



# संभाव्यतायुक्त ऋण योजना

## Potential Linked Credit Plan

### 2026-2027



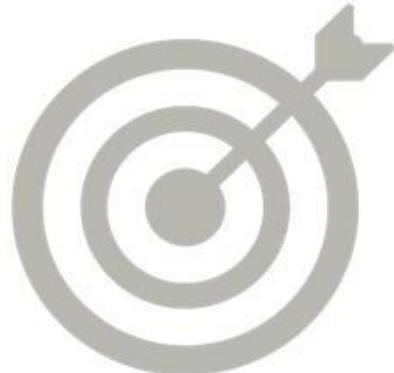
Almora District  
Uttarakhand Regional Office, Dehradun



### 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: Almora**

**State: Uttarakhand**



**National Bank for Agriculture and Rural  
Development**

**Uttarakhand Regional Office,  
Dehradun**

**PLP Document Prepared by:**

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Almora

PLP Document finalized by: NABARD, Uttarakhand 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

The Potential Linked Credit Plan (PLP) for 2026-27 has been meticulously crafted by NABARD in line with its mandate to harmonize institutional credit planning with the developmental priorities of the district. As a strategic planning document, the PLP plays pivotal role in steering ground level credit flow at the district level, ensuring alignment with national policy objectives while remaining responsive to local needs and aspirations.

Priority Sector Lending (PSL) serves as a cornerstone for fostering inclusive, balanced, and sustainable economic growth especially in rural areas. While lending to nonpriority sectors may yield gains in industrial and corporate domains, it can inadvertently widen socioeconomic disparities and strain rural livelihoods. PSL, on the other hand, ensures that credit reaches the underserved segments of society, promoting equity and long-term stability. NABARD plays a pivotal role in this ecosystem strategically planning, coordinating, refinancing, monitoring, and guiding banks to ensure that PSL remains focused on its core mission of empowering rural communities and driving inclusive development.

"In recent years, NABARD has launched several transformative initiatives to strengthen the rural credit ecosystem. These include promoting green finance, supporting climate-resilient agriculture, eKCC portal, PACS computerisation, introducing innovative refinance models to enhance credit flow to priority sectors. With climate change emerging as a significant challenge, NABARD has intensified efforts to integrate climate adaptation and mitigation strategies into rural development planning. Through targeted interventions viz. directing credit, capacity building, and digital innovations, NABARD remains committed to building a resilient and vibrant rural economy.

This PLP reflects these evolving priorities and serves as a strategic roadmap for coordinated action among stakeholders. It aims to guide banks, government departments, and developmental agencies in channelising institutional credit to sectors critical for inclusive growth. The plan assesses the exploitable credit potential in priority areas such as agriculture and allied activities, MSMEs, housing, education, renewable energy, and more. It identifies opportunities and challenges while promoting financial inclusion, strengthening Farmer Producer Organisations (FPOs), improving rural infrastructure, and generating livelihoods.

The PLP also provides the foundation for preparing the Annual Credit Plan (ACP) under the Lead Bank Scheme, helping banks allocate resources effectively in line with the districts potential and development needs.

The preparation of this PLP has presented several challenges that reflect the evolving dynamics of the agricultural sector in Uttarakhand. A declining trend in the Gross Cropped Area, coupled with shrinking operational agriculture landholdings and increasing fragmentation of agricultural land, continues to limit farmers capacity to access and effectively utilize institutional credit particularly for crop loan financing. Simultaneously, the ambitious agriculture credit target set by the Central Government for 202526 reaffirms and underscores the national commitment to strengthening rural credit delivery. Bridging the gap between these aspirational targets and the on ground realities has been a focus of this PLP.

This document is the result of extensive consultations with stakeholders, including State Government departments, Convenor SLBC, Lead District Managers, banks, development agencies, and grassroots institutions. I sincerely appreciate the dedicated efforts of NABARDs District Development Manager and the team involved in preparing this PLP. I also acknowledge the valuable support received from the District Administration including concerned line departments, LDMs, LDOs, bankers, Krishi Vigyan Kendra, NGOs, and other stakeholders.

I am confident that this PLP will serve as a practical and strategic tool for policymakers, bankers, and development practitioners in designing effective credit strategies and promoting equitable growth. I urge all stakeholders to actively collaborate in translating the projections and recommendations of this document into tangible outcomes for the benefit of farmers, entrepreneurs, and the rural community of Uttarakhand state.

Pankaj Yadav  
Chief General Manager  
10 October 2025



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## Abbreviations

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



Abbreviation	Expansion
IAY	Indira Awas Yojana
ICT	Information and Communication Technology
ITDA	Integrated Tribal Development Agency
IoT	Internet of Things
JNNSM	Jawaharlal Nehru National Solar Mission
JLG	Joint Liability Group
KVI	Khadi and Village Industries
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVK	Krishi Vigyan Kendra
LDM	Lead District Manager
LI	Lift Irrigation
LAC	Livestock Aid Centre
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MF	Marginal Farmer
MEDP	Micro Enterprises Development Programme
MI	Micro Irrigation
MUDRA	Micro Units Development & Refinance Agency Ltd.
MPCS	Milk Producers Co-operative Society
MoFPI	Ministry of Food Processing Industries
MNRE	Ministry of New and Renewable Energy
MIDH	Mission for Integrated Development of Horticulture
NABARD	National Bank for Agriculture and Rural Development
NFSM	National Food Security Mission
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas
NBFC	Non-Banking Financial Company
NGO	Non-Governmental Organization
PKVY	Paramparagat Krishi Vikas Yojana
PAIS	Personal Accident Insurance Scheme
PLP	Potential Linked Credit Plan
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
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre



Abbreviation	Expansion
PWCS	Primary Weavers Cooperative Society
PMEGP	Prime Minister's Employment Generation Programme
RWHS	Rainwater Harvesting Structure
RKVV	Rashtriya Krishi Vikash Yojana
RRB	Regional Rural Bank
RBI	Reserve Bank of India
RLTAP	Revised Long Term Action Plan
RIDF	Rural Infrastructure Development Fund
RNFS	Rural Non-Farm Sector
RSETI	Rural Self Employment Training Institute
SAO	Seasonal Agricultural Operations
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SAP	Service Area Plan
SCS	Service Cooperative Society
STCCS	Short Term Co-operative Credit Structure
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
TFO	Total Financial Outlay
TBO	Tree Borne Oil-seeds
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group
CAT	Capacity Building for Adoption of Technology
CCF	Climate Change Fund
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
DLTC	District Level Technical Committee

## 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	Almora district is located in external Himalayan region; to the north of it is Chamoli, Pithoragarh to the east, Bageshwar to the northeast, Champawat to the southeast, Pauri Garhwal to the west and Nainital district to the south.
Type of soil	Soils are varied; geographical region of the district ranges from about 750 meters above sea level to over 2000 meters. Only a small part of the district is plain; the flat and fertile land near the rivers is locally called "sera" such as Basulisera Ravalsera, etc.
Primary occupation	Primary occupation in the district is agriculture; but due to small land-holdings, poor irrigation facilities, wild animal menace, lack of agriculture inputs, etc. it is limited to sustenance farming. It contributes 28.24% to GVA. Tertiary sector contributes 68.19% to the GVA of the district.
Land holding structure	94.84% of agricultural land-holdings are less than 2 hectares and are also fragmented. Therefore farmers depend on alternative income-generating activities. The level of industrialization is also very low.

### 3. Sectoral trends in credit flow

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

In the FY 22-23, 23-24 and 24-25 the priority sector credit distribution was Rs.44577.00 lakh (57%), Rs.61323.00 lakh (78.10%) and Rs. 68501.00 (70%) against the target of Rs. 77936.00 lakh, Rs.78530.00 lakh and Rs. 97931.00 lakhs, respectively.

#### 2. Investment credit in agriculture

The credit flow to agriculture investment activities in the district is quite low. As against the target of Rs. 13392 lakhs, Rs. 15077 lakhs and Rs. 22567.00 lakh during last 3 FYs, achievement was Rs. 2836 lakhs (21.2%), Rs.5730 lakhs (38%) and Rs. 7782.00 lakhs (34%), only.

#### 3. Credit flow to MSMEs

Credit flow in the district under MSME and OPS sector put together, has been Rs. 42716.00 lakhs (FY24-25), Rs. 40591.00 lakhs (23-24) and Rs. 32595.00 Lakhs (22-23); against the targets of Rs. 57156.00 lakhs, Rs. 42229.00 lakhs and Rs. 43043.00 lakhs, respectively.

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

During financial year 2024-25 the credit flow under Education, Housing, Renewable Energy and Other sectors under OPS, was Rs. 535.00 lakh (19.55% of the target), Rs. 1561.00 lakh (29.41%), Rs.21.00 lakh (41.18%) and Rs. 8106.00 lakhs (97.84%), respectively.



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

##### **1. Projection for the year**

Taking into account the method of assessing the potential, specific situation in the district and considering the plans/ directives of the central and state governments, a sectorwise/subsectorwise assessment of Rs.146678.39 lakh has been done for the year 2026-27.

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

Projection for agriculture credit is pegged at Rs. 76908.75 lakhs including Rs. 43604.38 lakhs for crop production, maintenance and marketing; Rs. 5623.30 lakhs as working capital for animal husbandry, poultry & fisheries; Rs. 27681.07 lakhs for term lending for agriculture and allied activities.

##### **3. Projection for MSMEs**

Projection for MSME sector has been pegged at Rs. 49170.00 lakhs which includes Rs. 25620.00 lakhs for term credit and Rs. 23550.00 as working capital needs.

##### **4. Projection for other purposes**

Projections for Export Credit, Education, Housing Credit, Social Infrastructure, Renewable energy and Informal credit delivery system has been kept at Rs. 472.50 lakhs, Rs. 2430.00 lakhs, Rs. 9877.75 lakhs, Rs. 3747.00 lakhs, Rs. 112.64 lakhs, and Rs. 3960.00 lakhs, respectively.

## 5. Developmental Initiatives

- 1 In the past few years the GoI and state governments have made efforts to accelerate development and enhance the income of farmers through various schemes. Prominent among these are Sahkar Se Samriddhi, Mukhyamantri Swarojgar Yojana, Mukhyamantri Swarojgar Yojana – Nano, DAY-NRLM,
- 2 Centre Sector Scheme for creating Farmer Producer Organizations (FPO), Agriculture Infrastructure Fund Scheme (AIF), Animal Husbandry and Dairy Infrastructure Development Fund (AHIDF), Pradhan Mantri Promotion of Food Micro-Enterprises (PMFME) scheme, etc.
- 3 Apart from this Prime Ministers Employment Generation Program – District Industries Center, Prime Ministers Employment Generation Program – KVIB / District Industries Program – Prime Ministers Employment Generation Program – KVIB / District Industries Center.
- 4 Veer Chandra Singh Garhwali Tourism Self Employment Scheme – Vehicle and Non-Vehicle, Pt. Deendayal Upadhyaya Home Stay Scheme, National Rural Livelihood Mission, etc. also benefited many beneficiaries.
- 5 Additionally financial support for the overall development of the district is provided under various funds by NABARD among which the major ones, as outlined in Chapter 9.

## 6. Thrust Areas

- 1 2025 is being celebrated as International Year of Cooperatives (IYC) and MoC is pushing many impactful schemes for holistic development of the Sector including computerization of M-PACS, formation of new M-PACS, PDCS, PFCS and others, Sahkar Se Samriddhi, Cooperation among cooperatives, etc.
- 2 In Almora all 77 M-PACS have been onboarded for computerization; 57 new M-PACS, 29 new PDCS and 6 new PFCS were formed during FY24-25; all 77 M-PACS have taken membership of state-cooperative societies; 68 M-PACS have taken CSC license; and many more initiatives. This sector will continue to be on focus of development during FY26-27, as well.
- 3 Union Cabinet has approved the Prime Minister Dhan-Dhaanya Krishi Yojana (PMDDKY) in July 2025. The scheme is designed to catalyse growth in 100 agri-districts through saturation-based convergence of 36 Central schemes across 11 Ministries. Almora is one of the districts selected under the scheme.
- 4 With an annual outlay of Rs. 24,000 crore for a period of 6 years starting FY25-26, rather than introducing new schemes, PMDDKY ensures coordinated delivery of existing programmes to the last-mile farmer, avoiding duplication and enhancing impact.



5 Initiatives such as the DAY-NRLM, REAP (now Gramotthan), Mukhyamantri Swarojgar Yojna-MSY 2.0, CSS-FPO, CSS-Agricultural Infrastructure Fund (AIF), PMFME, KCC in Animal Husbandry, Fisheries & Poultry, etc. will continue to create their respective impacts in 2026-27.

## 7. Major Constraints and Suggested Action Points

- 1 In hilly areas agriculture is a challenging unpredictable and low-profit occupation. Additionally small and marginal farmers face: scattered and small land holdings, threat of wild animals, lack of irrigation facilities, shortage of quality inputs (seeds, fertilizers, pesticides, etc.), etc.
- 2 Due to these obstacles there has been a decline in the interest of farmers in farming in the district over the past 2-3 decades and there has been significant migration from the villages. Even those who continue farming mostly fulfill their own needs.
- 3 The ambitious plan to establish one Primary Cooperative Society in each Gram Panchayat level and ensuring cooperation among various cooperatives will play a crucial role in development of Rural sector.
- 4 Initiatives such as the Agriculture Infrastructure Fund (AIF), Prime Ministers Micro Food Processing Enterprise Development Scheme (PMFME) and Animal Husbandry Infrastructure Development Fund (AHIDF) can contribute significantly.
- 5 Animal husbandry, fish farming, poultry farming can also be profitable businesses in the district. For this not only are term credit available under schemes such as the MSY, National Livestock Mission, SLM; but now short-term credit is also available through Kisan Credit Cards for these activities.
- 6 In the above context, the GoI's newly launched PM Dhan-Dhanya Krishi Yojna (PMDDKY) will be a crucial step in the right direction. It is hoped that this will bring much needed convergence and required holistic development of agriculture sector.
- 7 Focusing specifically on small-scale industries such as handicrafts, handlooms, bamboo products, copper products, tweed, home stay, tourism, herbal medicine, beekeeping, food processing, etc. will create new employment opportunities in rural areas and lead to economic prosperity.

## 8. Way Forward

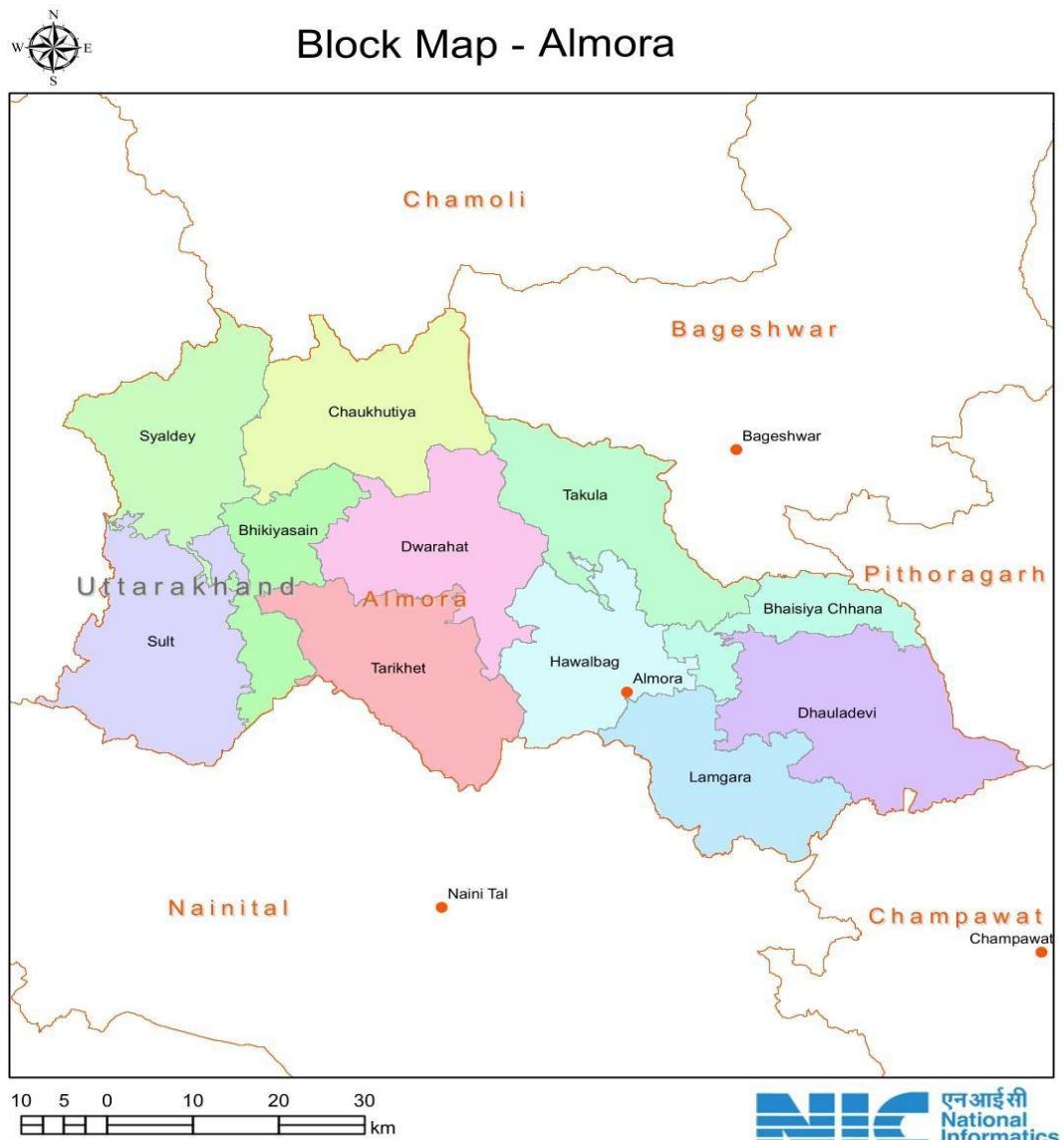
- 1 Social and economic conditions are rapidly changing. On one hand, in the agriculture sector, agritech startups are making efforts to revolutionise with new digital technologies. On the other hand, various fintech companies and NBFCs/MFIs are giving a new dimension to the banking landscape.
- 2 In hilly districts like Almora, which are already lagging behind in comparison to plains in agriculture technology and digital banking, there is a need to work with heightened pace.



- 3 All departments/ organisations must strive to bring the latest technology and information in their respective fields to the farmers in the farthest corners of the district.

# Part A

## District Map



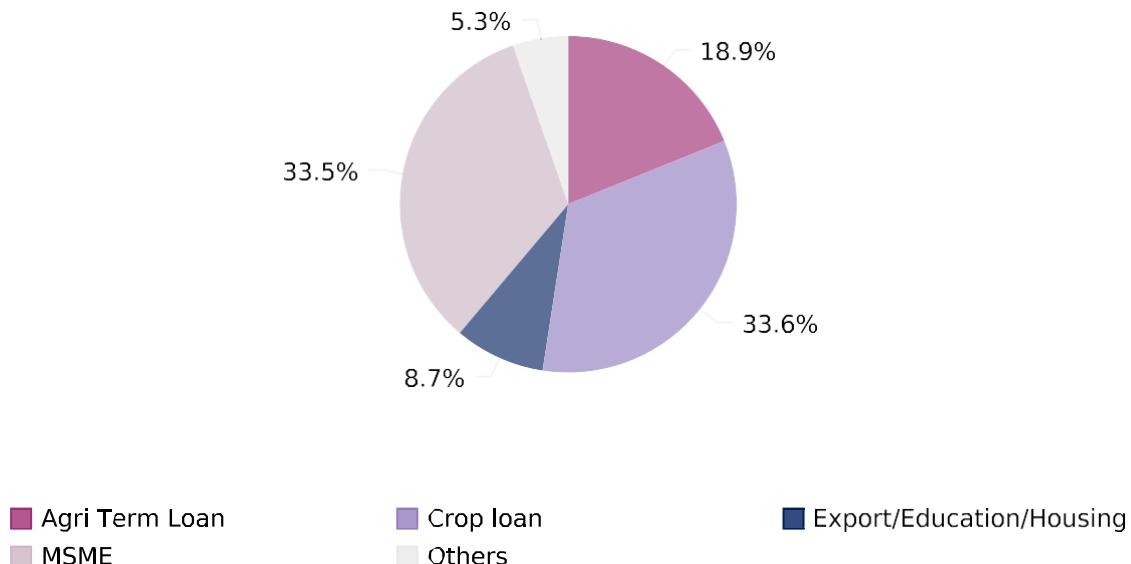
Legend	
●	District Head Quarter
—	State Boundary
—	District Boundary
—	Block Boundary

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

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

(Rs. lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	72588.28
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	49227.68
2	Term Loan for agriculture and allied activities	23360.6
B	Agriculture Infrastructure	998.16
C	Ancillary activities	3322.31
I	Credit Potential for Agriculture A+B+C)	76908.75
II	Micro, Small and Medium Enterprises	49170
III	Export Credit	472.5
IV	Education	2430
V	Housing	9877.5
VI	Social Infrastructure	3747
VII	Renewable energy	112.64
VIII	Others	3960
<b>Total Priority Sector</b>		<b>146678.39</b>



Sources

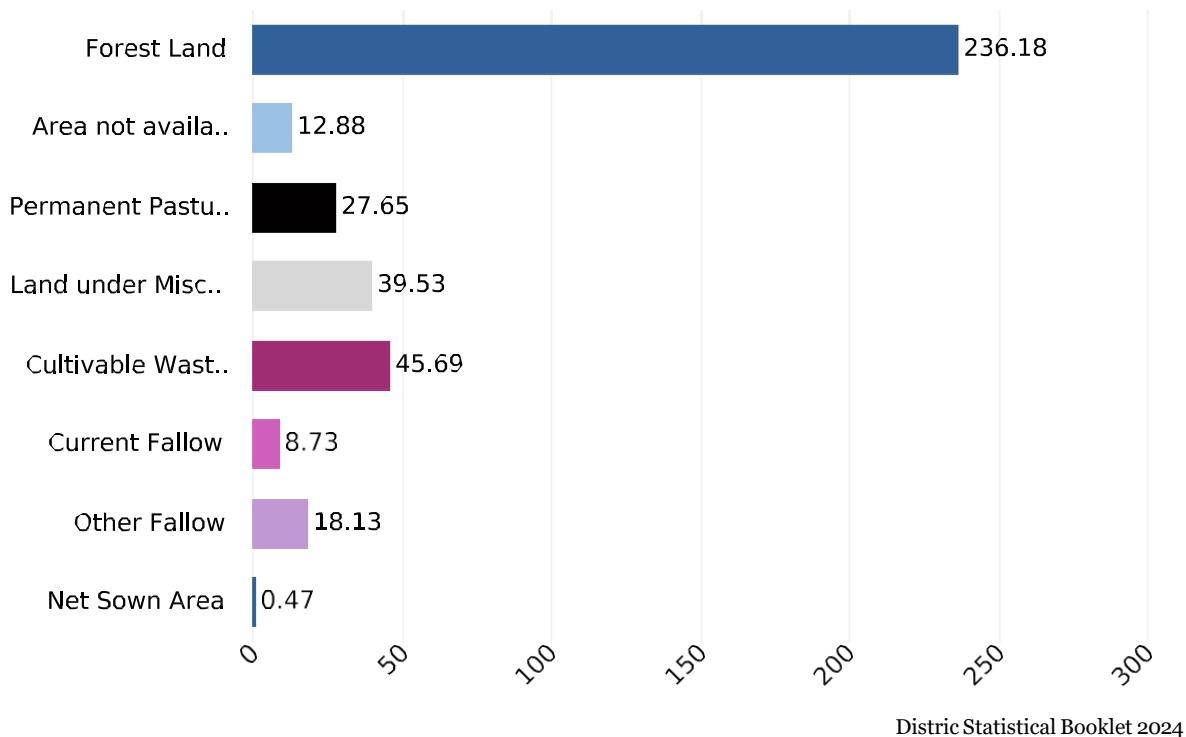
### **Summary of Sector/ Sub-sector wise PLP Projections 2026-27**

(Rs. lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	43604.38
2	Water Resources	554.15
3	Farm Mechanisation	140.08
4	Plantation & Horticulture with Sericulture	10498.51
5	Forestry & Waste Land Development	130.15
6	Animal Husbandry - Dairy	11767.37
7	Animal Husbandry - Poultry	1028.01
8	Animal Husbandry - Sheep, Goat, Piggery	2730.43
9	Fisheries	287.15
10	Farm Credit- Others	1848.05
	Sub total	72588.28
B	Agriculture Infrastructure	
1	Construction of storage	527.28
2	Land development, Soil conservation, Wasteland development	400.68
3	Agriculture Infrastructure - Others	70.2
	Sub total	998.16
C	Ancillary activities	
1	Food & Agro. Processing	1989.09
2	Ancillary activities - Others	1333.22
	Sub Total	3322.31
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	15300
II	B Service Sector - Term Loan	10320
II	C Manufacturing Sector - WC	10425
II	D Service Sector - WC	13125
II	E MSME - Others	0
	Total MSME	49170
III	Export Credit	472.5
IV	Education	2430
V	Housing	9877.5
VI	Social Infrastructure	3747
VII	Renewable energy	112.64
VIII	Others	3960
	<b>Total Priority Sector</b>	<b>146678.39</b>

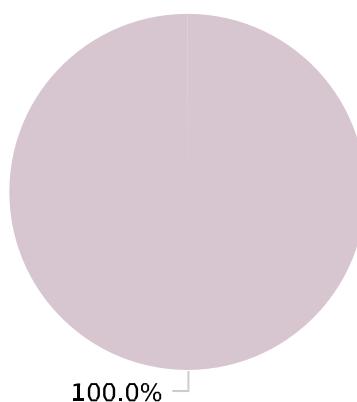
# **District Profile**

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



District Statistical Booklet 2024

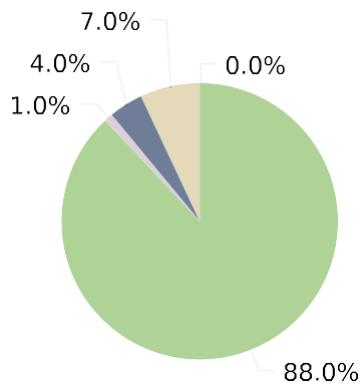
### 2. Status of Extraction of Ground Water - No. of blocks



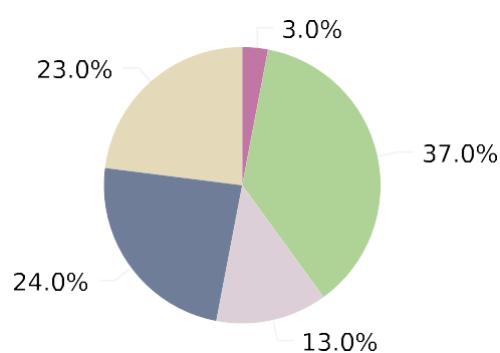
■ Not assessed

GWRA 2022 Central Ground Water Board

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



### Landholding - Area (%)

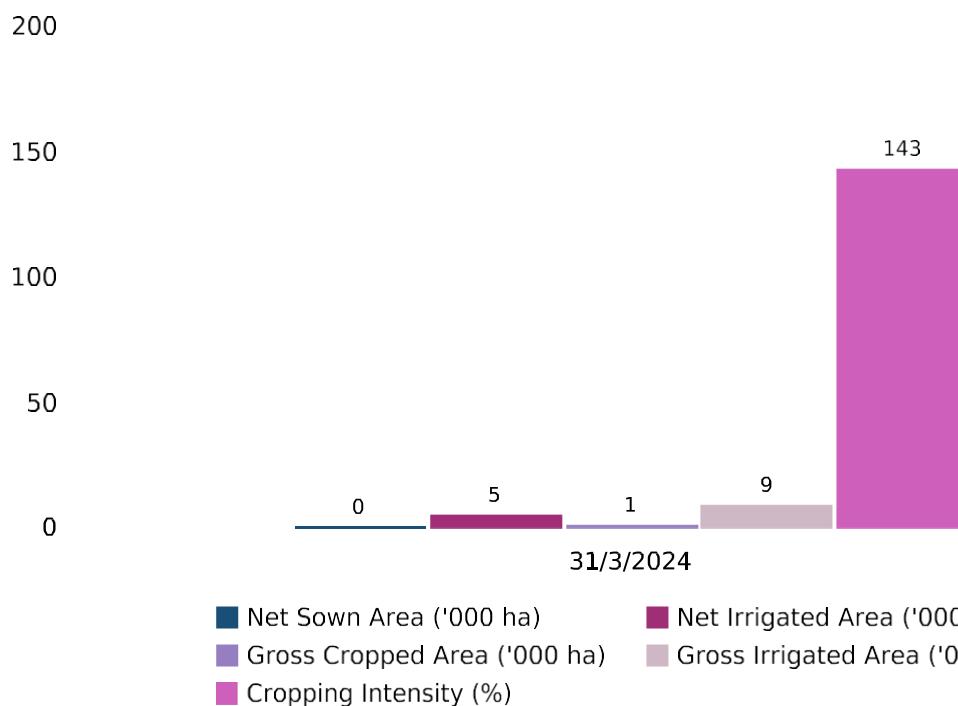


- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

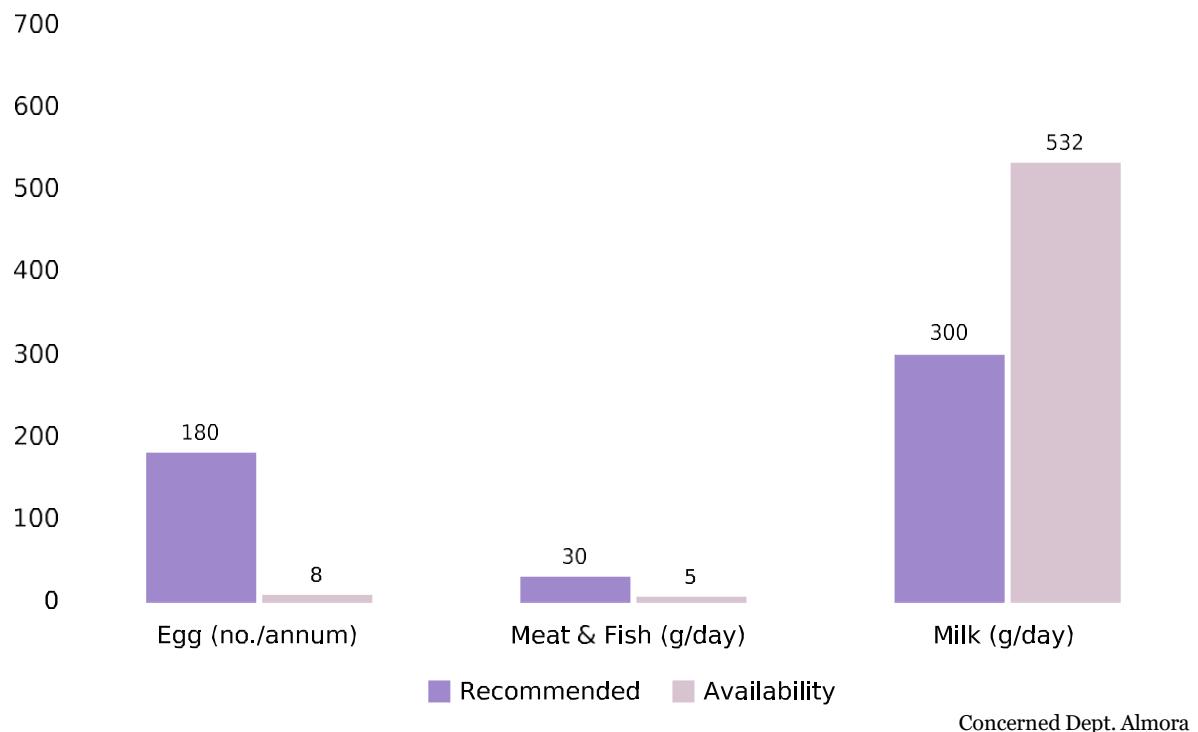
- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

Landholding Census 21-22

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



## 5. Per-capita availability





## Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	3139.00
4	No. of revenue villages	2270
5	No. of Gram Panchayats	1160
2	No. of Sub Divisions	12
3	No. of Blocks	11

#### 1.a Additional Information

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

### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Uttarakhand
2	District	Almora
3	Agro-climatic Zone 1	SAZ49 - Zone A up to 1000 M
4	Agro-climatic Zone 2	SAZ50 - Zone B 1000-1500M
5	Agro-climatic Zone 3	SAZ51 - Zone C 1500-2400M
6	Agro-climatic Zone 4	SAZ52 - Zone D> 2400 M
7	Agro-climatic Zone 5	AZ26 - Hill
8	Climate	Sub-Humid & Cold
9	Soil Type	Hilly/ Mountaineous Soils



### 3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	464.94
2	Forest Land	236.18
3	Area not available for cultivation	12.88
4	Barren and Unculturable land	24.42
5	Permanent Pasture and Grazing Land	27.65
6	Land under Miscellaneous Tree Crops	39.53
7	Cultivable Wasteland	45.69
8	Current Fallow	8.73
9	Other Fallow	18.13

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

Sr. No.	Stage	Nos.
1	Safe	0
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	11
7	Total	11

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	133.75	87.68	25.48	37.12
2	>1 to <=2 ha	10.93	7.16	15.46	22.52
3	>2 to <=4 ha	6.06	3.97	16.54	24.09
4	>4 to <=10 ha	1.69	1.11	9.22	13.43
5	>10 ha	0.12	0.08	1.95	2.84
6	Total	152.55	100.00	68.65	100.00

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

Sr. No.	Particulars	Nos.
1	Cultivators	132.00
2	Of the above, Small/ Marginal Farmers	105.00
3	Agricultural Labourers	4.00
6	Other workers	97.00
5	Workers engaged in Allied agro activities	62.00
4	Workers engaged in Household Industries	3.00

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



Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	623.00	291.00	332.00	549.00	74.00
2	Scheduled Caste	151.00	72.60	78.00		
3	Scheduled Tribe	1.28	0.63	0.65		
4	Literate	436.50	231.60	204.90		
5	BPL	275.00				

### 8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	141
2	Rural Households	125
3	BPL Households	60

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	141.00
2	Having source of drinking water	141.00
3	Having electricity supply	141.00
4	Having independent toilets	141.00

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	2137
2	Villages having Agriculture Power Supply	0
3	Villages having Post Offices	307
4	Villages having Banking Facilities	95
5	Villages having Primary Schools	1387
6	Villages having Primary Health Centres	131
7	Villages having Potable Water Supply	2137
8	Villages connected with Paved Approach Roads	1237



## Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOs.
1	Anganwadis	1860
2	Primary Health Centres	26
3	Primary Health Sub-Centres	9
4	Dispensaries	154
5	Hospitals	165
6	Hospital Beds	1249

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

Sr. No.	Particulars	NOs.
1	Fertiliser/Seed/Pesticide Outlets	191
2	Registered FPOs	23
3	Agro Service Centres	
4	Soil Testing Centres	2
5	Approved nurseries	20
6	Agriculture Pumpsets	
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	46.70
2	Irrigation Potential Created	5.26
3	Net Irrigated Area (Total area irrigated at least once)	5.26
4	Area irrigated by Canals/ Channels	1.19
5	Area irrigated by Wells	0.00
6	Area irrigated by Tanks	0
7	Area irrigated by Other Sources	4.07
8	Irrigation Potential Utilized (Gross Irrigated Area)	9.37

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

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	6272
2	Railway Line [km]	0
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	

**15. Processing Units**

Sr. No.	Type of Processsing Activity	No. of Units	Capacity
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	55	
2	Sugarcane (Gur/ Khandsari/ Sugar)	0	
3	Fruit (Pulp/ Juice/ Fruit drink)	20	
4	Spices (Masala Powders/ Pastes)	8	
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	
6	Cotton (Ginning/ Spinning/ Weaving)	0	
7	Milk (Chilling/ Cooling/ Processing, etc.)	3	
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0	
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	0	
10	Others		

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	17042	1137	15905
2	Cattle - Indigenous	132038	55452	76586
3	Buffaloes	77444	3464	73980
4	Sheep - Cross bred	0	0	0
5	Sheep - Indigenous	2186	1019	1167
6	Goat	185319	46011	139308
7	Pig - Cross bred	8	0	8
8	Pig - Indigenous	351	134	217
9	Horse/Donkey/Camel	1736	-	-
10	Rabbit	0		
11	Poultry - Improved	8040	1928	6112
12	Poultry - Indigenous	72309		

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	38
2	Veterinary Dispensaries	105
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	92
5	Animal Breeding Farms	03
6	Animal feed manufacturing units	0
7	Fodder Farms	1



8	Dairy Cooperative Societies	559
9	Milk Collection Centres	249
10	Fishermen Societies	17
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	0
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	20.80	MT	0	gm/day
2	Egg	49.84	Lakh Nos.	8	nos/p.a.
3	Milk	3.04	MT	532	gm/day
4	Meat	1.09	MT	5	gm/day
5	Wool		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)	1056	1286
Rainfall - Actual (mm)	1178	859

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)	0.83	0.67
Net sown area ('ooo ha)	0.58	0.47
Cropping intensity (%)	143.10	142.55

#### Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	2.89	2.89

#### KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)		21224	33125
GLC through KCC (Rs. lakh)		15002.00	20431.00

#### Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	2	1
Soil Health Cards Issued (No.)	70	3160

#### Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)		13135

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

Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Finger Millet	21.63	28.44	28.44	27.70	37.95	1.31



Wheat	18.50	31.16	31.16	15.75	23.63	1.68
Rice	11.57	12.67	12.67	10.00	17.00	1.10
Barley	2.71	2.86	2.86	3.12	4.68	1.06
Horse Gram	2.35	2.58	2.58	2.70	1.89	1.10
Bhatt	2.13	2.29	2.29	2.00	2.80	1.08
Lentil	1.03	0.92	0.92	0.83	0.58	0.89
Little Millet	9.58	13.17	13.17	0.00	0.00	1.37

### Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (ooo ha)	12	46
Net Irrigated Area (ooo ha)	4	5
Gross Irrigated Area (ooo ha)	8	9

### Block level water exploitation status

Sr.No.	Particulars	District	Block Name	Status
1	Uttarakhand	Almora	Bhaisiya Chhana	Not Assessed
10	Uttarakhand	Almora	Takula	Not Assessed
11	Uttarakhand	Almora	Tarikhett	Not Assessed
2	Uttarakhand	Almora	Bhikiyasain	Not Assessed
3	Uttarakhand	Almora	Chaukhutiya	Not Assessed
4	Uttarakhand	Almora	Dhauladevi	Not Assessed
5	Uttarakhand	Almora	Dwarahat	Not Assessed
6	Uttarakhand	Almora	Hawalbag	Not Assessed
7	Uttarakhand	Almora	Lamgara	Not Assessed
8	Uttarakhand	Almora	Sult	Not Assessed
9	Uttarakhand	Almora	Syaldey	Not Assessed

### Farm Mechanisation

#### Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors		4
Power Tillers		386
Threshers/Cutters		59

### Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)		22

**Crop Identified for One District-One Product**

Particulars	31/03/2023	31/03/2024
Crop Name	Apricot	Apricot
Area cultivated (Ha)	172	172

**Sericulture**

Particulars	31/03/2023	31/03/2024
Area (Ha)	6	6
Production (Kg)	7990	7990

**Weavers Clusters**

Particulars	31/03/2023	31/03/2024
Popular variety (ies)	Mulberry	Mulberry

**Production and Productivity**

Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Pear	0.90	4.49	0.90	4.49
Peach	0.74	3.37	0.74	3.37
Apricot	0.58	2.39	0.58	2.39
Walnut	0.92	1.59	0.92	1.59
Mango	1.89	6.29	1.89	6.29
Sweet Orange	1.11	5.04	1.11	5.04
Potato	0.76	4.44	0.76	4.44
Onion	0.35	1.35	0.35	1.35
Garlic	0.33	1.08	0.33	1.08
Turmeric	0.32	1.36	0.32	1.36
Ginger	0.38	2.30	0.38	2.30
Radish	0.57	4.45	0.57	4.45
Chilli	0.53	1.21	0.53	1.21



### Forestry & Waste Land Development

#### Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)	236	236
Waste Land (ooo ha)	44	44
Degraded Land (ooo ha)	24	24



## District Profile

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

#### Animal Husbandry ' Dairy

#### Processing Infrastructure

Particulars	31/03/2023	31/03/2024
Chilling Centers (No.)	3	3

#### Animal Husbandry - Poultry

#### Poultry

Particulars	31/03/2023	31/03/2024
Broiler Farms (No.)	0	1
Hatcheries (No.)	1	1

#### Fisheries

#### Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	575
Cage Culture/ Bio-floc technology (No.)	10

#### Agri. Infrastructure

#### Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	1
Cold Storages (Capacity - 000 MT)	5
Storage Godowns (No.)	22
Storage Godowns ( Capacity - 000 MT)	6

#### Land Development, Soil Conservation & Watershed Development

#### NABARD's interventions

Particulars	Status
Watershed Projects (No.)	1

## District Profile

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

#### Agri Infrastructure ' Others

##### Fertilizer Consumption

Particulars	31/03/2023	31/03/2024
Fertilizer Consumption (ooo kg)	248	241.21
Pesticides Consumption (ooo kg)		0.00

#### MSME

Particulars	Status
MSME Clusters (No.)	6
Micro Units (No.)	12889
Small Units (No.)	34
Medium Units (No.)	2
Udyog Aadhar Registrations (No.)	12925

#### Traditional activities

Particulars	Status
Handloom Clusters (No.)	3
Handicrafts Clusters (No.)	3
Weavers Coop. Societies (No.)	5

#### Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)		1002
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	10	33

#### Informal Credit Delivery

##### Promotional Interventions

Particulars	31/03/2023	31/03/2024
NRLM/SRLM (Rs. lakh)	2816.00	3014.00
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	7.45	

**Status of SHGs**

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	11	11
No. of SHGs formed	857	221
No. of SHGs credit linked (including repeat finance)	2405	2471
Bank loan disbursed (Rs. lakh)	2816.00	3014.00
Average loan per SHG (Rs. lakh)	1.17	1.22
Percentage of women SHGs %	100.00	100.00

**Status and Prospects of Cooperatives****Details of non-credit cooperative societies**

Particulars	31/03/2023	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	434	242
Weavers (No.)	5	5
Marketing Societies (No.)	2	2
Agro Processing Societies (No.)	0	1
Others (No.)	1	
Total (No)%	442	250

**Details of credit cooperative societies**

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	77	77

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

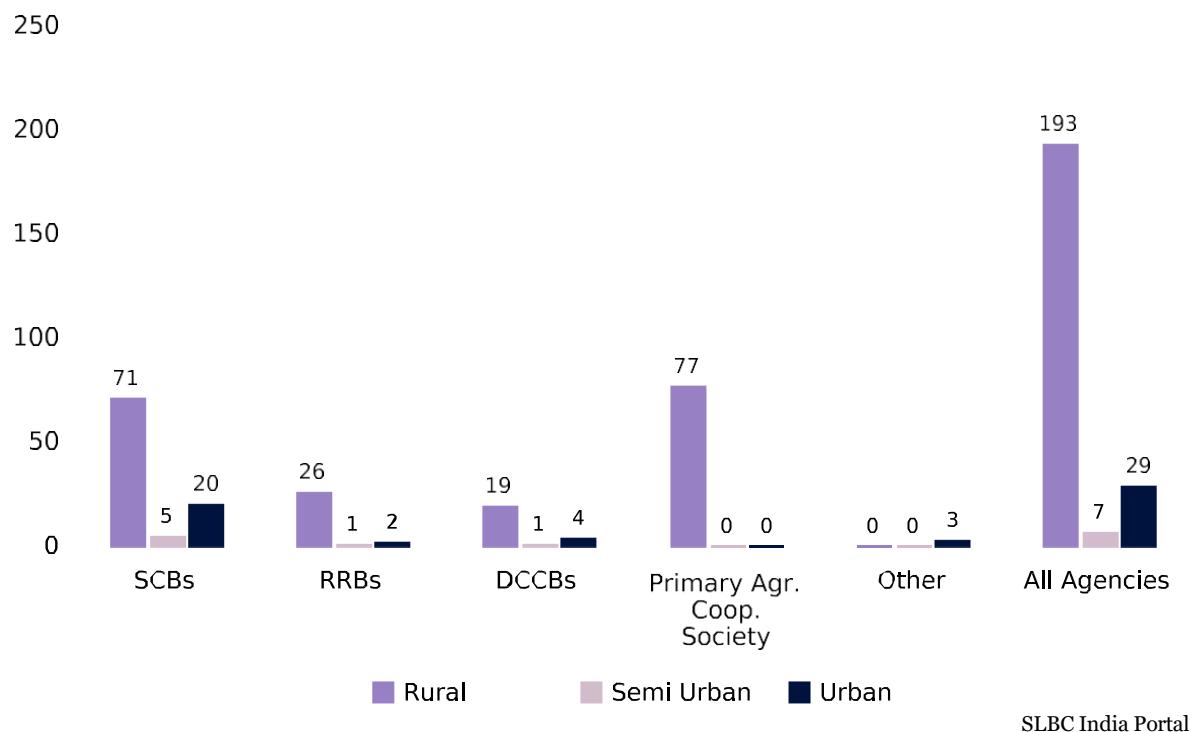
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	77	
2	Potential for formation of new MPACS	16	
3	PACS Computerisation	77	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	92	
7	PACS as Common Service Centres (CSCs)	68	



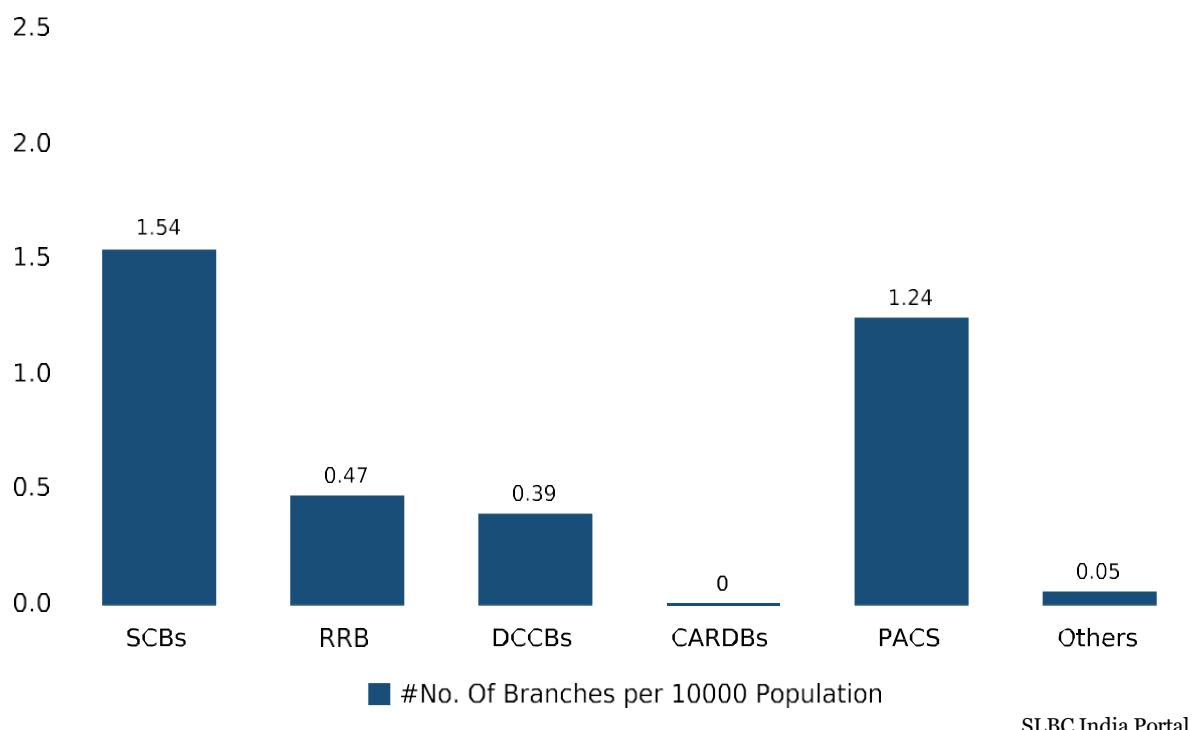
8	PACS as Kisan Samridhi Kendras (KSKs)	34	
9	PACS as Jan Aushadi Kendras (JAK)	1	
12	PACS as Pani Samitis	5	
a	Membership in Multi State Cooperative Society on Seeds	58	
b	Membership in Multi State Cooperative Society on Organic farming & products	10	
c	Membership in Multi State Cooperative Society on Agri-exports	48	

# **Banking Profile**

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

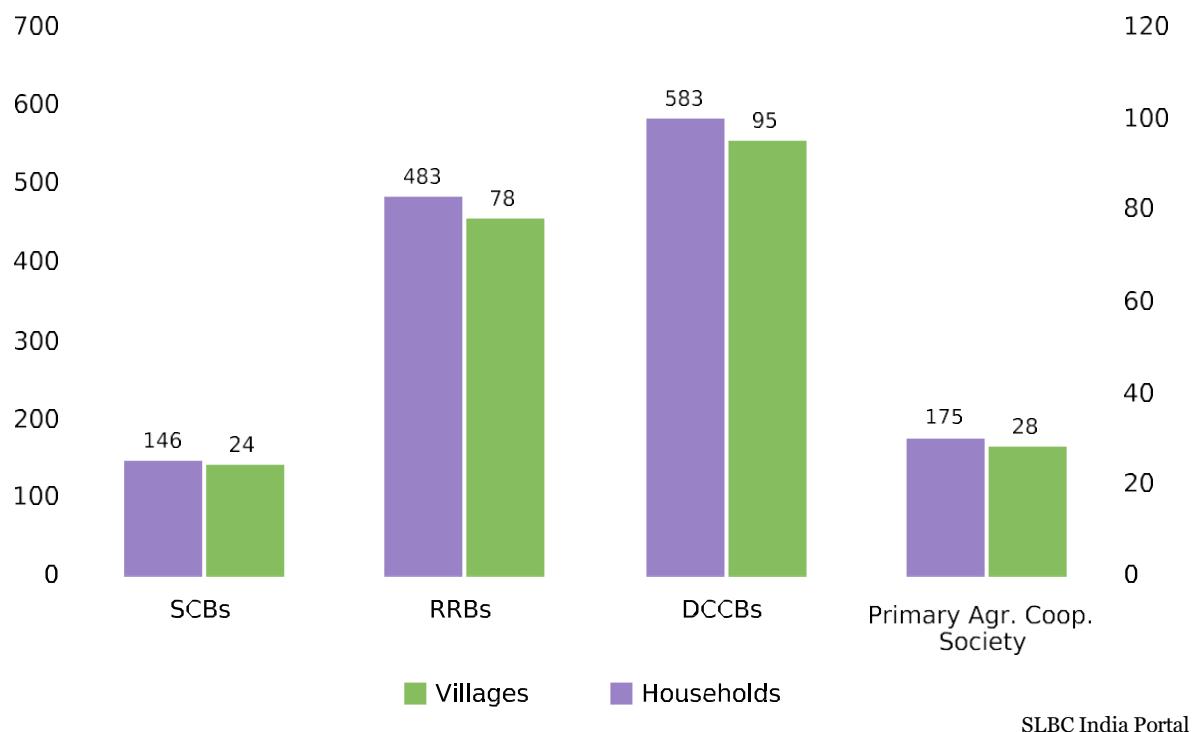


### 2. Branch Penetration

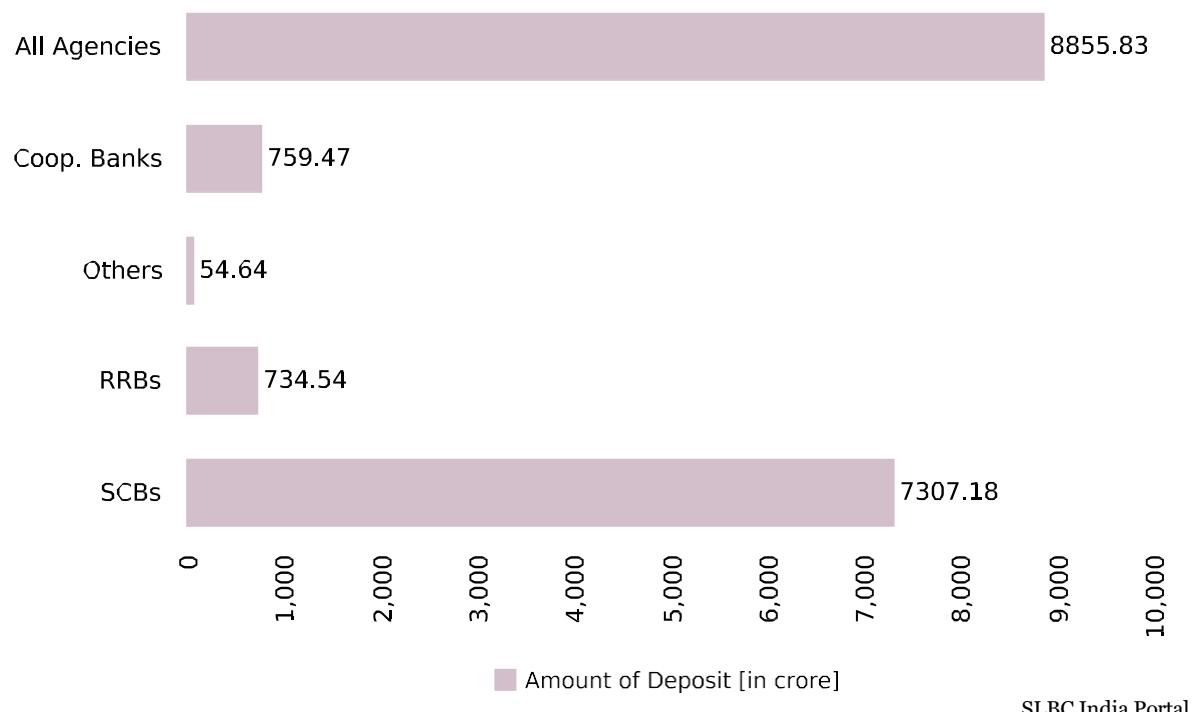




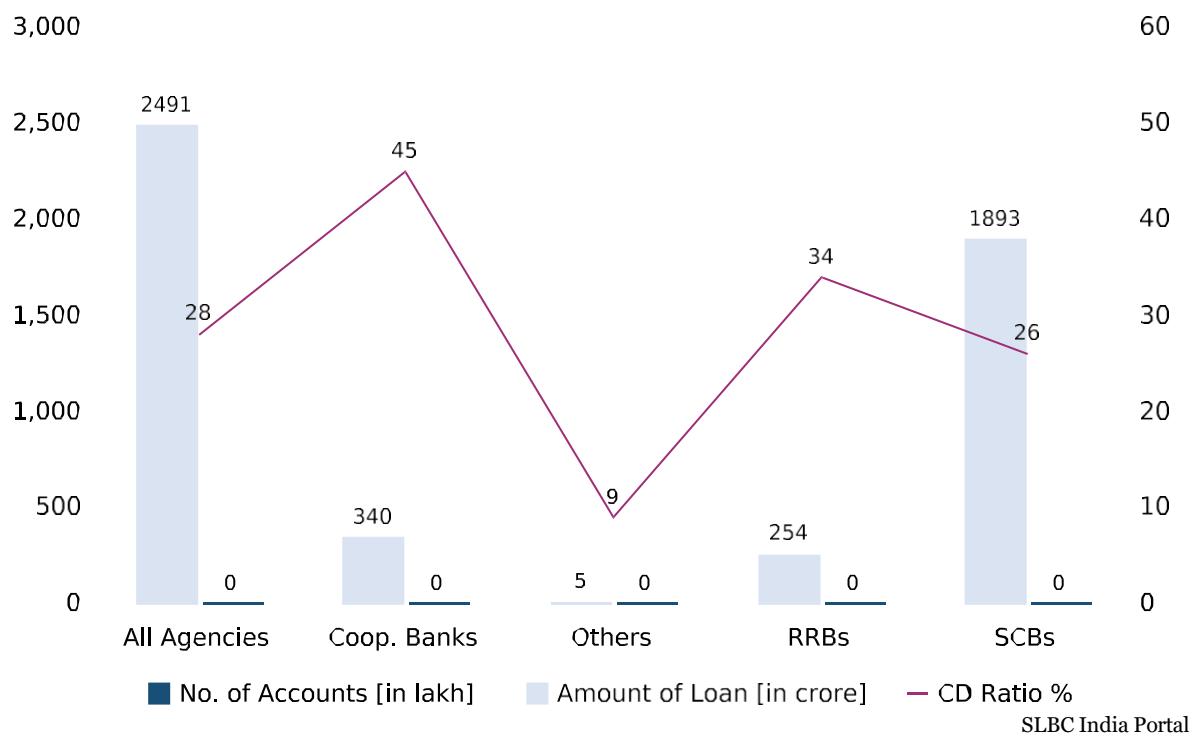
### 3. Agency wise - Per branch Outreach



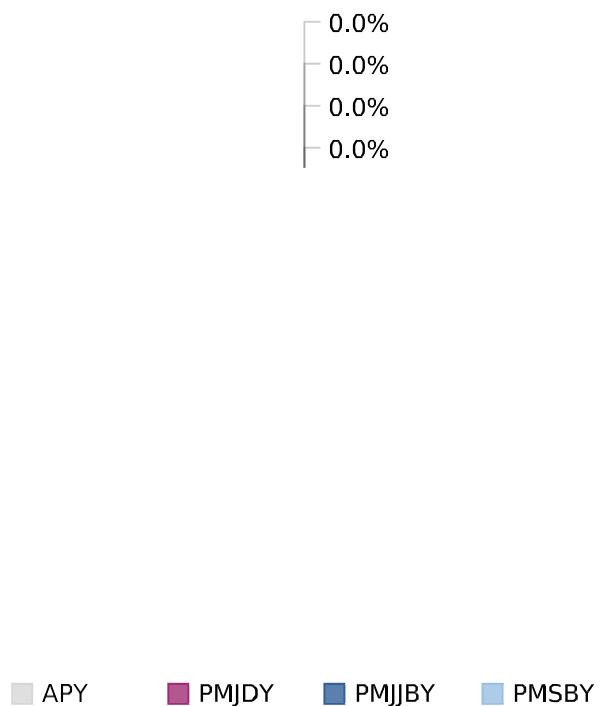
### 4. Agency wise - Deposit O/s



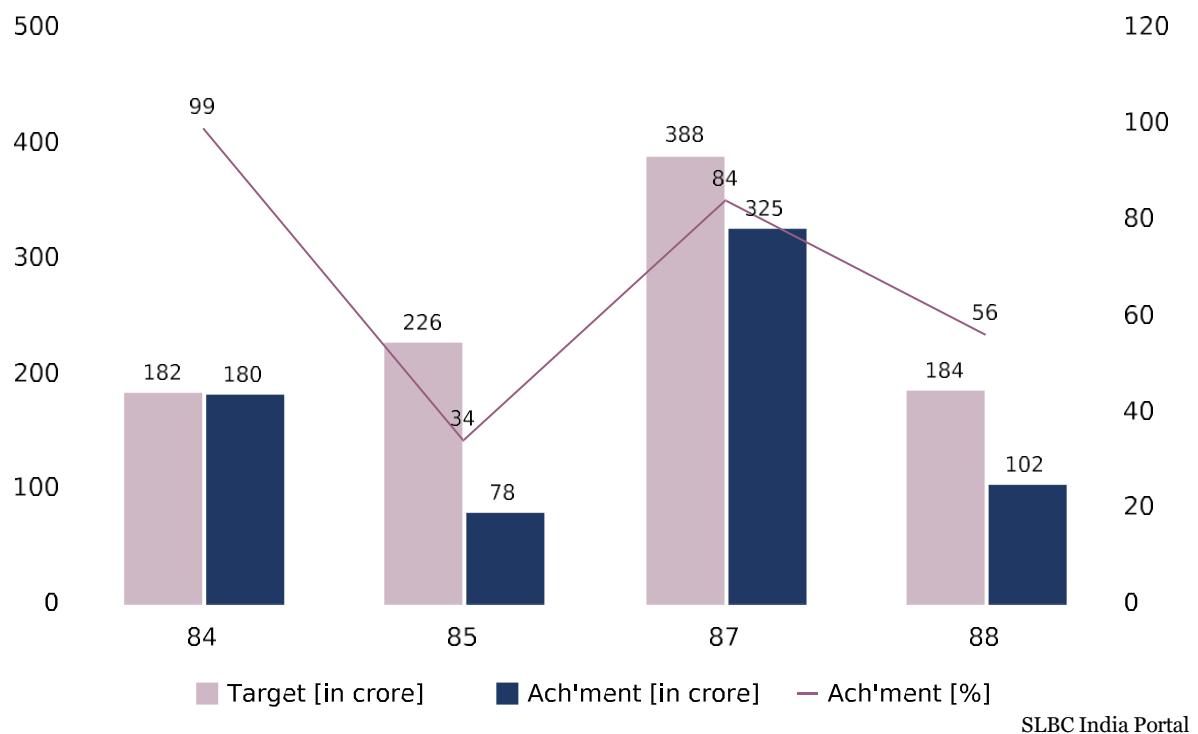
### 5. Agency wise - Loan O/s and CD ratio



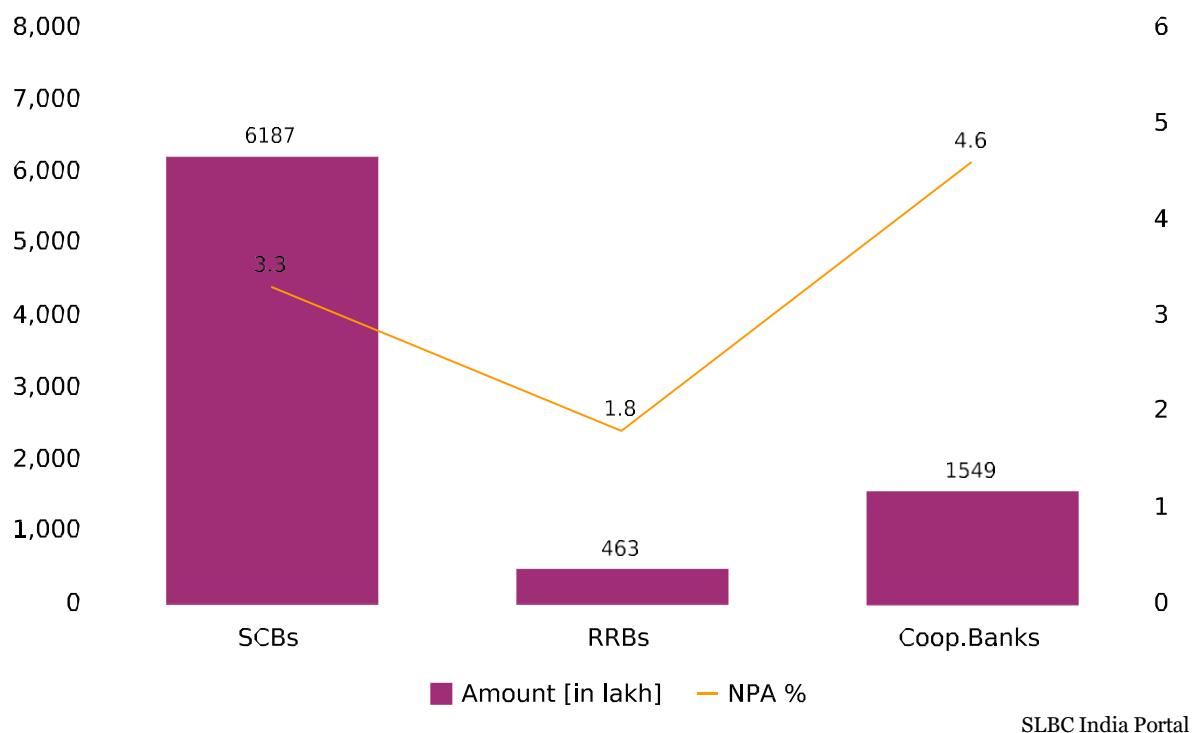
### 6. Performance under Financial Inclusion (No. of A/c)



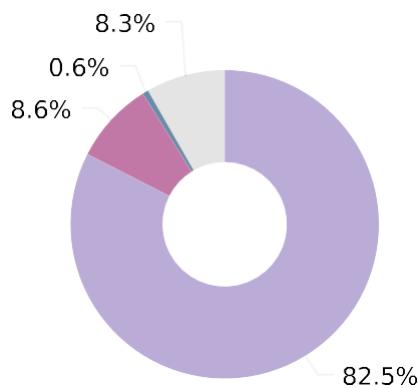
### 7. Sector-wise Performance under ACP



### 8. NPA position



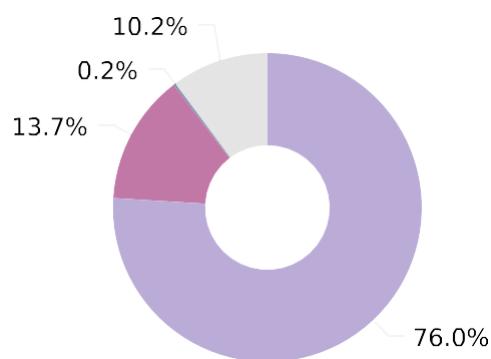
**9. Agency wise - Share of Deposit O/s**  
**Year 2025-26**



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

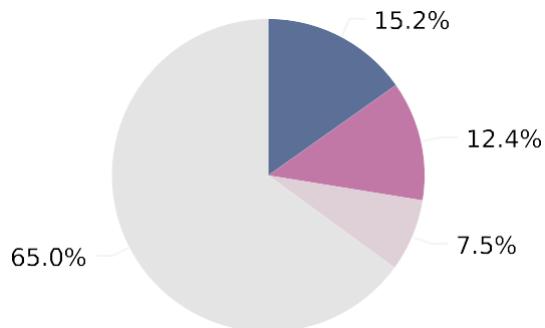
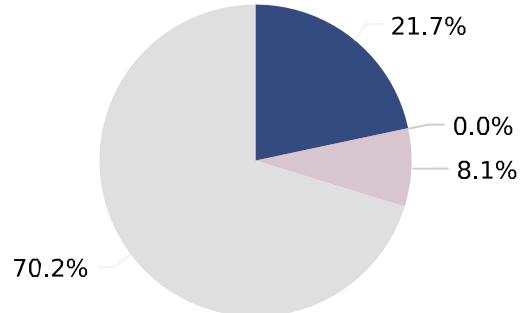
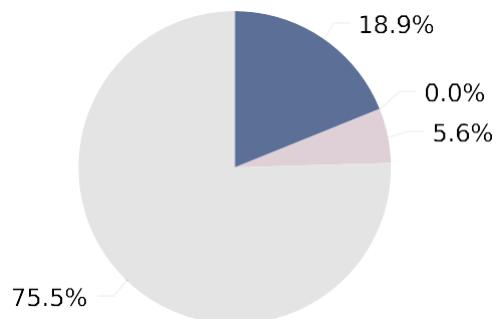
SLBC India Portal

**10. Agency wise - Share of Loan O/s**  
**Year 2025-26**



■ Commercial Banks ■ Cooperative Banks ■ Others  
■ Regional Rural Bank

SLBC India Portal

**11. Agency wise - Share of NPA****Year 2023-24****Year 2024-25****Year 2025-26**

■ Coop.Banks   ■ Others   ■ RRBs  
■ SCBs

SLBC India Portal

## Banking Profile

### 1. Network & Outreach

Label	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	16	96	71	5	20			81	24	146
Regional Rural Bank	1	29	26	1	2			56	78	483
District Central Coop. Bank	1	24	19	1	4			0	95	583
Coop. Agr. & Rural Dev. Bank	0	0								
Primary Agr. Coop. Society	77	77	77	0	0			0	28	175
Others	1	3	0	0	3			0		
All Agencies	96	229	193	7	29	0	0	137		

### 2. Deposits Outstanding

Label	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	524306	651006		-100.0	0	533367.00	662257.00	730718.00	10.3	82.51
Regional Rural Bank	88566	95113		-100.0	0	64342.00	69098.00	73454.00	6.3	8.29
Cooperative Banks	53612	61320		-100.0	0	79650.00	91102.00	75947.00	-16.6	8.58
Others	41355	2490		-100.0	0	88287.00	5315.00	5464.00	2.8	0.62
All Agencies	707839	809929	0	-100.0	0	765646.00	827772.00	885583.00	7.0	100.00

### 3. Loans & Advances Outstanding

Label	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	76543	82677	0	-100.0	0	201009.00	226490.00	249117.00	10.0	100.0
Commercial Banks	24922	33991		-100.0	0	127099.00	173350.00	189258.00	9.2	76.0
Cooperative Banks	44094	42798		-100.0	0	31700.00	30768.00	34023.00	10.6	13.7



Others	2702	53		-100.0	0	24104.00	475.00	472.00	-0.6	0.2
Regional Rural Bank	4825	5835		-100.0	0	18106.00	21897.00	25364.00	15.8	10.2

#### 4. CD Ratio

Label	CD Ratio %		
	No. of accounts		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	23.8	26.2	25.9
Regional Rural Bank	28.1	31.7	34.5
Cooperative Banks	39.8	33.8	44.8
Others	27.3	8.9	8.6
All Agencies	26.3	27.4	28.1

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

Label	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	90226	348205	96211	19539
Regional Rural Bank	27252	23717	9307	9794
Cooperative Banks	6556	3250	945	39
Others	3657	2149	1016	939
All Agencies	127691	377321	107479	30311

#### 6. Performance on National Goals

Label	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	42622.00	22.5	11245.00	5.9	30654.51	16.2	12.32	0.0	14775.79	7.8
Regional Rural Bank	8807.00	34.7	3290.00	13.0	8524.71	33.6	0.00	0.0	2639.14	10.4
Cooperative Banks	17072.00	50.2	11250.00	33.1	11877.34	34.9	0.00	0.0	1259.51	3.7
Others		0.0		0.0	0.00	0.0	0.00	0.0	0.00	0.0
All Agencies	68501.00	27.5	25785.00	10.4	51056.56	20.5	12.32	0.0	18674.44	7.5

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

Label	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	77936.00	44577.00	57.2	78530.00	61323.00	78.1	97931.00	68501.00	69.9	68.4
Commercial Banks	43796.00	29452.00	67.2	48496.00	37727.00	77.8	52398.00	42622.00	81.3	75.4
Cooperative Banks	11855.00	7408.00	62.5	12893.00	15523.00	120.4	16523.00	17072.00	103.3	95.4
Others	6426.00	1491.00	23.2	1593.00	141.00	8.9	10353.00		0.0	10.7
Regional Rural Bank	15859.00	6226.00	39.3	15548.00	7932.00	51.0	18657.00	8807.00	47.2	45.8



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

Label	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	21501.00	9146.00	42.5	21224.00	15002.00	70.7	18208.00	18003.00	98.9	70.7
Term Loan (Agri.)	13392.00	2836.00	21.2	15077.00	5730.00	38.0	22567.00	7782.00	34.5	31.2
Total Agri. Credit	34893.00	11982.00	34.3	36301.00	20732.00	57.1	40775.00	25785.00	63.2	51.5
MSME	5486.00	2410.00	43.9	4034.00	187.00	4.6	38753.00	32493.00	83.8	44.1
Other Priority Sectors*	37557.00	30185.00	80.4	38195.00	40404.00	105.8	18403.00	10223.00	55.6	80.6
Total Priority Sector	77936.00	44577.00	57.2	78530.00	61323.00	78.1	97931.00	68501.00	69.9	68.4

### 9. NPA Position (Outstanding)

Label	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 [%]	
Commercial Banks	127099.00	4040.00	3.2	173350.00	4040.00	2.3	189258.00	6186.53	3.3	2.9
Regional Rural Bank	18106.00	466.00	2.6	21897.00	466.00	2.1	25364.00	462.77	1.8	2.2



Cooperative Banks	31700.00	945.00	3.0	30768.00	1246.17	4.1	34023.00	1549.03	4.6	3.9
Others	24104.00	768.00	3.2	475.00		0.0	472.00	0.00	0.0	1.1
All Agencies	201009.00	6219.00	3.1	226490.00	5752.17	2.5	249117.00	8198.33	3.3	3.0

# **Part B**

## **Chapter 1**

### **Important Policies and Developments**

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

Recent Initiatives for Development of Cooperatives:

- i. Formation and strengthening of 2 lakh new Multipurpose Primary Cooperatives
- ii. National Campaign on Cooperation among Cooperatives
- iii. Cooperative Governance Index for RCBs
- iv. Amalgamation of RRBs
- v. Recapitalisation 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. Centralised 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 Rs. 3 lakh to Rs. 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 Rs. 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 Rs. 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 Rs. 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 Rs. 30,000 limit, and capacity building support.

Support to States for Infrastructure: An outlay of Rs. 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 Rs. 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 Rs. 1.6 lakh to Rs. 2 lakh per borrower.
- ii. Applies to agricultural and allied activities.
- iii. No collateral or margin required for loans up to Rs. 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

Commercial Banks: 40% of ANBC, RRBs & SFBs: 75%, UCBs: 60%

iii. Subtargets: Agri (18%), Micro Enterprises (7.5%), Weaker Sections (12 to 15%)

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. Bank Finance to Non Banking Financial Companies (NBFCs)

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

Policy & Initiatives 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 Rs. 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional Rs. 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.

Food Processing Fund (FPF): Instituted in 201415 with Rs. 2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with Rs. 1,179.71 crore committed and Rs. 830.22 crore disbursed.

Warehouse Infrastructure Fund (WIF): Created in 201314 with Rs. 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 Rs. 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 Rs. 1,000 crore corpus, provides interest subvention to private sector entities, especially MSMEs and hardtoabate 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 Rs. 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:**

- i. eKCC Portal: Enables farmers to apply for KCC loans online with quick approvals, integrating land records, satellite data, and UIDAI.
- ii. 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 Rs. 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)

#### Aroma Park Policy, 2018

Aroma Park Policy is in force since 2018, with the objective of increasing the income of farmers and creating employment opportunities in rural areas by providing better markets for various aromatic plants, herbs etc. produced by farmers. Features of policy are:

- i. Capital subsidy of 40% (maximum upto Rs. 40 Lacs) on the fixed capital investment on plant & machinery and factory building/workshed.
- ii. Interest Subsidy of 10% (max. upto Rs. 8 lacs) per annum for a period of maximum 5 years.
- iii. Concession 100% exemption of SGST for 5 years from the date of start of production.
- iv. Stamp Duty 100% exemption on land purchase and lease deed for the first time.

#### State Export Policy, 2021

To develop Uttarakhand as one of the leading states in exports by leveraging its natural resource profile at domestic as well as global level and creating an adequate export infrastructure, enabling a friendly ecosystem, and promoting trade across emerging sectors. The objectives of the policy:

- i. Provide a simplified, proactive, and responsive institutional mechanism for rapid growth of exports.
- ii. Develop new and strengthen existing export infrastructure such as warehouses, inland container depots (ICDs), cold storages, rail-road connectivity from industrial estates / clusters etc.
- iii. Enhance export potential of traditional & focus export sectors such as



pharmaceuticals, handicrafts, handlooms, and automobiles through value addition and quality competitiveness.

- iv. Provide fiscal and non-fiscal incentives to exporters to boost exports from Uttarakhand.
- v. Provide handholding support to existing and new exporters of the State.\
- vi. Coordinate with all national and global agencies connected with promotion of exports.
- vii. Policy Targets:
- viii. Increase share of exports from Rs. 15,900 Cr in FY 2021 to Rs. 30,000 Cr in 5 years.
- ix. Create additional employment opportunity for 30,000 individuals.

### **Uttarakhand Startup Policy, 2023**

The objective of this policy is to create the culture of innovation and entrepreneurship by establishing a robust startup ecosystem in the state.

- i. Target to support 1000 startups over the next 5 years, including tech-driven enterprises.
- ii. Establishment of 30 new incubation centers, with at least one in each district.
- iii. Recognized startups and student-led ventures approved by the Task Force eligible for monthly allowance up to ₹15,000.
- iv. Startups led by women, SC/ST, differently abled, transgender, or those focused on rural/disruptive innovations eligible for ₹20,000/month.
- v. Startups at ideation/prototype/MVP stage eligible for one-time funding up to ₹10 lakh.
- vi. Inclusive startups (as above) eligible for seed funding up to ₹12.5 lakh.
- vii. Additional ₹2.5 lakh seed funding for startups working on disruptive technologies.
- viii. 100% reimbursement for patent filing: up to ₹1 lakh (Indian) and ₹5 lakh (International) per patent.
- ix. Reimbursement of up to ₹10,000 per trademark for trademark application filing.

### **Uttarakhand State Solar Policy, 2023**

The policy intends to accelerate solar energy deployment by harnessing the potential of distributed solar in different consumer segments, strengthening the institutional infrastructure, promoting innovative business models, scaling up rural livelihood applications, and supporting tourism. The objectives of the policy:

- i. Target to achieve 2500 MW cumulative solar capacity by December 2027.
- ii. Promotes distributed solar, innovative business models, and rural livelihood applications.
- iii. Encourages solar + storage solutions for reliable electricity access in remote rural areas.
- iv. Supports solar-based livelihood generation, entrepreneurship, and employment.
- v. Integrates tourism into the energy transition through incentives and new models.
- vi. Promotes agro-photovoltaics to enhance agricultural income.
- vii. Focus on skill development and training, especially for vulnerable communities.
- viii. All solar power plants to be treated as 'industry', eligible for industrial incentives.
- ix. Enables peer-to-peer energy trading using blockchain technology.
- x. Ensures statutory clearances within 60 days via a single-window portal by the



### **Uttarakhand MSME Policy, 2023**

The policy aims to promote the inclusive development of the MSME sector in a focused manner and in view of developing a favorable ecosystem, according to the present scenario and projected future. On the basis of fixed capital investment made in workshop building and plant and machinery/equipment, by the 'New' and 'Existing Units after substantial expansion', Micro, Small and Medium enterprises of identified category, will be eligible for Capital Investment Subsidy. The objectives of policy are:

- i. To provide access to capital for the establishment of new micro, small and medium enterprises, so that by attracting maximum investment in the state.
- ii. To encourage expansion, scaling-up, and diversification of existing MSMEs and ensuring maximum employment generation.
- iii. Efforts to reduce regional disparities and disparities between different sections of the society on the parameters of entrepreneurship, employment, and per capita income.
- iv. Maximum benefit of financial incentives to promote the establishment of Micro and Small enterprises in the State.
- v. Creation of a sensitive administrative system equipped with excellent modern technology for upgradation of already established units and solving the problems of entrepreneurs.

### **Uttarakhand Logistic Policy, 2023**

The policy aims to address the cross-functional needs of the entire value chain of the ecosystem in Uttarakhand. Facilitation and development of an integrated logistics ecosystem which will help to enhance competitiveness, operation efficiency, and sustainability through innovation, skilled manpower, quality, and disruptive technology. The policy provides fiscal and non-fiscal incentives to logistics companies ranging from 10% to 25% of project cost. The objectives of Policy:

- i. Creation of a simplified, proactive, and responsive institutional mechanism for rapid growth of the logistics sector.
- ii. Strengthening of new and existing logistics infrastructure like godowns, Inland Container Depot (ICD), cold storage, rail-road connectivity to industrial estates/clusters etc.
- iii. To develop hub-spoke logistics model in the State to strengthen economic linkages between hilly and plain areas and create benefits across the entire business value chain for logistics.
- iv. To promote green and innovative practices to develop competitive logistics infrastructure in the state.

### **Uttarakhand Drone Promotion & Usage Policy, 2023**

To create a vibrant ecosystem for Drone manufacturers, service providers and skilling centers, enabling Drone-based Governance and Service Delivery across all sectors of state economy and administration. The policy aims to:

- i. Attract & facilitate manufacturing investment of Rs. 500 crore and additional upskilling and services investment of Rs. 500 crores in the state.
- ii. Annual revenue of Rs. 500 crores from the drone manufacturing and service ecosystem.



- iii. Create 5,000 jobs in the state and additional 5,000 certified Drone pilots in the state.
- iv. Govt. Sponsored Programmes linked with Bank Credit

#### **Uttarakhand Service Sector Policy, 2024**

To leverage growth in the services sector to fuel the next phase of Uttarakhand's economic growth, leveraging the State's many natural advantages. This policy shall remain in effect till 31 December 2030, or until superseded by a new policy. The aim of this policy is the promotion of the development of Focus Service Sectors in the State subject to environmental safety and sustainability considerations. The investor shall be eligible for, and can avail, Capital Subsidy equivalent to 25% of Investment in Eligible Capital Assets in 5 years. The objectives of the Policy:

- i. To facilitate private sector investments into Focus Service Sectors in the State.
- ii. To support development of new Focus Services Sector hubs that would act as seeds for urban development in the State.
- iii. To create state-of-art sustainable infrastructure for the new service sector/economic hubs.
- iv. To promote inclusive service sector growth and ensure equitable distribution of benefits to local communities.
- v. To diversify and accelerate Uttarakhand's economic growth, by pursuing avenues in multiple services sectors.
- vi. To promote balanced regional development by facilitating investments in underdeveloped areas.
- vii. To build institutional capacity and high-value productive employment opportunities in Focus Service Sectors.
- viii. To ease clearances in Focus Services Sectors and to create an enabling business environment facilitated by a single window system.

#### **Uttarakhand Tourism Policy, 2023-2030**

The vision of this policy is to establish tourist destinations, circuits, and clusters with tourist-friendly infrastructure and to enable world-class tourism experiences in the State. Targets for 2030:

- i. Tourism to contribute USD 10 billion to Uttarakhand's economy annually and at least 15% of the state's GSDP.
- ii. Uttarakhand to attract investment of INR 40,000 Crore in tourism and take up minimum 100 PPP projects before 2030 (Investment of Rs. 30,000 Crore and minimum 70 PPP projects before 2027).
- iii. Tourism and its supporting industries to employ 20 lakh people in Uttarakhand, with women accounting for at least 30% of the workforce.
- iv. To facilitate skill development of 10 lakh workers in tourism and its supporting industries
- v. To increase average length of stay of tourists in Uttarakhand to 4-5 days.
- vi. To increase foreign tourist visits as a proportion of total non-religious tourist visits in Uttarakhand to 5%.
- vii. To reach 50 lakh followers on official social media handles of Uttarakhand Tourism Development Board.
- viii. To ensure that new tourism projects coming up in the State adopt sustainable



measures in development and operations.

### **Uttarakhand Tourism Entrepreneur Promotion Scheme, 2024**

The Uttarakhand Tourism Entrepreneurship Promotion Scheme 2024 aims to empower local entrepreneurs by encouraging investments between ₹1 crore and ₹5 crore in tourism-related activities. It seeks to strengthen inclusive growth, employment generation, and infrastructure development in the tourism sector.

The objectives of the policy are:

- i. Promote establishment and development of small tourism units by local residents.
- ii. Encourage inclusive economic growth and employment through financial incentives.
- iii. Prioritize high-quality infrastructure in tourism projects costing ₹1–5 crore.
- iv. Provide a favorable business environment for small and medium tourism investors.
- v. Ensure equitable tourism benefits across all regions of Uttarakhand.
- vi. Align with the goals of the Uttarakhand Tourism Policy 2023.

### **Uttarakhand Mega Industrial and Investment Policy, 2025**

The policy is made by State Govt. to make capital investment in large enterprises in the State more attractive and competitive. The objectives of the policy are:

- i. Establish Uttarakhand as a competitive and attractive destination for capital investments in large manufacturing industries.
- ii. Substantially increase the contribution of the manufacturing sector to the state's economy.
- iii. Ensure balanced, sustainable, and inclusive economic development.
- iv. Promote entrepreneurship, innovation, and research & development.
- v. Generate more employment in the manufacturing sector.
- vi. Facilitate maximum utilization of production capacity of new industrial units.

### **Budget - Important Announcements**

The Uttarakhand State Budget for the financial year 2025–26, with a total outlay of ₹1,01,175 crore, reflects a strategic increase of 13% over the previous year's allocation of 89000 crore. The capital outlay of ₹14,763 crore is the highest ever, aimed at infrastructure development. The budget is anchored in the visionary NAMO framework, which encapsulates the state's developmental priorities: Navachar (Innovation), Aatmnirbhar Uttarakhand, Mahan Virasat (Great Heritage), and Ojaswi Manav Sansadhan (Spirited Human Resource). This thematic approach is further operationalized through the GYAN model—focusing on Gareeb (social security), Yuva (youth empowerment), Annadata (agriculture and allied sectors), and Naari (women empowerment). The State's revenue receipts are projected at ₹62,540.54 crore, comprising ₹39,917.74 crore from tax revenue and ₹22,622.80 crore from non-tax revenue. Capital receipts are estimated at ₹38,494.21 crore, primarily driven by borrowings and liabilities amounting to ₹38,470 crore. The fiscal deficit is projected at ₹12,604.92 crore, and the revenue deficit at ₹2,585.89 crore both within the permissible limits under the FRBM Act.

### **Budget - Highlights related to Agriculture & Farm Sector**

- i. Trout Promotion Scheme receives ₹146 crore to boost cold-water aquaculture.
- ii. ₹85 crore allocated under Deendayal Upadhyaya Cooperative Farmer Welfare Scheme for farmer empowerment.



- iii. ₹35 crore earmarked for the Mission Apple Scheme to promote horticulture in hill regions.
- iv. ₹25 crore under the Chief Minister's State Agricultural Development Scheme for comprehensive agri-support.
- v. ₹5 crore for Local Crops Promotion Program, ₹4 crore for Millet Mission, and ₹3 crore for National Mission on Natural Farming.
- vi. ₹13 crore allocated for livestock distribution (sheep, goatery, poultry) to ITBP battalions.
  
- vii. ₹60 crore for climate change mitigation.
- viii. ₹125 crore under Spring and River Rejuvenation Authority (SARRA) for rejuvenation of springs and rivers in the State.
- ix. Allocation for Agriculture and Research stands at ₹125.99 crore, aimed at strengthening extension services and agri-infrastructure.
- x. Animal Husbandry receives ₹93.29 crore, supporting livestock development and veterinary services. A total amount of ₹30.00 crore has been allocated for the Milk Price Incentive Scheme for dairy producers."
- xi. Horticulture Development is allocated ₹65.77 crore, focusing on high-value crop promotion and cold chain infrastructure.
- xii. Co-operative sector receives ₹16.14 crore to enhance rural credit and agri-marketing support.
- xiii. Irrigation and Flood Control is allocated ₹189.97 crore, with emphasis on minor irrigation schemes and flood mitigation.

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

- i. ₹60 crore allocated under the Chief Minister's Self Employment Scheme to promote entrepreneurship.
- ii. ₹21 crore for Deendayal Upadhyay Rural Skill Development Scheme and ₹20 crore for Rural Business Incubators.
- iii. ₹10 crore under the Chief Minister's Migration Prevention Scheme to retain rural workforce.
- iv. ₹7 crore for promotion of innovation and skills among youth.
- v. ₹5 crore each for Women SHG Empowerment Scheme and Special Incentive Scheme for Women Entrepreneurs.
- vi. ₹1811 crore allocated for Social Security, including ₹10 crore for the State Food Grain Scheme.
- vii. ₹20 crore allocated for the Startup Venture Fund.
- viii. Rural Development receives ₹285.60 crore, supporting employment generation, housing, and sanitation schemes.
- ix. Industries sector is allocated ₹51.50 crore to promote MSMEs, industrial parks, and skill development.
- x. Tourism gets ₹47.87 crore for infrastructure development and destination promotion.
- xi. Transport sector receives ₹39.69 crore for road connectivity and public transport enhancement.
- xii. Energy sector is allocated ₹165.97 crore, focusing on renewable energy and rural



electrification.

xiii. Welfare of Scheduled Castes and Tribes receives ₹255.59 crore and ₹82.14 crore respectively, for inclusive development.

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

State Government launched programmes plays a pivotal role for achieving inclusive growth, livelihood promotion, and poverty alleviation. These programmes are often linked with financial institutions that provide the necessary credit support, ensuring the effective implementation of the schemes. The intersection of these schemes with bank credit has been instrumental in enhancing economic growth, employment, and social welfare in the state. Bank credit plays a pivotal role in the successful implementation of government-sponsored schemes, especially in rural and semi-rural areas. The accessibility of credit helps beneficiaries invest in essential resources like machinery, land, infrastructure, and education, thereby empowering individuals and communities. Some of the State Government sponsored programmes with bank credit are as follows:

#### **Deendayal Upadhyay Sahkarita Kisan Kalyan Yojana:**

Deendayal Upadhyaya Sahkarita Kisan Kalyan Yojana launched by the Uttarakhand Government in October 2017 is aligned with the national objective of supporting farmers through cooperative societies. Under the scheme, interest free loan of Rs. 1.00 lakh and Rs. 5.00 lakh is being provided to small/marginal farmers/ BPL families of state and SHGs, respectively. It envisages loan facilities upto Rs. 3.00 lakh at 0% interest rates to farmers of the State for allied agricultural activities like purchase of mini tractors for farming, horticulture tools, trolleys, and power tillers, beekeeping, mushroom farming, poultry, piggery, fishery, farming equipment, sprayers, poly-houses, sheds, mini dairies, etc.

#### **Maun Palan Yojana (Beekeeping Scheme):**

The scheme launched under the State Horticulture Mission, is a significant initiative aimed at fostering self-employment and boosting honey production in the State. Its primary objective is to motivate unemployed youth, particularly in rural areas, to take up beekeeping as a viable livelihood option, thereby addressing the issue of migration to urban centers. The scheme provides substantial financial incentives, including 80% subsidy for setting up honey production units and purchasing essential beekeeping equipment like bee boxes. Beyond material support, the scheme also offers 100% financial assistance for beekeeping training, ensuring beneficiaries acquire the necessary skills and knowledge for successful beekeeping. A key component of this program is the establishment of "Madhu Gram" (honey villages) at the panchayat level across the State's 13 districts, aiming to make Uttarakhand self-sufficient in honey production.

#### **Mukhyamantri Swarozgar Yojana 2.0 (MSY 2.0):**

The scheme has been launched for the period of FY 2025-26 to FY 2029-30 and aims to create widespread employment opportunities across Uttarakhand by enabling the youth, women, artisans, migrants, and unemployed individuals to establish self-owned enterprises. The core objectives of the scheme are following:

- Providing bank loans and subsidies for setting up manufacturing, service, or trade businesses.



- Encouraging migrants and youth to become job creators instead of job seekers.
- Promoting women entrepreneurship with extra financial support.
- Reducing unemployment and migration by promoting local-level self-employment.
- Supporting the manufacturing of ODOP/ODTP/GI-tagged local products through additional incentives.
- Enhancing access to credit and ensuring ease of doing business via a simplified and transparent process.
- Support provided:
- Under the scheme, funding will be provided to the eligible manufacturing, service establishments and business activities through nationalized banks, regional rural banks, state cooperative banks and other scheduled banks, and in this regard, the margin money will be provided as a grant by the Department of Micro, Small and Medium Enterprises, GoUK. The project cost for manufacturing sector enterprise is Rs.25 lakhs (max) and for service and business sector will be Rs.10 lakhs (max).

**Veer Chandra Singh Garhwali Paryatan Swarojgar Yojana:**

With a view to provide more and more self-employment in the tourism sector to the residents of Uttarakhand and mainly the youth, the first self-employment scheme of Uttarakhand "Veer Chandra Singh Garhwali Paryatan Swarojgar Yojana" was launched on 1st June 2002. Scheme envisages assistance for vehicle and non-vehicle items. Under this scheme, government assistance of 33% of the projects (maximum Rs. 33.00 lakh) in hilly areas and of 25% of project cost (maximum Rs. 25.00 lakh) in plain areas for non-vehicle items is being provided. Under the vehicle item, which includes ordinary buses, taxis, maxi, etc., government assistance of 25% of project cost in both hilly and plain regions (maximum of Rs.10.00 lakh) is being provided.

**Deendayal Upadhyaya Grah Awas (Home Stay) Scheme:**

The scheme was launched in the year 2018 with the aim to prevent continuous migration in the state, providing employment, familiarising them with local culture and products. Through this scheme, the government aims to provide an unprecedented experience to domestic and foreign tourists visiting Uttarakhand, as well as for the prosperity of the local people. The objectives of the scheme are:

- To prevent continuous migration in the state.
- To provide employment to local residents.
- To introduce tourists to local culture and products.
- To offer financial incentives for homestay renovations and operations.
- To train homestay operators in hospitality.
- To promote the scheme through a dedicated, separate website and mobile app.

Government assistance includes capital subsidy and interest subsidy. This covers 25% of the project cost, up to a maximum of Rs. 7.50 lakh. Out of this, the capital subsidy component will be up to Rs. 1.00 lakh per room, and interest subsidy will be provided for the first five years at 50% of the interest charged on the loan amount. For the beneficiaries in hilly regions, the benefit is higher i.e. 33% of the project cost or up to Rs.10.00 lakh, whichever is lower. The capital subsidy in such cases will be up to Rs.1.50 lakh per room, and interest

subsidy will again be provided for five years at 50% of the interest.

**Mukhyamantri Ekal Mahila Swarozgar Yojana:**

It aims to promote self-reliance among single and helpless women through self-employment opportunities like agriculture, gardening, poultry, plumbing, data entry, etc. Implemented by the Women Empowerment and Child Development Department, the scheme offers a grant of up to ₹1.5 lakh to eligible women. Preference will be given to widows, abandoned women, transgenders, acid attack/crime victims, and women with minor or unmarried children, aged 21–50 years, who are permanent residents of Uttarakhand.

**Ganga Gai Mahila Dairy Yojana:**

This scheme focuses on empowering women in rural areas through dairy farming by promoting milk cooperative societies. Under the scheme, 01 crossbred milch cow will be made available to a group of women members of milk cooperative societies formed at village level with the objective of making them financially self-reliant. For this purpose, a combination of bank loan, subsidy, and animal insurance will be provided, making it a comprehensive support system for dairy activities. To ensure clean milk production, grant money will be provided for construction of cattle shed and cattle trough for the milch animals of the beneficiary. Under the scheme, Rs.52,000/- unit cost is proposed, out of which Rs.27,000/- is government grant, Rs.20,000/- is bank loan and Rs.5,000/- is beneficiary's share.

**Minority Self-Employment Scheme:**

The scheme aims to provide self-employment opportunities for individuals from minority communities in Uttarakhand. It involves a combination of bank loan, departmental grant/subsidy, and beneficiary contribution for setting up businesses. Up to ₹10 lakhs can be availed as a total project cost, with 60% as bank loan, 25% as grant/subsidy (maximum ₹2.5 lakhs), and 15% as beneficiary's share. The scheme seeks to uplift the economic status of minority communities by enabling them to start their own ventures.

**Special Scheme for Promoting Women Entrepreneurship (Nav Disha Yojana):**

The scheme was launched in the year 2015, with the objective to create entrepreneurship, skill development among women and provide easy loan facility through banks for arranging the required capital for setting up enterprises, so that women can become self-reliant by setting up their own enterprises and ensuring adequate participation of women in the micro and small enterprise sector, contributing to the economic development of the State. Under this scheme, a capital subsidy of up to 25% of the total fixed capital investment and an interest subsidy of 6% on bank-approved loans are provided to women entrepreneurs for setting up micro and small enterprises in the manufacturing and service sectors.

State government-sponsored programmes, when integrated with institutional bank credit, play a crucial role in accelerating inclusive economic growth and livelihood generation. These schemes not only bridge financing gaps for vulnerable and underprivileged sections but also promote entrepreneurship, skill development, and sector-specific development such as agriculture, renewable energy, and rural enterprises. By offering structured subsidies, interest support, and credit guarantees, State initiatives have made bank credit more accessible, especially in underserved regions. However, the success of such programmes depends significantly on effective convergence between government departments, banks, and



grassroots implementation agencies. Strengthening these synergies can unlock the full potential of state-backed development interventions and ensure equitable economic participation for all.

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

### Government of India Schemes

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

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

## Chapter 2

### Credit Potential for Agriculture

#### **2.1 Farm Credit**

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

Almora district excluding some valley areas is predominantly characterized by hilly, rocky and sloping terrain with shallow soil profile. The geographical spread of the district ranges from about 750 meters above sea level to over 2000 meters (total area 3139 sq.m.). Major crops include Finger Millet, Wheat, Paddy, Ginger, Turmeric, Fruits like Mango, Orange, various Stone Fruits and seasonal vegetables like Potato, Onion & Garlic. The net sown area is 46704 hectares and gross cropped area is 66545 hectares, as per latest APY data. Agricultural productivity has been affected due to lack of irrigation and damage caused by wild animals leading to a decline in cultivation in certain areas. In terms of agricultural land 94.84% (144,680) of landholdings are less than 2 hectares with 87.68% (133,750) being less than 1 hectare. The average crop yield in the district is also quite low.

In the district short-term production credit is being made available through 77 active PACS (Primary Agriculture Cooperative Societies), 29 branches of RRBs and 95 branches of commercial banks.

Under the government's interest subvention scheme, all banks are providing short-term crop loan to farmers at an interest rate of 4% (net of 3% interest subvention). Besides, under the Deen Dayal Sahakarita Kisan Kalyan Yojana farmers are being provided crop loans at zero interest by MPACS. GLC flow during last 3 years under the sector was as follows: Rs. 180.03 Cr (202425), Rs. 150.02 Cr (202324) and Rs. 91.46 Cr (202223).

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

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

Vivekananda Parvatiya Krishi Anusandhan Sansthan (VPKAS) and the Govind Ballabh Pant National Institute for Himalayan Environment (NIHE) are two national level institutions working for farmers and agriculture in the district along with one Krishi Vigyan Kendra and agriculture department. These institutions provide training extension and advisory services to farmers along with soil-testing facilities.

There are 21 FPOs promoted under CSS-FPO and other schemes by various POPIs/ CBBOs operational in the district. But collaboration of these readymade institutions with various stakeholders viz. line dept., banks, KVK, VPKAS, GB Pant NIHE etc. is not optimal.

Agriculture contributes approx. 25% to the district GDP (FY 2021-22) but the support infrastructure is mostly unavailable. Only 4448 Ha of land is irrigated. Seed replacement is quite low and availability of seed is an issue. Non-availability of high-yielding seeds, organic fertilizers as per need/ untimely availability, limited use of pesticides and the lack of post-harvest technologies is affecting agricultural productivity adversely. There is no proper arrangement for marketing and storage of agricultural products in the district. Value addition and processing of the produce too is not economical due to poor availability of produce.



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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.01a Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables - Cabbage/ Patta Gobhi_Hybrid_Conventional_Rabi	Hectare	0.89	1	160	143.02	143.02
2	Annual Vegetables - Capsicum/ Shimla Mirch_Hybrid_Conventional_Kharif	Hectare	1.35	1	319	429.90	429.90
3	Annual Vegetables - Cauliflower/ Phool Gobhi_Conventional_Rabi	Hectare	0.95	1	160	151.67	151.67
4	Annual Vegetables - Cauliflower/ Phool Gobhi_Hybrid_Conventional_Rabi	Hectare	1.38	1	79	109.38	109.38
5	Annual Vegetables - Okra/ Bhindi/ Bhendi/ Ladies Finger_Conventional_Kharif	Hectare	0.68	1	319	216.24	216.24
6	Annual Vegetables - Okra/ Bhindi/ Bhendi/ Ladies Finger_Hybrid_Conventional_Kharif	Hectare	1.01	1	319	321.55	321.55
7	Annual Vegetables - Onion/ Piyaz/ Kanda_Conventional_Kharif	Hectare	0.72	1	319	230.88	230.88
8	Annual Vegetables - Potato/ Aloo_Conventional_Rabi	Hectare	2.61	1	683	1785.26	1785.26
9	Annual Vegetables - Radish/ Mooli_Conventional_Rabi	Hectare	0.72	1	319	231.17	231.17
10	Annual Vegetables - Tomato/ Tamatar_Conventional_Kharif	Hectare	0.79	1	1270	1008.06	1008.06
11	Annual Vegetables - Tomato/ Tamatar_Hybrid_Conventional_Kharif	Hectare	1.46	1	634	927.36	927.36
12	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Hills_Conventional_Kharif	Hectare	0.49	1	14150	6937.31	6937.31
13	Cereals - Maize/ Makka_Unirrigated/ Rainfed_Conventional_Kharif	Hectare	0.58	1	1108	645.90	645.90



14	Cereals - Rice/ Chaval/ Dhan_Irrigated_Conventional_Kharif	Hecta re	0.65	1	2200	1429.77	1429.77
15	Cereals - Rice/ Chaval/ Dhan_Unirrigated/Rainfed_Conventional_Kharif	Hecta re	0.55	1	11943	6611.42	6611.42
16	Cereals - Wheat/ Gehu_Irrigated_Conventional_Rabi	Hecta re	0.53	1	600	316.25	316.25
17	Cereals - Wheat/ Gehu_Unirrigated/ Rainfed_Conventional_Rabi	Hecta re	0.47	1	11943	5663.71	5663.71
18	Fruits - Apple/ Seb_Irrigated_Conventional_Rabi	Hecta re	1.19	1	148	176.25	176.25
19	Fruits - Apricot/ Khubaani_Irrigated_Conventional_Kharif	Hecta re	1.19	1	134	159.60	159.60
20	Fruits - Guava/ Amrood_Irrigated_Conventional_Kharif	Hecta re	1.19	1	233	277.51	277.51
21	Fruits - Japanese Plum/ Plum_Irrigated_Conventional_Kharif	Hecta re	1.19	1	192	228.68	228.68
22	Fruits - Kiwifruit/ Chinese Gooseberry/ Woody Vine__Conventional_Rabi	Hecta re	2.13	1	24	51.09	51.09
23	Fruits - Lemon/ Nimboo_Irrigated_Conventional_Kharif	Hecta re	1.19	1	404	481.17	481.17
24	Fruits - Mango/ Aam_Irrigated_Conventional_Kharif	Hecta re	0.66	1	451	295.98	295.98
25	Fruits - Peach/ Aadoo_Irrigated_Conventional_Kharif	Hecta re	1.19	1	335	398.99	398.99
26	Fruits - Pear/ Nashpati_Conventional_Kharif	Hecta re	1.19	1	404	481.17	481.17
27	Fruits - Walnut/ Akhrot_Conventional_Rabi	Hecta re	1.19	1	97	115.54	115.54
28	Medicinal And Aromatic Plants - Ashwagandha_Unirrigated/ Rainfed_Conventional_Kharif	Hecta re	0.80	1	43	34.61	34.61
29	Medicinal And Aromatic Plants - Chirata/ Chirayata/ Bitter Stick__Conventional_Kharif	Hecta re	2.96	1	5	14.80	14.80
30	Medicinal And Aromatic Plants - Lemon Grass_Unirrigated/ Rainfed_Conventional_Kharif	Hecta re	1.32	1	82	107.92	107.92



31	Medicinal And Aromatic Plants - Other Medicinal And Aromatic Plants__Conventional_Kharif	Hecta re	1.15	1	82	94.63	94.63
32	Oil Seeds - Black Soybean/ Kala Bhat__Conventional_Kharif	Hecta re	0.55	1	458	251.57	251.57
33	Oil Seeds - Soybean/ Soyabean_Rainfed_Conventional_Kharif	Hecta re	0.57	1	458	259.19	259.19
34	Others - Sericulture - Mulberry_Unirrigated/ Rainfed_Conventional_Kharif	Hecta re	0.82	1	80	65.76	65.76
35	Plantation Crops other than fruits and vegetables - Tea/ Chai Patti_Unirrigated/ Rainfed_Conventional_Kharif	Hecta re	3.42	1	39	133.21	133.21
36	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea__Conventional_Rabi	Hecta re	0.99	1	230	226.75	226.75
37	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Rainfed_Conventional_Kharif	Hecta re	0.50	1	458	231.20	231.20
38	Spices & Condiments - Chilli/ Mirch__Conventional_Kharif	Hecta re	0.72	1	1225	886.90	886.90
39	Spices & Condiments - Garlic/ Lahasun__Conventional_Kharif	Hecta re	1.29	1	110	142.34	142.34
40	Spices & Condiments - Ginger/ Adrak__Conventional_Kharif	Hecta re	2.19	1	346	756.10	756.10
41	Spices & Condiments - Turmeric/ Haldi_Rainfed_Conventional_Kharif	Hecta re	1.56	1	328	512.02	512.02
<b>Sub Total</b>				<b>52891</b>	<b>33541.83</b>	<b>33541.83</b>	
<b>Total</b>				<b>52891</b>	<b>33541.83</b>	<b>33541.83</b>	
<b>Post Harvest</b>							<b>3354.18</b>
<b>Maintenance</b>							<b>6708.37</b>
<b>Grand Total</b>							<b>43604.38</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

Net Irrigated Area (NIA- 5263 Ha) is only 10.17% of the Net Sown Area (NSA- 51737 Ha). As per the 6th MIS census, a total of 2223 nos of MI schemes are utilizing an Irrigation Potential of 17254 Ha. The main sources of water in the district are flowing water on the ground surface, natural springs, seasonal and perennial rivulets, etc. The major rivers here are Sarayu, Kosi, Ramganga, Gagas and Suyal. Only a small part of the district is plain; near the riverbanks small canals and check dams are used for irrigation. It is not possible to build big irrigation schemes such as big canals, big dams, etc. in the district. The small canals which are constructed at different places of the district are also very difficult and

expensive to maintain. Most of the canals and guhls in the district need to be repaired. In addition innovative new irrigation schemes should also be sent by the Irrigation Department for funding. There are many such fields in the district which have a seasonal or perennial rivulet flowing about 50-100 meters below those; water can be lifted from these rivulets to the fields through pumps. There is also a lot of potential of bank credit for rainwater harvesting, irrigation tanks and cistern construction in the district; however, no or negligible credit offtake is there in the sector in last 3 years. Almora being a hilly district with more than 20% slope, no assessment has been made for GW by CGWB.

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

The district has only 8260 ha. Gross Irrigated area; 651.45 km long canals, 2747.89 km long guhls, 165 ground level pumpsets, 4615 cisterns, 191 hydrums and 2 state tubewells are the means of irrigation. Most of the hydraums in the district are not functional. The dormant hydrum should be revived by the Minor Irrigation Department. Guhls are being constructed on canals to increase the net irrigated area of the district. A number of minor irrigation schemes have been sanctioned under RIDF which need to be completed expeditiously for the desired benefits.

To enhance irrigation coverage, it is essential to promote community ponds, recharge structures, and percolation tanks via convergence with MGNREGS, establish micro-irrigation systems and expand minor irrigation projects (guls, tanks, solar lifts) under RIDF and PMKSY for scattered lands. Additionally, repairing and maintaining damaged irrigation canals can significantly reduce seepage losses, improving water efficiency.

Due to tough geography and poor demand coverage under micro-irrigation (drip as well as sprinkler) is negligible; accordingly, there are no suppliers/ service-providers of these equipments in the district. They are available only in Haldwani or Rudrapur which are 100-150 Km away from the district HQ.

Subsidy of 80% for SMF and 70% for other Farmers is available under Pradhan Mantri Krishi Sinchayi Yojna (PMKSY) for various eligible activities.

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

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

(Rs. lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.02 Water Resources</b>							
1	Diesel Pump Sets--6 HP	No.	0.46	90	59	27.14	24.40
2	Drip Irrigation--For 1 ha	ha	1.04	90	320	332.99	299.65
3	Storage Tank -New-Geo Tank-12800l capacity 305 meter dia & 1.2m ht	No.	0.87	90	295	255.67	230.10
<b>Total</b>					<b>674</b>	<b>615.80</b>	<b>554.15</b>

### **2.1.3 Farm Mechanization**

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

Approximately 74.59% of land holdings in the district are less than 1 hectare. About 21.01% of holdings are between 1 and 2 hectares. Due to the predominantly hilly terrain and the prevalence of small and fragmented plots the potential for agricultural mechanization is low except in valley areas.

The farm power availability at national level in 2024 is about 3.126 kW/ha as estimated by the Indian Council of Agricultural Research (ICAR) based upon the availability of farm power sources such as human power, animal power, tractors and engines. No such estimates are available state-wise/district wise with the ICAR. However, as per the State Agriculture department farm power availability in hilly districts is 0.60 kW/ha and plain districts is 3.0 kW/ha, which is significantly lower than the plain districts of state and the national average.

In the majority of farm fields in the district ploughing is done using bullocks. In recent years the use of power tillers in the valley areas such as Chaukhutiya, Someshwar, Basulisera, etc. has increased because of subsidies provided by the Agriculture Department. Power tillers are used for preparing fields while other activities are still predominantly manual.

Farmers primarily focus on subsidy-based schemes. The demand for agricultural machinery on a custom hiring basis is also quite low. In the hilly districts, the use of drones in agriculture is not widespread. However drones can be tested for monitoring wildlife in these areas.

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

As per the data available with agriculture department, there are 4 tractors, 386 power tillers, 59 threshers and 22 custom hiring centres (CHCs/ FMBs) in the district; suitable mechanics for power tillers and high-tech machinery are not available.

Rural youth should be trained in the maintenance and operation of power tillers and agricultural machinery through ITIs/RSETI to create employment and benefit the agricultural sector. Under the Integrated Model Agriculture Village Scheme and the "Sub-Mission on Agricultural Mechanization" of the National Mission on Agricultural Extension and Technology (NMAET) villages where Farmer Producer Organisations (FPO) or Cluster-Level Federations (CLF) under ILSP or SRLM have been formed can be selected to provide grant for agricultural machinery. The Agriculture Department provides subsidies of up to 80% on equipment such as seed drills, power tillers, hand sprayers, threshers and plows to farmers.

Based on the needs of various agro-climatic regions small tools and machines have been developed by VPKAS, ICAR and some agriculture industries which should be popularized. Establishing mini Custom Hiring Centres (CHCs) equipped with portable, hill-compatible machinery such as power tillers, weeder, and small threshers through FPOs, PACS, NGOs, and panchayats in each block could effectively reduce drudgery, enhance operational efficiency, and help address labour shortages

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

Keeping in view of the available infrastructure support and prevailing practices, the

exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Implements-Tractor drawn/driven/mounted-M. B. Plough	No.	0.48	75	60	28.91	21.71
2	Power Tiller--8-11 HP with accessories	No.	2.68	75	59	157.86	118.37
<b>Total</b>					<b>119</b>	<b>186.77</b>	<b>140.08</b>

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

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

In 2023–24, Almora district had a total of 14,176 hectares under horticulture, comprising 8,020 hectares under fruit cultivation, 3,508 hectares under vegetables, 759 hectares under potatoes, 1869 ha under various spices and 20 Ha under floriculture.

The moderately elevated area (up to 1800 meters) is suitable for growing vegetables and fruits but irrigation facilities are limited. In the region various fruits such as Malta, orange, lemon, apple, pear, walnut, peach, etc. along with mango, litchi, guava, etc. are grown in the valley areas. However commercial fruit farming is being carried out mainly by progressive farmers. In last few year many progressive farmers have adopted high density plantation of apples and also Kiwi orchards mostly under subsidy scheme of horticulture dept. In vegetables primarily potatoes, cauliflower, capsicum, okra, carrots and radishes are cultivated. Additionally in some areas cultivation of chili, ginger and turmeric is also practiced. The Lakhori chili from the Sult block is famous for its distinct color and flavor.

Area (ooo Ha) and production (ooo MT) of major horticultural crops is as follows: Mango (1.89, 6.29), Sweet orange (1.11, 5.04), Walnut (0.92, 1.59), Pear+Peach+Apricot (2.22, 10.25), Potato (0.76, 4.44), Radish (0.57 4.45), Chilli (0.53 1.21).

Beekeeping & Sericulture are also being promoted in the district by respective departments, but large scale adoption is still not there.

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

There are 11 government nurseries/ orchards in Almora district covering an area of 24174 hectares. There are 36 mobile horticulture development teams in the district. There are 6 government and 08 private fruit preservation centers and a total of 8 nurseries in the district. There is a need for fruit preservation centers in all the blocks of the district which the state government can build by taking credit under RIDF of NABARD.

At present the nurseries in the district are not functioning at their full capacity. To provide good quality planting material for the next few years, cooperation can be taken from the university located at Bharsar in Pauri district, CITH Mukteshwar within the state or/and from Himachal Pradesh; and over the next 3-4 years improved varieties of fruits saplings can be developed at the district level itself.



Under NABARD's RIDF a credit of Rs.243.54 crore has been approved to the Uttarakhand State Government in the year 2022-23 for setting up 17648 poly-houses in the state; Out of this 1454 poly-houses are to be set up in Almora district through cluster method with 80% subsidy and 20% farmer share.

PMFME scheme is running for promoting value addition and processing of horticultural produce wherein farmers and farmer groups can get a subsidy of upto 60% (including 25% under state-support).

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

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

								(Rs. lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>A.04 Plantation &amp; Horticulture</b>								
1	Bee Keeping-Boxes-50 colony	No.	4.28	70	163	697.64	488.34	
2	Floriculture-Cut Flowers-Lilium (Hybrid) (Bulbous flowers) 1000 sq. m.	sq. m.	18.19	70	56	1018.64	713.06	
3	Medicinal & Aromatic Crops-- Damask Rose 1 acre	Acre	2.23	70	45	100.18	70.09	
4	Mushroom Cultivation--Low cost Mushroom Production Unit 400 sq ft	1000 Kg. per Cycle	4.28	70	90	385.20	269.64	
5	Mushroom Cultivation-- Production Unit: 1000kg/cycle	1000 Kg. per Cycle	32.10	70	20	642.00	449.40	
6	New Orchard - Temperate Fruits-Apple-(3.5x3.5m RS MM 111) - 814 plants/ha)-1	ha	8.22	70	531	4363.54	3054.47	
7	New Orchard - Temperate Fruits-Peach-Rs.70/plant (plant spacing – 3.0 x 2.5m) 1333 plants/ha-1	ha	0.93	70	2402	2226.91	1558.82	
8	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-(plant spacing – 3.0 x 3.0m) -1111 plants/ha Rs.60/plant-1	ha	0.71	70	1520	1084.15	758.91	
9	Nursery --`01-02 (per Ha. cost)	ha	32.10	70	11	353.10	247.17	
10	Nursery --0.4-1 (per Ha. cost)	ha	21.40	70	28	599.20	419.44	
11	Protection Structure--Chain linked fencing -1000m length of 1.2m ht	sq.m.	4.08	70	850	3465.23	2425.61	



12	Protection Structure-Poly/ Green Housing-Bamboo structure for Hills-100	sq.m.	0.55	70	80	44.30	31.05
<b>Sub Total</b>				<b>5796</b>		<b>14980.09</b>	<b>10486.00</b>
<b>A.05 Working Capital - Bee Keeping</b>							
1	Apiculture_Apis cerana indica_Almora	No.	0.05	1	260	12.51	12.51
<b>Sub Total</b>				<b>260</b>		<b>12.51</b>	<b>12.51</b>
<b>Total</b>				<b>6056</b>		<b>14992.60</b>	<b>10498.51</b>

## 2.1.5 Forestry & Waste Land Development

### 2.1.5.1 Status of the Sector in the District

More than 50% area of the district is under forest (1722.96 sq. km out of GA of 3144.05 Sq. Km). The district is immensely rich in terms of diversity of flora and fauna with 4000 species of plants having remarkable diversity in its natural habitat by virtue of its being at a great range of elevation.

In addition to its climatic variations particularly in temperature and precipitation associated with the alignment and altitudes of ranges and nature of valleys determine the altitudinal growth and variety of vegetation. The flora of this region may be classified into tropical Himalayan sub-tropical and sub alpine and alpine vegetation. The alpine and sub alpine zones are considered as the most natural abode of the largest number of medicinal plants.

According to the India State of Forest Report 2023, the district comprises 222.24 km<sup>2</sup> of very dense forest, 817.89 km<sup>2</sup> of moderately dense forest, and 682.83 km<sup>2</sup> of open forest. The forests are primarily composed of species such as Sal, Pine, Oak, Cedar, Spruce and Bamboo.

The district is having 2089 Van Panchayats, collectively managing approximately reserved forest of 1991.09 Ha and 47,657.40 hectares of civil forest area.

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

At present forests are providing timber wood, fuel wood and leesa (resin of chir pine tree). To systematically develop forestry as not only a source of carbon sink but also as a livelihood generating endeavour it needs to be developed as agri-silviculture, agro-forestry, etc.

Forest fires are major menace in the district during summer season starting May till onset of monsoon. As per IFSR 2023 report 2810 instances of forest fire were reported from Almora during 2023-24.

Forests can also provide a number of NTFP especially medicinal and aromatic plants. Private plantations need to be made bankable and commercially viable. To encourage the planting of trees outside traditional forest areas social forestry units should be established under the Forest Department.

To make forestry related schemes business oriented, bankable programs should be prepared for training and excursions, providing expertise skill building and professional qualities. There is also a need to create a system of regular marketing for the sale of Ringal/Bamboo products and promote marketing through advance contracts.

The State Forest Corporation may prepare a scheme to determine the minimum support price for major varieties of wood. The Agro-Forestry System provides economic gains along with environmental benefits through the integration/mitigation strategies for climate change which are beneficial for agriculture.

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

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

(Rs. lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.06 Forestry</b>							
1	Plantation-Bamboo-1	ha	0.97	90	99	96.43	86.72
2	Plantation-Poplar-1	ha	2.19	90	22	48.27	43.43
<b>Total</b>				<b>121</b>		<b>144.70</b>	<b>130.15</b>

### 2.1.6 Animal Husbandry - Dairy

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

According to the 20<sup>th</sup> Livestock Census (2019), Almora district had a livestock population comprising 1,49,080 cattle (including 17042 crossbred cattle) and 77,444 buffaloes. There are 92 artificial insemination centers, 38 veterinary hospitals, 105 livestock development centers and no animal breeding farm, in the district.

The total milk production in the district was 3.04 lakh liters per day. Almora Milk Producers Cooperative Union is collecting an average of 9741 liters of milk per day from the villages through 273 active societies associated with 25 milk routes in nine development blocks of the district.

There is no dedicated Animal Breeding Farm for dairy in Almora; however, there is a fodder farm at Bhaisadgaon, Almora; which too is suffering due to damage from wild-fires, lack of infrastructure and manpower.

The Ground Level Credit Flow for the dairy sector (investment credit) has shown a steady upward trend over the past three years. The KCC facility supports working capital for animal husbandry with a 3% interest subvention on timely payments. No. of KCC for Animal Husbandry issued during the 2024-25 (including renewal) were 1033 with cumulative nos reaching 10250 KCC\_AH.

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

Currently, four places in the district viz. Almora, Tadikhet, Chaukhutia and Jenti, are having chilling plants of 20000 litre, 10000 litre, 2000 litre and 1000 liter capacity, respectively and milk is processed in the main plant located at Pataldevi, Almora. Milk and other milk products are manufactured and sold under the brand name Aanchal. As against the capacity of 20000 liters of chilling/processing plant of Almora only about 10000 liters of milk is procured per day from all the plants. The main reason for this is the closure of many societies and milk not being available in sufficient quantity.

Free medicines are distributed to veterinary hospitals by the state government. Public and private sector insurance companies operating in the district are covering the risks of



livestock owners through animal insurance.

The Animal Husbandry Department is implementing various Central and State schemes in the district, including National Livestock Mission (NLM), Animal Husbandry Infrastructure Development Fund (AHIDF), Rashtriya Gokul Mission (RGM), Livestock Health and Disease Control Programme (LH-DC), Assistance to States for Control of Animal Diseases (ASCAD), National Digital Livestock Mission (NDLM) and the State Livestock Mission.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry - Dairy</b>							
1	Automatic Milk Collection Unit--500 liters per day	No.	1.28	90	21	26.95	24.29
2	Chaff Cutter-Manual-Manual Chaff Cutter	No.	0.01	90	1050	11.28	10.08
3	Crossbred Cattle Farming--with Shed equipments cost of one working cycle	5+5	9.63	80	290	2792.70	2234.16
4	Heifer Rearing	5	2.91	90	73	212.43	191.23
5	Indigenous Graded Cattle Farming--(Gir Sahiwal HYV)	1+1	2.03	90	2361	4799.94	4319.91
<b>Sub Total</b>					<b>3795</b>	<b>7843.30</b>	<b>6779.67</b>
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>							
1	Buffalo Farming_Others__Almora	Per Anim	0.76	1	3800	2898.91	2898.91
2	Indigenous Cattle Farming_Others__Almora	Per Anim	0.46	1	4500	2088.79	2088.79
<b>Sub Total</b>					<b>8300</b>	<b>4987.70</b>	<b>4987.70</b>
<b>Total</b>					<b>12095</b>	<b>12831.00</b>	<b>11767.37</b>

### **2.1.7 Animal Husbandry - Poultry**

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

The demand and consumption of poultry products is high in the district and at present poultry products are being supplied from Nainital and Udham Singh Nagar districts. Poultry farming is being done by some farmers in the district and the Agriculture/Animal Husbandry Department is also providing financial assistance to the farmers in this activity. But there is a huge gap between demand and supply. It is also a risky business due to high prevalence of diseases in chicks and because of this risk insurance companies hesitate to insure chickens. Kuroiler, a dual-purpose hybrid breed of chicken, that has less disease and is suitable for mountain climate, has good potential; it is also being promoted by cooperative dept. through Poultry Valley credit-linked scheme through its M-PACS.

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

- There is only one poultry hatchery in Hawalbagh in Almora district. The average annual production of eggs in the district is 49.84 lakh.
- There is one government poultry farm in the district whose DOC capacity is around 1.25 lakh per annum while the demand is more than 2.00 lakh DOC per annum hence the demand supply gap is met from Haldwani and Rudrapur.
- Various stakeholders should make joint efforts to ensure availability of poultry feed in the district.
- Various PACS in the district have also started poultry business by financing through interest free loan.

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

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

(Rs. lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.09 Animal Husbandry - Poultry</b>							
1	Indigenous Poultry Farming- Dual purpose-inclusive of shed equipment one working cycle	500	3.75	90	207	775.23	697.70
<b>Sub Total</b>					<b>207</b>	<b>775.23</b>	<b>697.70</b>
<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming_Deep litter_Almora	100	0.13	1	2450	330.31	330.31
<b>Sub Total</b>					<b>2450</b>	<b>330.31</b>	<b>330.31</b>
<b>Total</b>					<b>2657</b>	<b>1105.54</b>	<b>1028.01</b>

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

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

Sheep and goat rearing has been an important part of the hill economy. Goat is called the cow of the poor; profit can be earned from goats' milk, meat and skin. Goat rearing is mainly done in Sult, Tarikhett, Takula, Dhauladevi, Dwarahat, Bhainsiyachhana and Lamgada development blocks. Goat rearing is done in the district to meet the needs of meat. Pig farming is also done in some areas of the district like Almora, Ranikhet, Bhikiyasen, Dwarahat, etc. According to the latest animal census there were 185319 goats, 2186 domestic sheep and 359 pigs in the district. There are 3 sheep and wool propagation centres which are currently closed, these need to be activated.

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

Veterinary dept. is the only agency/ dept. working for development of this sector in the district. They also do not have any breeding or rearing farm for Sheep, Goat and Piggery. There is lack of quality breeds for supplying to the farmers. Livestock for providing under various schemes viz. Goat valley scheme, in which goat is being procured either from farmers in the district or outside. Specialized hospitals for these animals are also missing. Overall this sector is highly unorganized in the district in spite of being very remunerative.

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

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

								(Rs. lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>A.11 Animal Husbandry - SGP</b>								
1	Goat - Rearing Unit-New Shed	10+1	1.98	90	942	1869.73	1682.75	
2	Pig Breeding Unit-New Shed	20+4	2.68	90	150	401.25	361.17	
3	Pig Rearing Unit-New Shed	3+1	0.90	90	500	449.41	404.47	
<b>Sub Total</b>					<b>1592</b>	<b>2720.39</b>	<b>2448.39</b>	
<b>A.12 Working Capital - AH - Others/SR</b>								
1	Goat Farming_Rearing Unit - Semi-intensive_Almora	10+1	0.51	1	550	282.04	282.04	
<b>Sub Total</b>					<b>550</b>	<b>282.04</b>	<b>282.04</b>	
<b>Total</b>					<b>2142</b>	<b>3002.43</b>	<b>2730.43</b>	

### 2.1.9 Fisheries

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

Fisheries sector is an important auxiliary activity of agriculture. There is a possibility of fish farming in the district mainly in cold water and running water. Although there are perennial rivers and ponds in the district fishery is not being practiced in the organized manner in most parts of the districts.

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

Banks have disbursed very little credit in this sector. The state Government is working to promote fisheries business in the district but due to lack of adequate staff the development of the sector is being affected



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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.13 Fisheries</b>							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-Fish Farming in new ponds in hills/min 50 cum/1000/cum	Acre	0.54	80	126	67.43	53.95
2	Fish Culture -Trout-25x2x1m <sup>3</sup>	Acre	5.89	90	42	247.19	222.46
<b>Sub Total</b>				<b>168</b>		<b>314.62</b>	<b>276.41</b>
<b>A.14 Working Capital - Fisheries</b>							
1	Fish Culture in Pond_Monoculture - Others_Almora	Per unit	0.18	1	59	10.74	0.11
<b>Sub Total</b>				<b>59</b>		<b>10.74</b>	<b>0.11</b>
<b>Total</b>				<b>227</b>		<b>325.36</b>	<b>276.52</b>

### 2.1.10 Farm Credit - Others

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

Transporting animals form the backbone of mountain agriculture. They are used in all types of agricultural work. The land holdings are small and terraced fields are cultivated. For this reason agricultural land is ploughed with oxen. There is little possibility of agricultural mechanization in some parts of the district. Local animals are available in the district itself but crossbred or high breed bulls can be purchased from the plains of the state Haryana and western Uttar Pradesh. In hilly areas mules and horses are the only means of transporting goods building materials and agricultural produce from the main road to their homes and fields besides they are also used to carry passengers to distant areas. Travellers going on adventure tourism also use mules to transport their luggage.

According to the Animal Census 2019 there were 1736 horses and donkeys/ mules in the district. Good quality buffaloes are not available in the district. Currently horses and buffaloes are purchased from Bijnor, Muzaffarnagar, and Ramanagar.

Currently, agricultural loans for bulls and bullock carts have become negligible in the district. Instead, farmers are increasingly opting for loans to purchase motorcycles and small transport vehicles for agricultural use.

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

In the district a technical management unit for animal breeding and horse breeding can be established under the Animal Husbandry Department which can provide good breeds of animals (such as Donkey, Stallion, etc.) to not only the district but also to other districts of the state. Livelihood can be enhanced by raising animals with good breeds and high genetic qualities.

With the development of roads in the district the demand for mules has decreased however there is still a demand for mules in remote areas where there is difficult geographical condition and road gets damaged in rainy season. Moreover the traditional practice of keeping a pair of Oxen by each family has now ended in most families. The demand for bullocks has reduced considerably due to indifference towards farming in difficult geographical areas and use of tractors and power tillers in valley areas.

Motorcycles/ other two-wheelers are now a popular household items and most of the farmers use it to go to nearby markets and decrease dependance on public transport which is anyway very restrictive in most of the villages.

Authorized dealerships for motorcycles and small transport vehicles (tempos) from various manufacturers have established showrooms and service centers in the district. Additionally, skilled labour for repairs and local suppliers for spare parts are readily available.

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

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

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.15 Farm Credit</b>							
1	Draught Animals -Mules	No.	2.14	90	110	235.40	211.86
2	Finance to FPOs/FPCs- Procurement & Marketing- Loans to FPO/PFC	No.	26.75	80	11	294.25	235.40
3	Integrated Farming--1 acre hilly/crop+vegetable+02 cows+fish+poultry (50birds)	acre	4.50	85	225	1013.55	861.51
4	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Scooter/Motor Cycle/Bike	No.	0.86	90	700	599.20	539.28
<b>Total</b>					<b>1046</b>	<b>2142.40</b>	<b>1848.05</b>



## **2.1.11 Sustainable Agricultural Practices**

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

Integrated Farming System (IFS) can be defined as "a system based on the combination of two or more components using the principles of minimal competition and maximum complementarity. It utilizes the most modern tools of farm management aiming for sustainable and environment-friendly development while ensuring agricultural income, family nutrition and services related to ecological systems."

An assessment of income from agriculture indicates that under diversified agriculture the income from more than two enterprises is twice that of two or less enterprises. Scientifically designed IFS is needed on the principle of minimum competition and maximum complementarity to achieve various goals.

With 95.60% of farmers under SMF category in the district, it is mandatory to undertake IFS approach. Currently farmers mainly focus only on crop production in which there is uncertainty with respect to income and employment. In this context the integration of various enterprises related to agriculture will not only increase the income of the farmers but will also create new employment opportunities in their families.

Currently, there is no specific scheme for promotion of IFS models.

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

Adequate and uniform funding is not received simultaneously for the various components of IFS. Besides small and marginal farmers have a lower quantity of marketable surplus necessitating its aggregation.

Initiating a mission to integrate and streamline the agricultural system in the district by consolidating various plans for crop management, horticulture, animal husbandry and fisheries could accelerate the integrated agricultural system.

Banks can explore the possibility of adopting a cluster mode for financial support in the IFS model.

Krishi Vigyan Kendra and other competent institutions in the district should develop/demonstrate and suggest/recommend few successful models for replicating in the field.

5, 10, 15 and 20- Nali combined agricultural models should be prepared in each development block. NABARD can provide financial assistance under Farm Sector Promotion Fund - FSPF to eligible entities/organizations for this purpose.

## **2.2 Agriculture Infrastructure**

### **2.2.1 Construction of Storage and Marketing Infrastructure**

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

Agricultural products, especially fruits and vegetables, tend to spoil quickly and their shelf life is limited making it impossible to store them for an extended period. Therefore, there is a need for appropriate basic storage infrastructure for their storage. Storing any item, including grains, requires a completely covered and sealed space that protects the product from weather conditions. In India where most states experience good rainfall for about 3-4 months on average, the availability of suitable storage facilities for agricultural products is crucial. The consumption of agricultural products occurs throughout the year while production is limited to only a few months based on the type of crop and weather conditions.

In the financial year 2022-23 the total production in the district was as follows:- 80160



metric tons of grains, 5707 metric tons of pulses, 1739 metric tons of oil seeds, 10936 metric tons of vegetables and 11299 metric tons of fruits. However the available production for sale is relatively low; although there are no figures available for this. There is no prevailing practice of storing vegetables and fruits which is why they have to be sold at very low prices. Due to the low individual production and the absence of commercial farming storage is not feasible.

There is very poor or negligible credit offtake for this activity in the district; as on 31 March 2025 only Rs. 37.05 lakh have been disbursed under AIF - Agri Infrastructure Fund.

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

In Almora, there are 95 seed warehouses/fertilizer depots with a capacity of 2548 tonnes, 70 rural warehouses with a capacity of 3600 tonnes, a cold storage facility lying defunct; and 23 state warehouses/state government food storage with a total capacity of 11120 tonnes.

The establishment of largecapacity rural warehouses/cold storage in the district is not feasible due to challenging geographical conditions limited land lack of availability of fruits throughout the year and transportation issue.

To strengthen cold chain infrastructure in hill districts, there is a need to develop solarpowered cold storage facilities in apple, citrus, and vegetable growing regions. Additionally, promoting pack houses and mobile precooling units will support effective aggregation and preservation of perishable produce.

There is also need to construct decentralized scientific godowns and cold rooms in fruit and vegetable growing clusters using AIF or RIDF funding.

Agriculture Infrastructure Fund, with a corpus of Rs. 1 lakh crore, supports postharvest infrastructure and community farming assets with a 3% annual interest subvention and credit guarantee for loans up to Rs. 2 crores.

There is a provision to authorise 100 MT godowns in hilly areas to issue Negotiable Warehouse Receipts. Bank credit can also be made available for building small warehouses as per the requirement and circumstances.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Godown-Small-100 MT	No.	8.56	80	77	659.12	527.28
	<b>Total</b>				77	<b>659.12</b>	<b>527.28</b>



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

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

The main problems faced in land development in the district are similar to other hilly areas where the holdings are very small and scattered. 75.08% of the land holdings in the district are less than 1 hectare and 20.5% of the land holdings are between 1-2 hectares. Hence 95.6 farmers are small farmers and 84.96 land holdings are owned by them. The main objective of land development activity is to promote the proper use of various factors of agricultural production seeds fertilizers irrigation agricultural equipment and new scientific agricultural techniques.

There is no or negligible credit offtake under this sector in the district; however, no separate figures for the sector are available.

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

An area of 39412 Ha is covered under IWMP in 8 developmental blocks of the district. Watershed activities are ongoing in targeted areas. As per the 18 year (200910 till 202627) plan of IWMP watershed development activities have to take place in 153585 ha area with a budget of Rs.230.38 crore. Due to excessive rains and landslide, considerable agricultural land gets wasted. There is 1 springshed based watershed project being implemented by NABARD in Syaldey block Kelani and Kafaltana villages through PSI, Dehradun. It is towards its fag end. Further activities may be planned in this area; as it is quite remote and backward.

### **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.

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.02 Land Development</b>							
1	Bunding--Rejuvenation of old terraces - 5 - 10 Slope	ha	0.92	90	290	268.07	241.28
2	Soil Conservation Activities/ Erosion Control activities- Bench Terracing-5-10 slope	ha	1.00	90	85	85.00	76.50
3	Soil Conservation Activities/ Erosion Control activities- Land Leveling-3-5 slope	ha	0.60	90	154	92.11	82.90
<b>Total</b>					<b>529</b>	<b>445.18</b>	<b>400.68</b>

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

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

eNAM:- eNAM helps to connect agricultural marketing committees across the country through a network. Its objective is to provide a fair market at the national level for agricultural products ensuring farmers receive a reasonable amount for their crops. Efforts are also being made to bring Farmer Producer Organizations (FPOs) into this portal. FPOs/FPCs can function as aggregators for their member farmers and can sell through e-trading based on the need through one or more lots. Payments will be made directly to the FPO/FPC bank account.

Tissue Culture:- This method produces disease-free plants of superior quality. Tissue culture has emerged as an important biotechnology and commercially viable tool that excels as a practical instrument for producing high-quality disease-free and high-yielding plants of various species in any season of the year. Tissue culture can generate millions of plants by taking tissues from any good plant and this process is both time-efficient and skillful ensuring no compromise in quality.

Currently in India with around 200 commercial tissue culture companies an annual production capacity of approximately 500 million plantlets is established. The industry effectively produces around 350 million plants.

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

Agricultural Biotechnology:- There is a lack of awareness on organic manure and biopesticides among farmers in the district. The Agriculture Department works to promote the use of zinc Zn biofertilizers (rhizobium and PSB culture) green manure like "Dhaincha" neem oil Trichoderma Pseudomonas at subsidized rates.

Compost:- This manure is obtained by decomposition and recycling of organic matter. It is the main component of organic farming. The simplest way to make compost is to make a heap of moist organic matter (such as leaves leftovers etc.) and wait for some time so that it decomposes. Dissolution takes a few weeks or months.

Vermicompost-Earthworm manure or vermicompost is an excellent organic fertilizer rich in nutrients. It is made by earthworms by decomposing vegetation and food waste etc. Controlling temperature keeps bacteria active. Vermi compost is ready within one and a half to two months.

Seed Production: It is essential to change seeds at regular intervals to ensure good productivity of crops. The Tarai Seed Corporation is working on seed production in the district. In the year 2019-20, 59.56 hectares of certified seed were produced in the region. In the same period rice seeds were produced in 176 hectares of land in places like Somaeshwar, Chaukhutia, Danya and Sera Ghat. Seeds of crops like maize and millet were also produced in the Danya region. Wheat soybean and mustard seeds were produced in the Rabi season.

#### **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	Compost/ Vermi Compost- Vermi Compost-Pit size 5*3*2.5	No.	0.29	90	265	77.97	70.20
<b>Total</b>				<b>265</b>	<b>77.97</b>	<b>70.20</b>	

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food & Agro Processing

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

Main produce in Almora district includes fruits, including apples, plums, peaches, pear and citrus fruits- malta, oranges, lemon, etc.; vegetables such as potatoes, tomatoes, ginger, turmeric, onion and leafy greens. Dairy production in the district is also good. District produces 2.1 lakh MT of fruits, 2.25 lakh MT of vegetables, 0.94 lakh MT of Potato, and 0.45 lakh MT of spices, as per Directorate of horticulture and food processing's report 2023-24. Further, 3.04 lakh MT of milk production is there annually.

Despite this variety in output, the district lacks large scale production of any item which can be processed economically at industrial level; further the production is sporadic; however, there are multiple small fruit processing unit, pickle making unit, masala processing unit which mostly operate at low scale. Further, millet cultivation, particularly mandua (finger millet) and Sava/Jhangora (Barnyard millet), covers approximately 28,527 hectares, but organized value addition remains absent except for flour making and one bakery unit run by a CLF in Havalbagh.

Agro-processing and value addition holds strong potential for value addition, income generation, and employment, especially for women, SHGs, and small entrepreneurs. Under PMFME, fruits and spices have been identified as key production clusters in the district.

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

Almora has only one cold storage at district HQ which is lying defunct since long. There is no direct rail connectivity, limiting bulk transport and increases reliance on road logistics, which too, is having bottlenecks, frequently getting blocked due to land-slides causing lengthy and time consuming alternate routes for road transport.

With no APMC, market access is restricted, affecting price realization and logistics. Expanding APMC infrastructure or promoting FPOs, rural haats, and digital platforms can improve market efficiency and farmer incomes.

Multiple centrally sponsored schemes such as the PM Formalization of Micro Food Enterprises (PMFME), Pradhan Mantri Kisan Sampada Yojana (PMKSY), and the Production Linked Incentive Scheme for Food Processing (PLISFPI), ODOP along with AIF foster a favourable environment for developing the Food & Agro processing sector.

Under PMFME as well as AIF, credit offtake has remained negligible and in FY24-25 only 6 applications were sanctioned under PMFME and 4 under AIF and disbursed by banks; mainly due to poor promotion by concerned dept., lack of entrepreneurial youth in villages and lack of further scope of setting up of new processing units.



As per RBI revised PSL guidelines, loans for Food and Agro-processing up to an aggregate sanctioned limit of Rs. 100 Cr per borrower from the banking system is eligible under priority sector.

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

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

(Rs. lakh)							
<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>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit	No.	11.45	80	91	1041.88	833.49
2	Fruit Processing -Canning unit-Canned Fruit Unit	No.	16.05	80	90	1444.50	1155.60
<b>Total</b>				<b>181</b>	<b>2486.38</b>	<b>1989.09</b>	

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

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

77 active Multipurposes Primary Agricultural Credit Societies (MPACS) affiliated with Almora District Central Cooperative Bank headquartered at Almora provide various services to the farmers in the villages including agricultural credit, fertilizer, CSC, silage, etc. These societies seek sanction of credit limit from DCCB for providing agriculture advances to their members. During the FY 2024-25, 57 new MPACS have been formed in the district.

There is no ACABC centre financed recently by the bank in the district. Further, no MFI, NBFCs and Farmer Service Society (FSS) are working in the district. SHG financing is being done for many activities through their bank linkage. SHGs are also being given RF and CIF support which can be utilized for many purposes.

There are 22 CHCs/FMBs being run in the district supported by agriculture department. 2 CHCs have been financed by bank to individual entrepreneurs.

The Ground Level Credit Flow under ancillary activities is negligible. This consistently low credit offtake reflects limited awareness, inadequate project development, and possibly low institutional engagement in supporting ancillary agricultural services such as storage, transport, packaging, and input supply.

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

In terms of revised Priority Sector Guidelines, issued by Reserve Bank of India, following activities have been classified as ancillary services under agriculture credit, thus helping in facilitating greater availability of credit for these activities.

- Loans for setting up of Agriclinics and Agribusiness centres.
- Loans to Custom Service Units managed by individuals, institutions or organizations who



maintain a fleet of tractors, bulldozers, wellboring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis.

c. Loans to Primary Agricultural Credit Societies (PACS), Farmers Service Societies (FSS) and Largesized Adivasi MultiPurpose Societies (LAMPS) for onlending to agriculture. Under ACABC scheme, the Government of India provides a subsidy of 36% for general category beneficiaries and 44% for SC/ST and Women category beneficiaries through NABARD. Eligible agriculture graduates can get subsidy for project cost up to Rs. 20 lakhs (25 lakh in case of highly successful individual projects) for an individual project and Rs. 100 lakh for a cluster project (set up by a cluster having at least 5 trained persons under the scheme).

Most of the PACS are into KCC financing only and lack diversification of activities like aggregation & marketing of agriculture produce.

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

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

								(Rs. lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>C.02 Ancillary Activities - Others</b>								
1	Agri Clinic & Agri Business Centers	No.	21.40	90	15	321.00	288.90	
2	Loans to Agri. Start-ups	No.	21.40	80	61	1305.40	1044.32	
<b>Total</b>					<b>76</b>	<b>1626.40</b>	<b>1333.22</b>	

### Box Item 1

#### Title : Cluster Financing under KCC

Hilly villages of Almora are characterised by marginal land-holdings un-remunerative agriculture due to various factors including wild-animal menace. UGB Branch Sinora Almora provided KCC to a group of farmers in a cluster in Pantgaon village of Takula block for cultivation of Potato and Ginger crops in group. The farmers came together and did collective farming and availed KCC from the bank for purchase of inputs. They also collectively sold the produce and realised better prices.

This can be a good model for all banks to follow: to promote KCC in cluster approach. This can also help in bridging huge gaps between PM Kisan Samman Nidhi beneficiaries and KCC accounts.





## Chapter 3

### Credit Potential for MSMEs

#### 3. Credit Potential for MSMEs

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

In the past five decades, the Micro Small and Medium Enterprises (MSME) sector has emerged as a highly vibrant and dynamic segment of the Indian economy. By promoting entrepreneurship and creating significant employment opportunities at a relatively lower capital cost compared to agriculture it contributes significantly to the country's economic and social development. MSMEs help in industrialization of rural and backward areas reducing regional disparities and ensuring more equitable distribution of national income and wealth. Serving as complementary units to large industries, MSMEs play a crucial role in the country's inclusive industrial development. Effective from July 1, 2020, MSMEs are classified by combined investment and turnover thresholds: a Micro enterprise has investment up to Rs.1 crore and turnover up to Rs.5 crore; a Small enterprise has investment up to Rs.10 crore and turnover up to Rs.50 crore; and a Medium enterprise has investment up to Rs.50 crore and turnover up to Rs.250 crore.

Almora district is a hilly district with low industrialization; major activities here are flourmill, gold smithing, welding, furniture, electronic repair, readymade garments, tailoring etc. Under the service area in the district include hotels, dhabas, cyber cafes, milk parlours, motor garages, small retail shops, tent houses etc.

Industries contribute approx. 20% to its GDP (202122). The district has 7 Industrial Estates as per records; total number of plots allocated in these estates is 75 whereas only 19 units are in production.

There are total 10294 Udyog Adhar Registration from the district out of which 10236 are Micro, 55 small and 3 medium category.

Credit flow in the district under this sector including OPS has been Rs. 427.16 Cr (324.93 Cr MSME +102.23 Cr OPS) (2425), Rs. 405.91 Cr (2324) Rs. 325.95 Cr (2223) and Rs. 299.53 Cr (2122). This sector has been the top contributer, almost 50% to the total GLC under priority sector in the district, underlining its importance.

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

District Industries Centre (DIC) is running various schemes for MSMEs in the district along with organizing various trainings. Mukhyamantri Swarojgar Yojna (MSY) is the flagship scheme running for support of micro and small enterprises in which beneficiaries can get upto 25% subsidy. Under Start-up policy 2023 eligible entrepreneurs get monthly stipend seed funding patent related support. Big projects can get various supports under states Mega Industrial and INvestment Policy 2021. PMEGP schemes of KVIC is also quite popular schemes in the district. During 24-25 822 loans under MSY, 169 under PMEGP, 179 under MSY-Nano, were disbursed by banks.

Veer Chandra Singh Garhwali Tourism Self-employment scheme is also being implemented in the district through which loan and grants are provided to unemployed youth for setting up service based tourism units. During 24-25 14 vehicle, 12 non-vehicle and 27 home stay loans were disbursed under the scheme.

There are 12 polytechnics and 18 ITIs in the district. The polytechnic has trades in civil electrical and mechanical engineering. Welding fittings automobile repair electrical (including wiring) electronic and stenography are being taught in ITI. The condition of



electrification in the district is good all the villages have been electrified.

As per statistical booklet 2024 (latest available) given below is the units and workers details for the year 2023-24:

Registered factories: 10 | People working: 1460

Small Industrial Units: 3288 | People working: 10450

Khadi Village Industries: 1979 | People working: 7171

Schemes like Stand up India, PM Mudra, Start-up India, PMEGP, ODOP and Vishwakarma Yojana are helping entrepreneurs to set up their units in district. Further, schemes like CGTMSE, ASPIRE, ESDP, SFURTI, MSE-CDP have potential to promote MSME in the district.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Micro	No.	100.00	75	149	14900.00	1117500.00
2	Manufacturing Sector - Term Loan-Small	No.	500.00	75	11	5500.00	412500.00
<b>Sub Total</b>				<b>160</b>	<b>20400.00</b>	<b>1530000.00</b>	
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Micro	No.	20.00	75	600	12000.00	900000.00

<b>Sub Total</b>				<b>619</b>	<b>13900.00</b>	<b>1042500.00</b>	
<b>II. Service Sector - Term Loan</b>							
1	Service Sector - Term Loan-Micro	No.	10.00	75	1176	11760.00	882000.00
2	Service Sector - Term Loan-Small	No.	25.00	75	80	2000.00	150000.00
<b>Sub Total</b>				<b>1256</b>	<b>13760.00</b>	<b>1032000.00</b>	
<b>II. Service Sector - WC</b>							
1	Service Sector - Working Capital-Micro	No.	5.00	75	1850	9250.00	693750.00
2	Service Sector - Working Capital-Small	No.	15.00	75	550	8250.00	618750.00
<b>Sub Total</b>				<b>2400</b>	<b>17500.00</b>	<b>1312500.00</b>	
<b>Total</b>				<b>4435</b>	<b>65560.00</b>	<b>4917000.00</b>	
2	Manufacturing Sector - Working Capital-Small	No.	100.00	75	19	1900.00	142500.00

## Box Item 2

### Title : Development through Handicraft

Agriculture and allied activities in the District come with a lot of challenges; that too beyond one's power; rendering these activities unremunerative and risky. Handicraft items provide a ray of hope. Uttarakhand Tamta Products, Uttarakhand Aipan, Ringal Products, Local handloom products/ Wollens, etc. are a good opportunity and there are already good success stories in the district in all these categories. Systematic promotion of artisan groups under these categories can be revolutionary for development of hilly district such as Almora. Many of these items now also have GI Tag. Few more items are further being supported by NABARD for bringing under GI umbrella viz. Bal Mithai Singodi and Tweed.



## 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

The strategic location of the state and proximity to the National Capital Region (NCR) makes it conducive to the mobility of goods through efficient logistics and supply chain. The presence of two National Industrial Corridors the AmritsarKolkata Industrial Corridor (AKIC) and the DMIC (DelhiMumbai Industrial Corridor) also connects to meet the infrastructural requirement to facilitate trade and exports. As a part of the National Perspective Plan prepared under the Sagarmala Programme of the Ministry of Shipping 7 MultiModal Logistics Parks (MMLPs) were proposed in different states of India one of these has been set up in Pant Nagar Uttarakhand in an area of about 38 acres with an investment of Rs.120 crore in joint collaboration with CONCOR and SIDCUL.

However, Almora being a hilly district there is not much scope for export of agricultural commodities. However some nonfarm produce such as woollens, copper products, bamboo/ ringal made products, traditional aipan based products can be developed further to tap export market.

As on date there is no credit offtake for this activity in the district.

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

There is no systematic development of export sector in the district. The industries centre too has not focused much on development of this sector. As of now there is need to identify 2-3 potential items/ commodities and their pockets for export. The stakeholder consultation and discussion workshops should be planned for taking the things forward. Organic produce is also one of the potential items for export.

A District Export Promotion Committee yet to constituted by the District Industries Centre in the district.

Due to limited infrastructure viz., lack of cold storage, warehousing, and packaging units for perishable and agro-based products and poor road connectivity in hilly areas affects timely transportation and logistics.

Small-scale and scattered production of goods like medicinal plants, fruits etc. make it difficult to achieve economies of scale or meet bulk export demands. Many local producers and artisans are unaware of export procedures, certifications, and market requirements.

Farmer Producer Organizations (FPOs) may be encouraged to obtain EXIM (Export-Import) licenses to explore international trade opportunities; expertise of APEDA can be roped in/ utilized for this purpose by POPIs/ CBBOs.

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

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

(Rs. lakh)



Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Pre Shipment Export Credit	No.	75.00	90	7	525.00	472.50
<b>Total</b>					7	<b>525.00</b>	<b>472.50</b>

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

The overall literacy rate in Almora district stands at 80.47%; Male literacy is significantly higher at 92.86%, compared to 69.93% for females; highlighting a substantial disparity; among all 11 Development Blocks, Tarikhet block has the highest literacy rate at 83.74% and Dhauladevi block records the lowest literacy rate at 73.01%.

GLC flow under education sector in the district has been notably low, only 373 loans amounting Rs.535.19 lakhs were disbursed during FY24-25. However, the district holds significant potential for education loans, particularly for students pursuing medical and engineering degrees domestically, as well as for those seeking opportunities for higher education abroad.

Almora is the traditional hub of higher education for Kumaon region with the oldest Kumaon University campus, very good Government Inter Colleges and also ITIs and Polytechnics. Almora now has a separate university called Soban Singh Jeena University, Almora and Pithoragarh has been made a sub-campus of the university. Now, the district also has a medical university SSJ Govt. Institute of Medical Sciences and Research with 100 seats in their MBBS program in each year batch. In the district there is also an engineering college in Dwarahat block providing vocational higher education.

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

According to the latest available data (2023-24), Almora has a total of 1318 primary schools, 290 junior high schools and 350 secondary and intermediate schools, collectively enrolling 91,987 students and employing 5,444 teachers.

The district also hosts 7 degree colleges and 8 post-graduate colleges with 11,713 students and 430 faculty members. Additionally, there are 18 Industrial Training Institutes (ITIs) where 684 students are enrolled against a total capacity of 1040 seats. 12 polytechnic institutions operate in the district, training 619 students out of 904 available seats. Most of these educational institutions function with government support.

With a gradual reduction in government subsidies higher education is becoming increasingly expensive necessitating institutional financial support in this sector.

The banks are gradually and consistently expanding their credit portfolios focusing on the education credit sector. Currently banks primarily provide two types of education credit for higher studies: for studying in India and for abroad.

The Government of India has initiated a scheme to provide interest-free education credit to economically weaker children for higher education. This scheme can be availed by students through scheduled commercial banks. Cooperative banks may also be included in this scheme.

The objective of the Education Credit Scheme is to provide financial assistance from banks



to eligible/meritorious students for pursuing higher education in India and abroad. The emphasis is placed on ensuring that every meritorious student is provided with financial assistance at an affordable rate to enable them to pursue further studies.

As per Reserve Bank of India, Master Directions - (Priority Sector Lending – Targets and Classification) Directions, 2025, Loans to individuals for educational purposes, including vocational courses, not exceeding Rs.25 lakhs will be considered as eligible for priority sector classification.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans-Higher Studies- Domestic	No.	15.00	90	180	2700.00	2430.00
<b>Total</b>					<b>180</b>	<b>2700.00</b>	<b>2430.00</b>

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

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

After food and clothing shelter is one of the fundamental needs of a human. It functions as an engine for development in the economy as it directly impacts employment and income generation. The increase in housing activities has led to an increase in capacity utilization of related industries such as steel, cement, transportation, etc. leading to increase in revenue through excise duty and other taxes. Similarly, the housing sector has had a significant impact on the steel industry, paint industry, etc. Moreover, property acquisition under increased housing activity results in more revenue to the government through stamp duty. When housing activities increase apart from an increase in the business of building/ material dealers, there is also an increase in the professions of builders and developers, architects, civil engineers, property valuers, contractors, plumbers, interior decorators, furnishers, etc.

There are many rurban centres coming up in the district over last few years including Majkhali, Almora suburbs, Chaukhutiya, Dwarahat, etc. Many investors from the state and outside the state are developing their homes in hills.

Under PMAY-G, against the target of 1835 houses, 1766 have been completed and verified, cumulatively as on 31 March 2025. GLC flow during FY24-25 under the sector was Rs. 1561.50 lakhs to 237 individuals.

As per the latest Reserve Bank of India's Priority Sector Lending Guidelines, housing loans qualify based on location-specific criteria:

- Rs.50 lakh in cities with population  $\geq 50$  lakh, for dwellings costing up to Rs.63 lakh
- Rs.45 lakh in cities with population 10–50 lakh, for dwellings up to Rs.57 lakh

c. Rs.35 lakh in cities with population <10 lakh, for dwellings up to Rs.44 lakh

- Loans for repairs to damaged dwellings also qualify under PSL:

- Up to Rs.15 lakh (population  $\geq$ 50 lakh)

- Up to Rs.12 lakh (population 10–50 lakh)

- Up to Rs.10 lakh (population <10 lakh)

(All subject to the same dwelling cost limits as above.)

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

In terms of inadequate housing Almora (24.2 per cent) had the highest percentage of deprivation households followed by Champawat (21.7 per cent) and Uttarkashi (21.6 per cent) districts while Dehradun (3.8 per cent) and Nainital (7.6 per cent) had the lowest housing deprivation.

It being a hilly district with tough terrain cost of construction is higher than plain districts; labour availability is also an issue. Due to migration people from almost all villages have migrated to near by centres viz. Haldwani, Rudrapur, NRC and even to other metros; so demand for housing loans has not picked up over the years. However in Almora city and nearby a number of new housing projects have come up which will increase demand for housing loans.

Another important issue is outside financing as most of the population residing out side the district is getting loan from FIs located out of the district to construct house/ other property in the district.

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

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

(Rs. lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre-Construction	No.	35.00	90	265	9275.00	8347.50
2	Repair of Dwelling Units- Other Centre-Repair	No.	10.00	90	170	1700.00	1530.00
<b>Total</b>					<b>435</b>	<b>10975.00</b>	<b>9877.50</b>

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

As per district statistical booklet 2024, the district has 6272.15 km of road length, no railway line. There are 320 post offices and 740 telephone connections. Electrification has reached all villages and hamlets, with 2137 villages electrified. Access to drinking water is available to almost all rural villages, while 10.17% of the net sown area is under irrigation. There are 39 allopathic hospitals, 108 Ayurvedik and 17 homeopathic hospital, 1 TB hospital, 38 veterinary hospitals, no animal breeding farm, 12 active ITIs, 9 active polytechnics in the district.

Key sectors requiring greater attention include Connectivity, Irrigation, Communication, Education, Transportation, Health, and Agriculture Marketing.

As of 31 March 2025, a total of 108 projects amounting Rs. 413.42 crore and RIDF loan of Rs. 344.72 are currently ongoing, with sectoral distribution of 28% in Agriculture & Allied sectors, 53% in Rural Connectivity and 19% in Social Infrastructure.

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

There is a cold storage in the District but it has been lying defunct for many years. There is a need to set up small cold-chain units in the district; mainly in fruit producing pockets.

There is an urgent need for a state-of-the-art centre of excellence in the District to showcase suitable horticultural models for the district; for ensuring timely and quality supply of planting material a nursery is needed through dept. or KVK or any private player which can cater to the increasing demand in the District for Apple, Stone fruits, Kiwi, Orange, Mandarin and Mango.

Livestock rearers in the District also feel shortage of fodder along with high-quality breeds of milch animals, goats, sheep, poultry, etc. There is no breeding farm in the District. Livestock has to be purchased from outside of state for supplying under various schemes. Dept. can propose breeding and fodder farms under RIDF. There is also need for fish hatchery, medicinal and aromatic plants nursery, seed production units for agricultural crops and vegetables as well.

Bhaisiyachhana, Hawalbag, Tarikhet, Dwarahat, Chaubatia, Sult blocks have immense possibilities for tourism. However, due to lack of basic infrastructure the realization of the tourism potential is not exploited. There are historical and tourism-potential places like Jageshwar, Banari Devi Temple, Doonagiri Temple, Manila, Katarmal Surya Temple, Ikukhet, Taragtal, etc. In the villages of the District a plan can be prepared to work on the development of community tourism. Following the model of Kasar Devi area near Almora town, arrangements can be made for selected villages, with other potential, to stay, providing them with information about rural environments, local lifestyles, festivals, cuisines and culture. Creating some tourism-based rural clusters in this way can provide employment to local people.



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

RIDF projects are benefiting in multiple ways by creating necessary infrastructure for enhancing economic activities in the District which in turn is increasing credit absorption capacity and also the per capita income of the farmers.

Many ITIs/ Polytechnics have been set-up / upgraded under RIDF loan. GIC/ GGIC school/lab buildings have been constructed/ repaired.

Many good drinking water projects have been set-up which are life-line for Almora district. State-of-the-art poultry farm has been constructed under RIDF which supplies poultry to whole Kumaon region.

1084 Polyhouses are being constructed in the district under RIDF funded scheme with 80% subsidy from state-govt.

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

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

Provision of drinking water, sanitation, education and health define the quality of life of a person. These services not only affect individuals on a day-to-day basis but also have a long-term impact on the longevity and earning capacity of individuals. The Swachh Bharat Abhiyan has again emphasized the need for basic amenities for the cleanliness and dignity of an individual. Realizing the importance of social infrastructure and thereby enhancing credit absorption in rural and urban areas, the Reserve Bank of India has placed bank credit up to a limit of Rs.5.00 crore per borrower for building social infrastructure for schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centres under priority sector lending.

Almora District has 55 allopathic hospitals 26 primary health centres wherein 842 beds are available; there are 348 doctors 263 para-medical staff and 395 other staff working in these govt. set-ups. Apart from these there are 108 ayurvedic hospitals/ dispensaries and 17 homeopathic hospitals/ dispensaries.

There are many large medium and small drinking water schemes running in the District but every year there is stark scarcity of drinking water specially in Lamgada, Tarikhel and Hawalbagh development blocks.

In the District there are 1451 junior basic schools, 327 senior basic schools, 345 higher secondary schools, 7 degree colleges and 8 post-graduate colleges as well. Recently Soban Singh Jeena Degree College has been upgraded to full-fledged university with Kumaon university as their sub-campus. A Medical College is functional in the District with 100 MBBS seats per year.

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

There is still huge scope for improving all social sector service in the District viz. Drinking water, Schools and Hospitals. There is no multi-specialty hospital with high-end facilities, specialized doctors, etc. in the District. Among the major reason for migration of rural population is lack of health-care facilities, good quality education for students, etc. There is a need to make available these facilities at least upto block level. There are many govt. sector schools, polytechnics, even an engineering college; but the standard of education and other facilities are lacking to ensure admission by potential students and posting of teachers/ professors.



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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VI. Social Infrastructure</b>							
1	Drinking Water-RO Plant-1000 LPH RO Plant	No.	25.00	90	6	150.00	135.00
2	Education-Schools	No.	125.00	75	6	750.00	562.50
3	Healthcare-Hospital	No.	1000.00	75	4	4000.00	3000.00
4	Sanitation-Toilets	No.	0.50	90	110	55.00	49.50
<b>Total</b>				<b>126</b>		<b>4955.00</b>	<b>3747.00</b>

### 5.3 Renewable Energy

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

Almora District has huge potential for renewable energy generation and use; mainly through solar and hydropower. As of now, use of solar water heater, solar-drier, micro-hydel power generation is very sporadic and has huge potential for adoption by farmers as well as residents of city / town areas. Solar roof-top scheme which has recently been launched also has good potential for adoption by residents.

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

Being a hilly District with poor infrastructure and industrialization, there is lack of opportunities and employment for the farmers who are not able to make proper and remunerative use of their land; due to which agricultural lands are rapidly becoming barren. Mukhyamantri Solar-Swarozgar Yojana is running in the State to provide self-employment opportunities to such small and marginal farmers and unemployed residents and to encourage them to develop sources of income by selling the electricity generated by setting up solar power plants on such land which is not cultivated.

#### 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.



Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VII. Renewable Energy</b>							
1	Solar Energy-Roof Top Solar PV System without Battery-3 kw	No.	1.60	90	55	87.78	78.98
2	Solar Energy-Solar Water Heater System-200 litre	No.	0.34	90	110	37.40	33.66
<b>Total</b>				<b>165</b>		<b>125.18</b>	<b>112.64</b>

### RIDF

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

( Rs. crore )

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Closed Tranches	17	106.788000	77.5389
B	Ongoing tranches	91	306.632800	267.1876
	Total (A + B)	108	413.420800	344.7265

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

( Rs. crore )

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	30	107.974500	96.3225
B	Rural roads & bridges	57	164.209300	141.1366
C	Social Sector	21	141.237000	107.2673
	Total (A + B + C)	108	413.420800	344.7264

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	No of projects	Irrigation potential	ha	480
B	Rural roads	No of projects	Road length	km	150
C	Bridges	No of projects	Bridge Length	m	280

## Chapter 6

### Informal Credit Delivery System

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

In recent times the work of formation and credit linkage of self-help groups (SHGs) is being carried out under the NRLM. 579 new SHGs have been formed in the District under this scheme making total no. of SHGs in the District 6238 with a total membership of 36607. Block-wise number of SHGs is as follows: Bhainsiachhana - 338, Bhikiyasen- 429, Chaukhutiya - 515, Dhauladevi - 698, Dwarahat- 612, Hawalbagh - 659, Lamgada - 543, Sult - 435, Syaldey - 670, Takula - 801 and Tarikhett-538. 752 Village Organizations s have been formed in the district. 74 community resource persons have been deployed.

SHG program in running in all 11 blocks intensively covering 1162 GPs; 41679 HHs have been mobilized into SHGs. 5430 SHGs have been provided Revolving Fund assistance amounting Rs. 831.5 lakhs; 4170 SHGs have been provided with CIF assistance amounting Rs. 2945.9 lakhs. 4413 SHGs have bank loan outstanding.

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

The SHG program under SRLM/NRLM is thriving and there are plenty of support systems for SHGs now; SHGs are being federated at village level as Village Organizations (VOs) and at nyay-panchayat level as Cluster Level Federation (CLF). There are monetary provisions in form of Revolving Fund, Community Investment Fund, etc. SHGs can avail subsidised loans from all banks; SHG-CCL is prioritized in all district as well as block level meetings. Gramothan Yojna (erstwhile REAP), Mukhyamantri Udyamshala Yojna (MUY, erstwhile RBIC) are also supporting SHG movement in their own way.

However, there is lack of credit offtake in sanctioned CCLs due to very less income generating ideas/ activities at village-level and members are loan-averse, even now. Banks are also reluctant to just make CCL, if there are no disbursements under those.

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

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

								(Rs. lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan	
<b>VIII. Others</b>								
1	SHGs/ JLGs-Others	No.	1.00	90	4400	4400.00	3960.00	
	<b>Total</b>				<b>4400</b>	<b>4400.00</b>	<b>3960.00</b>	



## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. There is a need to emphasize integrated farming for enhancing agricultural productivity; develop integrated farming models with 5/10/15/20 Nali coverage in each development block; promote and finance their implementation through dissemination and support from banks.
2. Encourage farmers to shift from traditional crops to cash crops: fruits, vegetables, and medicinal plants for cultivation. Implement effective plans for protection from wild animals such as solar fencing, barbed wire fencing and other fencing methods with provisions for farmers participation.
3. The Agriculture Department and Irrigation Department should collaboratively initiate large-scale irrigation projects, water resource development works and construction of rainwater harvesting tanks.
4. Ensure timely availability of high-quality seeds in sufficient quantities; establish seed production through organized seed-producing groups formed by selected farmers. Further, early ripening and drought prone varieties of crops may be used.
5. Establish small storage centers/cold storage processing and packaging units at the District level for creating a value chain for agricultural products in each development block connected to Almora and Haldwani or any major city for marketing purposes.
6. All farmers should be provided crop credit based on the crop standards determined by the District-level technical committee through banks. Landless, artisans, sharecroppers and those cultivating on lease as well as small and marginal farmers should be facilitated with credit through joint liability groups.
7. Banks should play a positive and proactive role in providing credit for agriculture to FPOs and SHGs etc. being formed in the District.
8. All farmers should be linked to Kisan Credit Card; Small and marginal farmers, landless cultivators and labour cultivators should be provided crop credit through SHGs or Joint Liability Groups (JLGs). Further, all farmers should be extended benefits of PMKSY.
9. Farmers should be issued passbooks of records related to agricultural land for getting land records in time for issue of KCC, revenue department officials may be involved.
10. For crop insurance, Pradhan Mantri Fasal Bima Yojana (PMFBY) and Weather Based Crop Insurance Scheme (WBCIS) are also being run for loanee and non-loanee farmers in the District. These schemes are to be publicized by making them more integrated and attractive.

## 2. Water Resources

1. Large dams, canals, etc. are not possible for irrigation. In the rainy season many seasonal rivulets are filled with water and cause landslides. Proper management and storage of this rainwater will not only solve the problem of irrigation but will also help in maintaining the water level of the rivers in the dry months. The irrigation department should take steps in this direction. Under Rural Infrastructure Promotion Fund (RIPF), NABARD may provide aid for pilot of such a scheme.
2. Special awareness programs should be organized by agriculture and irrigation departments and state government through leaflets street plays and field visits on use of water recharging of ground water use of water conservation devices drip/sprinkler irrigation etc. in which banks should also participate.
3. According to regional needs regional development plans for micro irrigation based on solar energy should be made and widely publicised.
4. Assistance should be provided through Bank Credit for the purchase/construction of development works on individual farms, supply of agricultural products, farm pond/ water storage tank drip/ sprinkler system, etc., for which assistance is not available under other government programs. For this the unit cost booklet published by NABARD can provide guidance.
5. A comprehensive plan should be prepared and submitted for funding under RIDF to revive the canals and guhls already built in the District which are now either broken leaking filled with silt or are of no use due to drying up or shifting of water sources elsewhere, mainly in productive and plain valley areas like Someshwar, Chaukhutiya, Deghat, Kosi, etc.

## 3. Farm Mechanisation

1. In the District there is a need for small-scale mechanized equipment that can work efficiently in small fields with minimal energy. E.g. such as the Japanese paddy transplanter and reaper-binder, costing between Rs. 1.5 to 2.0 lakhs. These small machines should be promoted through demonstrations in the National Food Security Mission and the Green Revolution Plan for the mountainous regions of India.
2. Banks should facilitate credit for small agricultural machinery through mechanisms like Self-Help Groups farmer producer organizations etc. The Vivekananda Parvatiya Krishi Anusandhan Sansthan (VPKAS) in Almora has developed several machines suitable for mountainous terrain and their promotion and dissemination should be emphasized.
3. The Agriculture Department should establish model farms equipped with modern agricultural machinery. This can be accomplished under the Integrated Model Village Plan (IMVP) emphasizing modern and integrated farming practices.
4. In the District several FPOs and CLFs have been formed or are being maintained. Through these the Agriculture Infrastructure Fund (AIF) scheme can be leveraged and facilities such as Custom Hiring Centers (CHC) or Farm Machinery Banks should be established. Such centers are also eligible for interest subsidies under the Agriculture Infrastructure Fund (AIF).

5. Under the MIDH-HMNEH farmers are eligible for assistance ranging from 25-50% for agricultural machinery like tractors power tillers and automated machines. Additionally, under the National Food Security Mission (NFSM) 50-80% funding support is available for the purchase of agricultural machinery.

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

1. To create a valuechain for fruits and vegetables, mainly mango, oranges, pear, apricot, cucurbits, etc., it is necessary to establish smallscale collection centers, zeroenergy cool chambers, cold storage facilities, processing units and packaging units at each development block in the District. These facilities should be connected to Almora, Haldwani or other major cities for marketing. Additionally, a route chart for refrigerated vans should be prepared.

2. To effectively popularize horticulture under the National Horticulture Mission there is a need for coordination between the Horticulture Department banks and potential entrepreneurs.

3. There is a need to increase the flow of credit for drip and sprinkler irrigation schemes by banks. Banks should come forward to provide financial support in the selected areas under the Horticulture Mission enabling the initiatives undertaken by the National Horticulture Board at the District level to gain momentum.

4. Branch managers and other staff in banks lacking orientation in these activities should undergo periodic orientation and refresher trainings to facilitate the disbursement of credit.

5. The Horticulture Department can consider making a strong outreach program towards creating awareness and sponsoring farmers applications for initiating horticultural activities through bank credit. This step can help in promoting awareness and facilitating the commencement of horticultural activities through bank credit.

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

1. There is a scope for financing in the command and non-command area of forests which should be explored by the banks. As of now no credit is being given by banks in this sector. Agroforestry, farm forestry, commercial forestry, nursery development are the models for which credit can be given from banks. The District plan should include all the different types of bankable forestry activities that can be carried out in the District.

2. NGOs also need to work for the development of forests in the service of the nation by coordinating with Government departments and banks in their area of operation keeping in mind the National Forest Policy.

3. Intensive extension services should be provided by the Government to promote bamboo, fruit trees and other high quality wood trees like deodar, oak, etc.



4. There is a need to formulate some incentive based populist schemes for people's participation in forestry. Government nurseries need to be set up to grow trees along with useful medicinal plants and agricultural crops on their agricultural land to provide good quality planting material.
5. In last few years plantation is being done by forest department on Mia-Waki concept which is an excellent technique to develop dense forest in a short time. Keeping in view the success of the plantations done in this scheme, this method should be publicized.

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

1. Immediate steps should be taken for conservation and recognition of hill/ local bovines and their genomes and to get them fair price for milk and related products.
2. The existing problems in availability of adequate quality fodder and in the fodder seed production chain should be seriously considered and addressed. This sector requires some innovative measures such as setting up of producer companies market arrangements in collaboration with private sector agencies etc. Alternative sources of fodder such as Azolla production, chaff processing, silage mark making should be considered.
3. In order to improve the breed of indigenous cattle keeping in view the needs of cross-breeding it is considered necessary to establish a "Bull Mother Farm". The same can be planned at a suitable location such as Dwarahat- Dunagiri area or Havalbagh, which is centrally located.
4. Apart from forming a milk society the milk union should also pay full attention to the training of livestock farmers, veterinary arrangements, etc. These societies can also work as Bank Mitra to DCCB Almora and veild micro-ATMs and operate on commission basis.
5. Polyclinics should be opened at least at the district level to provide better modern treatment to animals.
6. There is a need to make extensive efforts to provide benefits under the KCC scheme to all cattle rearers. Prompt disposal of applications by bank branches sent by Animal Husbandry and Dairying Departments should be ensured and unbiased feedback should be provided.
7. The Animal Husbandry and Dairying Department of the district should also run a vaccination program by arranging good semen for artificial insemination to improve local breeds.
8. There is a need to identify dairy clusters and adopt them and encourage suitable professionals for commercial dairying. Purchase of dairy animals should be done from outside the district and attention should be paid to the quality of animals.
9. As per National Commission for Agriculture (NCA) the standards of veterinary hospitals on the basis of category-wise mature stock units are not adequate. The requirement should be based on one veterinary hospital basis for every 5000 Adult Units (MSUs). In addition there is a need for artificial insemination centres in addition to veterinary institutions on the basis of about 1000 breedable cows and buffaloes each.

10. Under the Animal Husbandry Infrastructure Development Fund (AHIDF) of the Government of India 3% interest subvention is being provided for construction of various infrastructure. Similarly under SLM 90% interest subsidy is available through Veterinary Dept. These schemes should be popularised more and more by banks and line dept. in coordination.

11. 11

11. Credit is being provided for this activity at zero rate of interest (net of interest subvention by GoI through NABARD and State Govt.) under Deen Dayal Sahkari Krishak Kalyan Yojna, by District Cooperative Bank and PACS. They should cover more and more farmers through regular on-field camps.

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

1. There is a need to make efforts to set up hatcheries by encouraging private investment in the district. A special integrated industrial incentive policy is being implemented for the hilly areas of Uttarakhand under which there is a provision to provide financial incentives to entrepreneurs for setting up such ventures. Banks should try to set up units related to poultry development under this scheme; Backyard poultry farming should be encouraged and insurance companies need to support this sector by making insurance schemes for poultry farming.

2. Infrastructure can also be established in this area under AHIDF – Animal Husbandry Infrastructure Development Fund.

3. Self-help groups should be financed for backyard poultry to their members.

4. There is immense potential for the development of poultry farming in the district so banks should provide adequate credit in coordination with government departments in this activity.

5. To promote poultry business in the district initiative should be taken by adopting cluster approach so that farmers/farmers associated with this business can be benefited. All basic facilities can be made available to entrepreneurs at one place. For this there is a need for better coordination between the Department of Animal Husbandry and banks.

6. Progressive poultry farmers should be encouraged to set up mini or commercial units.

7. For the development of poultry farm in the district it is necessary to establish a back-end support office equipped with all facilities with adequate expert-staff and supporting staff. This can either be set up by the dept. with funding from RIDF or eligible and interested entrepreneurs can be roped in for the same.

8. There is a need to give special training to the farmers to keep the chickens alive in the harsh climate of the district.

9. The Department of Animal Husbandry and Dairying Government of India is running the National Livestock Mission (NLM) Entrepreneurship Scheme through SIDBI; A grant of 50% is available for setting up an enterprise.

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

1. Shortage of feed and fodder high cost of fodder high mortality delayed maturation and long inter calving low conception limited marketing facility of livestock and livestock produce encroachment and degradation of public pastures inadequate infrastructure veterinary health and reproductive services are the major problems in this area. Infrastructure has to be built to solve these problems.
2. It is necessary to establish breeding centers for the availability of good breed goats sheep and pigs in the district. Such centre can be established at any suitable location in the district such as Majkhali, Daulaghat, etc.
3. Efforts should be made to improve local breeds through crossbred goats sheep and pigs.
4. NRLM/ Sheep goat and rabbit rearing can also be promoted as an employment oriented business activity under SRLM.
5. All the schemes running for sheep goat and rabbit rearing need to be run in area-wise potential clusters so that inclusive development of this activity can be ensured in this area.
6. The Department of Animal Husbandry is providing pig breeders with improved male and female pigs to improve their livestock. There is potential for pig farming in areas like Almora, Ranikhet, Bhikiyasen and Dwarahat.
7. Goats do a lot of damage to naturally growing vegetations in the forest/ fields when they graze freely; hence, stall fed goat rearing should be promoted.
8. There is a need for banks to provide timely credit facilities by encouraging socially and economically backward people.
9. Allocate target to each bank branch for at least one goat and pig rearing unit.
10. Banks will have to make efforts for the successful implementation of the NLM-entrepreneurship scheme being run by the Animal Husbandry Department Government of India through KCC – AH & F and SIDBI in the district in collaboration with the Animal Husbandry Department Government of India in which up to 50% subsidy is available.

## 9. Fisheries

1. For the creation of infrastructure the state fisheries department should fully utilize the subsidy schemes of the Government of India and agencies like the National Fisheries Development Board. For this the projects to create the necessary infrastructure should be forwarded by the department to NABARD for funding under the Rural Infrastructure Development Fund (RIDF).
2. Close coordination should be established between fisheries development agencies and banks to increase funding in this activity. Fisheries Development Agencies should play a proactive role in creating awareness that investment in fisheries is profitable and has good potential.

3. Demonstration farms can be set up. Innovative schemes like trout fish farming cat fish production and ornamental fish along with shrimp farming should be demonstrated so that farmers can be encouraged to take up these activities.
4. Policy should be implemented for the arrangement of insurance. Under the self-help group-bank linkage program ponds of gram panchayats should be given on lease to more self-help groups.
5. Fish Farmers Development Agency should be established in the district and farmers should be provided permits and leasing facilities for fish farming in rivers. In addition the Manan hatchery, which is defunct for many years, needs to be revived.
6. Ramganga, Gagas, Kosi, Vinod, Suyal and Panar are the main rivers in the district. The local demand for fish is more than the production. Therefore banks will have to be sensitive to the fisheries sector and facilitate the availability of credit in this activity.
7. Private entrepreneurs should be encouraged to set up fish seed hatcheries and easy access to finance should also be provided by banks.
8. Banks should finance the Government schemes keeping in mind that it will not only get Government grants to aspiring fish farmers but will also promote fish farming.
9. The concerned Ministry has issued detailed guidelines for formation of FFPOs (Fishery-Farmers Producer Organizations) under Pradhan Mantri Matsya Sampada Yojana through an official memorandum dated 16 June 2021; under which a target has been set to form about 500 FPOs. The benefit of this scheme can also be taken in the district. In addition NABARD also provides grant-in-aid to eligible institutions for formation of fish farmers associations.

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

1. There is need for small/ mini storage units; bigger units are unviable due to low production volumes. Private entrepreneurs should be encouraged to set up such units; taking subsidy support under AMI-ISAM, AIF and other relevant schemes by agriculture department, banks and NABARD.
2. Marketing infrastructure is slowly developing but proper branding and collectivisation should be encouraged through Farmer Producer Organizations, FPOs, functioning in the district.
3. SRLM and REAP (now Gramothan) schemes should focus on creating marketing linkages for all major commodities, products.

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

1. Land degradation is happening mostly due to leaving lands barren, torrential rains, land-slides, etc. This can be checked only upto certain extent and only when people take interest in farming.

2. Gramya, Forest Dept., NABARD, Agriculture and Irrigation Depts. are implementing various projects which should be made more effective through convergence and by ensuring a livelihood enhancement outlook.

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

1. An action plan has to be prepared to increase private participation in remote areas. On providing credit for the construction of warehouses through banks the concerned department of the district should also enter into long-term agreements with the beneficiaries to take on rent their godowns so that on the one hand the district administration will be able to run the food security scheme in the district while the people who build warehouses in inaccessible and hilly areas will also be able to get a regular income and repay their liabilities timely.

2. Organized market Market/ Market yards also need to be set up in the district.

3. Creation of marketing infrastructure through Farmer Producer Organizations (FPOs) and Women Self Help Groups will definitely improve their skills and also provide them an alternative source of income.

4. Banks should finance individual entrepreneurs small farmers for building warehouses in the cooperative sector.

5. Adequate market yards and godowns should be constructed by the government in the district so that farmers can store their produce and sell their crops at the right time and get fair price.

6. The Mandi Committee should also take advantage of the grant scheme of the Government of India to mobilize adequate resources to develop storage capacity in the district.

7. Fruit & Vegetable Routes should be established in the district and cold chain facilities like grading equipment cold rooms and refrigerator vans should be made available on them.

8. Emphasis should be laid on scientific management of storage facilities so that post-harvest losses can be minimized.

9. The scattered fields under the districts consolidation drive should be done in one cycle by the government.

10. Keeping in view the importance of storage the Government of India has also extended the term of the new Agricultural Marketing Infrastructure Sub-Plan (AMI) of Capital Investment Subsidy Scheme – Integrated Scheme for Agricultural Marketing (ISAM) for storage of agricultural produce on scientific basis in rural areas. Combining the scheme with the Agriculture Infrastructure Fund Scheme (AIF) will benefit FPO/ CLFs entrepreneurs.

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

1. In order to increase income of farmers, the infrastructure and ancillary services required for the appropriate development of food processing industries in the district will have to be strengthened. There is shortfall in storage, cold chain, +silo storage and training and



capacity building. Suppliers of plant and machinery in addition to general infrastructure inadequacies ensure assured food quality. There are considerable gaps in the areas of quality testing laboratory which require coordinated efforts by all stakeholders.

2. The concept of Farmer Producer Organisation needs to be propagated; these organisations need to be strengthened in the interest of small and marginal farmers.
3. To provide more autonomy to primary credit cooperatives and to empower them to achieve their own objectives and to function as a profit making body working in the interest of the members.
4. Banks should inform the farmers about these activities through various forums and provide maximum funding.
5. The District Cooperative Bank should apply in the scheme of conversion of PACS to MSC for development of at least 5 societies in the district as MSCs in collaboration with the ARCS office.
6. There is a need to provide more information to the farmers about this sector so that more and more financing can be done in this sector. Publicity in this regard is required to be given by the concerned Government Departments.
7. Under MIDH-HMHEH scheme also grant up to 50% is available for food processing and value addition management. Under the "National Mission on Food Processing (NMFP) announced by the Government of India grant assistance ranging from 25 to 75% is available on the establishment of such units.
8. Entrepreneurs should also take advantage of PMFME Scheme (35% subsidy by Central govt. and additional 25% from State Government) along with convergence with Agriculture Infrastructure Fund – AIF (3% Interest Subsidy).

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

1. There is a need to strengthen quality of existing agri and food processing units; there is a need for impact assessment/ process-audit of all such food processing units to ensure adherence to quality parameters. This will enhance acceptability of various processes items being prepared in the district.
2. Some high-end units for processing of organic millets, cereals, pulses, spices, etc. should be encouraged to create strong value chain. Similarly, some high-end fruit processing units are also required to be set up.
3. Existing FPOs can be targeted for setting up of agro/ fruit-processing units which will not only help farmers but also these FPOs to turn profitable and sustainable.

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

1. "Uttarakhand Micro Small and Medium Enterprises Policy 2023" has been notified on 9th August, 2023; under which Almora district has been placed in category B offering attractive incentives for new and existing manufacturing enterprises. Benefits include Capital Subsidy, Interest Subsidy Reimbursement, Exemption on electricity duty,



Reimbursement of Stamp Duty, Mandi Fee, etc. The most-priority category under this includes Food/Fruit & Vegetables Processing, Manufacturing enterprise based on Medicinal and Aromatic Plants, Fruit based winery, Briquet/Pallet manufacturing from Pirul.

2. There is ample potential for fruit production and fruit processing in the district which has not been exploited so far. There is a need to set up fruit processing units in all the development blocks of the district.

3. To develop MSME at a cluster approach, Government should prioritise speedy development of industrial estates.

4. There is a need for proper identification of artisans in small groups (50-100 people on the pattern of north-eastern states) and linking of groups with banks. There is a need to pursue the policy of cluster development strictly in relation to traditional arts and crafts in particular. There is good opportunity in GI Products viz. Uttarakhand Tamta products, Aipan Products, Ringal based products, etc. Tweed, Handloom and Woollen also can be developed in some pockets. Dairy products can also be good potential including sweets/mithai especially Bal-Mithai.

5. There is a need to tackle the shortage of raw material for the handloom sector in the State especially for the weavers.

6. The transport sector is dominated by private players; banks can reach out and leverage credit potential in the sector.

7. Joint efforts to link small and small industrial clusters with industrial houses is the need of the hour.

8. Aggregation of produce through marketing agency under common brand name will be effective in solving the marketing problem.

9. The tourism sector has a synergistic impact on the development of traditional art forms, crafts and culture. The development of this sector will open up self-employment opportunities.

10. District Industries Centre SISI & KVIC/CYC Provide training and necessary linkages to upgrade the skills of KVI artisans.

11. Uninterrupted power supply should be ensured to the industries established in rural and urban areas of the district.

12. Industries Department, Khadi Commission/ Boards, Handicraft Dept., National Small Industries Corporation (NSIC) should play proactive role and publicize the schemes by organizing camps in collaboration with banks in Panchayat areas on quarterly basis.

13. Financial institutions need to be more and more market oriented. Banks can give the benefit of Credit Guarantee Fund Trust scheme to the beneficiaries. Banks demand collateral security and guarantors from beneficiaries which many entrepreneurs are unable to provide. Banks should include these credit in the Credit Guarantee Fund Trust scheme and give credit to the beneficiaries without security. With this banks will also get up to 85% repayment guarantee.



14. In order to facilitate the flow of credit to micro and small enterprises and to provide them easy and adequate amount of credit the Government of India has established Mudra Bank and launched Pradhan Mantri Mudra Yojana which should be publicized and propagated by every bank branch in coordination with the District Industries Center.

15. The Uttarakhand government is running Veerchandra Singh Garhwali Self Employment Scheme for tourism development under which subsidised credit is provided to unemployed persons for tourism related ventures

## **16. Export Credit**

1. The scope for exports is still to be explored; there is lack of required infrastructure for setting up of direct export houses.
2. Potential items should be identified by District Industries Centre (DIC) and coordination with institutions like APEDA should be made to initiate exports from the district.
3. Initial push by district admin, particularly DM or CDO would be necessary to ensure quick execution of plans and removing hindrances

## **17. Education**

1. The private sector can actively invest in the field of education which can fill a significant gap in financing. Private financing can address other issues apart from the debt issue such as big industry-institute linkages research faculty etc.
2. There is a lot of scope to further liberalize the process of private participation to attract the best investors and provide quality customization greater scope and variety of courses.
3. Every effort should be made to revive the higher education infrastructure.
4. Creating awareness at the grassroots level about the schemes. Bankers can identify needy students in professional institutions, schools and colleges.
5. It is emphasized that the credit under this sector should be secured to give quantitative and qualitative momentum; parents can be taken as co-guarantors to reduce the incidence of default.

## **18. Housing**

1. The major problems faced by the housing sector are rising cost of land and construction, lack of easy finance and limited availability of related infrastructure in hilly areas
2. Some procedures in this sector need to be simplified such as the gestation period for housing projects, the need to obtain multiple clearances from multiple authorities, etc.
3. Coordinated efforts of bankers and government officials are required. By running a campaign the residents of the district have to be motivated to take credit under the Pradhan Mantri Awas Yojna (PMAY) etc.



4. The Reserve Bank of India has increased the rate of housing credit under priority sector to Rs. 35.00 lakh in metro cities and Rs. 25.00 lakh in other places

## **19. Social Infrastructure**

1. Efforts should be made to increase women's participation.
2. Bankers need to understand the value of investment in these infrastructures.
3. People should take full advantage of the schemes provided by the government such as Pradhan Mantri Awas Yojana Swachha Bharat Mission Sarva Shiksha Abhiyan.
4. Efforts should be made to make the Prime Ministers mission of Swachh Bharat a success with full strength.
5. NABARD extends credit to the State Government for development of infrastructure facilities in the district under social infrastructure category covering Schools Drinking Water Projects Public Health Institutions Toilets Solid waste mgt plants etc.
6. All line departments should submit the project for creation of essential infrastructure in the area under their department for funding under RIDF.

## **20. Renewable Energy**

1. Under the Chief Ministers Solar Self Employment Scheme the villagers in the district should be encouraged to take benefit of the scheme and UREDA should dispose of such proposals taking proactive approach.
2. The branch managers should motivate the borrowers who have been given credit of 4-5 animals for commercial dairy or farmers who have 5-10 animals to adopt the biogas scheme.
3. Banks in the district should take initiative to make farmers aware and provide credit for solar light.
4. Due to migration agricultural land has become barren income can be earned by producing solar energy on such land; Mukhyamantri Solar-Swarojgar Yojana should be publicized more and more by UREDA and deserving applicants should be benefited
5. To popularize biogas efforts should be made by government departments in those blocks where the number of animals is sufficient.
6. Solar parks and Micro-hydel projects can be promoted in barren lands/ near small perennial rivulets, respectively, through UREDA; interested and eligible entrepreneurs can be given bank credit for this purpose. NABARD's Green Lending Facility (NGLF) can also be explored for this purpose.

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

1. The guidelines for lending to Pradhan Mantri Jan Dhan Yojana Self Help Groups and Joint Liability Groups issued by the Reserve Bank of India should be followed and an action

plan should be prepared for branch-wise credit disbursement. There is a lack of orientation among the staff working in the banks of the district they should be given training regularly.

2. Data of landless farmers is not available in the district so the Agriculture Department should collect block-wise data of all such farmers; so that comprehensive plan for their development, through financing by JLG mode can be prepared.

3. The number of ATMs in the district should be increased; especially ATMs should be set up in the branches of rural banks and cooperative banks. Wherever ATMs are not feasible micro-ATMs can be a good tool for which NABARD provides 90% subsidy. M-PACS, Dairy Cooperative Societies, etc. can also be given micro-ATMs for better access near/at village-level.

4. There is a need for banks and NRLM/ SRLM to work together through village level camps for application procurement as well as disposal to avoid delays and inefficiencies.

5. Presently the credit linkage of about 50% SHGs is there in the district. SRLM and Banks should prepare a plan to ensure credit linkage of all eligible SHGs. This will on the one hand increase the percentage of credit linked SHGs on the other it will help in meeting the credit needs of the SHG members and help in increasing the CD ratio of the district.

6. Banks should give target to their branches for financing SHGs and JLGs, and the target allocated should be regularly monitored at block, district and state level forums.

## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

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

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

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

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

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



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

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

1. In order to provide momentum to the co-operative movement in the state of Uttarakhand, Small and marginal farmers and BPL families are being provided credit for many activities under agri-allied sector viz. crop credit, industrial credit, housing credit, sericulture, animal husbandry credit; on subsidised interest rate by Co-operative Banks. Interest relief is being provided on credit disbursed under the “Deen Dayal Sahakarita Krishak Kalyan Yojna”.

The main objective of the schemes being run by the Cooperative Department is not only to provide subsidised credit facilities to the farmers but to raise living standard by making the rural and urban people prosperous in different regions of the state. To achieve these objectives financial assistance is being provided to co-operative societies by implementing various schemes Madho Singh Krishak Sahakarita Yojna.

For marketing and supply of inputs there are a number of co-operative institutions working in our state: State Co-Operative Federation Ltd. (UCF), Uttarakhand Co-operative Dairy Federation Limited (UCDF), with brand name “Aanchal”, Uttarakhand Co-Operative Resham Federation Limited (UCRF), Uttarakhand Apple Growers and Marketing Cooperative Federation Ltd. for activities related to apple.

2. The 3tier Short Term Cooperative Credit Structure (STCCS) in Uttarakhand comprises Uttarakhand State Cooperative Bank Ltd. (UK StCB) at the apex level, 10 District Cooperative Banks DCCBs forming the middle tier and 1270 MPACS (including 600 newly formed MPACS) at the bottom tier. The major initiatives being undertaken by NABARD in the Cooperative sector at Uttarakhand Regional Office level are as follows:

##### **- Computerization of MPACS**

Under the Centrally Sponsored PACS Computerization Project, 670 PACS in Uttarakhand are covered. As on 10 Oct 2025, 21 PACS have completed their on system audit for 31.03.2024. Onsystem audits and yearend closures are still very low, and data reconciliation with old ERP is ongoing. UK StCB has been designated as the System Integrator (SI) in the State.

##### **- Formation of new MPACS**

Against the target of 752 MPACS for FYs 202425 and 202526, 600 new MPACS have been registered (79.79%). However, activation is slow only 294 bank accounts have been opened, and 10 MPACS are affiliated with DCCBs. Credit limits of Rs. 850 lakh have been sanctioned for 10 MPACS. NABARD has shared 23 model DPRs with the banks for business planning.

##### **2. Cooperation among Cooperatives**

The nationwide campaign launched in September 2024 is under implementation in the



State also. In Uttarakhand, 2,419 PDCS accounts exist with cooperative banks; 338 new PDCS accounts have been opened, 14 microATMs distributed, and 512 RuPay KCCs issued to PDCS members. The campaign is focused on linking PACS and PDCS to cooperative banking services and enabling doorstep banking.

### 3. Finacle migration in RCBs from Finalce 7.x to Finacle 10.2.25

In all 11 RCBs in Uttarakhand, migration from Finacle 7.x to 10.2.25 is in progress with a deadline of 31 December 2025. Nainital DCCB has successfully migrated on 22.09.2025 while UK StCB and Tehri have given signoff to the vendor.

## 4. Status of Cooperatives in the District

1. The district has a good profile of cooperative institutions. There are a total of 528 cooperative societies in the district covering sectors such as credit (77 nos. +57 newly formed MPACS), 263 dairy cooperatives societies, animal husbandry (48), industry (39), fisheries, womens weaving, wageearners central cooperative societies and labor contracts, among others.

2. There are 77 active M-PACS in the district. The status of these cooperatives in the district under various initiatives of MoC is as follows:

1-Formation of New Societies: 57 M-PACS, 29 PDCS and 6 FCS were formed in FY24-25

2-PACS Computerization- 77

2-Jan Aushadhi Kendra- 1

3-PM Kisan Samriddhi Kendra- 34

4-Membership of State Cooperative Societies- 77

5-PACS as CSC- 68

3. Overall, there is good profile of cooperatives in the district; but the underlying potential of this sector is not realised fully. The M-PACS are not in very good shape and are not providing any other services meaningfully, except agricultural credit; there is lack of trained and skilled manpower at many of these societies. Computerization is the first step to bring them all at one platform and then gradually guide them towards better governance and profitability. M-PACS are also to be guided for preparing Business Development Plans (BDPs) for opening avenues for new businesses. Similarly, newly formed M-PACS need to be equipped with all infrastructure including manpower at an early date for giving them a headstart.

4. Many Dairy Cooperatives Societies are lying defunct due to low milk volume; new milk-routes and societies are to be formed in campaign mode in coordination with other stakeholders viz. veterinary dept., Almora Dugdh Sangh. As agriculture alone is not remunerative in hilly areas with marginal land-holdings, dairy offers a good avenue for assured income generation.

5. In some of the pockets fisheries is also a potential activity such as ares of Havalbagh, Takula, Chuakhutiya blocks which lie along the rivers viz. Kosi, Gagas and Ramganga can be developed for production of fisheries including trout raceways; such farmers can then be grouped into societies. Currently, no such clusters have been developed except one or two.

## 6. Potential for formation of cooperatives

1. Most Gram Panchayats in Almora are already associated with one or more cooperative societies; however, there are many villages which are far from existing societies. To provide

services near to the village MoC's vision of one cooperative in each GP is worth aiming for; but in Almora where there is huge out-migration from villages, care should be taken to keep in view viability of such cooperatives. Also, rather than forming additional entities, there is a strong case for revitalizing dormant non-credit cooperatives through targeted support under State and Central Government schemes. This approach would optimize existing institutional frameworks and enhance outreach without duplicating efforts.

2. Although targets for 16 new M-PACS have been received again for Almora district; however, it is important to note that viability of M-PACS has to be carefully examined before creating new M-PACS. 57 M-PACS newly formed in last year are yet to be grounded fully in terms of their affiliation with DCCB Almora, account opening, commencement of business activities, etc.

3. Dairy cooperative societies have good potential to be formed in many uncovered routes; but there again volume of minimum required quantity of milk is a challenge. Veterinary dept. along with dairy dept. should focus on identifying such clusters which can be easily covered under ongoing schemes to increase cattle population and in turn, milk demand.

4. Decent scope for opening of new fisheries cooperative societies is also there in some select pockets in the district.

5. There is considerable scope to accelerate progress under various Ministry of Cooperation (MoC) schemes, especially those where Primary Agricultural Credit Societies (PACS) are designated beneficiaries. Strengthening PACS and other cooperatives can ensure that scheme benefits reach a broader population, particularly in rural and underserved areas.

6. The district also presents opportunities to develop tourism-based cooperative enterprises, especially in Havalbagh, Dhauladevi, Tarikhet and Dwarahat block, which is home to prominent religious destinations such as Chitai, Jageshwar, Jhuladevi and Dunagiri temples and many more. Cooperative models can be leveraged to promote homestays, local crafts, and guided tours, thereby generating employment and preserving cultural heritage.

7. Additionally, Almora's rich agricultural diversity including a wide range of fruits, vegetables, and spices—offers strong potential for developing the food and agro-processing sector through cooperatives. By facilitating aggregation, processing, and marketing, cooperatives can play a pivotal role in enhancing farmer incomes and building resilient rural value chains.

## Chapter 9

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

Sr. No.	Broad Area	Name Of The Project/ Activity	Project Area	Nature Of Support Provided	Csr Collaboration/ Convergence Etc.	No. Of Beneficiaries	Likely Impact/ Outcome
1	Watershed Development	Springshed based Watershed Development Project	Kelani Kafaltana villages in Syalde Block	Grant support under WDF •Natural Resource Management in 300 ha area •Rejuvenation of springs •Livelihood promotion interventions	None	300	<ul style="list-style-type: none"> <li>•Soil and Water Conservation</li> <li>•Increase in discharge of springs</li> <li>•Increase in irrigated area</li> <li>•Livelihood enhancement of villagers</li> </ul>
2	Collectivisation	FPO promotion under Central Sector Scheme on FPO	Tani Bhikiyasain	Grant support & periodic monitoring	None	180	<ul style="list-style-type: none"> <li>Economies of scale in buying and selling of input/ output</li> <li>Increased share capital and bank linkage</li> <li>Enhanced income for farmers</li> </ul>
3	Collectivisation	FPO promotion under Central Sector Scheme on FPO	Harada Moulekhi Salt	Grant support & periodic monitoring	None	220	<ul style="list-style-type: none"> <li>Economies of scale in buying and selling of input/ output</li> <li>Increased share capital and bank linkage</li> <li>Enhanced income for farmers</li> </ul>

4	Infrastructure Development	Rural Infrastructure Development Fund - RIDF	Almora district	108 ongoing projects with total outlay of Rs. 413.42 Cr and RIDF loan of Rs. 344.73 Cr.	None		Number of critical infrastructure developed in the district wrt Roads Bridges Hospitals Schools Drinking Water Irrigation and other agri and allied activities; Increased economic activities and enhanced credit absorption capacity
5	Institution Development	Computerization of PACS	Almora district	Hardware and training support to all PACS and DCCB	None	77	All 77 PACS come under CBS and connected to CBS of DCCB for transparent banking services to all members of the PACS
6	Micro Finance	Training under Livelihood and Enterprise Development Program (LEDP) under MCID	Rampur Chaukhutiya	Grant support for training exposure and credit linkage of 90 beneficiaries	None	90	Set up of footwear manufacturing unit at Rampur Chaukhutiya Increase in livelihood option for rural women which is weather proof and involves less drudgery

7	Micro Finance	Training under Livelihood and Enterprise Development Program (LEDP) under MCID	Dhamas Raun Dal in Havalbagh block	Grant support for training exposure and credit linkage of 150 beneficiaries	None	150	Training on cultivation and marketing of millets to 150 rural women; Enhanced productivity of finger millet Value addition and marketing Increased incomes
8	Micro Finance	Training under Livelihood and Enterprise Development Program (LEDP) under MCID	Kunalbunga Havalbagh	Grant support for training exposure and credit linkage of 60 beneficiaries	None	60	Training on beekeeping to 60 rural women members of SHG; Enhanced production of honey; increased pollination to enhance crop yeilds; Value addition and marketing for increased incomes

9	Promotional Activity	Cultivation and marketing of Medicinal and aromatic plants (MAPs)	Jyoli cluster in Havalbagh block	Grant support under Farm Sector Promotion Fund FSPF	G B Pant National Institute for Himalayan Environment NIHE	243	Promotion of cultivation of 5 MAPs- Van Haldi Tejpatta Timur Rosemary Jatamasi; Setting up of nursery at NIHE for continued supply of planting material Linkages with buyers for ensured marketing and remunerative prices
10	Skill Training	Installation and repair of Solar Panels	Chaukhutiya	Grant support under Gramya Vikas Nidhi-GVN for training of 30 beneficiaries	None	30	Training of 30 youth participants; Placements to enhance livelihood.
11	Micro Finance	Training under Livelihood and Enterprise Development Program (LEDP) under MCID	Chaughan Pata Almora	Grant support for setting up of sanitary napkin pad making machinery by a selected SHG	Samajik Vikas Evm Prabandh Samiti -SVEPS	60	Setting up of sanitary pad making unit Training and hand-holding of SHG members Sales and marketing of produce Enhance livelihood and hygein

12	Financial Inclusion	Financial and Digital Literacy Camps to Rural Financial Institutions- RFIs	Almora district	Grant support under Financial Inclusion Fund (FIF) for conduct of FiDgi camps to DCCB, IPPB, UGB and other RFIs.	None		Conduct of financial literacy camps by RFIs Enhanced financial literacy and awareness among rural people Financial inclusion
13	Banking Technology	Support for Micro ATMs PoS/mPos machines Mobile signal booster etc.	Almora district	Grant support under FIF to RFIs including PACS and PDCSs.	None		Enhance reach and efficiencies of RFIs Customer service enhancement Competitiveness enhancement of RFIs
14	Climate Change	Roots of Resilience	Dhamas area	Grant support for Mulberry plantation and related activities.	None	200	10,000 mulberry trees planted Intercropping of ginger and turmeric on 3 acre land 6 Training sessions on agroforestry, organic farming, entrepreneurship
15	Watershed Development	Dosad Watershed Development Project	Mashar group of villages, Dwarahat	Treatment of 100 Ha of area in Mashar and Chhabisa as part of Capacity Building phase before full implementation phase.	Implemented by Gramin Samaj Kalyan Samiti - GRASS, Almora	--	Soil and water conservation measures in 100 Ha of land.

## Success Stories

### Success Story 1: Welcoming Springs of Prosperity



1	Scheme :	Springshed-based Watershed Development Program
2	Project Implementation Agency	People's Science Institute PSI Dehradun
3	Duration of the Project:	3 Years
4	Beneficiary	
5	No. of beneficiaries	300
6	Community	Small & Marginal Farmers
7	State	Uttarakhand
8	District	Almora
9	Block	Syaldey
10	Village	Kafaltana

### **1.1 Support provided**

Project supported in construction of 57 meter irrigation canal in Lamsimar hamlet of village Kafaltana.

The beneficiaries (8 farmers) were motivated to grow Paddy, Maize, pulses and vegetable crops in the newly irrigated area.

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

Due to lack of irrigation only half acre land of the Lamsimar hamlet was being cultivated. Due to irregular rains productivity was very low.

Only about 40 percent land was being cultivated; remaining land was un-cultivated.

There was one old defunct storage tank which was not being used.

Water from local stream was going waste.

### **1.3 Challenges faced**

Site was difficult some parts of the land were hard rocky. Construction of canal took more time.

Due to attack of wild animals farmers were not ready to cultivate vegetables and pulses in this area. It took time to mobilise farmers.

### **1.4 Impact**

Presently the area of cultivated land increased from 0.75 acre to 2 acre.

About 50 percent of the newly irrigated land is being used for the cultivation of Paddy in Kharif and Rabi season while in Rabi season it will be used for the cultivation of Wheat.

About 25 percent of the land is being used for the cultivation of cash crops like vegetables and spices.

Linkages was made with Horticulture department for protection of the crops from wild animals. Department gave a protection net to farmers group at a rent of Rs.3,000 per year which was used by 8 farmers.

About 25 percent of the land is being used for the cultivation of Maize and pulses.

The intervention has not only improved the food security but also income security from sale of vegetables and spices.

The old defunct infrastructure (storage tank) was used for storing water from the stream.

Spring recharge work was also done in the catchment of the stream which resulted in increased discharge of water.

## Success Stories

### Success Story 2: Exploring New Horizons in one's own Village - checking Migration



1	Scheme	Springshed-based Watershed Development Program
2	Project Implementation Agency :	People's Science Institute PSI Dehradun
3	Duration of the Project:	3 Years
4	Beneficiary	
5	No. of beneficiaries	300
6	Community	Small & Marginal Farmers
7	State	Uttarakhand
8	District	Almora
9	Block	Syaldey
10	Village	Kelani

## 2.1 Support provided

Irrigation guhls repair and construction: Construction of about 140 meter irrigation canal

Motivated to grow cash crops: HYV seeds of vegetables and spices given.

Training as well as technical support was given in preparation of organic inputs like Matka khad.

He was supported by PSI team in taking benefit from govt. scheme and setting up mushroom unit.

He was motivated to grow fruit plants in his farm.

## 2.2 Pre-implementation status

Bipin Chadra is small farmer with only 5 nali ( 0.25 acre) land holding

Due to lack of irrigation and due to irregular rains productivity of the land was very low.

Water from local stream was going waste.

Farmer was interested in growing cash crops but in the absence of irrigation was unable to grow. The family was dependent on market for foodgrains as well as vegetables.

He was planning to migrate from village to nearby Cities.

## 2.3 Challenges faced

Construction of canal from the stream to village was a difficult work which took more time.

Due to lack of seeds of vegetables and spices and un-availability of nutrients farmer was not ready to grow cash crops like vegetables and spices It took time to mobilise farmer.

Bipin Chadra was also interested in mushroom cultivation but without knowledge of govt. scheme he was unable to access the schemes.

## 2.4 Impact

Application of organic manure, Soil Health improved.

He increased his cultivated area to 4 nali from 2 nali.

Successfully earned Rs. 30,000 from the sale of vegetables like Pea, Potato, Chili, Coriander, Radish, Onion, Garlic etc. in last one year.

He has also planted fruit trees like Kiwi, Apple, Peach, Citus, Plum and Guava in his orchard.

Dropped the idea of abandoning his village for nearby cities.

## Success Stories

### Success Story 3: Milking Money from Millets



1	Scheme	Livelihood Enterprise Development Program, LEDP
2	Project Implementation Agency :	Gramin Samaj Kalyan Samiti, GRASS
3	Duration of the Project:	2 years
4	Beneficiary	
5	No. of beneficiaries	150
6	Community	Small and Marginal Women Farmers cum SHG Members
7	State	Uttarakhand
8	District	Almora
9	Block	Hawalbag
10	Village	Raun, Daal, Dhamas

### 1.1 Support provided

- 10-Day Capacity-Building Training
- Soil Testing and Fertility Management
- Educational Exposure Visit
- Quality seeds of improved millet varieties

### 1.2 Pre-implementation status

Before the intervention, most women farmers practiced traditional subsistence farming with limited knowledge of modern agricultural practices.

Soil fertility was poorly understood due to the absence of testing, and inputs like fertilizers and seeds were used without scientific guidance.

Access to quality seeds, irrigation methods, and post-harvest technologies was minimal.

Credit linkage was weak, with many relying on informal sources.

Women had limited exposure to market trends, value addition, or government schemes, resulting in low productivity and income instability.

### 1.3 Challenges faced

Being from marginalized Scheduled Caste communities, women farmers often lacked the confidence and autonomy to make key farming decisions.

Irregular rainfall and changing weather patterns disrupted crop cycles and planning.

Access to improved seeds, organic fertilizers, and modern farming equipment was scarce.

Frequent crop raids by wild boars and monkeys caused significant losses

### 1.4 Impact

Farmers experienced a 60–80% increase in income, driven by improved cultivation techniques and value addition.

The market price for millet rose from Rs. 10–20/kg to Rs. 60–70/kg due to better quality and branding.

Over 30 women began producing and selling millet flour, while others started supplying seeds, creating new income streams.

Adoption of organic and sustainable farming methods led to healthier soil and increased productivity.

Farmers incorporated high-yield finger millet varieties (VL-400, VL-379, VL-376), composting, mulching, and water conservation techniques.

## Success Stories

### Success Story 4: Bees Bring Business to Villagers



1	Scheme	Livelihood Enterprise Development Program, LEDP
2	Project Implementation Agency :	Samajik Vikas Evam Prabandh Sansthan - SVEPS
3	Duration of the Project:	2 Years
4	Beneficiary	
5	No. of beneficiaries	
6	Community	Small and Marginal Farmers
7	State	Uttarakhand
8	District	Almora
9	Block	Hawalbag
10	Village	Laat

### **1.1 Support provided**

- 10 days' training on advanced beekeeping
- Exposure visit to State Beekeeping Centre, Jyolikote
- Subsidized boxes from horticulture dept. provided to beneficiaries
- Made available high quality beehives at right time
- Marketing at remunerative prices ensured

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

- Farmer was practicing subsistence farming with low productivity
- Poor farm incomes leading to increased poverty every year
- Farmer didn't have any idea how to come out of this vicious circle of low output-low income
- Poor health of family members

### **1.3 Challenges faced**

- Difficulty in convincing for taking up beekeeping activity due to no exposure
- No money to invest for purchase of boxes/ beehives
- Lack of courage and will power to adopt new activity

### **1.4 Impact**

- From 0 to 12 boxes of bees in 2 years
- Earning of Rs. 50000/- in 2nd year from sales of Honey and Bee colony/hive.
- Beekeeping adopted by more than 50 farmers
- Now beekeepers' FPO is in the making.

## Appendices

### Climate Action & Sustainability

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

##### 1.1 Climate Change and its Impact

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

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

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

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

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

##### 1.2 Climate Finance and Challenges

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

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

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India displayed greater determination in its efforts to address climate change by submitting its revised Nationally Determined Contribution (NDC) to the UNFCCC. Through Mission LiFE (Lifestyle for the Environment), India advocated for a global shift in mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

### **1.4 Initiatives of RBI**

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

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

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

### **1.5 Initiatives of NABARD**

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

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

### **1.6 Way Forward**

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

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

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

a Formulated in 2014 the Uttarakhand SAPCC provides a strategic framework to address climate change impacts on the state's environment economy and communities. A decade later it continues to guide climate action requiring updates to reflect emerging challenges. The plan identifies key vulnerable sectors viz. agriculture forest livestock disaster management health urban development water tourism energy roads industries and transport.

Agriculture strategies include crop diversification and sustainable practices. Forest initiatives focus on afforestation and biodiversity conservation. Livestock resilience is built through veterinary services and fodder improvement. Disaster management emphasizes early warning systems and resilient infrastructure. Health strategies target disease surveillance and climate-sensitive planning. Urban development promotes green infrastructure water management includes rainwater harvesting and watershed development. Energy goals support renewables and efficiency enhancement. Roads and transport focus on resilient infrastructure and low-emission mobility. Industries adopt clean technologies and tourism promotes eco-tourism and resilient infrastructure.

SAPCC aligns with national missions and global frameworks supported by agencies like GCF UNDP and World Bank. It emphasizes coordination capacity building and regular review for sustainable climate-resilient development.



b Uttarakhand's initiatives align with SAPCC objectives focusing on resilience adaptation sustainability. Key programs include Disaster Mitigation and Management Centre's early warning systems for disaster risk reduction Van Panchayats promoting sustainable forest management and Watershed Management Directorate's micro-watershed plans for local adaptation. Uyyatakhand Organic Commodity Board supports organic farming and rain-fed agriculture while the State Solar Policy (2013) and Smart City Mission advance renewable energy and sustainable urban development. Research institutions like G.B. Pant University and GBPNIHE develop climate-resilient crop varieties strengthening SAPCC's agricultural strategies. Compensatory Afforestation Fund Management and Planning Authority enhances carbon sequestration through afforestation and biodiversity conservation contributing to REDD+ goals. The State Reducing Emissions from Deforestation and Forest Degradation Action Plan promotes sustainable forest management and carbon stock enhancement. National initiatives such as the Green Hydrogen Mission and Amrit Dharohar scheme further integrate climate resilience and biodiversity conservation. Together these efforts mainstream adaptation and build community resilience fully aligned with SAPCC priorities.

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

a India's National Action Plan on Climate Change (NAPCC) established in 2008 aims to achieve sustainable development while addressing climate change. It comprises of following eight missions-

1. Jawaharlal Nehru National Solar Mission: Promotes solar energy to compete with fossil fuels.
2. National Mission for Enhanced Energy Efficiency: Reduces energy consumption in large industries.
3. National Mission on Sustainable Habitat: Integrates energy efficiency in urban planning and waste management.
4. National Water Mission: Aims for improvement in water use efficiency.
5. National Mission for Sustaining the Himalayan Ecosystem: Conserves biodiversity and forests in the Himalayas.
6. National Mission for a Green India: Increases forest/tree cover and improves ecosystem services.
7. National Mission for Sustainable Agriculture: Develops climate-resilient crops.
8. National Mission on Strategic Knowledge for Climate Change: Enhances climate science and technology understanding.

a ICAR institutes in Uttarakhand align with SAPCC through climate adaptation and mitigation.

1. ICAR-VPKAS Almora develops climate-resilient cereals and millets for Himalayan conditions.

2. ICAR-IISWC Dehradun works on soil conservation watershed management and sustainable land use to prevent degradation and ensure water security.

3. CSWCRTI Dehradun focuses on erosion control and integrated watershed development.

4. KVKS promote climate-smart farming and build farmer capacity.

5. NICRA resilient crops and practices are advanced including Pahari Toor Dal notified in 2023 for rainfed blocks in all 13 districts.

These initiatives strengthen agriculture and resource resilience fully supporting SAPCC priorities.

a The CAMPA project in Uttarakhand supports SAPCC by promoting afforestation and reforestation to enhance carbon sequestration reduce GHG emissions and restore degraded forests contributing to REDD+ goals. Under the National Bio-Energy Programme subsidized family-size biogas plants provide clean fuel improve sanitation and cut black carbon and methane emissions. Additional state initiatives include renewable energy promotion through UREDA watershed and spring rejuvenation via the Watershed Management Directorate Integrated Watershed Management Programme and the newly formed Spring and River Rejuvenation Authority (SARRA). Programs on disaster risk reduction and Natural Farming further strengthen climate resilience and sustainable development in Uttarakhand.

a NABARD drives climate adaptation and mitigation in Uttarakhand through multiple initiatives. Beyond the AFB-funded project in Champawat benefiting 800 families three projects under the Climate Change Fund-ID include climate-resilient farming in Almora cow dung-based value-added products in Chamoli and Uttarkashi (benefiting 75 women) and Zero Energy Cold Storage Chambers for 15 households. These reduce reliance on non-renewables and promote sustainable livelihoods. NABARD also conducts awareness programs and implements Climate Proofing Projects in Rudraprayag and Pauri Garhwal under the Watershed Development Fund (WDF) for soil and water conservation. Additionally NABARD has implemented 34 WDF projects 14 TDF projects and 20 under Farm Sector Promotion Fund many with climate components and introduced Green Tagging and green loans to scale climate finance.



a ADB: Uttarakhand Livability and Resilience Improvement Project (ULRIP) promotes inclusive sustainable and climate-resilient urban development in Haldwani Champawat Kichha Kotdwar and Tanakpur.

IFAD: Integrated Livelihood Support Project (ILSP) enhances rural livelihoods and resilience addressing socio-economic and environmental challenges.

World Bank: Disaster Recovery Project rebuilt flood-affected infrastructure; DWDP II (2014–22) improved watershed management for water security; new Resilient Urban Infrastructure Project (2024–29) covers Dehradun and Nainital complementing NABARD's climate-proofing investments.

GEF: Green-Ag Project integrates biodiversity climate action and sustainable land management in high-value landscapes.

ICFRE: Advances ecological stability through forest conservation and scientific management.

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

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

a Almora district falls in the lower Himalayan belt and is considered to be much pristine. However the environmental degradation is being experienced for the past few decades. While the implications of environmental and climate change are numerous and complex economic growth and population growth are the major factors that increase anthropogenic stress due to human interference on different components of the natural environment. In view of analysing the current status and furnishing a comprehensive plan to mitigate the environmental deterioration G B Pant National Institute for Himalayan Environment (GBPNIHE) Kosi Almora was assigned with the task to prepare a district Environment plan. Considering Almora district report as a model report detailed deliberations were carried out to devise the action plan focusing on explicit thematic areas an under:

**Waste Management Operations:** At present proper collection and disposal of solid waste (both dry and wet) is practiced in the urban centres of the district. However there is no established mechanism for waste collection in the rural areas. Waste segregation at source is a major issue in all the urban local bodies of the district. Moreover the waste recovery and disposal facilities are not robust. Due to improper segregation of municipal solid waste the domestic hazardous and E-waste are also dumped in the landfill sites causing environmental hazards.

**b Biomedical Waste Management:** The current scenario has stressed on the need of proper biomedical waste treatment facilities in the district as the generation of biomedical waste is increasing exponentially (up to four times more from pre-covid levels). Due to continuous threats of epidemic the time has come when the government should ensure to set up a common biomedical waste treatment facility (CBWTF) in the district which can also cater the demand of nearby villages and peri-urban areas.

**Construction and demolition waste management:** Rapid urbanisation and development of road infrastructure in the district has led to increase in the generation of construction and demolition waste. However the district still lacks mechanism for proper management of this waste. By laws should be framed to have a common set of guidelines for C&D waste management.

**Waste water Management:** At present only 15 population in Nagar Palika Almora in the district is connected with sewerage network management; in other urban local bodies the same needs to be established in coming years. For other urban local bodies Faecal Sludge and Septage Management (FSSM) services can be implemented as recommended by Government of India for achieving the safe and sustainable sanitation to the people. The district has low amount of industrial waste; however two industrial units have installed effluent treatment plants which work on the principle of Zero Liquid Discharge (ZLD).

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

a G B Pant NIHE-Almora under Ministry of Environment Forest and Climate Change has established a Himalayan Knowledge Network-HKN to enhance collaboration and networking among all relevant institutions engaged with Himalaya specific R&D traditional knowledge institutions conservation and development practitioners and policy makers. The Institute has also initiated establishing Himalayan Students Nature Awareness Campaign towards facilitating development of a culture of creative nature- based learning right from the beginning. Further the Institute has initiated a Himalayan Farmers' Livelihoods Enhancement Drive with an aim to provide local farmers mainly smallholders with opportunities that develop a community of expanding knowledge and empower them for livelihood security by developing climate resilient farming systems with appropriate business networking and socializing them in a supportive and wide-open environment.

a Vivekanand Parvatiy Krishi Anusandhan Sansthan (VPKAS) an ICAR institute located in Almora is running a flagship project titled "Ensuring Food and Nutritional Security in North West Himalayas through Climate Resilient Enhanced Production of Millet and Potential Crops by Post-Harvest Management Value Addition and Commercialization."

a State Government is also running various intiatives and also including climate change in their all policies and schemes. Agriculture Dept. Horticulture Dept. Veterinary Dept. and all other major line depts in the district level are implementing their schemes in line with climate action plan of the district/ state. Mukhyamantri Saur Swarojgar Yojna will directly impact livelihoods in a climate friendly way and also decrease dependance on fossil fuel.



a NABARD is supporting a springshed based watershed management project in Kelani and Kafaltana villages of Syaldey development block of Almora district wherein 300 ha of land is being treated for soil & water conservation along with livelihood enhancement of rural community and some gender equality initiatives. The project is being implemented by People Science Institute (PSI) Dehradun.

NABARD is also supporting implementation of a Livelihood and Enterprise Development Project (LEDP) based on beekeeping to enhance the bee population in the area which will positively impact crop yields by increased pollination. Bee populations have declined steeply over the years in the district due to human apathy and climate change effects.

Urban local bodies (ULBs) in the district are undertaking waste management activities but those are still in its early stage in most of the ULBs of the district. Waste management operations are carried out in each ULB which includes segregation at source door to door collection sweeping waste transport waste disposal etc. for which infrastructure has been developed pertaining to collection segregation and composting. Based on composition of waste different methods are adopted for waste recovery recycling etc. Some of the ULBs are making third party interventions to achieve effective waste disposal.

### **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. Uttarakhand has a total of 27 products that have been granted Geographical Indication (GI) tags. This includes 18 new products certified recently along with 9 products that were previously recognized. Here's a list of the products that have received GI tags in Uttarakhand:

Newly registered:

Uttarakhand Chaulai Jhangora Mandua Red Rice: These are various grains and cereals.

Almora Lakhori Chilli: A specific type of chili pepper.

Berinag Tea: A unique tea variety.

Burans Sharbat: A beverage made from Rhododendron flowers.

Ramnagar Nainital Litchi: A specific type of litchi fruit.

Ramgarh Peach: A specific type of peach.

Malta: A type of citrus fruit.

Pahari Tor: A type of lentil.

Gahat: A type of pulse.

Kala Bhatt: A type of black soybean.

Bichhu Booti Fabric: A fabric made from a plant known as Bichhu Booti.

Nainital Candle: A specific type of candle.

Kumaoni Pichhoda: A traditional colored cloth.

Chamoli Ramman Mask: A mask used in a traditional festival.

Likhai Wood Carvings: Wood carvings unique to the region.

Products with Existing earlier GI Tags:

Tejpat: A type of bay leaf.

Basmati Rice: A fragrant long-grain rice.

Aipan Art: Traditional folk art.

White Rajma of Munsiyari: A type of kidney bean.

Ringal Craft: Craftsmanship using Ringal bamboo.

Thulma: A type of woolen blanket.

Bhotiya Dan: A type of wool.

Chiura Oil: An edible oil.

Copper Products: Handicrafts made of copper

4. 3 more products: Almora Bal Mithai Almora Singodi and Almora Tweed have been sanctioned to HWA by NABARD for GI Registration. However the existing GI products have not been utilized as intended and users are not getting any specific advantage of GI tag available. There is a need to build a show case project around any of GI product which can be an example and trend-setter for making use by producers for other such products.

5. Overall GI products can offer unique advantage to some of the produce of the district viz. Aipan Copper Products Lakhori chili Ringal products etc. But there is need for developing a complete value chain to encash GI Tag potential. This can only be done by an experienced agency supported by NABARD or any other funding agency with a dedicated project on one or few of the potential products; Aipan or Copper products can be a starting point. A holistic project with Lakhori chili can also be taken up wherein GI registration and then post-GI activities can be undertaken under one project.

**Source(s)**

Table Name	Source(s) and reference year of data
1.Physical & Administrative Features	District Statistical Booklet 2024
2. Soil & Climate	District Statistical Booklet 2024
3.Land Utilisation [Ha]	District Statistical Booklet 2024
4.Ground Water Scenario (No. of blocks)	GWRA 2022 Central Ground Water Board
5.Distribution of Land Holding	Landholding Census 21-22
6.Workers Profile [In 000]	District Statistical Booklet 2024
7.Demographic Profile [In 000]	District Statistical Booklet 2024
8.Households [In 000]	District Statistical Booklet 2024
9.Household Amenities [Nos. in 000 Households]	District Statistical Booklet 2024
10.Village-Level Infrastructure [Nos.]	District Statistical Booklet 2024
1.a Additional Information	Miscellaneous
11.Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Booklet Almora 2024
12.Infrastructure & Support Services For Agriculture[Nos.]	Agriculture Dept. Almora
13.Irrigation Coverage [000 Ha]	District Statistical Booklet Almora 2024
14.Infrastructure For Storage, Transport & Marketing	District Statistical Booklet Almora 2024
15.Processing Units	Misc.
16.Animal Population as per Census [Nos.]	Veterinary Dept. Almora
17.Infrastructure for Development of Allied Activities [Nos.]	Concerned Dept. Almora
18.Milk, Fish, Egg Production & Per Capita Availability - Year-2	Concerned Dept. Almora
Table 1: Status	District Statistical Booklet 2024; DES GoUK
Table 8: Major Crops, Area, Production, Productivity	Agriculture Dept. Almora
Table 2: Irrigated Area, Cropping Intensity	District Statistical Booklet 2024
Table 3: Input Use Pattern	District Statistical Booklet 2024
Table 4: Trend in procurement/ marketing	Not available
Table 5: KCC Coverage	Agriculture Dept. Almora; Lead Bank Almora
Table 6: Soil testing facilities	Agriculture Dept. Almora
Table 7: Crop Insurance	Agriculture Dept. Almora
Table 1: Irrigated Area & Potential	District Statistical Booklet 2024
Table 2: Block level water exploitation status	Central Ground Water Board report 2022
Table 1: Mechanisation in District	Agriculture Dept. Almora
Table 2: Service Centers	Agriculture Dept. Almora
Table 1: Production Clusters	Horticulture Dept. Almora
Table 2: Sericulture	District Statistical Booklet 2024
Table 3: Weavers Clusters	District Statistical Booklet 2024
Table 4: High Tech Orchards	Horticulture Dept. Almora



Table 5: Production and Productivity	Horticulture Dept. Almora
Table 1: Area under Forest Cover & Waste Land	District Statistical Booklet 2024
Table 2: Nurseries (No.)	Not available
Table 1: Processing Infrastructure	District Statistical Booklet 2024
Table 1: Poultry	District Statistical Booklet 2024
Table 1: Inland Fisheries Facilities	Fisheries Dept. Almora
Table 2: Marine Fisheries (No.)	NA
Table 3: Brackish Water Fisheries	NA
Table 1: Agri Storage Infrastructure	District Statistical Booklet 2024
Table 1: NABARDs interventions	DDM RCO Almora
Table 1: Fertilizer Consumption	District Statistical Booklet Almora- 2024
Table 2: Facilities Available	District Statistical Booklet Almora- 2024
Table 1: MSME units - Cumulative	Open Govt. Data (OGD) platform India
Table 2: Traditional activities	Misc.; District Statistical Booklet-2024 Almora
Table 3: Skill Development Trainings	RSETI Almora
Table 4: Crop Identified for One District- One Product	RSETI Almora
Table 1: Promotional Interventions	Lead Bank Almora
Table 2: Status of SHGs	NRLM National Portal <a href="http://nrlm.gov.in">nrlm.gov.in</a>
Table 1: Details of non-credit cooperative societies	District Statistical Booklet Almora- 2024; NCD GoI
Table 2: Details of credit cooperative societies	District Statistical Booklet Almora- 2024
Table 3: Block wise, sector wise distribution of cooperative societies in the district	District Statistical Booklet Almora- 2024
Table 4: Status/ progress under various schemes of MoC in the district	ARCS Office Almora

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

Sources	
1	Lead Bank Almora
2	SLBC India Portal

### Name and address of DDM

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