters with training, certification help, and customs documentation support through regular advisory and awareness camps.
4. Promote Rajasthan Investment Promotion Scheme (RIPS) benefits like capital subsidies and tax rebates to attract export-focused enterprises in Karauli district.
5. Assist local MSMEs in onboarding GeM, eBay, and Amazon Global platforms through training by MSME-DI and DIC officials.

## **17. Education**

1. Promote private sector investment in technical and vocational education to fill gaps in skill development.
2. Extend industry-academia linkages for research and customized training.
3. Restructure higher education to diversify courses aligning with district economic needs.
4. Increase awareness and accessibility of education loans among students.
5. Create scholarship and mentorship programs targeting rural and disadvantaged students.

## **18. Housing**

1. Simplify loan sanction and approval processes, reducing delays and fees on priority sector housing loans.
2. Promote affordable housing schemes for rural and urban low-income families under PMAY and state subsidies.
3. Increase awareness and outreach programs on housing finance availability.
4. Accelerate land allotment and construction approvals for housing projects in urbanizing blocks.
5. Encourage green building practices through subsidies and technical assistance.

## **19. Social Infrastructure**

1. Invest in community health centers, sanitation, and clean drinking water in rural areas to improve living standards.
2. Facilitate construction and maintenance of schools, libraries, and community halls for social upliftment.
3. Expand internet connectivity and e-governance access in remote villages.
4. Strengthen gender-based social support institutions to address rural women's needs.
5. Integrate social infrastructure development in all district sectoral plans.

## **20. Renewable Energy**

1. Promote rooftop solar installations on industrial and residential buildings via promotion of central/state subsidies through special awareness campaign.
2. Support solar irrigation pumps and decentralized solar microgrids, particularly in offgrid villages. Leveraging PMKUSUM scheme for development of grid connected solar power plants and increasing reach of standalone solar pumps to all farmlands.
3. Launch energy efficiency workshops targeting small businesses and households. Workshops in schools can also help in promoting the same to households.
4. Promote solar water heating systems as cheaper alternative through subsidies in new construction buildings. Banks can promote the same to clients availing loan facilities.
5. Develop district solar parks to power public infrastructure and MSMEs.



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

1. Train bank staff specifically in SHG and JLG loan processing to improve credit flow.
2. Monitor and incentivize branch-wise loan target achievements under Prime Minister's SHG funds.
3. Enhance financial literacy drives focusing on women and marginalized groups.
4. Develop a real-time dashboard for tracking informal credit delivery efficiency in the district.
5. Collaborate with NGOs for outreach in remote areas to formalize credit systems.

## Chapter 8

### Status and prospects of Cooperatives

#### **1. Background**

The practice of co-operation and co-operative activities are deeply ingrained in the Indian culture and ethos. The co-operatives reduce individual risk in economic activities and create a culture of shared productivity, decision-making and creative problem solving. Largely, co-operatives are 'local institutions', addressing 'local needs', employing 'local talent' and led by 'local leaders' and thereby have the unique ability to promote local economy. 'Cooperatives' as an institutional entity are 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'. There are seven major principles that govern working of cooperatives 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 concern for community and principle of cooperation among cooperatives. Indian agriculture, especially the small & marginal farming community deeply needs an anchor to support all the farming related activities, be it arranging quality inputs like seeds, fertilizers, manure, timely crop advisory or remunerative price realisation. Cooperatives strengthen bargaining powers of their members; help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members. It has all the potential to emerge as the third pillar complementing the private and public sectors.

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

Recognising the rich tapestry of democratic, people centric groups and the long history of cooperation in the Indian rural context, the GoI has set up a separate Ministry for Cooperation on 06 July 2021 with an objective of creating 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. The formation of an exclusive Ministry of Co-operation is a watershed moment for the overall development of co-operatives in the country.

#### **3. Initiatives of Ministry of Cooperation (MoC), GoI**

The Ministry, soon after its formation has taken a number of path-breaking initiatives as given hereunder:

##### **a. Formulation and circulation of model bye-laws for PACS**

Formulation and circulation of model byelaws for PACS, adopted by 31 states/ Union Territories, will enable the PACS to undertake business activities like LPG distributorship, new petrol pump dealership, common service centres, Jan Aushadhi Kendra for accessing generic medicines, PACS as Kisan Samridhi Kendra, PACS as Pani Samiti, convergence of PM- KUSUM scheme at PACS level, etc.

##### **b. Formation and strengthening of 2 lakh new Multipurpose Primary Cooperatives**

The Union Cabinet, in its meeting held on 15.02.2023 approved the plan for Strengthening Cooperative Movement in the country and deepening its reach to grassroots by setting up of new multipurpose PACS/dairy/ fishery primary cooperative societies in each uncovered

Panchayat / village and strengthen the existing PACS/ Dairy/ Fishery cooperatives through convergence of various identified schemes of Government of India.

**c. National Campaign on Cooperation among Cooperatives**

A pilot project to promote the spirit of Cooperation among Cooperatives was launched by Hon'ble Union Minister for Home & Cooperation on NABARD Foundation Day (12 July 2023). The pilot project was launched in Banaskantha and Panchmahal DCCBs of Gujarat to promote all the financial transactions of Primary Dairy Cooperative Societies (PDCS) and other cooperative bodies with cooperative banks to strengthen and make the cooperative sector self-reliant (Aatmanirbhar). The pilot project was successful, and the project was expanded and launched in all districts of Gujarat from 15 January 2024 by Hon'ble Chief Minister of Gujarat.

**d. Centrally Sponsored Scheme for Computerisation of PACS (CSPCP)**

NABARD is implementing the centrally sponsored scheme for the computerization of about 63,000 functional PACS across the country over a period of 5 years with a total budget outlay of Rs.2,516 crore, to which 4,000 additional PACS have been sanctioned by MoC, GOI in FY 2024. Under the CSPCP, each PACS is provided a maximum budgetary support of Rs.3,91,369/- which includes the cost of common National Level PACS Software (NLPS), NLDR and Admin Expenses, Hardware for PACS, Training, and services of System Integrator (SI). The project envisages computerization of 67,908 PACS by 31 March 2027. As on 28 February 2025, total 53,385 PACS, covering 30 States and UTs, have been computerized under the project.

**e. Computerisation of Agriculture and Rural Development Banks (ARDBs)**

MoC, GoI under the Centrally Sponsored Project of 'Strengthening of Cooperatives through IT Interventions' has approved the sub project of Computerization of Agriculture and Rural Development Banks (ARDBs) on 06 October 2023. The Project envisages computerization of 1867 units across 11 States and 2 Union Territories (UTs) for a period of 03 years i.e. up to 31 March 2026. As on 28 February 2025, the project has been sanctioned in 10 States/UTs. The states of Kerala and West Bengal are yet to submit the proposal under the project, UT of JK has withdrawn from the project citing that ARDBs are financially unviable. The onboarding of the stakeholders onto the Coopsindia portal is completed. The work of First-Hand Report (FHR), Field Verification Report (FVR) is in progress.

**f. Preparation of Turn Around Plan & Development Action Plan by Rural Cooperative Banks (RCBs)**

NABARD has advised the weak RCBs banks falling under C and D category as per NABARD's latest inspection ratings and banks falling under Supervisory Action Framework - Self Initiative for Turn Around (SAF-SITA) to plan & implement a multipronged comprehensive Turn Around Plan (TAP).

Turn Around Plan is envisaged to cover financial parameters along with other key aspects like; business diversification, internal checks and controls, governance, cost rationalization, human resource development, technology adoption, financial inclusion etc., required for a holistic improvement in functioning of weak RCBs. NABARD has circulated a template for preparation of TAP and has organized trainings for the officials of weak RCBs for preparation of TAP through Bankers Institute of Rural Development (BIRD). The sensitization and training workshops in write-shop mode for the nodal officers of all identified banks and concerned ROs were completed by BIRD-L, BIRD-K, and BIRD-M by March 2025. All the identified RCBs have been advised to launch the board-approved TAP by 1 April 2025. Current progress:

' Out of 65, 30 weak banks have board-approved TAP.

' Out of 30, 26 weak banks have launched TAP.

Other banks (A, B+, B rated RCBs) have also been advised to adopt the template/format for preparing their Development Action Plan (DAP) for improving their functioning & performance.

#### **g. Strengthening of C-PEC, BIRD Lucknow by way of Digitalisation:**

C-PEC (Centre of Professional Excellence in Cooperatives) was established in 2009 at BIRD Lucknow to cater to the capacity building needs of Cooperative Professionals. In view of the changing ecosystem of cooperatives and expansion of activities proposed, efforts have been undertaken for strengthening of C-PEC by way of digitalisation of all the operational activities of CPEC. M/s K-nomics Techno Solutions Private Limited has been awarded the contract for implementing the project 'Digitalisation and Learning Management System (LMS) for C-PEC, vide work order dated 17.10.2024. Digitalisation is expected to streamline the operational activities of CPEC helping it to cater to the increasing demand for capacity building needs in Cooperatives in near future, thus resulting in outreach of C-PEC.

#### **h. Initiatives under Cooperative Development Fund (CDF)**

Cooperative Development fund (CDF) was created in the year 1992-93 with a corpus of ₹10 crore from the profit of NABARD for supporting activities like Infrastructure facilities to PACS, Training of Coop Banks Personnel, Setting up of PACS Development Cell, HR Capacity Building measures to all the Cooperative Banks/PACS etc. Overtime, diversified interventions were brought into the fold of CDF like Comprehensive Support Plan for NER states (CSP), Business Diversification and Product Innovation Cell (BDPIC), PACS Computerization, SRF- PACS as MSC, Publications by Cooperatives, etc. Cumulative expenditure incurred under CDF as on 31 March 2025 was ₹ 381.52 crore.

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

1. Rajasthan Cooperative Gopal Credit Card Loan Scheme : As per the Budget declaration of 2024-25 Rajasthan Cooperative Gopal Credit Card Loan Scheme is being implemented in Rajasthan under the aegis of the State Government. The Gopal Credit Card Loan Scheme is launched on the lines of Kisan Credit Card. In the first phase of this scheme loans will be provided to about 5 lakh gopalak families.

2. Loan against agricultural produce under Sahakar Kisan Kalyan Yojana: The objectives of the scheme are: To provide fair price of agricultural produce to the farmers. ; To protect farmers from forced sale of agricultural commodities. ; To increase the loan business of PACS/LAMPS and ensure capacity utilization of available warehouses.

3. Interest free loans for nonfarming sectors : The Government of Rajasthan has introduced a scheme namely Interest free loans for nonfarming sectors in budget 202324 to distribute interestfree loan of Rs 3000 cr. to 1.5 lakh families in rural areas for nonfarming activities like handicrafts smallscale industries spinningweaving dyeingprinting and shops etc. through cooperative banks. The major features of the scheme are as follow Eligible families residing in rural areas of Rajasthan for 5 years. ; Under the scheme the amount as loan credit limit ranges from Rs 25000/ to Rs 2.00 lakh. ; The credit limit can be renewed by repaying the loan within 1 year. ; No interest is to be recovered from the beneficiary on timely repayment. Interest is payable at the rate of 10.25 percent to cooperative banks by the state government. ; Provision of a loan of Rs 5.00 lakh per group to the selfhelp groups of Rajivika to a maximum of 10 members per group.

## 5. Status of Cooperatives in the District

1. The cooperative sector in Karauli district comprises a total of 717 cooperative societies, of which 473 are Non-Credit Cooperative Societies and 244 are rural credit cooperatives (including 159 PACS). The non-credit cooperatives consist of diverse categories such as AH sector societies (Milk/Fisheries/Poultry – 139), Consumer stores – 8, Housing societies – 5, Weavers societies – 11, Marketing societies – 5, Labour societies – 4, Industrial societies – 8, and Others – 378, while there are no sugar or agro-processing societies in the district. These societies together cater to the economic, social, and livelihood needs of members, who are spread across 657 villages with an estimated membership of over 2.11 lakh individuals. Long-term rural cooperative credit institutions comprise 1 SCARDB and 1 PCARDB, with around 2.65 lakh members. There are, however, no Multi-State Cooperative Societies (MSCS) with registered offices in Karauli, no district-level, state-level, or national-level federations currently functioning in Karauli (NCD portal).

## 6. Potential for formation of cooperatives

The distribution of cooperatives across Karauli is uneven, with certain blocks having a higher concentration of societies while others remain underserved. With over 5.74 lakh cattle population in the district, there is a huge potential for effective operations of dairy cooperatives, however, infrastructure support remains negligible with only 01 chilling centre in the district. The district produced 283 MT of pearl millet, 198 MT of Indian mustard, 85 MT of wheat in 202425 which highlights that there exists significant potential for the formation of new cooperatives in agro processing. Similarly, labour cooperatives, women's cooperatives, and artisan/weaver societies can be promoted to provide organized livelihood opportunities and collective bargaining power. The district has been allocated a target of forming 36 new PACS in 2 years, i.e. by March 2027, and strengthening existing PACS through capacity building, diversification into input supply, and digital financial services can also help deepen financial inclusion. Furthermore, the absence of federations at district or state level indicates an opportunity for creating federated structures that can provide better marketing, logistics, and input procurement support to primary societies.

### Cooperatives 2.0: Roadmap to 2035

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

## Chapter 9

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

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	No. Of Beneficiaries	Likely Impact/ Outcome
1	Infrastructure Development	Construction/upgradation of 10 Grid Sub-stations (GSS) and Associated Transmission Lines / Power Transmission system in 07 districts of Rajasthan	Hindaun Block	Term Lending of Rs. 19.98 crore under NIDA.		Improved electricity supply to agricultural household and farms. Setting up of electricity based cottage industries and better irrigation and production in the area.

2	Skill Training	Livelihood Entrepreneurship Development Program (LEDP)	Karauli Block	Training to women farmers on Entrepreneurship and development of Dairy Enterprise.	120	To provide training to 150 women of Self-Help Group on scientific method of production of milk and milk products from Cow Buffalo (Dairy). To establish market linkage to trained women for marketing of milk products. Through Bank Loans and subsidy based schemes for entrepreneurship development of trained women.
3	Skill Training	Micro Entrepreneurship Development Program (MEDP)	Karauli Block	Training to SHG women on Manufacturing and Marketing of Washing Powder.	30	To provide 30 women of Self-Help Group with practical skills, building technical capacity, credit linkages and enterprise managemnet knowledge to establish profitable Goat Farming micro-enterprises.

4	Skill Training	Micro Entrepreneurship Development Program (MEDP)	Karauli Block	Training on Goat Farming to 30 women of SHG groups.	30	To provide 30 women of Self-Help Group with practical skills, building technical capacity, credit linkages and enterprise management knowledge to manufacture washing powder and set up micro-enterprise.
5	Banking Technology	Mobile ATM and Display Van	Whole district	Support for deployment of Mobile ATM and Display Van in Karauli district to District Cooperative Bank Ltd. Sawai Madhopur.		To disseminate information related to the bank and to provide banking facilities to remote parts of the district mobile ATM and 01 demonstration van has been provided.
6	Awareness Creation	Financial Literacy Programmes and Nukkad Natak	Whole district	Grant support under Financial Inclusion Fund (FIF) of NABARD for organizing camps.	10000	To increase the target of financial literacy, NABARD provides grant for conducting financial literacy programs and Nukkad Nataks increasing Financial inclusion and preventing cyber frauds.

7	Institution Development	Computerization of Primary Agricultural Cooperative Society)	Various PACS	Grant support for purchase and installation of hardware at the PACS.	To strengthen and modernize the primary agricultural cooperative societies, computerization of all the PACS of the district is being done by NABARD.
8	Banking Technology	Incentive to Bank/BC on enrollment of eligible Jan Dhan account holders in Social Security Insurance Scheme in Aspirational District.	Various Banks	Grant support	To provide incentives to eligible Jan Dhan account holders in Karauli district for making claims after making new enrollment in Social Security Insurance Scheme – PMJJBY/PMSBY.

## Success Stories



Title	Livelihood Transformation of Rajkumari Mali	
Scheme	LEDP	
Project Implementing Agency	ISAP FOUNDATION	
Duration of the project	8 months	
Beneficiary		
1. No. of beneficiaries	30	
2. Community	ST	
3. State	Rajasthan	
4. District	Karauli	
5. Block	Karauli	
6. Village	Bichupuri	

### **1.1 Support provided**

Training support for management of feed nutrition and health of cattle with information on marketing strategy and access was provided during the training.

Farmers were made aware of the disease control centres and veterinary clinics available in the nearby area for cattle management.

### **1.2 Pre-implementation status**

Lack of financial resources technical knowledge and exposure to modern practices led to families becoming hesitant for owning livestock which restricted capacity to generate supplementary income.

The community struggled with irregular income and limited livelihood options with male population dependent on seasonal migration to larger cities for manual labor.

### **1.3 Challenges faced**

Cattle would be managed by female members of the family who are involved in household management. Women had to find time for the training from the busy schedule which also faced resistance from family members.

Families were hesitant to invest in livestock due to higher upfront investment in cattle and burden of loan.

### **1.4 Impact**

Better cattle health and nutrition led to higher milk yield providing time saving and prevention from exhaustion and additional support in household income from the same number of cattle.

Ensuring steady income and improved nutrition has made the families more resilient to economic shocks and uncertainties.

Rajkumari has emerged as a confident and capable entrepreneur and managing the dairy unit independently has enhanced her decision making power within the household.

Out of 7-8 Kg per day yield of buffalo 4 Kg is sold to a commission agent at Rs. 50/Kg earning an additional income of around Rs. 6000 per month. This has added to financial stability of the family.

## 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.

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

##### **1.2 Climate Finance and Challenges**

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

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

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a

global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

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

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

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

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

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

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

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

#### **1.6 Way Forward**

India has significantly high climate finance needs. NABARD is dedicated to playing its part to expand climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote adoption of innovative and new techniques, and paradigm shifts to build climate resilient agro-ecological livelihoods and sustainable agricultural systems, that are resilient to climate change. The fight against climate change necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it

becomes too late.

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

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

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

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

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

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

a 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).

b With a focus on achieving SDGs by 2030 the Government of Rajasthan has allocated Rs. 27854 crore (Green Budget) for environment -focused initiatives in the FY 2025-26 2.7 crore saplings have been successfully planted under the campaign 'Ek Ped Maa Ke Naam'

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

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

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

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

a Karauli has seen average annual rainfall decline from 722mm to around 564mm (2010–2020) intensifying drought risks water scarcity and frequent crop failures. Land degradation falling groundwater and more extreme weather have led to livelihood insecurity migration and vulnerability among farming families especially women.

Community-driven rainwater harvesting has revived seasonal rivers like the Serni improving water security and groundwater recharge. Local NGOs like TBS and technical KVK support show potential for further climate resilience but broader adoption is needed especially in vulnerable village clusters.

b Karauli faces drought erratic rainfall and groundwater stress creating urgent need for climate-resilient projects aligned with Rajasthan's SAPCC. Agro-adaptations like drought-tolerant crops and micro-irrigation may require ₹50 crore over five years. Water management through watershed development and rainwater harvesting could need ₹30–40 crore for 1000+ structures. Renewable energy expansion including solar pumps under PM-KUSUM may involve ₹20 crore investment. Forestry and agroforestry restoration on 1500+ hectares could cost ₹10–15 crore. Capacity building for community-based adaptation programs needs ₹5–7 crore. Overall climate-smart investments worth ₹100–120 crore can bolster resilience and livelihoods in Karauli. (Sources: Rajasthan SAPCC reports)

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

a PM-KUSUM is rolling out solar irrigation pumps in Karauli and beneficiaries of PMKSY receive support for micro-irrigation. Karauli's farmers also benefit from the National Innovations on Climate Resilient Agriculture (NICRA) technology demonstrations in select blocks.

b Krishi Vigyan Kendra (KVK) Karauli runs capacity-building on drought-resilient agriculture soil health and water conservation from Akorashi Hindaun—a direct ICAR field extension centre. KVK has multiple units for processing raw products like honey milk millets etc. to which can be used by producers for a marginal fees providing alternate source of income.

c Jal Swavlamban Abhiyan brought watershed and farm pond projects to Karauli's rural blocks. The Rajasthan State Action Plan on Climate Change sets adaptation targets and district-level planning is aligned to this ([environment.rajasthan.gov.in](http://environment.rajasthan.gov.in)).

In partnership with district administration and NGOs the state has supported afforestation

drives on village common land (orans) aiming to curb soil erosion and retain moisture in drought-prone tehsils.

d NABARD has facilitated trainings to rural women under livelihood programmes to mitigate the impact of climate change on income of rural households by providing alternate source of income.

Further trainings and formation of climate resilient structures like watershed is being planned in the district in current financial year.

e DSL has constructed 14 Pagaras and 40 Pokhars in the Daang region in Karauli district of Rajasthan in partnership with Gram Gaurav Sansthan. 5 community ponds in different villages were also revived. 26 more structures are being constructed under this project to increase the availability of water for needy sections of the society.

## 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. In Karauli two key products showing strong GI potential are the Rajasthani Lac Bangles and Red Sandstone. The traditional Lac Bangles crafted by local artisans using natural raw materials like lac resin lac dye and thermoplastics display unique color sophistication and intricate designs linked to the region. The GI registration for Lac Bangles is currently in progress with agency identified and NABARD facilitating the registration process. GI recognition could boost artisan incomes by enhancing market value protecting authenticity and opening access to national and international markets especially through handicrafts exports.
4. Similarly Karauli's Red Sandstone known for its distinct reddish hue fine grain and durability is primarily raw-cut locally but lacks formal brand identity. GI certification can enable value addition by encouraging skilled carving and design innovation creating premium sandstone crafted products with cultural significance. This will not only promote stone artisanship but also fuel export opportunities in decorative stone markets worldwide tapping into the global demand for natural stone materials in construction and interior design. Official GI tags would serve as quality assurance helping Karauli carve out a unique global niche that drives rural employment and economic growth.
5. To fully harness this GI potential certification must be backed by infrastructure branding and market linkages. For Lac Bangles common facility centers with modern tools can cut costs and improve consistency while artisan clusters linked to design institutes can blend tradition with contemporary demand. For Red Sandstone local value-addition units for cutting and polishing can transform Karauli from a raw supplier to a hub of premium decorative stone. Alongside geo-tagged branding and participation in global trade fairs these steps can uplift artisans and position Karauli as a model for GI-driven rural industries integrating into global markets.

Source(s)	Table Name	Source(s) and reference year of data
Physical & Administrative Features		Department of Statistics Karauli
Soil & Climate		Department of Agriculture Karauli
Land Utilisation [Ha]		Agricultural Statistics 2022-23: Directorate of Economics and Statistics Rajasthan
Ground Water Scenario (No. of blocks)		Dynamic Groundwater Resources of India 2024
Distribution of Land Holding		Agriculture Census Rajasthan 2015-16; RajRAS report 2024
Workers Profile [In 000]		Population Census 2011
Demographic Profile [In 000]		Population Census 2011
Households [In 000]		Department of Statistics Karauli
Household Amenities [Nos. in 000 Households]		Natioinal Family Health Survey - 5; Population Census 2011
Village-Level Infrastructure [Nos.]		Department of Statistics Karauli
Additional Information		Department of Statistics Karauli
Infrastructure Relating To Health & Sanitation [Nos.]		Department of Statistics Karauli; District Gazetteer Karauli 2022
Infrastructure & Support Services For Agriculture[Nos.]		District Gazetteer Karauli 2022; Department of Statistics Karauli
Irrigation Coverage [000 Ha]		Department of Agriculture Karauli
Infrastructure For Storage, Transport & Marketing		Department of Statistics Karauli
Processing Units		Department of Horticulture Karauli
Animal Population as per Census [Nos.]		20th Livestock Census 2019; Dept. of Animal Husbandry Karauli
Infrastructure for Development of Allied Activities [Nos.]		Department of Statistics Karauli; District Gazetteer Karauli 2022; Dept. of Animal Husbandry Karauli
Milk, Fish, Egg Production & Per Capita Availability - Year-2		Rajasthan Gazetteer 2022; Dept. of Animal Husbandry Karauli
Status		Department of Statistics Karauli
Major Crops, Area, Production, Productivity		Agriculture Department Karauli
Irrigated Area, Cropping Intensity		Agriculture Department Karauli
Input Use Pattern		Agriculture Department Karauli
Trend in procurement/ marketing		Agriculture Department Karauli
KCC Coverage		LDM Office Karauli
Soil testing facilities		Agriculture Department Karauli
Crop Insurance		Agriculture Department Karauli
Irrigated Area & Potential		Department of Agriculture Karauli
Block level water exploitation status		Dynamic Ground Water Resources of India (2024)
Mechanisation in District		Transport Department Rajasthan
Service Centers		District Gazetteer Karauli
Production Clusters		Department of Horticulture Karauli
Sericulture		Department of Horticulture Karauli
Weavers Clusters		District Gazetteer Karauli

High Tech Orchards	Department of Horticulture Karauli
Production and Productivity	Department of Horticulture Karauli
Area under Forest Cover & Waste Land	Department of Statistics Karauli
Nurseries (No.)	Department of Forest, Rajasthan Government
Processing Infrastructure	Department of Animal Husbandry Karauli
Poultry	Department of Animal Husbandry Karauli
Inland Fisheries Facilities	Department of Fisheries Rajasthan
Marine Fisheries (No.)	Department of Fisheries Rajasthan
Brackish Water Fisheries	Department of Fisheries Rajasthan
Agri Storage Infrastructure	Department of Agriculture Karauli
NABARDs interventions	DDM Office records
Fertilizer Consumption	Department of Agriculture Karauli
Facilities Available	Rajasthan State Seeds Corporation; Department of Agriculture Karauli; DIC Office Karauli
MSME units - Cumulative	Ministry Of Micro Small & Medium Enterprises GoI; Udyam Portal
Traditional activities	District Industries Centre Karauli
Skill Development Trainings	Mandi Parishad Karauli; KushalBharat Portal GoI
Crop Identified for One District-One Product	Mandi Parishad Karauli; KushalBharat Portal GoI
Status of SHGs	DPM Rajeevika Office Karauli
Details of non-credit cooperative societies	Deputy Registrar of Cooperative Societies Karauli
Details of credit cooperative societies	Deputy Registrar of Cooperative Societies Karauli
Block wise, sector wise distribution of cooperative societies in the district	Deputy Registrar of Cooperative Societies Karauli
Status/ progress under various schemes of MoC in the district	District Cooperative Bank Ltd. Sawai Madhopur

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

Sources	
1	LDM Office Karauli
2	LDM Office Karauli
3	LDM Office Karauli

### Name and address of DDM

Name	Mayank Kumar Sharma
Designation	DDM, NABARD
Address 1	Plot. No. 134
Address 2	Gulab Bagh Colony
Post Office	Karauli SO
District	KARAULI
State	Rajasthan
Pincode	322241
Telephone No.	0
Mobile No.	9897900736
Email ID	karauli@nabard.org



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

## NSFL in WASH

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

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

### Corporate Office

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

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### Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in

# NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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

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

### Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in

# NABFINS LIMITED | A Subsidiary of NABARD

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

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

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org

# NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD



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

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

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

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

☎: 022-26539419

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

☎: 011-41538678/25745103

🌐: www.nabcons.com

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

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

☎: 022-26539404/9054   ✉: nabfoundation@nabard.org   🌐: [www.nabfoundation.in](http://www.nabfoundation.in)



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT