



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Bageshwar 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: Bageshwar

State: Uttarakhand



**National Bank for Agriculture and Rural
Development**

**Uttarakhand Regional Office,
Dehradun**

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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 2026²⁷ 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
RKVY	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	Located in the outer Himalayas Bageshwar district is famous for its natural splendour cultural heritage and rich civilization. The geographical area is 2246 sq km. The district is surrounded by Chamoli in the north and west Pithoragarh in the north and east and Almora district in the south.
Type of soil	Majority of the area in the district has hilly terrain with shallow soil profiles with a sandy texture. In the plain areas near rivers and rivulets loam and clay soils are also found.
Primary occupation	There are 916 villages in the district out of which 824 are inhabited. There are 35 Nyaya Panchayats 407 Gram Panchayats 6 Tehsils and 3 Development Blocks in the district. Most of the population of the district depends on agriculture and allied activities.
Land holding structure	98.07% of agricultural holdings in the district are less than 2 hectares and 94.38% of the holdings are less than 1 hectare and those too are scattered. Therefore farmers depend on options for other income generating activities. The level of industrialisation is very low.



3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

The average progress against the targets of the District Credit Plan in the last three years has been 45.30%. As against target the loan disbursement progress was Rs. 15268.00 lakh (45.00%), Rs. 19311.96 lakh (49.9%) and Rs. 20453.91 lakh (41.50%), in FY22-23, 23-24 and 24-25, respectively.

2. Investment credit in agriculture

The credit flow to agriculture investment activities in the district has remained quite low. As against the target given during during last 3 FYs, achievement was only Rs. 1920 lakhs (33.20%), Rs. 2341 lakhs (36.90%) and Rs. 3113.33 (24.37%), respectively in FY22-23, 23-24 and 24-25.

3. Credit flow to MSMEs

The level of industrialisation is very low. Credit flow in last 3 years in MSME sector was: Rs. 2562 lakh (36.90%), Rs. 9427.00 lakh (106.60%) and Rs. 9707.62 lakhs (65.30% of target), respectively in FY22-23, 23-24 and 24-25.

4. Other significant credit flow, if any

The main reasons for the low Credit Deposit Ratio are out migration of youth, absence of credit culture and lack of industrial units along with commercial agriculture but also the increase in deposits above credit is not allowing the ratio to increase.



4. Sector/Sub-sector wise PLP projections

1. Projection for the year

Based on the existing opportunities, resources, directions received, guidelines and schemes under various priority sectors a total potential of Rs. 64986.88 lakhs has been estimated for the year 2026-27; which is a good increase against the last years potential.

2. Projection for agriculture and its components

Projections for agriculture sector as a whole stand at Rs. 32403.97 lakhs; out of which crop loan is Rs. 18559.78 working capital under AH Poultry & Fisheries is Rs. 24.36 Cr and ATL projections have been kept as Rs. 76.39 Cr.

3. Projection for MSMEs

Keeping in view very good performance against the ACP target in the last year (106) and opportunities available in the district a potential of Rs. 168.25 Cr has been calculated for the year 25- 26.

4. Projection for other purposes

Projections under Export Education Housing Social Infra Renewables and SHG/JLG sectors have been pegged at Rs. 1.19 Cr 33.75 Cr 41.73 Cr 6.41 Cr 1.91 Cr and 29.70 Cr respectively.



5. Developmental Initiatives

- 1 In the last few years efforts have been made by the Government of India as well as the State Government to accelerate the development and double the income of farmers through various schemes. Prominent among these are MSY MSY Nano CSS-FPO CSS-AIF NLM SLM PMFME etc.
- 2 In addition under the already ongoing PMEGP DIC PMEGP KVIB/C VCGS Tourism Self Employment Scheme – Vehicle and Non-Vehicle Pt. Deendayal Upadhyay Home Stay Scheme National Rural Livelihood Mission etc. also have benefited many beneficiaries.
- 3 NABARD supported projects include rural roads drinking water irrigation trout-hatcheries etc. under RIDF; refinance and other support to UGB and DCCB; ongoing Tribal Development Project in Kapkot Springshed-development project in Kapkot etc. Detailed information is given 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 Samridhi, Cooperation among cooperatives, etc.
- 2 In Bageshwar all 18 M-PACS have been onboarded for computerization; 29 new M-PACS, 6 new PDCS and 4 new PFCS were formed during FY24-25; all 18 M-PACS have taken membership of state-cooperative societies; 16 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 Initiatives such as the DAY-NRLM, REAP (now Gramothan), 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.
- 4 Handloom and Handicraft sector, especially in light of recent GI-Tags received, coupled with ongoing govt. sponsored schemes can prove to be a potential thrust area.

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 PM Vishwakarma scheme will be a crucial step in the right direction. It is hoped that this will provide strength to the non-agricultural sector where the above-mentioned difficulties are either non-existent or minimal.
- 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 Bageshwar, 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



Block Map - Bageshwar



Legend

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

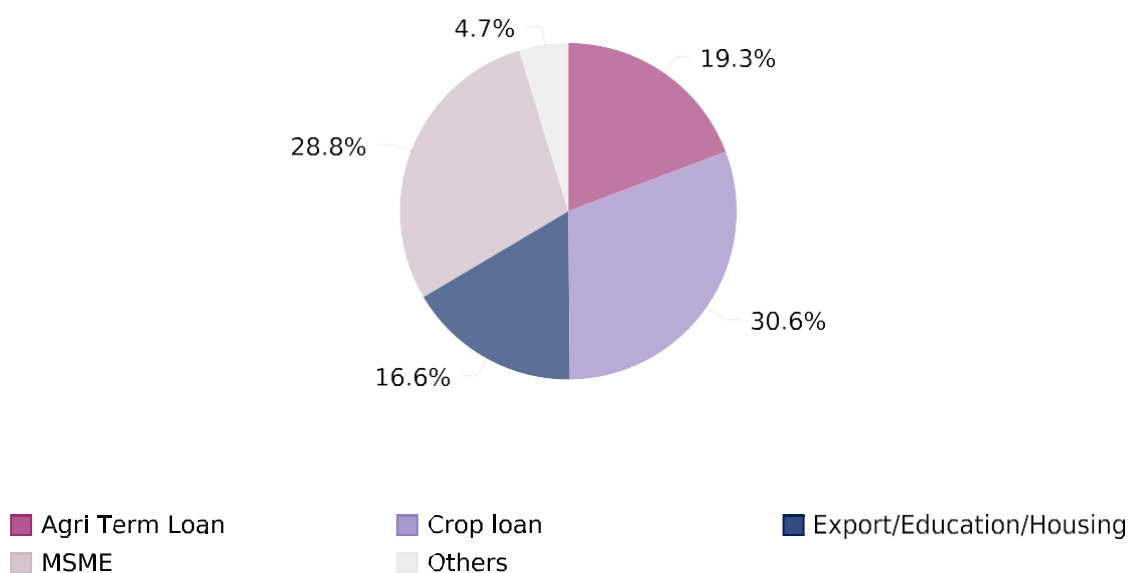
Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD



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

(Rs. lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	30674.51
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	19891.95
2	Term Loan for agriculture and allied activities	10782.56
B	Agriculture Infrastructure	117.81
C	Ancillary activities	1611.65
I	Credit Potential for Agriculture A+B+C)	32403.97
II	Micro, Small and Medium Enterprises	18712.5
III	Export Credit	202.5
IV	Education	4050
V	Housing	6547.5
VI	Social Infrastructure	1478.25
VII	Renewable energy	107.16
VIII	Others	1485
	Total Priority Sector	64986.88



Sources



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

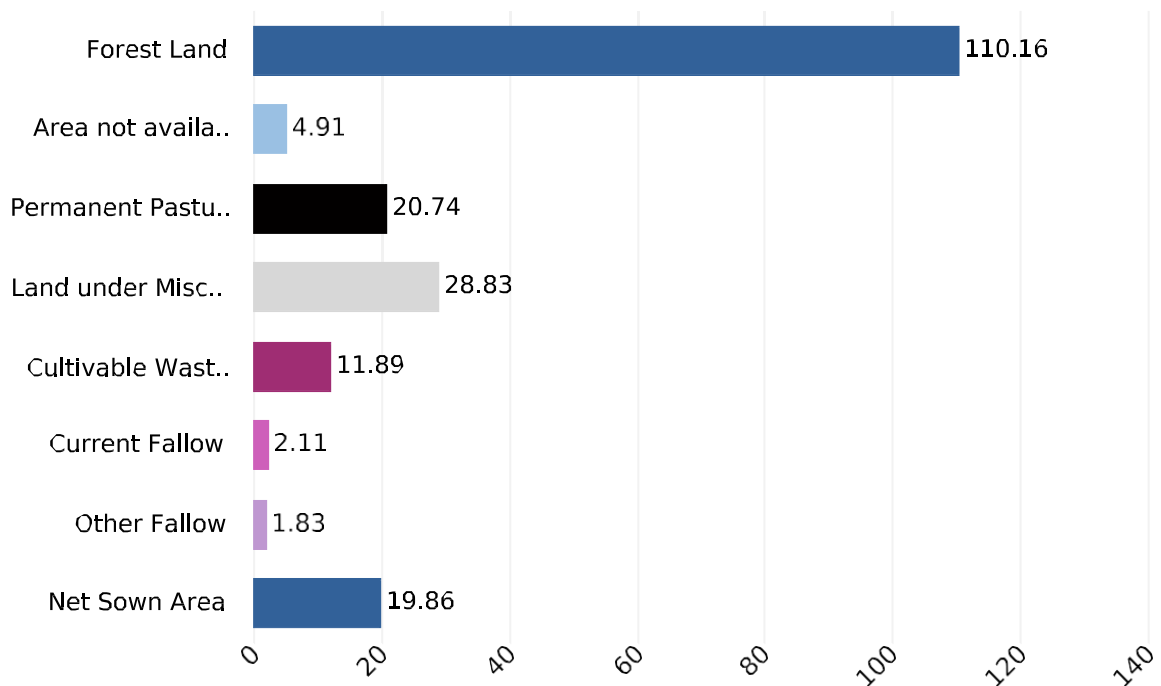
(Rs. lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	18559.78
2	Water Resources	178.24
3	Farm Mechanisation	192.6
4	Plantation & Horticulture with Sericulture	2932.02
5	Forestry & Waste Land Development	39.91
6	Animal Husbandry - Dairy	3772.87
7	Animal Husbandry - Poultry	353.11
8	Animal Husbandry - Sheep, Goat, Piggery	2620.39
9	Fisheries	221.36
10	Farm Credit- Others	1804.23
	Sub total	30674.51
B	Agriculture Infrastructure	
1	Construction of storage	27.4
2	Land development, Soil conservation, Wasteland development	73.99
3	Agriculture Infrastructure - Others	16.42
	Sub total	117.81
C	Ancillary activities	
1	Food & Agro. Processing	828.41
2	Ancillary activities - Others	783.24
	Sub Total	1611.65
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	11175
II	B Service Sector - Term Loan	3075
II	C Manufacturing Sector - WC	3075
II	D Service Sector - WC	1387.5
II	E MSME - Others	0
	Total MSME	18712.5
III	Export Credit	202.5
IV	Education	4050
V	Housing	6547.5
VI	Social Infrastructure	1478.25
VII	Renewable energy	107.16
VIII	Others	1485
	Total Priority Sector	64986.88

District Profile

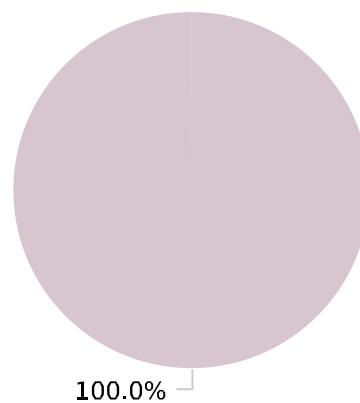


1. Land Utilisation ('000 hectares)



District Statistical Booklet 2024

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

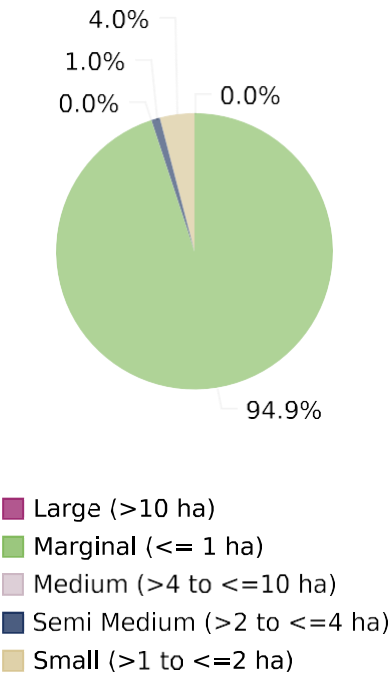


Not assessed

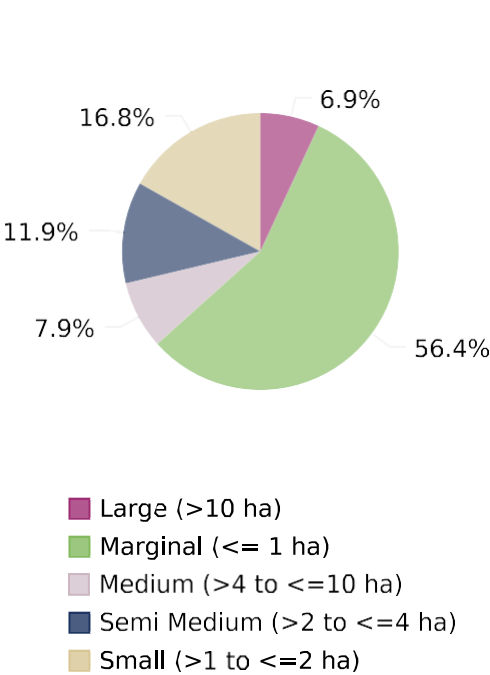
GWRA 2022 Central Ground Water Board



3. Landholding - No. of Farmers (%)

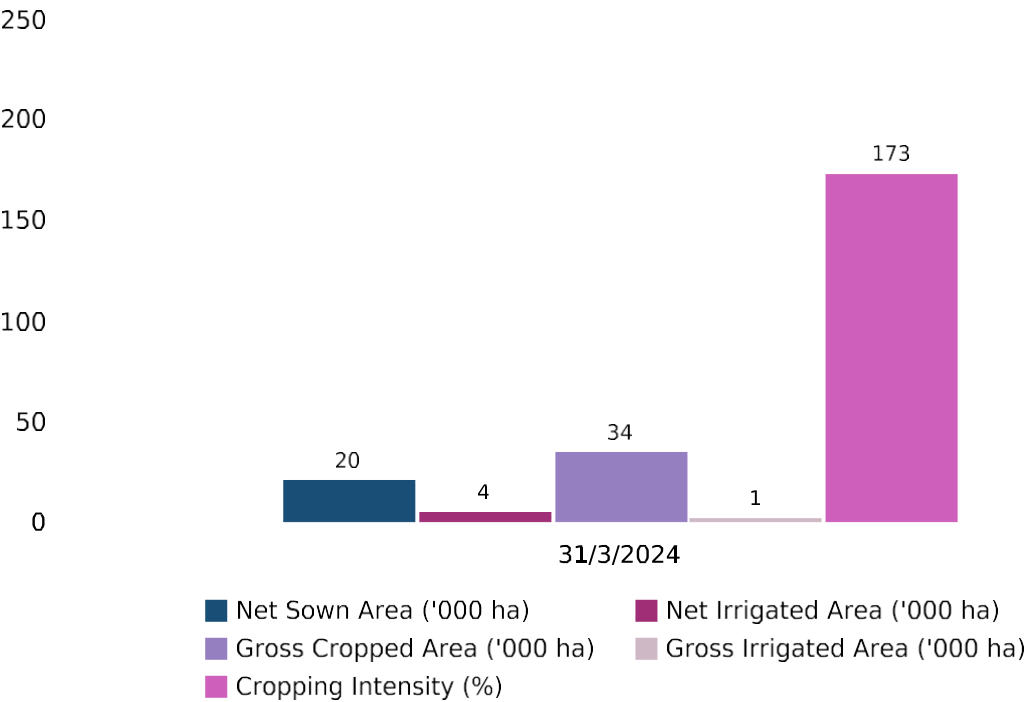


Landholding - Area (%)



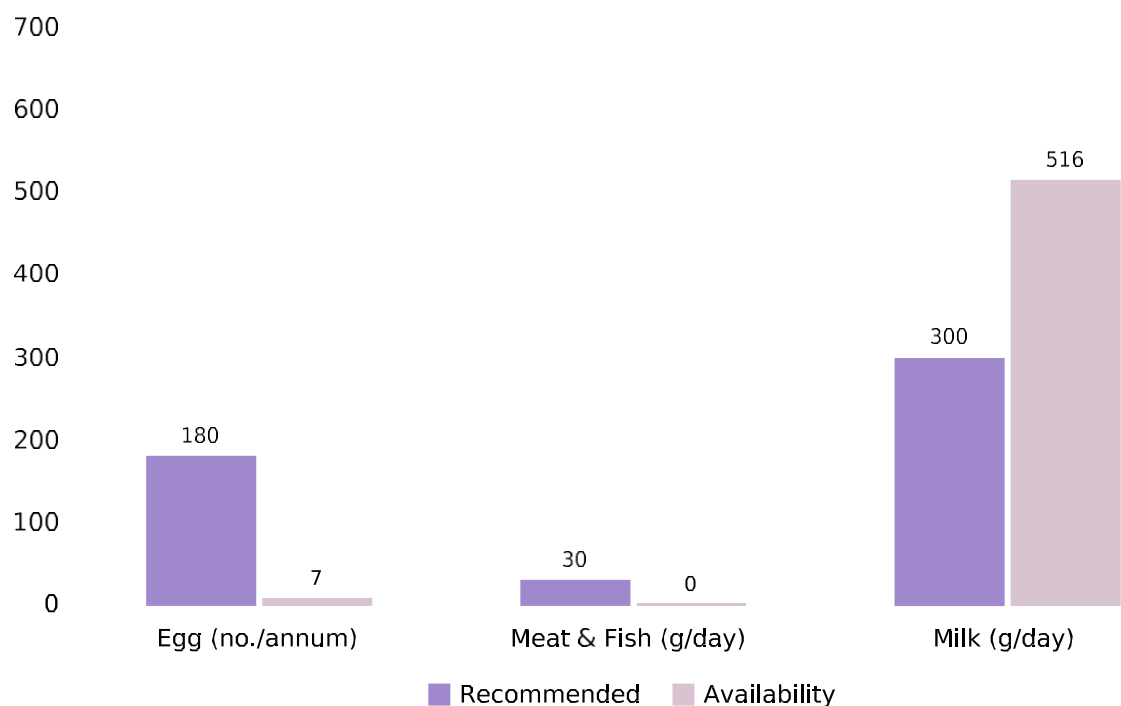
Land-holding census 2021-22

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





5. Per-capita availability



District Statistical Booklet 2024 Bageshwar



Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
2	No. of Sub Divisions	6
3	No. of Blocks	3
4	No. of revenue villages	916
5	No. of Gram Panchayats	402
1	Total Geographical Area (sq.km)	2246.00

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?	Yes
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Very High
6	Is the % of Tribal Population above the national average of 8.9%	No

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Uttarakhand
2	District	Bageshwar
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	PAZ1 - Western Himalayan Region
8	Climate	Sub-Humid & Cold
9	Soil Type	Hilly/ Mountaineous Soils

**3. Land Utilisation [1000 Ha]**

Sr. No.	Particulars	Nos.
1	Total Geographical Area	207.90
2	Forest Land	110.16
3	Area not available for cultivation	4.91
4	Barren and Unculturable land	6.69
5	Permanent Pasture and Grazing Land	20.74
6	Land under Miscellaneous Tree Crops	28.83
7	Cultivable Wasteland	11.89
8	Current Fallow	2.11
9	Other Fallow	1.83

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	3
7	Total	3

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	64.14	94.38	11.84	56.65
2	>1 to <=2 ha	2.51	3.69	3.45	16.51
3	>2 to <=4 ha	0.96	1.41	2.59	12.39
4	>4 to <=10 ha	0.27	0.40	1.58	7.56
5	>10 ha	0.08	0.12	1.44	6.89
6	Total	67.96	100.00	20.90	100.00

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	54.00
4	Workers engaged in Household Industries	2.00
3	Agricultural Labourers	3.00
5	Workers engaged in Allied agro activities	20.00
6	Other workers	46.00
2	Of the above, Small/ Marginal Farmers	53.00

**7. Demographic Profile [In '000]**

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	260.00	124.00	136.00	230.00	30.00
2	Scheduled Caste	72.00	36.00	36.00	63.00	9.00
3	Scheduled Tribe	2.00	1.00	1.00	2.00	0.00
4	Literate	80.00	92.00	69.00		
5	BPL	117.00				

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	58.00
2	Rural Households	49.00
3	BPL Households	26.00

9. Household Amenities [Nos. in '000 Households]

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	58.00
2	Having source of drinking water	58.00
3	Having electricity supply	58.00
4	Having independent toilets	58.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	830
2	Villages having Agriculture Power Supply	0
3	Villages having Post Offices	146
4	Villages having Banking Facilities	460
5	Villages having Primary Schools	506
6	Villages having Primary Health Centres	65
7	Villages having Potable Water Supply	830
8	Villages connected with Paved Approach Roads	377



Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	834
2	Primary Health Centres	15
3	Primary Health Sub-Centres	03
4	Dispensaries	42
5	Hospitals	42
6	Hospital Beds	271

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	24
2	Registered FPOs	7
3	Agro Service Centres	0
4	Soil Testing Centres	1
5	Approved nurseries	3
6	Agriculture Pumpsets	
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	21.11
2	Irrigation Potential Created	10.88
3	Net Irrigated Area (Total area irrigated at least once)	4.28
4	Area irrigated by Canals/ Channels	3.72
5	Area irrigated by Wells	0.00
6	Area irrigated by Tanks	0.00
7	Area irrigated by Other Sources	0.56
8	Irrigation Potential Utilized (Gross Irrigated Area)	0.79

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1463
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.)	17	20
2	Sugarcane (Gur/ Khandsari/ Sugar)	0	0
3	Fruit (Pulp/ Juice/ Fruit drink)	3	1
4	Spices (Masala Powders/ Pastes)	3	1
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	0
6	Cotton (Ginning/ Spinning/ Weaving)	0	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	1	20
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0	0
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	0	0
10	Others	0	0

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	5318	396	4922
2	Cattle - Indigenous	70863	30739	40124
3	Buffaloes	31432	554	30878
4	Sheep - Cross bred	3724	526	3198
5	Sheep - Indigenous	17076	2516	14560
6	Goat	102075	22090	79985
7	Pig - Cross bred	0	-	-
8	Pig - Indigenous	114	64	50
9	Horse/Donkey/Camel	1962	1962	
10	Rabbit	0		
11	Poultry - Improved	16075	16075	
12	Poultry - Indigenous	1801	1801	

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	11
2	Veterinary Dispensaries	11
3	Disease Diagnostic Centres	0
4	Artificial Insemination Centers	26
5	Animal Breeding Farms	2
6	Animal feed manufacturing units	0
7	Fodder Farms	1
8	Dairy Cooperative Societies	134
9	Milk Collection Centres	32
10	Fishermen Societies	8
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	12.00	MT	0	gm/day
2	Egg	19.28	Lakh Nos.	7	nos/p.a.
3	Milk	1.34	MT	516	gm/day
4	Meat	41.25	MT	0	gm/day
5	Wool	0.25	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)	1702	1286
Rainfall - Actual (mm)	2741	859

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('000 ha)	0.37	34.36
Net sown area ('000 ha)	0.21	19.86
Cropping intensity (%)	176.56	173.01

Input Use Pattern

Particulars	31/03/2023	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	10.10	

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)		9828	20262
GLC through KCC (Rs. lakh)		6289.00	7136.16

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)	1	1
Soil Health Cards Issued (No.)	4292	4292

Crop Insurance

Particulars	31/03/2024	31/03/2025
Crop Insurance Coverage (No.)	2772	

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Wheat	13.84	25.65	25.65	11.95	23.22	1.85



Rice	11.93	18.57	18.57	12.97	21.79	1.56
Finger Millet	4.89	7.13	7.13	3.06	5.12	1.46
Lentil	2.05	1.85	1.85	1.00	1.04	0.90
Bhatt	1.60	1.39	1.39	1.60	1.39	0.87
Barley	1.22	1.90	1.90	0.64	0.78	1.56
Grain Amaranth	0.63	0.67	0.67	0.63	0.67	1.06

Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigation Potential (000 ha)	11	11
Net Irrigated Area (000 ha)	5	4
Gross Irrigated Area (000 ha)	9	8

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors		21
Power Tillers		1405
Threshers/Cutters		385

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)		175

Plantation & Horticulture including Sericulture

Production Clusters

Particulars	31/03/2023	31/03/2024
Clusters	1	3

Crop Identified for One District-One Product

Particulars	31/03/2023	31/03/2024
Crop Name	Kiwifruit; Chinese Gooseberry; Woody Vine	Kiwifruit; Chinese Gooseberry; Woody Vine
Area cultivated (Ha)	11	11

**Sericulture**

Particulars	31/03/2023	31/03/2024
Area – Ha	6	6
Production - Kg	6048	6048

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 ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Mango	0.56	2.50	0.56	2.50
Mandarin	0.45	1.39	0.45	1.39
Walnut	0.41	0.39	0.41	0.39
Peach	0.19	0.32	0.19	0.32
Guava	0.16	0.58	0.16	0.58
Potato	0.74	4.58	0.74	4.58
Onion	0.14	0.95	0.14	0.95
Turmeric	0.10	0.99	0.10	0.99
Ginger	0.11	1.07	0.11	1.07
Garlic	0.10	0.66	0.10	0.66
Radish	0.21	0.86	0.21	0.86

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

Particulars	31/03/2023	31/03/2024
Forest Cover (000 ha)	110	110
Waste Land (000 ha)	12	12
Degraded Land (000 ha)	7	7



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.)	1	1

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	508
Cage Culture/ Bio-floc technology (No.)	5
Fish Seed Hatchery (No.)	2

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Storage Godowns (No.)	17
Storage Godowns (Capacity - 000 MT)	3

Land Development, Soil Conservation & Watershed Development

NABARD's interventions

Particulars	Status
Watershed Projects (No.)	1
Wadi 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 (000 kg)	366.00	347.00
Pesticides Consumption (000 kg)		0.00

Facilities Available

Particulars	Status
Agri Start-Ups (No.)	5

MSME

Particulars	Status
MSME Clusters (No.)	3
Micro Units (No.)	5076
Small Units (No.)	7
Medium Units (No.)	1
Udyog Aadhar Registrations (No.)	5084

Traditional activities

Particulars	Status
Handloom Clusters (No.)	1
Handicrafts Clusters (No.)	3

Skill Development Trainings

Particulars	31/03/2024	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)		1003
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)		35

**Informal Credit Delivery****Promotional Interventions**

Particulars	31/03/2023	31/03/2024
State specific initiative (Rs. lakh)	0.00	0.00
NRLM/SRLM (Rs. lakh)	1755.00	1385.00
Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	0.00	0.00

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	3	3
No. of SHGs formed	608	2807
No. of SHGs credit linked (including repeat finance)	1151	913
Bank loan disbursed (Rs. lakh)	1755.00	2944.37
Average loan per SHG (Rs. lakh)	1.50	3.22
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.)	142	146
Industrial Societies (No.)	4	6
Total (No)%	146	152

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	18	46

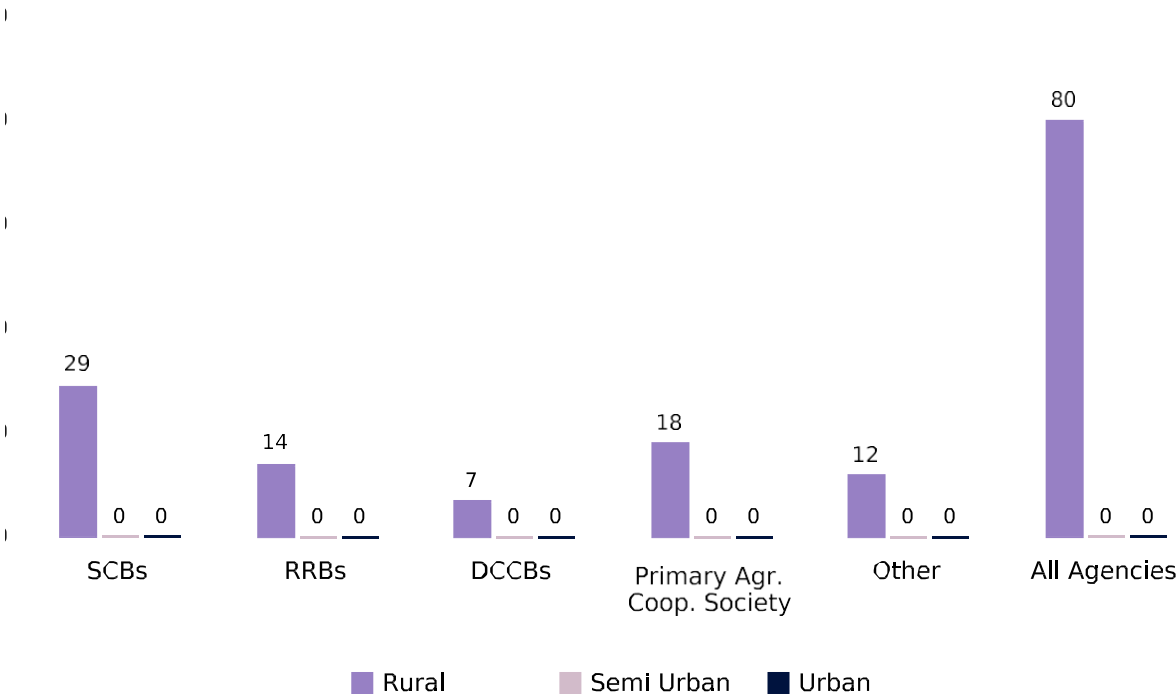
**Status/ progress under various schemes of MoC in the district**

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	18	0
2	Potential for formation of new MPACS	15	0
3	PACS Computerisation	18	
4	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	42	0
5	PACS as Common Service Centres (CSCs)	17	0
6	PACS as Kisan Samridhi Kendras (KSKs)	15	0
7	PACS as Jan Aushadi Kendras (JAK)	1	0
8	PACS as Pani Samitis	5	0

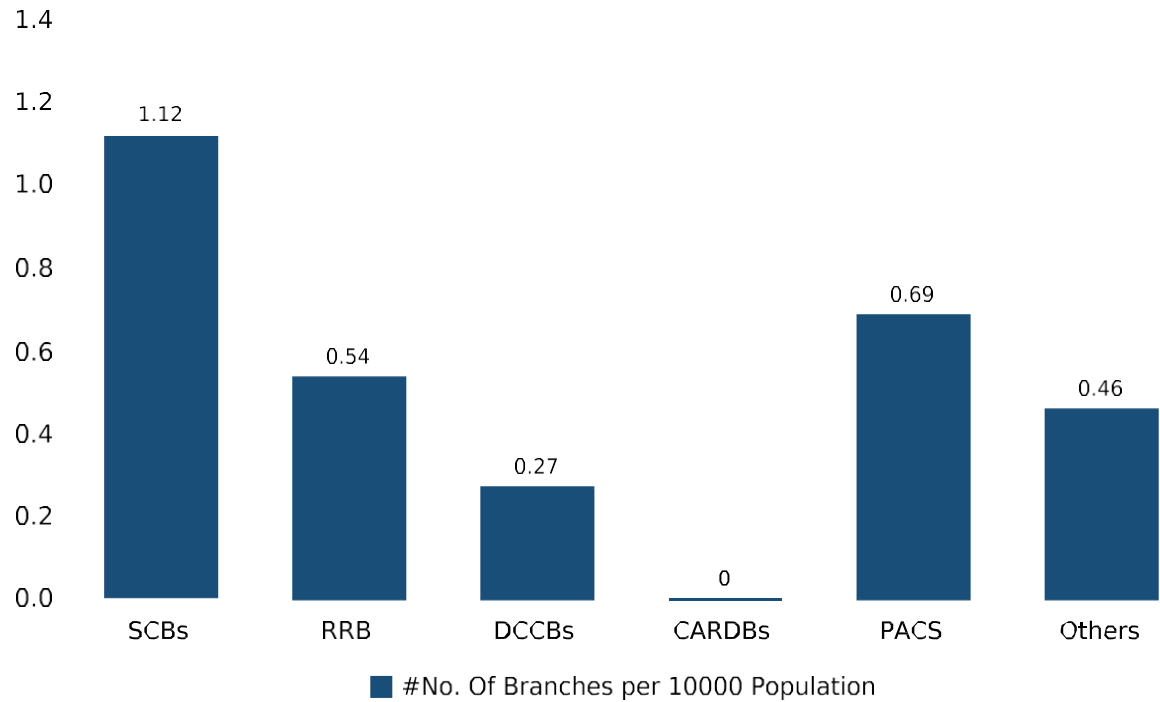
Banking Profile



1. Agency wise - Number of branches in the district

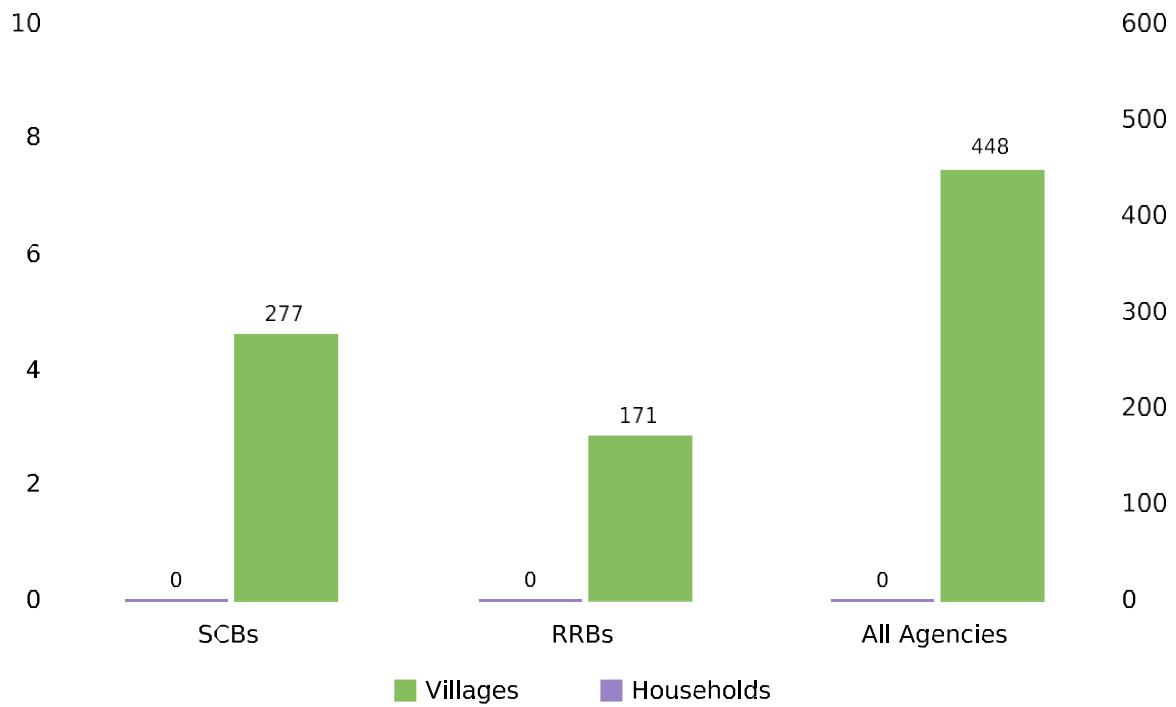


2. Branch Penetration

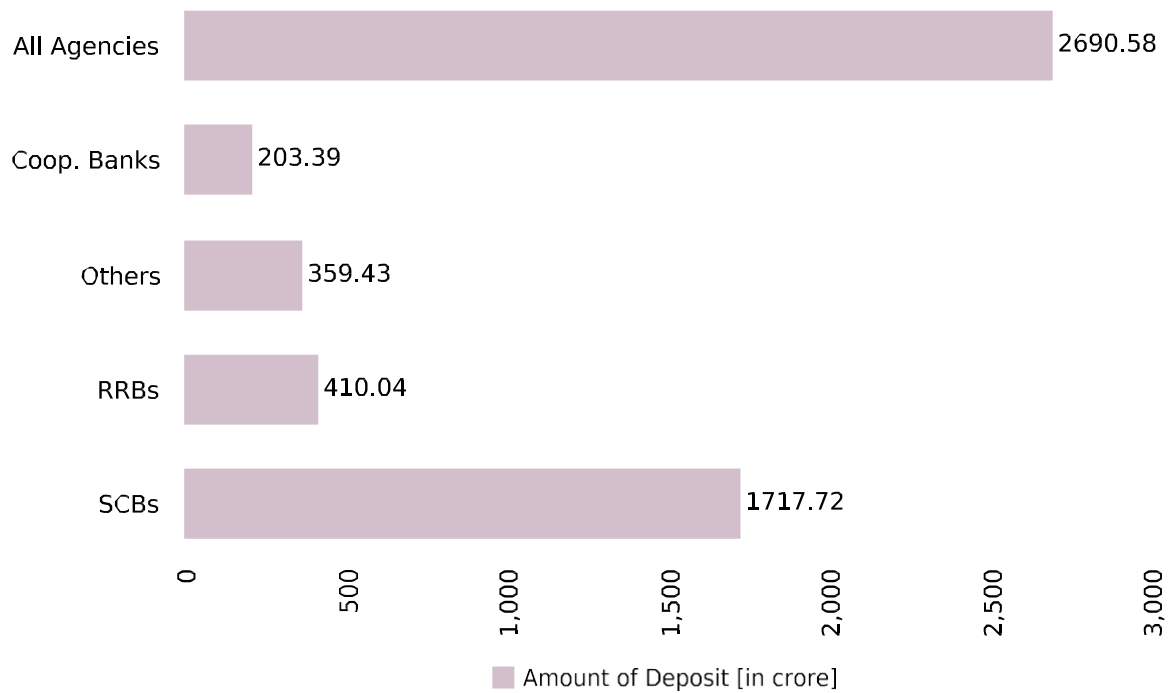




3. Agency wise - Per branch Outreach

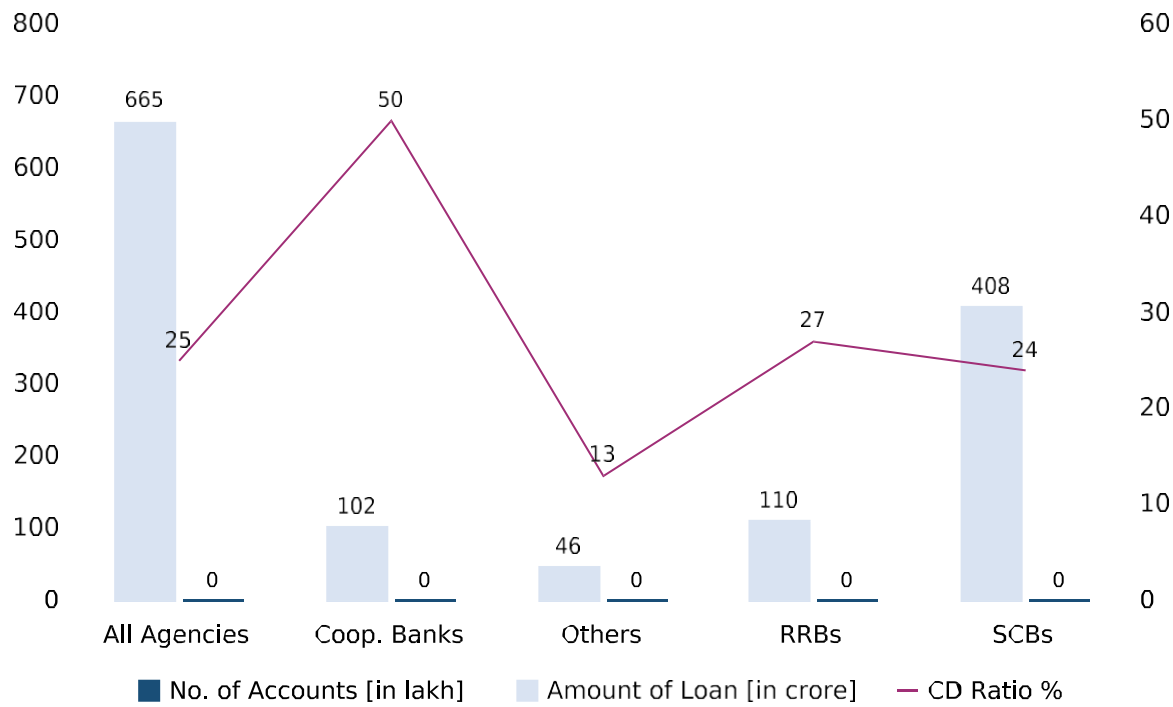


4. Agency wise - Deposit O/s

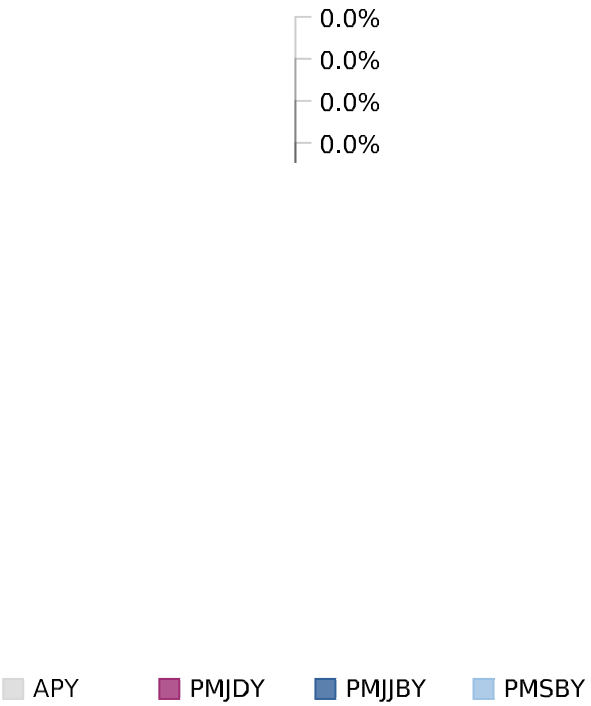




5. Agency wise - Loan O/s and CD ratio

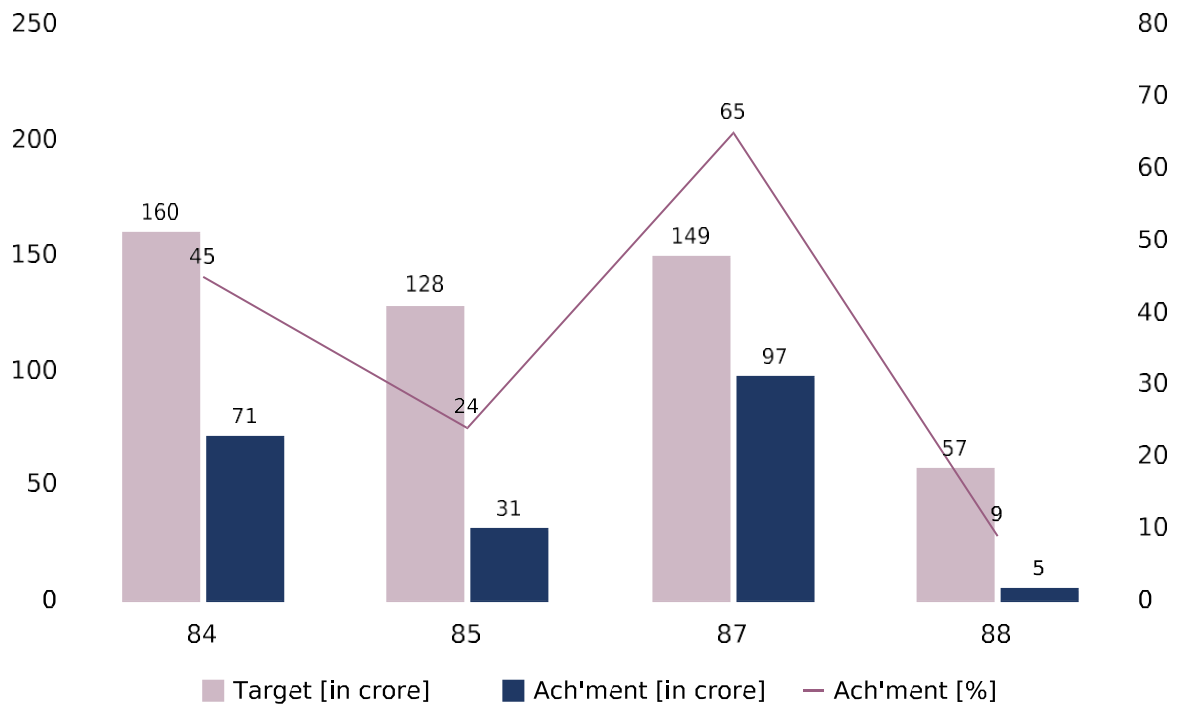


6. Performance under Financial Inclusion (No. of A/c)

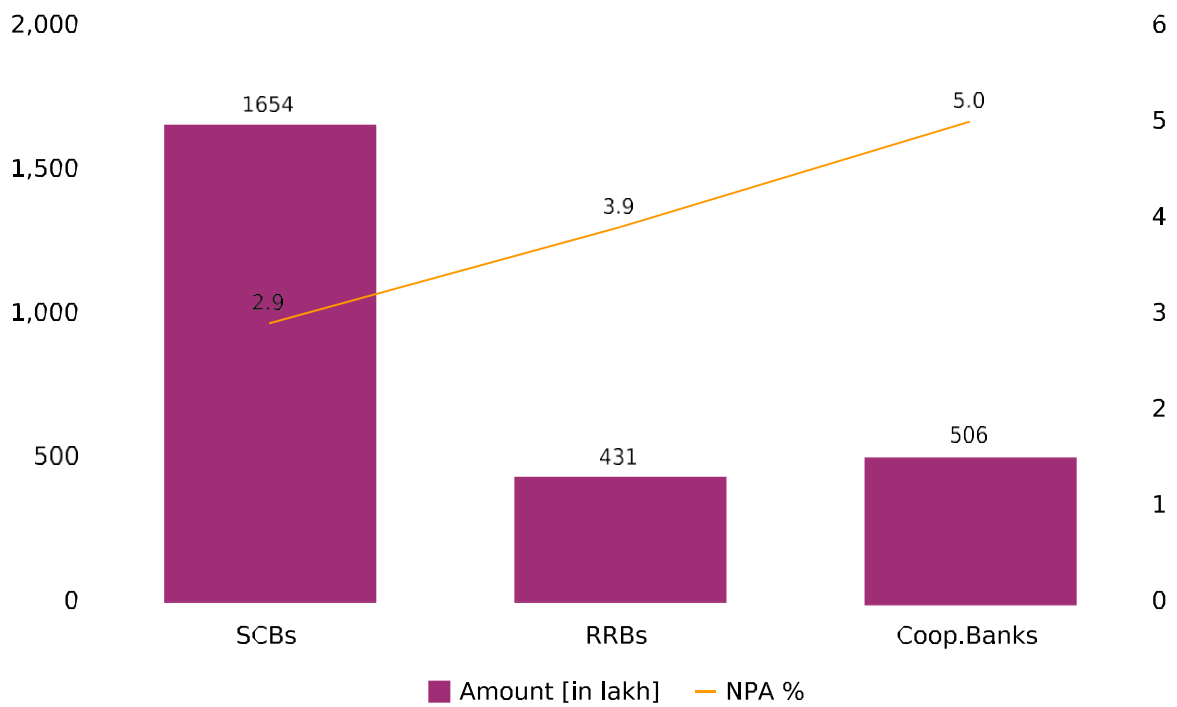




7. Sector-wise Performance under ACP

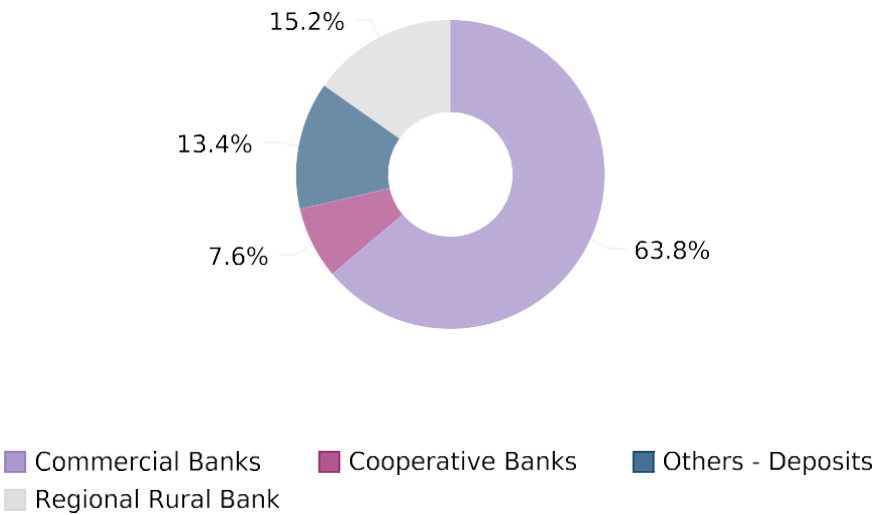


8. NPA position

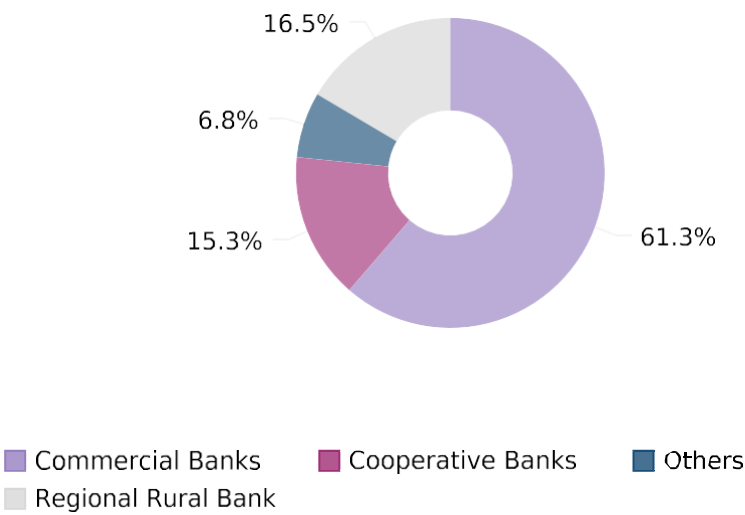




9. Agency wise - Share of Deposit O/s
Year 2025-26



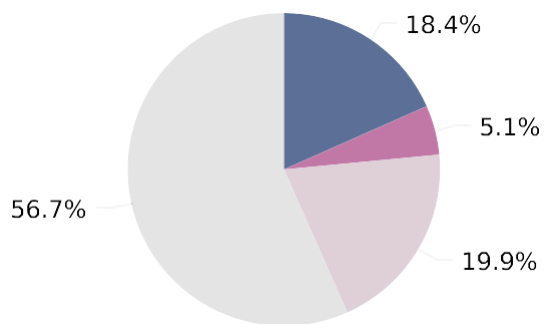
10. Agency wise - Share of Loan O/s
Year 2025-26



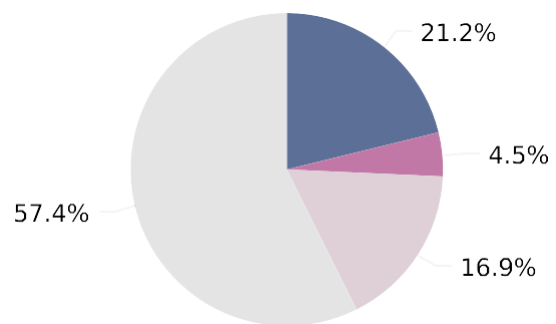


11. Agency wise - Share of NPA

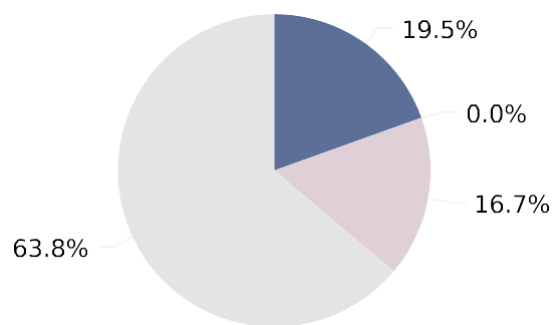
Year 2023-24



Year 2024-25



Year 2025-26



■ Coop.Banks ■ Others ■ RRBs
■ SCBs

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	10	29	29	0	0	0	74	58	277	
Regional Rural Bank	1	14	14	0	0	0	27	50	171	
District Central Coop. Bank	1	7	7	0	0	0	0	0	0	
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0	0	0	0	0	
Primary Agr. Coop. Society	1	18	18	0	0	0	0	0	0	
Others	8	12	12	0	0	0	0	0	0	
All Agencies	21	80	80	0	0	0	101	108	448	

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	277670	282004	286382	1.6	49.7	148991.06	159017.52	171771.72	8.0	63.84
Regional Rural Bank	164575	165384	166202	0.5	28.9	35418.78	37826.81	41004.09	8.4	15.24
Cooperative Banks	38080	39948	41846	4.8	7.3	18242.41	19060.14	20339.06	6.7	7.56
Others	79110	80157	81231	1.3	14.1	29202.18	33915.69	35942.94	6.0	13.36
All Agencies	559435	567493	575661	1.4	100.0	231854.43	249820.16	269057.81	7.7	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	18815	22145	25589	15.6	100.0	54528.59	61248.93	66515.05	8.6	100.0
Commercial Banks	6109	7595	9097	19.8	35.6	34952.35	38742.77	40800.02	5.3	61.3
Cooperative Banks	9520	9987	10474	4.9	40.9	8462.81	9044.70	10169.89	12.4	15.3

Others	814	1135	1512	33.2	5.9	3457.51	4235.33	4549.56	7.4	6.8
Regional Rural Bank	2372	3428	4506	31.4	17.6	7655.92	9226.13	10995.58	19.2	16.5

4. CD Ratio

Label	CD Ratio %		
	No. of accounts		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	23.5	24.4	23.8
Regional Rural Bank	21.6	24.4	26.8
Cooperative Banks	46.4	47.5	50.0
Others	11.8	12.5	12.7
All Agencies	23.5	24.5	24.7

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

Label	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	34826	63906	16395	7118
Regional Rural Bank	0	24158	10453	7147
Cooperative Banks	848	2873	641	11
Others	1995	1638	442	616
All Agencies	37669	92575	27931	14892

**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	10042.10	24.6	3337.00	8.2	4202.62	10.3	0.00	0.0	6354.32	15.6
Regional Rural Bank	4771.03	43.4	1946.32	17.7	3033.47	27.6	0.00	0.0	1680.51	15.3
Cooperative Banks	5173.41	50.9	4837.51	47.6	0.00	0.0	0.00	0.0	1051.44	10.3
Others	465.38	10.2	128.66	2.8	128.41	2.8	0.00	0.0	874.74	19.2
All Agencies	20451.92	30.7	10249.49	15.4	7364.50	11.1	0.00	0.0	9961.01	15.0

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	34265.00	15268.00	44.6	38722.04	19311.96	49.9	49329.01	20451.93	41.5	45.3
Commercial Banks	19291	8638	44.8	21546.18	10422.24	48.4	25703.35	10507.49	40.9	44.7
Cooperative Banks	6278	4316	68.7	6792.66	5102.61	75.1	10528.66	5173.41	49.1	64.3
Others	0	0	0	0.00	0	0	0.00	0.00	0	0.0
Regional Rural Bank	8696	2314	26.6	10383.20	3787.11	36.5	13097.00	4771.03	36.4	33.2

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	9052.00	5923.00	65.4	9828.00	6289.00	64.0	16011.28	7136.16	44.6	58.0
Term Loan (Agri.)	5783.00	1920.00	33.2	6342.00	2341.00	36.9	12775.23	3113.33	24.4	31.5
Total Agri. Credit	14835.00	7843.00	52.9	16170.00	8630.00	53.4	28786.51	10249.49	35.6	47.3
MSME	6936.00	2562.00	36.9	8846.00	9427.00	106.6	14867.50	9707.62	65.3	69.6
Other Priority Sectors*	12494.00	4863.00	38.9	13706.00	1255.00	9.2	5675.00	494.82	8.7	18.9
Total Priority Sector	34265.00	15268.00	44.6	38722.00	19312.00	49.9	49329.01	20451.93	41.5	45.3



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'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Commercial Banks	34953.00	1696.00	4.9	38742.77	1490.98	3.8	57748.00	1654.17	2.9	3.9
Regional Rural Bank	7656.00	595.00	7.8	9226.13	440.17	4.8	10995.00	431.38	3.9	5.5
Cooperative Banks	8462.00	550.00	6.5	9044.70	550.46	6.1	10171.00	505.85	5.0	5.9
Others	3458.00	153.00	4.4	4235.33	117.63	2.8			0.0	2.4
All Agencies	54529.00	2994.00	5.5	61248.93	2599.24	4.2	78914.00	2591.40	3.3	4.3

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 50year interest free loans to states for capital expenditure and incentives for reforms.

Jal Jeevan Mission: Mission to be extended until 2028 with an enhanced total outlay.

Maritime Development Fund: A Maritime Development Fund with a corpus of 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 India's 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 hard-to-abate sectors. It aims to make green projects financially viable and encourage broader private sector participation.



INSTITUTIONAL DEVELOPMENT:

Recent efforts include the formation of 2 lakh new multipurpose PACS, supported by NABARD, NDDB, and NFDB, with over 6,000 already established. A national campaign promotes cooperation among cooperatives, enhancing digital transactions and financial inclusion.

NABARD is also facilitating the establishment of new StCBs/DCCBs, with RBI approving new licenses such as Namakkal DCCB. A centralized grievance redressal portal and a Cooperative Governance Index (CGI) are being developed to improve transparency and accountability.

For RRBs, the fourth phase of amalgamation reduced their number to 28, with IT integration and audits scheduled. Recapitalization efforts have infused 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 Tier5/6 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



Department of Industries.

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 aximum 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, raid-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 89,000 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, goater, 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 Upadhaya 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, piggyery, 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>) DIFD was merged into AHIDF under the Infrastructure Development Fund (IDF), extended till 31 March 2026 with a revised outlay. NABARD was added as a lender for dairy cooperatives.

The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) (<https://www.fidf.in/>) The scheme has been extended till 31 March 2026. It provides concessional loans through Nodal Lending 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

Agriculture is the main occupation in the district; and a variety of crops are grown including wheat, paddy, madua, oilseeds, pulses, spices and potato. Net sown area in the district is 18,926 ha and gross sown area is 33,023 ha; cropping intensity is 174.48% and net irrigated area (4,569 ha) is only 24.14 % of net sown area. Farmers in the district are facing uncertain rains in agriculture and the wrath of wild animals. The sowing area has decreased due to migration, nonviability of agriculture and damage by wild animals; from 21,114 Ha in FY2020-21, net sown area has decreased to 18,926 Ha in FY2023-24, a decrease of 10%.

98.07% of agricultural holdings in the district are less than 2 hectares, and 94.38% of the holdings are less than 1 hectare and those too are scattered. The position of the district in productivity of main crops is average; The average yield of paddy and wheat in the hilly region of the State is 16.37 and 15.27 quintals per hectare respectively.

Credit flow in this sector in last 3 years has been: Rs. 59.23 Cr (FY2223), Rs. 62.89 Cr (FY2324) and Rs. 71.36 Cr (FY2425).

Organic farming is naturally happening in most of the places except valley areas; however, the same is also being promoted by Agriculture Dept. under various centrally and state sponsored schemes such as Paramparagat Krishi Vikas Yojna (PKVY). PMFBY and WBCIS are also operational but there is less enrollment due to lack of awareness among farmers.

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The Agriculture Department has a district level soil testing laboratory at Kathayatbara in which micronutrients are now tested along with the main nutrients. Shortterm production loans are being provided by 18 PACS, 14 branches of rural banks and 29 branches of commercial banks in the district. Crop insurance schemes are also being implemented for loanee and nonloanee farmers.

There is a Krishi Vigyan Kendra (KVK) in Kafligair which is affiliated to VPKAS Institute in Almora.

The Central Institute of Aromatics and Medicinal Plants (CIMAP) also has a research center located in Garud block.

Under the Interest Subvention Scheme of the Government of India, crop loans are being provided by all banks at an interest rate of 4%. As on 31 March 2024, 13,526 KCCs have been issued in the district. In the animal husbandry sector 2,810 KCCs and under fisheries 112 KCCs have been sanctioned.

Nonavailability of high yielding seeds, organic fertilizers as per requirement and in time coupled with wild animal menace and lack of postharvest techniques are severely affecting agricultural productivity. There is no organized system for marketing and storage of agricultural products in the district. FPOs too are at nascent stage; however, they have established processing units with help of convergence with Agriculture Dept. There is no APMC in the district.



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
A.01a Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Brinjal/ Baingan_HYV_Conventional_All Season	Hectare	1.01	1	40	40.54	40.54
2	Annual Vegetables - Capsicum/ Shimla Mirch_HYV_Conventional_All	Hectare	0.65	1	75	48.93	48.93
3	Annual Vegetables - Cauliflower/ Phool Gobhi_HYV_Conventional_All Season	Hectare	0.83	1	40	33.28	33.28
4	Annual Vegetables - Okra/ Bhindi/ Bhendi/ Ladies Finger_HYV_Conventional_All Season	Hectare	0.64	1	30	19.29	19.29
5	Annual Vegetables - Onion/ Piyaz/ Kanda_Irrigated_Conventional_All Season	Hectare	0.95	1	150	142.11	142.11
6	Annual Vegetables - Potato/ Aloo_Irrigated_Conventional_Kharif	Hectare	2.45	1	415	1016.26	1016.26
7	Annual Vegetables - Tomato/ Tamatar_HYV_Conventional_All Season	Hectare	0.75	1	750	565.80	565.80
8	Cereals - Barnyard Millet/ Kuthiraivaali/ Kharasuan/ Oodulu/ Jhangora_Conventional_Kharif	Hectare	0.45	1	700	312.59	312.59
9	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Unirrigated/ Rainfed_Conventional_Kharif	Hectare	0.45	1	2600	1165.19	1165.19
10	Cereals - Maize/ Makka_Unirrigated/ Rainfed_Conventional_Kharif	Hectare	0.44	1	160	70.85	70.85
11	Cereals - Minor Millets_Others_Conventional_Kharif	Hectare	0.41	1	140	56.95	56.95



12	Cereals - Rice/ Chaval/ Dhan_Irrigated_Conventional_Kharif	Hectare	0.65	1	850	551.06	551.06
13	Cereals - Rice/ Chaval/ Dhan_Unirrigated/Rainfed_Conventional_Kharif	Hectare	0.63	1	6500	4078.43	4078.43
14	Cereals - Wheat/ Gehu_Unirrigated/Rainfed_Conventional_Rabi	Hectare	0.61	1	4300	2604.73	2604.73
15	Fruits - Apple/ Seb_Irrigated_Conventional_All Season	Hectare	1.09	1	90	98.47	98.47
16	Fruits - Guava/ Amrood_Irrigated_Conventional_All Season	Hectare	0.73	1	300	218.04	218.04
17	Fruits - Kiwifruit/ Chinese Gooseberry/ Woody Vine_Irrigated_Conventional_All Season	Hectare	2.31	1	36	83.33	83.33
18	Fruits - Mandarin/ Santra/Citrus/ Sweet Orange_Irrigated_Conventional_All Season	Hectare	0.66	1	225	149.56	149.56
19	Fruits - Mango/ Aam_Irrigated_Conventional_All Season	Hectare	0.58	1	300	174.43	174.43
20	Fruits - Peach/ Aadoo_Irrigated_Conventional_All Season	Hectare	1.02	1	350	355.81	355.81
21	Fruits - Pear/ Nashpati_Irrigated_Conventional_All Season	Hectare	1.04	1	500	521.97	521.97
22	Fruits - Walnut/ Akhrot_Unirrigated/Rainfed_Conventional_All Season	Hectare	1.35	1	75	101.48	101.48
23	Medicinal And Aromatic Plants - Lemon Grass_Unirrigated/Rainfed_Conventional_Kharif	Hectare	2.72	1	15	40.86	40.86
24	Medicinal And Aromatic Plants - Picorhiza kuroo/ Karoo_Irrigated_Conventional_Kharif		1.73	1	5	8.64	8.64
25	Oil Seeds - Black Soybean/ Kala Bhat_Unirrigated/Rainfed_Conventional_Kharif	Hectare	0.50	1	770	386.90	386.90
26	Oil Seeds - Rapeseed/ Toria/ Laahi_Unirrigated/Rainfed_Conventional_Rabi	Hectare	0.39	1	130	50.95	50.95
27	Oil Seeds - Sesame/ Til/ Seasamum/ Gingelly_Unirrigated/Rainfed_Conventional_Kharif	Hectare	0.24	1	45	10.93	10.93



28	Others - Sericulture - Mulberry_Unirrigated/ Rainfed_Conventional_All Season		0.69	1	10	6.89	6.89
29	Pulses - Lentil/ Masur/ Masoor_Unirrigated/ Rainfed_Conventional_Rabi	Hectare	0.42	1	900	379.65	379.65
30	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea_Unirrigated/ Rainfed_Conventional_Rabi	Hectare	0.48	1	15	7.23	7.23
31	Pulses - Pulses_Unirrigated/ Rainfed_Conventional_Kharif	Hectare	0.49	1	260	128.60	128.60
32	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Rainfed_Conventional_Kharif	Hectare	0.47	1	85	40.07	40.07
33	Spices & Condiments - Chilli/ Mirch_HYV_Conventional_All	Hectare	0.57	1	110	63.25	63.25
34	Spices & Condiments - Garlic/ Lahasun_Irrigated_Conventional_All Season	Hectare	1.85	1	75	138.93	138.93
35	Spices & Condiments - Ginger/ Adrak_Irrigated_Conventional_All Season	Hectare	4.08	1	65	265.28	265.28
36	Spices & Condiments - Turmeric/ Haldi_Irrigated_Conventional_All Season	Hectare	4.85	1	70	339.47	339.47
Sub Total					21181	14276.75	14276.75
Total					21181	14276.75	14276.75
Post Harvest							1427.67
Maintenance							2855.35
Grand Total							18559.77

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The main sources of water in the district are flowing water on the ground surface, natural springs, seasonal and perennial silt pits etc. It is not possible to build big irrigation schemes such as big canals, big dams etc. in the district. Even it is very difficult and expensive to maintain the small canals which are constructed at different places of the district. Most of the canals and guls in the district need to be repaired. Almost all irrigated areas are irrigated by them; therefore, if all the canals and guls of the district are renovated by the Irrigation Department then the irrigated area can be increased. Some such works are already under implementation with loan from NABARD under RIDF.



All types of irrigation projects (including surface and ground water) which cover cultivable land less than 2,000 ha are classified under Minor Irrigation. Other irrigation methods such as drip irrigation, sprinkler irrigation and water saving methods like underground pipelines and rain water harvesting tanks are also included in Minor Irrigation.

with respect to ground water exploitation status, no assessment has been made by CGWB due to district being a hilly one with slope > 20%.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The net irrigated area in the district is 4569 hectares which is only 24.14 of the net sown area of 21114 hectares. The resources available in the district include 459.56 km canals 3 state tubewells, 1569 cisterns, 1558 gulls and 67 hydrums. Most of the hydrums in the district are not functional. The defunct hydrums should be revived by the Minor Irrigation Department. Guls 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 soon for the desired benefits. Under RIDF 33 irrigation projects are under implementation with RIDF loan of Rs.28.00 Cr., including 2 canal irrigation systems, 8 liftirrigation systems and 23 minor irrigation schemes.

Many such fields are lying vacant in the district under which either a perennial river flows from 150-200 meters below or there are silt pits from where water can be delivered to the fields through lift pumps. There is a lot of potential for bank loans for rainwater harvesting, drip irrigation and tank construction activities in the district. But most of the farmers do not want to invest in these activities. NMSA provides 2550% grant for micro irrigation and rainwater harvesting. Therefore, banks need to increase credit flow to this sector. However, there is no supplier for drip/ sprinkler systems in the district due to negligible demand.

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
A.02 Water Resources							
1	Diesel Pump Sets--6 HP	No.	0.46	90	63	28.98	26.09
2	Drip Irrigation--For 1 ha	ha	1.04	90	125	130.07	117.05
3	Storage Tank -New-Geo Tank-12800l capacity 305 meter dia & 1.2m ht	No.	0.87	90	45	39.00	35.10
Total					233	198.05	178.24



2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Agricultural mechanization refers to the use of energy for agriculture through electrical, mechanical, solar media as well as animals. It involves the use of sophisticated tools and machines in agricultural operations. After independence agro-processing operations were started in India along with the use of machines for agricultural operations which gained further momentum after the Green Revolution. Today the demand for Farm Mechanization has increased and irrigation pump sets, tractors, power threshers and other modern agricultural equipment like seed drill cum seed fertilizer, planter, reaper, combine harvester, rotavator, machine operated sprayer, cage wheel, etc. are widely used by the farmers in most parts of the country.

However, due to the very slopy, small and scattered landholdings, level of mechanization and possibility of Farm Mechanization in the district is quite low, except in the valley areas. Of late, use of power tillers, machine operated sprayers, winnowers, etc. along with combine harvester in valley areas is increasing.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

There is no agri-clinic and agri-business center in the district. Farmers mostly focus on subsidized schemes. Even on a custom hiring basis the demand for farm machinery is very low. Suitable mechanics for power tillers and high-tech equipment are not available in the district. Rural youth should be given training of repair and maintenance of farm machinery through ITI/RSETI which will benefit the agriculture sector and generate employment. Under CSS FPO, 3 Farmer Producer Organizations (FPOs) have been formed in the district so the banks of the district can jointly provide loans to these FPOs to buy agricultural equipment. Under the "Sub Mission on Agricultural Mechanization" of NMAET (National Mission on Agriculture Extension Technology) they can also be selected and provided grants for agricultural machines and FPOs can provide the benefit of these implements to the farmers of their villages as well as those of the nearby villages on custom hiring basis. Under this sub-mission there is also a provision of grant for training in the repair and maintenance of agricultural machinery. ICAR and some agro industries have developed small tools and animal driven machines according to the needs of different agro-climatic zones. Ploughing machines, power tillers, hand sprayers, threshers, ploughs, etc. are being provided by the Agriculture Department to the farmers with subsidy up to 80%.

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.



Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Implements-Tractor drawn/driven/mounted-Cultivator	No.	0.45	75	300	136.44	102.33
2	Power Tiller--8-11 HP with accessories	No.	2.68	75	45	120.39	90.27
Total					345	256.83	192.60

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The plantation and horticulture sector includes production, cropping, management, processing, marketing and various activities like cultivation of fruits, vegetables, flowers, medicinal and aromatic plants, plantation of crops spices like mushrooms, beekeeping and sericulture. The topography and climate of the district is suitable for all types of horticulture crops.

Horticulture is also the most profitable agricultural activity here. Despite having sufficient possibilities in horticulture, loans are not being given in this sector by the banks of the district. Since more mechanization of agricultural work is not possible in the district, farming is not very beneficial for the farmers. Therefore, horticulture is a good option for effective land use. The region with river valleys is suitable for subtropical fruits like mango, litchi, citrus species, banana, etc. while the higher altitude region is suitable for winter fruits like malta, orange, apple, pear, plum, walnut, peach, apricot, almond, etc. Kiwi has also been adopted by a lot of farmers in Kapkot region in the last few years and the results are encouraging. The area under major fruit crops is as follows: mango: 560 ha, citrus species.: 450 ha, walnut: 410 ha, peach: 190 ha, guava: 160 ha; potato: 740 ha, onion: 140 ha, turmeric: 100 ha, ginger: 110 ha and garlic: 100 ha.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

There is not a single state park in Bageshwar district. There are 10 mobile garden defense centers in the district. There are 1 government and 02 private fruit preservation centers in the district and there are a total of 2 nurseries. There is a need for 3 fruit preservation and processing centers in 3 development blocks of the district which can be constructed by the State Government by availing loan from NABARD under RIDF.

At present all the nurseries in the district are not functioning at their full capacity. In order to provide good breed planting material for the next few years, cooperation can be sought from the university located in Bharsar in Pauri district of the State and after 3-4 years seedlings of improved species of fruits can be prepared at the district level itself.

In the district interest towards polyhouse, beekeeping, cultivation of aromatic plants, and fruits is increasing. At the same time there is a need to focus on the development & rejuvenation of apple, almond and walnut crops and provide adequate finance for these activities.

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
A.04 Plantation & Horticulture							
1	Bee Keeping-Boxes-50 colony	No.	4.28	70	65	278.20	194.74
2	Floriculture-Gladiolus-0.4 ha (Open field)	ha	3.21	70	15	48.15	33.72
3	Medicinal & Aromatic Crops-- Damask Rose 1 acre	Acre	2.23	70	24	53.41	37.39
4	Mushroom Cultivation--Low cost Mushroom Production Unit 400 sq ft	1000 Kg. per Cycle	4.28	70	35	149.80	104.86
5	Mushroom Cultivation-- Production Unit: 1000kg/cycle	1000 Kg. per Cycle	32.10	70	5	160.50	112.35
7	New Orchard - Temperate Fruits-Apricot-Rs.70/plant (plant spacing- 3.5 x 3.5m) 816 plants/ha-1	ha	0.57	70	32	18.17	12.71
8	New Orchard - Temperate Fruits-Peach-Rs.70/plant (plant spacing- 2.5 x 2.5m) - 1600 plants/ha-1	ha	1.11	70	34	37.83	26.49
9	New Orchard - Temperate Fruits-Plum-Rs.80/plant (plant spacing- 2.5 x 2.5m) - 1600 plants/ha-1	ha	1.28	70	32	41.09	28.77
6	New Orchard - Temperate Fruits--Walnut 6*6mtr; Rs. 250/plants	ha	0.74	70	27	20.08	14.06
10	New Orchard - Tropical/ Sub Tropical Fruits--Kiwi (plant spacing - 6.0 x 6.0m) -278 plants/ha	ha	14.45	70	80	1155.60	808.92
11	New Orchard - Tropical/ Sub Tropical Fruits-Mango-(plant spacing - 5.0 x 5.0m) - 400 plants/ha	ha	6.33	70	97	614.43	430.10
12	Nursery --0.4-1 (per Ha. cost)	ha	21.40	70	3	64.20	44.94



Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
13	Protection Structure--Chain linked fencing -1000m length of 1.2m ht	sq.m.	4.08	70	240	978.41	684.89
14	Protection Structure-Poly/ Green Housing-100(hill)	sq.m.	2.21	70	255	564.80	395.35
Sub Total					944	4184.67	2929.29
A.05 Working Capital - Bee Keeping							
1	Apiculture_Apis mellifera__Bageshwar	No.	0.09	1	30	2.73	2.73
Sub Total					30	2.73	2.73
Total					974	4187.40	2932.02

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Forests are one of the most valuable natural resources playing a crucial role in human life and the environment. Forests are socially and environmentally connected with people in mountainous region contributing significantly to their economic well-being and development. According to the National Forest Policy, the goal is to have at least one-third of the total land area of the country covered with forests or trees. For hilly and mountainous regions there should be forests or trees in at least two-thirds of the total land area of the region. Apart from food production the population of a district depends on forests for their livelihood. The forest area in the district is 1,10,160 hectare out of the total reported area of 2,07,902 hectare.

For rural people forests are the sole resource for firewood, fodder, medicinal plants and timber. Due to the increasing pressure of population growth, there is a constant shift of forest land for the development leading to a continuous reduction in the forest cover. In the districts the forest trees are primarily deodar pine and oak trees. Barren land and agricultural wasteland can be afforested where species like ringal, rambans, bhimal, shahatoot and oak can be planted. These species are suitable for the soil and contribute significantly to water conservation and also provide raw material for fodder and cottage industries.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

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, 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.

Agroforestry, farm-forestry, commercial forestry, nursery development are the models for which loans can be given by the banks. With the advent of the technology of clonal propagation this high technology will enable clonal plantation. In this context there is good



scope for financing plywood/ pulpwood plantations (poplar, eucalyptus, bamboo, su-acacia, etc.). There is good potential for energy plantation in the State.

Credit flow to this sector has been zero during the last three years. The Bamboo and Fiber Development Council of the State Government is also trying to promote bamboo plantation in the district. There is great potential for bamboo plantation in the district. While bamboo is a good source of income from barren land it also helps in preventing soil erosion. Handicraft training based on bamboo and ringal is also being provided by various agencies in the district which is also providing employment to the people. However, farmers are reluctant to invest in these activities.

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
A.06 Forestry							
1	Plantation-Bamboo-1	ha	0.97	90	14	13.63	12.27
2	Plantation-Poplar-1	ha	2.19	90	14	30.71	27.64
Total					28	44.34	39.91

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

According to the 20th Livestock Census (2019), Bageshwar district had a livestock population comprising 76,181 cattle (including 5318 crossbred cattle) and 31,432 buffaloes. There are 26 artificial insemination centers, 11 veterinary hospitals, 33 livestock development centers, 2 animal breeding farms, and 9 sheep development centres, in the district.

In the field of animal husbandry dairy is a significant activity in the district that provides employment and income sources for many small farmers. The situation of loan distribution in the dairy sector by banks in the district has been better than other areas. Commercialization of dairy development is still in the initial stage in the district to promote which banks should provide loans on easy terms in this activity.

Milk is being supplied to Army, ITBP, SSB camps in the district. There are milk-routes being run by Dugdh-Sangh. The neighboring district Almora also has a significant demand for milk in its Bal Mithai industry.

Credit flow under dairy has increase consistently in the district; as on 31 March 2025, 3938 KCC-Dairy has been sanctioned in the district. However, there is no credit offtake under other related infrastructure development activities.



2.1.6.2 Infrastructure and linkage support available, planned and gaps

A milk chilling plant with a capacity of 5,000 litres has been established in the Bageshwar block. 134 Primary Dairy Cooperatives collect milk along milk-routes and supply to this chilling plant on daily basis. 3935 dairy farmers are associated with these societies. There is scope for formation of new milk-routes and societies.

The KCC facility supports working capital for animal husbandry with a 3% interest subvention on timely payments; SoF has been determined for cow and buffalo based on their daily milk-yield.

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
A.07 Animal Husbandry - Dairy							
1	Chaff Cutter-Manual-Manual Chaff Cutter	No.	0.01	90	300	3.21	2.88
2	Crossbred Cattle Farming--with Shed equipments cost of one working cycle	1+1	1.82	90	577	1455.74	1260.09
3	Heifer Rearing	5	2.91	90	115	334.70	301.22
4	Indigenous Graded Cattle Farming--(Gir Sahiwal HYV)	1+1	2.03	90	700	1423.10	1280.80
Sub Total					1692	3216.75	2844.99
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Milk production 6 LPD_Milk production 6.0 lit /day_Bageshwar	Per Animal	0.52	1	1069	552.47	552.47
2	Indigenous Cattle Farming_Others_Milk production 3.0 lit /day_Bageshwar	Per Animal	0.33	1	1150	375.41	375.41
Sub Total					2219	927.88	927.88
Total					3911	4144.63	3772.87

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 Almora, Nainital and Udham Singh Nagar districts. Backyard 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. It is also a risky business due to diseases in chickens and because of this, risk insurance companies hesitate to insure chickens. Croiler is a species of chicken that has less disease and is suitable for mountain climate. As per latest census data, total population of poultry in the district is 17,876 including improved and indigenous breeds. Production of egg is 19.28 lakh (Nos).

2.1.7.2 Infrastructure and linkage support available, planned and gaps

According to the Animal Husbandry Department there are 17,876 chickens/Kukkuts in the district. But there is a huge gap between total production and demand. There is no broiler hatchery in the district. Therefore, the demand-supply gap is met by supplies from Almora, Haldwani and Rudrapur. Necessary facilities for poultry farming in the district are provided by the Animal Husbandry Development Department. Various stakeholders should make joint efforts to ensure the availability of poultry feed in the district.

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

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, 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
A.09 Animal Husbandry - Poultry							
1	Indigenous Poultry Farming- Dual purpose-inclusive of shed equipment one working cycle	500	3.75	90	90	337.06	303.35
Sub Total					90	337.06	303.35
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Deep litter__Bageshwar	100	0.13	1	375	49.76	49.76
Sub Total					375	49.76	49.76
Total					465	386.82	353.11

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Small livestock like goats, sheep, and pigs are important components of the livelihood systems of marginal, landless, and tribal communities in Bageshwar. These animals provide supplementary income, meat, and organic manure, particularly in remote and rainfed areas.

Goat rearing is most prevalent, followed by piggery in some SC/ST communities, while sheep are reared in remote and high altitude areas of Kapkot block of the district.

According to the 20th Animal Census, the population of sheep, goat and pig in the district are 20,800 (including 3724 crossbreds), 1,02,075 and 114, respectively.

Small units of goat have traditionally been popular in view of their coverage under government sponsored programmes. Pantaja, Barbari, Black Bengal breeds of goat are quite popular in the district. Most of the financing extended in these categories is under government programmes.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

There are two sheep breeding centers in Karmi and Liti in Kapkot block of the district and 9 sheep rearing and wool propagation centers in the district. Renovation of sheep breeding farm at Liti, Shama is ongoing under RIDF of NABARD.

Permanent pasture and grazing land spans 20,738 hectares, accounting for approximately 9.8% of the district's total reported area.

The Uttarakhand Wool and Sheep Development Board (UWSDB) has been established by the State Government to implement various programs aimed at promoting the sheep sector. The district lacks a formal marketing network, with most sales occurring informally in village markets. Mini slaughter units and hygienic meat shops can be developed under the AHIDF scheme to improve meat processing and marketing infrastructure.

To promote goat rearing as a viable economic activity among small and marginal farmers, the department is implementing the Goat Valley Scheme, State Livestock Mission, KCC-AH, etc.

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.



Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed	20+1	3.66	90	850	2164.38	1947.92
2	Pig Breeding Unit-New Shed- Pig Breeding unit - Investment cost (10 Sows + 2 Boar)	10+2	5.91	85	5	29.53	25.10
3	Pig Rearing Unit-New Shed	3+1	0.90	90	7	6.30	5.67
4	Sheep - Rearing Unit-New Shed	10+1	1.98	80	207	409.76	327.81
Sub Total					1069	2609.97	2306.50
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Rearing Unit - Semi-intensive__Bageshwar	20+1	0.99	1	490	313.89	313.89
Sub Total					490	313.89	313.89
Total					1559	2923.86	2620.39

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

There is a possibility of fish farming in the district mainly in cold water and running water. During last few years, Fisheries Dept. has done organized efforts to promote fishfarming. Troutfarming is gaining popularity with many farmers opting and successfully earning from the activity.

Saryu, Gomti, Pindar, Garud Ganga and Lahur rivers are the main rivers in the district. The local demand for fish is more than the production. The district has 508 active ponds spanning a total area of about 4 hectares. There are 230 trout raceways. Fisheries activities are being carried out in 10 Amrit Sarovars. Additionally, the department has distributed around 15 lakh fingerlings to fish farmers during 2425.

Annual fish production stands at approx. 400 quintals, primarily comprising trout, carps and pangasius. Under an MoU with ITBP, the department is supplying 1 Q trout per week since November 2024.

There are 18 Fisherman Societies in the district. Credit offtake is negligible under this category; however, KCCs were sanctioned to 193 fisherman farmers in the district during FY2425. Further, 4 societies have taken subsidised credit of about Rs. 50 lakh from NCDC for construction of private hatchery (1), outlet/ kiosk (2) and some machinery (1).

2.1.9.2 Infrastructure and linkage support available, planned and gaps

An Indoor Trout Hatchery is under construction in Kapkot block with funding from RIDF. Various types of fish production units such as tanks, reservoirs, and ponds have been established under both private and government initiatives.

Under the Pradhan Mantri Matsya Sampada Yojana (PMMSY), the department has promoted innovative units including cold-water RAS, trout raceways, fish kiosks, backyard ornamental fish rearing units and motorcycles equipped with ice boxes.

The district currently lacks a Government Fish Seed Farm/Hatchery and a local feed mill.



As a result, fish seed and feed are sourced from neighbouring districts.

There are no private hatcheries, cold storage facilities, or ice plants available in the district. Most fish ponds are seasonal and unlined, which affects productivity and sustainability.

Schemes like PMMSY, AIF, KCC-AH and RIDF offer scope for establishing mini-hatcheries, feed units, pond renovation, and fish transport facilities. Community ice plants and cold boxes at Kapkot/Bharadi and Bageshwar markets can help reduce post-harvest losses and extend shelf life.

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
A.13 Fisheries							
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	45	24.09	19.26
2	Fish Culture -Trout-25x2x1m ³	Acre	5.89	90	31	182.44	164.19
Sub Total					76	206.53	183.45
A.14 Working Capital - Fisheries							
1	Fish Culture in Pond_Monculture - Others_100 square meter pond_Bageshwar	Per unit	1.06	1	18	19.11	0.18
2	Fish Culture in Pond_Monculture - Others_50 square meter pond_Bageshwar	Per unit	0.54	1	35	18.80	0.18
Sub Total					53	37.91	0.36
Total					129	244.44	183.81

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

Ploughing- 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 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. Travelers going on adventure tourism also use mules to transport their luggage.



According to the Animal Census 2019, there were total 1962 horses, donkeys and mules in the district. Good quality draft animals are rarely available in the district. Currently these including buffalo are purchased from Bijnor, Muzaffarnagar, and Ramanagar.

Two-wheelers are gaining popularity and motor-cycles as well as scooters are handy in commuting short distance to visit the fields or the market to buy any agri-input without a need to wait for a passenger vehicle which are only a few in the hills. Showrooms of all major two-wheeler manufacturers/ sellers are available such as Honda, Bajaj, TVS, etc. either in the district or adjacent district of Almora.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Good breed mules are not available in the district. Mule and Horse breeding unit can be established under the technical management of the Animal Husbandry Department in the district in Kapkot block, which will be able to provide good breed animals to other districts of the State in addition to Bageshwar district.

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 conditions and roads get damaged in rainy season. Moreover, the traditional practice of keeping a pair of oxen by each family has now ended in most families.

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
A.15 Farm Credit							
1	Draught Animals -Mules	No.	2.14	90	60	128.40	115.56
2	Finance to FPOs/FPCs- Procurement & Marketing- Loans to FPO/PFC	No.	26.75	80	5	133.75	107.00
3	Integrated Farming--1 acre hilly/crop+vegetable+02 cows+fish+poultry (50birds)	acre	4.50	85	400	1801.89	1531.59
4	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Scooter/Motor Cycle/Bike	No.	0.86	90	65	55.64	50.08
Total					530	2119.68	1804.23



2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Currently farmers mainly focus only on crops in which there is uncertainty in their income and their 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. 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 from two or less enterprises. Scientifically designed IFS model designed on the principle of minimum competition and maximum complementarity is needed to achieve various goals. The main components of IFS specific to the district may include crops like millets, fruit crops such as mango (in low-lying areas) and kiwi/ stone-fruits (in higher altitudes), livestock such as dairy or goat/sheep and poultry birds along with vegetable farming and beekeeping.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The key factors that need to be considered while choosing an IFS model include soil type, rainfall, its distribution and duration of the cropping season. Indian Institute of Agricultural Systems Research (IIASR), Modipuram and other ICAR institutes have developed 51 integrated farming systems for marginal and small landholders in 25 states/union territories of India. Information regarding state specific IFS model can be obtained from the link given below. http://www.iiasr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf. IFS models suitable for aspecific location were also developed by State Agricultural Universities.

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. 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. With advancements in science and technology, genetic engineering etc. agricultural production has increased significantly.

In the financial year 2022-23 the total production in the district was as follows:- 45,023 metric tons of grains, 2389 metric tons of pulses, 268 metric tons of oil seeds, 6,452 metric tons of vegetables and 7,699 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 has been negligible credit flow towards infrastructure in the district in last 3 years; during FY24-25 three loans under AIF were disbursed amounting Rs. 162.20 lakhs.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

In the district there are 20 seed warehouses/fertilizer depots with a total capacity of 1,900 metric tons; 35 rural warehouses with a capacity of 71 metric tons; 6 pesticide depot with a capacity of 50 metric tons and 10 food grain storage facilities with a total capacity of 2,200 metric tons. The condition of several warehouses is not good.

The establishment of large capacity 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 solar-powered 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.01 Storage Facilities							
1	Godown-Small-100 MT	No.	8.56	80	4	34.24	27.40
Total					4	34.24	27.40

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Except for some valley areas of Bageshwar district most of the land is hilly, rugged and sloped. The net sown area in the district is only 11.54% of the total geographical area. The main problems faced in land development in the district are similar to other hilly areas



where the holdings are very small and scattered. 94.38% of the district's holdings are less than 1 hectare and 3.69% of the holdings are between 1-2 hectares.

The fields in the district are terraced but the slope is high in which fertile soil is decreasing every year due to excessive rain, to prevent which soil conservation works need to be taken up. Water table in the district is quite low in areas near the riverbank but it is very deep in higher hills.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

There is an area of 40,762 hectares under IWMP (Integrated Watershed Management Program) in three development blocks of the district. Watershed work is in progress in the targeted area. Apart from this, the work of watershed is also going on in Dhauladevi development block by Gramya Sanstha. Under the proposed program of 18 year duration (from 2009-10 to 2026-27) under IWMP, watershed development is to be done in 1,56,185 area in Bageshwar district. Due to excessive rainfall in the district for the last several years hundreds of hectares of agricultural land get spoiled due to erosion and debris.

Credit flow to this sector has been zero in the last three years, while credit delivery potential is prevalent in this sector. Due to excessive rainfall in the district for the last several years hundreds of hectares of agricultural land gets spoiled due to erosion and debris. There is urgent requirement of construction of new fields and leveling bench terracing are required.

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.02 Land Development							
1	Bunding--Rejuvenation of old terraces - 5 - 10 Slope	ha	0.92	90	28	25.88	23.30
2	Soil Conservation Activities/ Erosion Control activities- Bench Terracing-5-10 slope	ha	1.00	90	33	32.99	29.69
3	Soil Conservation Activities/ Erosion Control activities- Land Leveling-3-5 slope	ha	0.60	90	39	23.33	21.00
Total					100	82.20	73.99



2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

eNAM:- eNAM connects 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 that farmers receive a reasonable price for their crops. Efforts are also being made to bring Farmer Producer Organizations (FPOs) onto 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. They can distribute, in turn, the payments received among their farmer members.

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. However, as of now there is little scope for such technology in the district.

Agricultural Bio-technology:- 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 Zn biofertilizers (rhizobium and PSB culture), green manure like "Dhaincha", neem oil, Trichoderma Pseudomonas, etc. at subsidized rates.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

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. In Bageshwar district many farmers are now making their own compost and practicing organic farming.

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. Some of the farmers make and sell vermi-compost. Some farmers have also started making natural farming concoctions such as Jeevamrut, Beejamrut, etc.

Seed Production: It is essential to change seeds at regular intervals to ensure good productivity of crops. But replacement rate in the district is quite low. Due to poor agri-input availability, lack of irrigation and small, fragmented landholdings it is difficult to undertake seed production. One of the FPOs, Krishi Sangam Swayatt Sahkarita, promoted under PRODUCE, is doing seed production of improved varieties of maize for VPKAS, Almora.

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost- Vermi Compost-Pit size 5*3*2.5	No.	0.29	90	62	18.25	16.42
Total					62	18.25	16.42

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The main reasons behind the lack of promotion of agro-processing in the district include not having surplus products for marketing, but here the quality of products can be increased through the preservation and processing of fruits and vegetables as well as the processing of medicines and aromatic plants. This can lead to higher profits for farmers. The Govt. of India and NABARD have declared agro-processing as a thrust area. The Reserve Bank of India has included this sector in the priority sector for the purpose of bank credit. Agro-processing in the field of food and fruit processing has the potential to provide employment and income opportunities for the unemployed youth. There is a problem in selling C grade produce in the district which can be processed to produce chutneys, jams, juices and ketchup. Special integrated industrial incentive policies can encourage the establishment of such ventures. The percentage of loans distributed under this sub-sector by banks in the district is quite low and needs to be increased.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The Horticulture Department has a fruit and processing center in the district providing training to people and also processing their produce. However, it is not sufficient. The increasing interest in horticulture among the district's farmers and the pace at which livelihood groups, farmer producer organizations and women groups are adopting the work of processing fruits and agricultural products suggest that in the near future there will be a need for fruit processing centers in all the 3 development blocks of the district.

The Horticulture Department of the district needs to identify the surplus production area and prepare separate work plans with the participation of banks. In recent years the demand for mountain organic products has increased significantly. The credit potential of this sub-region has been assessed keeping in view the employment potential in this area and the production of fruits, vegetables and spices in the district.

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

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit	No.	20.61	80	26	535.82	428.65
2	Dairy Processing Unit--Milk Processing Unit	No.	22.90	80	5	114.50	91.60
3	Fruit Processing -Canning unit-Canned Fruit Unit	No.	16.05	80	24	385.20	308.16
Total					55	1035.52	828.41

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

The need for support and distribution services is also increasing year by year with diversification and renewal of agricultural activities. The rate of seed replacement is low but with the association of some progressive farmers and farmer clubs with Krishi Vigyan Kendra and awareness programs of the Agriculture Department, awareness has increased among the farmers about seed replacement and scientific farming in the area.

In this direction the establishment of Agri Clinics and Agri Business Centers is crucial by agriculture graduates or graduates of other disciplines related to agriculture (such as graduates of horticulture, animal husbandry, veterinary, forestry, dairy, poultry, fisheries etc.). Agri-clinics will provide crop methodology, latest technology, protection of crop from pests and diseases, information about market trends and market prices of various crops, medical facilities for animals etc. which will result in increasing productivity of crops/animals. Agri-Business Centers will provide agricultural inputs, agricultural equipment on rent and other services to the farmers. Under the Scheme all banks will provide loans up to Rs. 20.00 lakh to a single entrepreneur or up to Rs. 100.00 lakh to a group of 5 entrepreneurs (one of whom should be a graduate in industry development or management) on attractive terms.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

PACS caters to the credit needs of its members, however there is a need to make PACS a One Stop Shop unit to meet all the needs of the farmers. In order to increase the business portfolio of PACS it is necessary that PACS provide additional services such as providing agricultural equipment on rent, collective procurement of inputs, good quality stocks as per Negotiable Warehouse Receipt System, processing unit, marketing facilities etc. so that PACS can become a self-sufficient institution.

Under new CSS-FPO scheme, 5-6 FPOs have been formed in the district: 1 each in Garud and Bageshwar block by SFAC (CBBO - ISRN); 1 in Garud and Bageshwar by NAFED through different CBBOs. Some of NABARD supported FPOs under PRODUCE fund are also running successfully in the district - Krishi Sangam Swayat Sahkarita in Kapkot.



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
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	21.40	90	14	299.60	269.64
2	Loans to Agri. Start-ups	No.	21.40	80	30	642.00	513.60
Total					44	941.60	783.24



Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

There are 1621 Khadi Village Industries units providing employment to 4904 persons, and 2574 small scale industrial units employing 5913 persons in Bageshwar district. There are electrical equipment manufacturing, copper utensils, steel fabrication, solar lanterns, etc. and also a magnesite factory in the district.

There are 3 polytechnics and 6 ITIs in the district. The polytechnic institutes have the trades of civil, electrical and mechanical engineering. Welding, fittings, automobile repair, electricals (including wiring), electronics and stenography are being taught in ITI. The condition of electrification in the district is good; all 830 inhabited villages have been electrified.

The credit flow in the MSME sector for the last three years 2022-23, 2023-24 and 2024-25 has been Rs. 2,562.00 lakh, Rs. 9,427.00 lakh and Rs. 9707.62 lakh, respectively. During the financial years 2024-25, a total of 601 projects were sanctioned under MSME, 34 under MSY-Nano, 24 under PMEGP, 13 under PM-Vishwakarma and 18 under VCGS and 6 under DDU-Homestay yojna were sanctioned.

3.2 Infrastructure and linkage support available, planned and gaps

The district has established a Mini Industrial Estate in which only 5 plots have been allotted and currently, only 1 industrial units are operational.

Two functional Growth Centres are there currently in the district. One focused on copper-based utensils located in Uderkhani village, Bageshwar being operated by DIC and another one to by horticulture department on Kiwi situated in Shama, Kapkot.

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.

Bageshwar district has a total of 06 Industrial Training Institutes (ITIs) in both government and private institutions, offering a variety of vocational training programs like Electrician, Fitter, Welder, etc.

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
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Micro	No.	100.00	75	119	11900.00	892500.00
2	Manufacturing Sector - Term Loan-Small	No.	500.00	75	6	3000.00	225000.00
Sub Total					125	14900.00	1117500.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Micro	No.	20.00	75	90	1800.00	135000.00
2	Manufacturing Sector - Working Capital-Small	No.	100.00	75	23	2300.00	172500.00
Sub Total					113	4100.00	307500.00
II. Service Sector - Term Loan							
1	Service Sector - Term Loan-Micro	No.	10.00	75	235	2350.00	176250.00
2	Service Sector - Term Loan-Small	No.	25.00	75	70	1750.00	131250.00
Sub Total					305	4100.00	307500.00
II. Service Sector - WC							
1	Service Sector - Working Capital-Micro	No.	5.00	75	190	950.00	71250.00
2	Service Sector - Working Capital-Small	No.	15.00	75	60	900.00	67500.00
Sub Total					250	1850.00	138750.00
Total					793	24950.00	1871250.00

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, 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 Bageshwar. 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 State's strategic location 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 Amritsar-Kolkata Industrial Corridor (AKIC) and the DMIC (Delhi-Mumbai 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 Program of the Ministry of Shipping, 7 Multi-Modal Logistics Parks (MMLPs) were proposed in different states of India and 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. Although Bageshwar is a remote hilly district; Pantnagar is within a day's reach.

Reasonable precautions need to be taken for the export of agricultural products especially factors such as domestic and international demand and supply situation, price competition, quality concerns, sanitary and phytosanitary (SPS) requirements and relevant rules and regulations of importing countries. Given the non-conformity of any of these standards/ regulations temporary restrictive measures sometimes adopted by importing countries render the unit ruined.

4.1.2 Infrastructure and linkage support available, planned and gaps

There is no systematic development of export sector in the district. The industries center 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.

Intensive interactions/discussions may be initiated with various bodies associated with the export sector on a regular basis to bring about awareness among entrepreneurs to encourage exports. Quality supply of electricity and availability of roads for mobility are important issues that need to be addressed.

The shortage of foreign currency branches in the district and the operation of business outside the district pose challenges for exporters in accessing credit.

"Micro-exporters should be provided with appropriate training by MSMEs/banks so that they can gain knowledge about this sector in the right way.



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
III. Export Credit							
1	Export Credit -Pre Shipment Export Credit	No.	75.00	90	3	225.00	202.50
Total					3	225.00	202.50

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The overall literacy rate in Bageshwar district stands at 80.01%; Male literacy is significantly higher at 92.33%, compared to 69.03% for females; highlighting a substantial disparity.

GLC flow under education sector in the district has been notably low, only 80 loans amounting Rs.106.04 lakhs were disbursed during FY24-25.

According to the latest available data (2023-24), Bageshwar has a total of 610 primary schools, 128 junior high schools and 128 secondary and intermediate schools, collectively enrolling 44,904 students and employing 2,005 teachers.

The district also hosts 2 degree colleges and 3 post-graduate colleges with 2,881 students and 89 faculty members. Additionally, there are 6 Industrial Training Institutes (ITIs) where 167 students are enrolled against a total capacity of 232 seats. 3 polytechnic institutions operate in the district, training 157 students out of 290 available seats. Most of these educational institutions function with government support.

There is a decreasing trend in all kinds of educational institution in the district wrt number of students and teachers enrolled/ working. Although there are sufficient number of schools both private and public; there is no proper counselling for taking up suitable graduation stream. Lack of infrastructure also causes disinterest in good teachers to come to the remote district locations.

4.2.2 Infrastructure and linkage support available, planned and gaps

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
IV. Education							
1	Education Loans-Higher Studies- Domestic	No.	15.00	90	300	4500.00	4050.00
Total					300	4500.00	4050.00

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 human beings. It functions as an engine of development for 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.

It being a hilly district with tough terrain, cost of making houses is higher than plain districts; labor availability is also an issue. Due to migration people from almost all villages have migrated to nearby centers viz. Haldwani, Rudrapur, NCR and even to other metros; so demand for housing loans has not picked up over the years. However, in Bageshwar city and in nearby areas a few 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 outside the district is getting loan from FIs situated out of the district to construct house/ other property in the district.

During FY24-25 financing under this category in the district was Rs. 332.03 lakhs to only 47 accounts.



4.3.2 Infrastructure and linkage support available, planned and gaps

Many schemes are available for use by all sections of the society. Pradhan Mantri Awas Yojna (PMAY) is continuing. All banks have their own policy to promote housing loans. RBI has also increased the threshold for classifying housing loans under priority sector and also increased the limit for DCCBs.

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

- a. Rs.50 lakh in cities with population ≥ 50 lakh, for dwellings costing up to Rs.63 lakh
 - b. 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:
 - a. Up to Rs.15 lakh (population ≥ 50 lakh)
 - b. Up to Rs.12 lakh (population 10–50 lakh)
 - c. Up to Rs.10 lakh (population < 10 lakh)
- (All subject to the same dwelling cost limits as above.)

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
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre-Construction	No.	35.00	90	165	5775.00	5197.50
2	Repair of Dwelling Units- Other Centre-Repair	No.	10.00	90	150	1500.00	1350.00
Total					315	7275.00	6547.50

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

To increase the productivity of the three factors of production: land, capital and labor, it is necessary to have good infrastructure. It is very important to have rural infrastructure for an agriculture-based economy especially in hilly districts like Bageshwar where most of the population lives in rural areas and is dependent on the agricultural sector for their livelihood; developing basic infrastructure in rural areas is highly significant for their sustenance and well-being.

As per district statistical booklet 2024, the district has 1488.02 km of road length, no railway line. There are 152 post offices and 513 bus stations. Electrification has reached all villages and hamlets, with 824 villages electrified. Access to drinking water is available to almost all rural villages, while 22.62% of the net sown area is under irrigation.

There are 18 allopathic hospitals, 24 ayurvedic & homeopathic hospitals, 11 veterinary hospitals, 2 animal breeding farm, 6 active ITIs, 3 active polytechnics in the district.

Key sectors requiring greater attention include Connectivity, Irrigation, Agri-infra, Drinking water, Communication, Education, Transportation, Health, and Agriculture Marketing.

As of 31 March 2025, a total of 61 projects amounting Rs. 155.53 crore and RIDF loan of Rs. 136.82 are currently ongoing, with sectoral distribution of 50% in Agriculture & Allied sectors, 40% in Rural Connectivity and 10% in Social Infrastructure.

5.1.2 Infrastructure and linkage support available, planned and gaps

There is a need to provide mobile soil testing vans to the farmers in the district. Government investment in minor irrigation sector should be increased so that irrigation facilities can be expanded in the district.

There is immense potential for tourism in the glacier areas of the district (Pindari, Sunderdhunga, Kafni and Hiramani) but due to scarcity of proper infrastructure facilities the tourism potential of this area is not being fully exploited. These areas have no basic necessities like electricity, water, roads, communication, hotels and restaurants.

Apart from this tourist places Kausani and religious places in the district can also attract tourists. By arranging for tourists to stay in some selected villages of the district they can be made aware of the rural environment, lifestyle, local festivals, cuisine and culture. Some such tourism-based rural clusters can be created and local people can be given employment.

By encouraging private sector and the cooperative sector, chilling plants and deep freezer based units can be set up for processing milk up to 1000-2000 liters in each Nyaya-Panchayat or development block. Sheep farmers migrate from the valleys to the high mountainous areas every year, so health cards should be made by checking the health of their animals at the entry points in the district and there is also a need to make permanent sheds for the night stay of sheep at the places of stopping on the way during migration. This will reduce the mortality rate of animals on reaching the height.

There is need for veterinary hospitals in Farsali, Gogina, Kanyalikot, Sufi villages in Kapkot block, Salanibagad in Garud block, Pingalon, Termoli, Pandrapali villages in Bageshwar



block.

NABARD provides funding under its Rural Infrastructure Development Fund-RIDF to state-govt. for setting up of basic necessary infrastructure under 39 eligible activities under 3 broad sectors/ categories- Agriculture, Rural Road & Connectivity and Social Sector.

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 benefitting students of the districts.

Many good drinking water projects have been set-up which are life-line for Bageshwar district.

Govt. Sheep-farm is being renovated and an Indoor Trout hatchery has been constructed in Kpakot under RIDF which is supposed to give a fillip to the sector's development in the district.

484 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 loans 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.

5.2.2 Infrastructure and linkage support available, planned and gaps

According to the latest available data (2023-24), Bageshwar has a total of 610 primary schools, 128 junior high schools and 128 secondary and intermediate schools, 2 degree colleges and 3 post-graduate colleges. Additionally, there are 6 Industrial Training Institutes (ITIs) and 3 polytechnic institutions also operate in the district.

There are many drinking water schemes ongoing/ completed including Jal Jeevan Mission; yet, drinking water availability is still an issue in many parts of the district during summer months.

There are 18 allopathic hospitals, 24 ayurvedic & homeopathic hospitals, 15 PHCs, 86 Aanganwadis and 11 veterinary hospitals in the district.

Still, there is huge scope for improving all social sector services in the district viz. drinking water, schools and hospitals. There is no multi-specialty hospital with high-end facilities and specialized doctors in the district. One of the major reasons 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 up to block level. There are many govt. sector schools, poly-technics; but the standard of education and other facilities needed to ensure admission by potential students and availability of teachers/ professors are lacking.

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
VI. Social Infrastructure							
1	Drinking Water-RO Plant-1000 LPH RO Plant	No.	25.00	90	4	100.00	90.00
2	Education-Schools	No.	125.00	75	4	500.00	375.00
3	Healthcare-Diagnostic Lab	No.	100.00	75	3	300.00	225.00
4	Healthcare-Hospital	No.	1000.00	75	1	1000.00	750.00
5	Sanitation-Toilets	No.	0.50	90	85	42.50	38.25
Total					97	1942.50	1478.25

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Bageshwar 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.

Being a hilly district with poor infrastructure and low level of 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 being implemented 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.

5.3.2 Infrastructure and linkage support available, planned and gaps

The Ministry of New and Renewable Energy, Government of India is providing a grant of Rs. 1 lakh for improvement of flour mill, Gharat and Rs. 1.5 lakh for power generating



gharat. Electricity bill is exempted by Uttaranchal Power Corporation Limited for using solar water heater. The rate of this discount is Rs.100 per month per 100 liter of water heater.

Village electrification scheme is being implemented by UREDA, Uttarakhand under which micro hydro power up to 500 KW can be generated. Under this scheme a tripartite agreement has been signed among UREDA, IIT Roorkee and the Power Consumers Committee. In this scheme the community will sell electricity to the villagers at a charge and the surplus electricity will be purchased by the grid. The income received from sale of electricity will be that of the Electricity Consumers Committee and the project will also be maintained by the committee.

In accordance with the circular issued by the Reserve Bank of India, solar-based power generators, biomass-based power generators, windmills, small hydropower plants and public facilities based on non-conventional energy such as street lighting systems and rural electrification projects are included in the priority sector for borrowers with bank credit up to Rs.15 crore.

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

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

(Rs. lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
1	Solar Energy-Roof Top Solar PV System without Battery-3 kw	No.	1.60	90	48	76.56	68.91
2	Solar Energy-Solar Water Heater System-200 litre	No.	0.34	90	125	42.50	38.25
Total					173	119.06	107.16

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	5	57.762100	49.3036
B	Ongoing tranches	56	97.770900	87.5177
	Total (A + B)	61	155.533000	136.8213



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	29	52.623700	48.1806
B	Rural roads & bridges	26	53.023600	43.7691
C	Social Sector	6	49.885700	44.8716
	Total (A + B + C)	61	155.533000	136.8213

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	Noofprojects	Irrigation potential	ha	1000
B	Rural roads	Noofprojects	Road length	km	63
C	Bridges	Noofprojects	Bridge Length	m	50

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Animal Husbandry	1	Quality livestock	Villages benefitted	20
2	Flood Protection	3	Erosion Control	Ha	60
3	Horticulture - Poly house	1	No of polyhouse	Units	484
4	Inland Fisheries	1	Seed availability	Villages benefitted	100
5	MI- CheckDam	9	Water recharge	Erosion control, Ha	900
6	School education	4	Education	No of villages	80
7	Social Sector- Drinking Water Supply	2	Drinking water	No of villages	10



Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

In recent times the work of forming self-help groups is being carried out under the NRLM; 221 new SHGs have been formed in the district under this scheme; making total no. of SHGs in the district 2807 with a total membership of 17,960. Block-wise no. of SHGs is as follows: Bageshwar – 1113, Garud - 815 and Kapkot - 879. SHGs are spread in 407 GPs and 334 Village organizations have been formed. 28 Community Resource Persons - CRPs have been developed.

Total 2185 SHGs have been provided with Revolving Fund of Rs. 352.40 lakh; 1560 SHGs have been given Community Investment Fund- CIF of Rs. 1101.40 lakhs. 1923 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. Gramotthan 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
VIII. Others							
1	SHGs/ JLGs-Others	No.	1.00	90	1650	1650.00	1485.00
Total					1650	1650.00	1485.00

Box Item 1

Title: Excellence in Banking through Collaboration



There are plethora of schemes running in the district through almost all of the line depts.; and many of those are through bank-credit. Still the CD ratio of the district lingers around 25 over the years. However DCCB Almora has defied the trend and has strived to reach a CD ratio of almost 50. This was made possible inter alia through a positive approach towards and best utilization of ongoing govt. sponsored schemes and collaboration with implementing departments.

Single Bageshwar branch of DCB disbursed Rs. 528.00 lakhs of CCL to 1851 members of 290 SHGs during April-September 2024; thereby being acknowledge by CDO and PD-DRDA.

Other banks can follow suit.



Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Due to the menace of wild animals and poor yields, etc. most farmers in the district are turning away from agricultural activities. To make agriculture profitable, state-govt. should expeditiously formulate a policy for protection of all agricultural land from animals. A subsidized credit-linked scheme may be run through banks for setting up of farm-fences. If there is lack of resources, state-govt. can get the same funded under RIDF of NABARD.
2. Most of the agriculture in the district is rain-fed, the rainfall cycle has become very erratic for the last few years, leading to a considerable decline in productivity. The Agriculture Department, Watershed Department and Irrigation Department should form a plan to bring majority of cultivated area under irrigation, especially vegetables, fruits, spices, basmati, etc. growing areas; there is need to carry out watershed development works on a large scale and rain water harvesting tanks should be constructed.
3. Agriculture Department should ensure timely availability of quality seeds in adequate quantity at reasonable rates so that productivity increases. A saturation of all farmers wrt adoption of quality seeds should be aimed at. FPOs, CLFs and other cooperative societies formed under various schemes should be utilized effectively towards ensuring reach of best package of practices to the remotest of the farmer. KVK Kafligair should also be roped in for most suitable crop variety for a particular area and relevant PoP.
4. Many small and marginal farmers including landless tenants, are deprived of crop loan facility. There is a need to increase agricultural production and productivity by providing crop loans to such farmers through SHGs or JLGs. Additionally, collaborative efforts between the Agriculture Department and Banks should be made to provide KCC to all farmers. Farmers should be issued passbooks of records related to agricultural land, so that they can get Kisan Credit Cards without any hassle. Cluster financing of KCCs for growing targeted cash crops can be piloted in few villages.
5. Eligible entrepreneurs should be motivated through various camps for establishing private agri-clinics and agri-business centers (ACABC) in the district so that farmers can get necessary guidance and services locally and easily.

2. Water Resources

1. Water resource is limited; hence its use should be judicious. Micro-irrigation especially drip irrigation should be promoted more and more under PMKSY - per drop more crop, by concerned department. Vegetable and fruit farmers can benefit immensely from this technology coupled with fertigation.
2. Agriculture and horticulture departments should run special campaigns in coordination with irrigation department and PMKSY team in promoting judicious use of water including rainwater harvesting, and drip irrigation methods. The network of SHGs can be utilized towards this end; they can be motivated to utilize their funds including CCL towards these activities as well.



3. Small farmers should be encouraged to adopt shared land-water structures, facilitating the efficient use of land-water resources.

4. To cover most of the cultivated area, 2-3 major irrigation schemes should be formulated by Irrigation Dept. and sent for financing under suitable govt. funds including RIDF from NABARD. Solar powered water pumping schemes can also be installed at suitable major cropping clusters which lie along the perennial water streams/ rivers.

3. Farm Mechanisation

1. There is a need for small power-operated machines in the district which can work in small fields with minimum energy viz. Japanese paddy transplanters, reapers, etc. costing upto Rs. 5.0 lakhs. These small devices should be publicized through various camps by concerned dept. Over and above the subsidy budget these machines should be financed by all banks, especially under KCC, interest free loan (DCCB and M-PACS) and other suitable products. Banks can also extend credit for setting up of Custom Hiring Centre-CHG/ Farm Machinery Bank-FMB to SHGs, FPOs and CLFs.

2. Banks extend credit for small agricultural machinery through Self Help Groups, Farmers Clubs, Farmer Producer Organizations etc.

3. There is a need to establish model farms equipped with modern agricultural equipment and other state-of-the-art technology by the Agriculture Department.

4. Encourage the use of agricultural machinery through cooperative management and bank loans for solving the issue of small farm cultivation. Research centers and agricultural universities should develop farmer friendly devices keeping in view the topography of the hilly area.

5. Availability of spare parts and the opening of service and repair canters should be maximized at block headquarters and other locations post-sales to enhance customer support.

4. Plantation and Horticulture

1. This is one of the potential yet unexploited sectors for the district. Very few farmers are establishing new orchards; that too with bank loan. Horticulture Dept. should promote and sponsor model bankable projects under select horticultural crops suitable for the district viz. Kiwi, Mango, Citrus fruit, High-value vegetables, MAPs, etc. Help of KVK can be taken to create such models which should include details on economic parameters viz. cost, return, cash flow and BC ratio, etc. so that banks can finance such models confidently.

2. There is lack of orientation in the branch managers and other staff in banks, they will also have to be trained to give loans for these activities. The Horticulture Department may consider running a robust distribution program to create awareness and sponsoring farmers applications for taking up horticulture activities through bank credit.

3. The Horticulture Department of the State Government should pay attention to the timely availability of high-quality seeds and plants/saplings in sufficient quantity and adequate nurseries should be established keeping in view the demand in the district.



4. More and more\ area should be brought under drip and sprinkler irrigation. Along with promoting new nurseries for quality planting, proper arrangements should be made for the maintenance of the existing nurseries.

5. Off-season vegetable cultivation program should be started on cluster basis through poly houses. Value-addition also needs special attention.

6. NABARD fixes and revises unit cost every year in consultation with line department and bankers for investment under horticulture so that loans are disbursed to farmers by banks accordingly. NABARD has prepared a model scheme of horticultural activities for the guidance of farmers, entrepreneurs and banks. These model schemes are available on NABARDs website (www.nabard.org).

5. Forestry/ Waste Land Development

1. Forestry Department should be brought under DLRC forum to link their schemes with banking system; model agro-forestry, silviculture, NTFP schemes should be prepared and sponsored by the Dpet. For financing by banks.

2. There is an opportunity to promote woodware and craft industries, for this new technology and training need to be provided.

3. Intensive distribution services should be provided by the government for promotion of bamboo, fruit trees and other high-quality wood like Deodar, Chandan, etc.

4. 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.

6. Animal Husbandry - Dairy

1. Veterinary and Dairy Development depts. should work closely to develop potential clusters by promoting ongoing schemes viz. KCC-AH, SLM, etc. in cluster approach by roping in a suitable financing bank with positive approach. Primary Cooperative Dairy societies (PDCS) should be utilized towards ensuring this; and in areas where such societies are not functional new such societies should be formed.

2. High quality fodder availability should be ensured with all PDCSs along with all bare minimum cattle-care items such as medicines, micro-nutrients, pashu-ahar, etc. along with banking facilities through micro-ATM/ PoS machines.

3. The line departments of the State Government should play a proactive role for livestock insurance. Services of veterinary staff and other workers working in rural areas as micro insurance agents can be used for extensive coverage of animal insurance. All the problems faced in claims related to animal insurance should be understood and resolved on time.

4. KCC - Animal Husbandry and SLM Schemes should be given top-priority by all Banks and veterinary dept. should be assisted in utilizing the budget available under this scheme fully.

5. Local Badri cows should be promoted along with high-yielding cattle. Proper efforts should be made to create niche market for Badri cow products along with milk. Dairy dept.



with help of Anchal Dairy create a specific range of products made from Badri cow milk and sell at premium.

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.
2. Backyard poultry farming should be encouraged and insurance companies need to support this sector by making insurance plans for insurance of poultry. Under NABARD's ACABC (Agri Clinic Agri Business Center) scheme, unemployed youth who have studied agriculture and allied fields should be encouraged to set up service centers/ animal clinics for the development of this sector. Kuroiler farming also needs to be encouraged in a phased manner.
3. Members of SHGs should be funded by explaining backyard poultry.
4. To promote poultry farming business in the district, initiative should be taken by adopting cluster approach so that all basic facilities can be provided at one place to the farmers/ entrepreneurs associated with this business. To achieve this, there is a need for better coordination between the Department of Animal Husbandry and banks.
5. Progressive poultry farmers should be encouraged to set up mini or commercial units.
6. There is a need to give special training to farmers to keep chickens alive in the harsh climate of the district.

8. Animal Husbandry - Sheep, Goat, Piggery

1. It is necessary to establish breeding centers for the availability of good breed goats, sheep and pigs in the district. There is already a Sheep breeding farm at Shama, which should be utilized for giving best services in nearby villages. Efforts should be made to improve local breeds through crossbred goats, sheep and pigs.
2. Sheep, goat and rabbit rearing can also be promoted as an employment oriented business under NRLM/ SRLM.
3. All the schemes running for sheep, goat and rabbit rearing need to be run in area-wise clusters so that inclusive development of this activity can be done in that area.
4. The Department of Animal Husbandry should provide pig breeders with improved male and female pigs, large white Yorkshire piglets, landrace and crossbred varieties to improve their livestock. There is a need for banks to provide timely credit facilities by encouraging socially and economically backward people to take up the activity.
5. Each bank branch should provide at least few loan under the suitable scheme for goat and pig rearing.
6. Stall fed goat rearing should be promoted.



9. Fisheries

1. Policy makes have to initiate process for provision of insurance for fish farmers which comes with significant risks. Small farmers can't afford losses during initial years.
2. There is a need to establish trout hatcheries, nurseries, rearing farms in the private sector. There is already one trout hatchery (indoor) being constructed in Kapkot; it should be fast-tracked to give services to the district.
3. Maximum reservoir allocation for fisheries should be made for Self Help Groups (women).
4. New ponds should be constructed and can be given on lease. Close coordination should be established between fisheries development agencies and banks to increase funding in this sector; they should play a more active role in creating awareness that investment in fisheries is profitable and has good potential.
5. Demonstration farms can be set up. Innovative schemes like fish farming, catfish production and ornamental fish along with shrimp farming should be demonstrated so that farmers can be encouraged to take up these activities.
6. Saryu, Gomti, Pindar, Garud Ganga and Lahur rivers 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 sector.
7. Fisherman societies should be promoted for cluster development and they should be linked with other cooperatives in the districts viz. DCCB, M-PACS, PDCS, etc.

10. Construction of Storage and Marketing Infrastructure

1. Small multipurpose and cold-storage structures should be constructed by public sector at key locations; these should be interconnected with freezer vans and farmers should be provided access as per their need at affordable costs.
2. RIDF of NABARD may be utilized for creation of such high-tech, flexible and interconnected storage infrastructure.

11. Land Development, Soil Conservation and Watershed Development

1. There is an urgent need for consolidation of land holdings in the district.
2. There is a need for laboratory for testing microelements in the district.
3. Vermicompost units should be provided loans on priority which will not only benefit the farmers but will also reduce dependence on chemical fertilizers and help in curbing pollution and environmental imbalance.
4. Bank credit needs to be stepped up for activities related to land development such as land levelling, bunding, watershed development, etc. While estimating the credit requirement, all the inputs such as inlet pitching, pipelines (PVC & HDPE) and diesel pump sets



(optional) etc. have been taken into consideration. There is good potential for organic farming but it needs to be linked with bank credit by banks and concerned departments.

5. Under the chakbandi drive of the district the scattered fields should be consolidated in one chak by the Government.

6. Awareness should be created to issue more soil test cards to the farmers.

12. Agriculture Infrastructure: Others

1. Keeping in view the difficulties in transporting food grains to remote areas, an action plan has to be prepared to increase private participation in this sector. On providing loans for the construction of warehouses through banks, the concerned department of the district should also enter into long-term agreements with the beneficiaries to 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 they will also be able to repay the loan.

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

3. There is a need to create cold storage, cold chain for marketing of fruits and vegetables produced in the district at reasonable prices. Financing of cooperatives, market councils, self-help groups, joint liability groups, farmer producer organizations can be increased for storage of all types of perishable and non-perishable commodities.

4. Creation of marketing infrastructure through Farmer Producer Organizations, Farmers' Clubs and Women Self Help Groups will definitely improve their skills and also provide them an alternative source of income.

5. Vegetable routes should be established in the district and cold chain facilities like grading equipment, cold rooms and refrigerator vans should be made available for them.

13. Food and Agro. Processing

1. The critical gaps in this regard are in the areas of storage, cold chains, silo storage and other gaps in the area of training and capacity building. Apart from general infrastructure inadequacies, there are gaps in the areas of supplier of plant and machinery, assured food quality, quality testing laboratory, which require coordinated efforts by all stakeholders to be addressed.

2. To provide more autonomy to primary credit cooperative societies so that they can achieve their own objectives and function as a profit making institution working for the interest of the members.

3. Food processing units are an integral part of the priority sector. The Government is paying special attention to this. Banks should take initiative in loan disbursement as per the intention of the Government. PMFME scheme is a very attractive scheme offering 60% subsidy (35% centre govt. and 25% state govt.) which can further be clubbed with AIF facility; it should be utilized fully by all stakeholders.



15. Micro, Small and Medium Enterprises (MSME)

1. Banks should ensure that the benefits of the Start Up/ Stand Up/ Mudra scheme of the Government of India are given to more and more entrepreneurs.
2. The Government should take interest in the speedy development of industrial estates.
3. Industries Department, Khadi Commission/Board, NGOs, National Small Industries Corporation (NSIC) should play an active role and publicize the schemes by organizing camps in association with banks in Panchayat areas on quarterly basis.
4. Uninterrupted power supply should be ensured to the industries established in rural and urban areas of the district.
5. DICs, SISE and KVIC should provide training and necessary linkages to KVI artisans to upgrade their skills. Clusters of copper craft, handlooms, ringal craft and also medicines related units should be prepared in the district.
6. 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 loans in the Credit Guarantee Fund Trust scheme and give loans to the beneficiaries without security. With this, banks will also get a guarantee of repayment up to 85%.

16. Export Credit

1. This is high time; district administration should take up initiatives to promote 1 or 2 promising commodity/ product for export with help of APEDA or other stakeholders.
2. More than 20 products have been given GI tag for Uttarakhand, some of these can be targeted in Bageshwar district for creating export quality products.

17. Education

1. There is a need for coordinated efforts of bank and the government from time to time to motivate students for higher education by running awareness programs, campaigns.
2. Measures should be taken to increase awareness about educational loans. Banks should organize financial literacy camps in all schools and colleges of the district and tell students about education loans.
3. Banks may provide information through print and electronic media to all customers to increase the flow of education loans.

18. Housing

1. Housing is a crucial sector; both dept. and banks should work hand-in-hand to create more awareness among public for developing private partnership for housing projects both



affordable and quality.

Bageshwar, PLP 2026-27

19. Social Infrastructure

1. Awareness programs on crucial subjects such as health and education should be organized by the government.
2. Efforts should be made to increase the participation of women.
3. Bankers need to understand investment in these fundamental structures.
4. The public should avail the full benefits of government-initiated schemes like Pradhan Mantri Awas Yojana, Swachh Bharat Mission, and Sarva Shiksha Abhiyan.
5. There should be dedicated efforts to make Prime Minister Modis Swachh Bharat Mission a resounding success.

20. Renewable Energy

1. The branch managers should motivate the borrowers who have been given loan of 4-5 animals for commercial dairy or farmers who have 5-5 animals to adopt the biogas scheme.
2. UREDA should work closely with banks to promote ongoing schemes; conducting joint camps may be quite effective.
3. Banks and UREDA should take initiative to make farmers aware and provide loans for solar light; PM Saur Swarojgar yojna, PM Surya Ghar yojna, micro-hydel projects, etc. should be jointly promoted by concerned line dept. and banks.

21. Informal Credit Delivery System

1. There is a need for preparing small business plans for each block which can be rigorously promoted by SRLM along with Banks; so that huge funds/ CCL available to SHG groups can be fruitfully and effectively utilized.
2. Due to lack of meaningful income generating activities, offtake under CCL made by banks is not happening in many cases.
3. Overdraft facility available under PMJDY accounts should also be popularised by banks, FLCs, CFLs in all their camps.
4. JLG formation is to be promoted by all Public Sector Banks in line with many small finance banks, private banks; so that needy can be given required capital without need for collateral



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 cooperative movement in the state of Uttarakhand, Small and marginal farmers and BPL families are being provided credit for many activities under agricultural sector viz. crop credit, industrial credit, housing credit, sericulture, animal husbandry credit; on subsidised interest rate by Cooperative Banks. Interest relief is being provided on credit disbursed under the Deen Dayal Sahkarita 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 cooperative societies by implementing various schemes Madho Singh Krishak Sahkarita Yojna.

Following statesponsored schemes are running through cooperative system in Uttarakhand:

- 1 Madhosingh Bhandari Sanyukt Sahkari Kheti Yojna
- 2 Poultry Valley Yojna
- 3 Goat Valley Yojna
- 4 Millet Mission Yojna
- 5 Ann Bhandaran Yojna
- 6 Mukhyamantri Ghasiyari

For marketing and supply of inputs there are a number of cooperative institutions working in our state: State CoOperative Federation Ltd. (UCF), Uttarakhand Cooperative Dairy Federation Limited (UCDF), with brand name Aanchal, Uttarakhand CoOperative 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:

1.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.



2. Formation of new MPACS

Against the target of 752 MPACS for FYs 2024-25 and 2025-26, 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.

3. 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.

4. Finacle migration in RCBs from Finacle 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.

5. Status of Cooperatives in the District

1. The district has a good profile of cooperative institutions. There are a total of 182 cooperative societies in NCD in the district of which 111 are active covering sectors such as credit (18 nos. + 28 newly formed M-PACS), dairy (35), fisheries (18), sheep/goat (1) and others (11).

2. The status of these cooperatives in the district under various initiatives of MoC is as follows:

1- Formation of New Societies: 28 M-PACS, 2 PDCS and 8 FCS were formed in FY24-25

2- PACS Computerization- 18

2- Jan Aushadhi Kendra- 1

3- PM Kisan Samriddhi Kendra- 15

4- Membership of State Cooperative Societies- 18

5- PACS as CSC- 17

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. Fisheries is developing in Kapkot block in robust way; new pockets in other two blocks

should be targeted and fisheries cooperative societies should be formed there with suitable support.

6. Potential for formation of cooperatives

1. Agriculture especially horticulture and floriculture, animal husbandry and fisheries have good potential for cooperative activity as shown in Chapter 2- Credit Potential in Agriculture. Though the block-wise distribution of credit cooperatives is uniform there is good scope for the functioning of cooperatives in animal husbandry, fisheries and agriculture sectors in all the development blocks especially in Chaukhutia, Bhikiyasain, Bhainsiachhana and Lamgada development blocks. The formation of societies will have a widespread impact on boosting economic activities in these sectors.
2. Although targets for 16 new M-PACS have been received again for Bageshwar district; however, it is important to note that viability of M-PACS has to be carefully examined before creating new M-PACS. 28 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. 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.
5. The district also presents opportunities to develop tourism-based cooperative enterprises, especially in Kausani, Baijnath, Shama-Liti, Pindari, etc., which is home to prominent religious destinations and tourists hot-spots. Cooperative models can be leveraged to promote homestays, local crafts, and guided tours, thereby generating employment and preserving cultural heritage.
6. Additionally, Bageshwar'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 sanctioned to People Science Institute PSI	Falsali Palli F. Valli Malladesh Jhopda villages in Kapkot Block	Grant support under WDF •Natural Resource Management in 300 ha area •Rejuvenation of springs •Livelihood promotion interventions	None	300	•Soil and Water Conservation •Increase in discharge of springs •Increase in irrigated area •Livelihood enhancement of villagers
2	Tribal Development	Integrated Tribal Development Project TDF sanctioned to Sanjeevani NGO	8 villages (Patlibagad Farsali Malladesh Chaura Guler Khaljhuni Harkot and Mikhila) of Kapkot block	Assistance to 205 tribal families for setting up wadis (Orchard) •Wire fence for protection from wild animals •Tank construction for irrigation	None	205	Enhancement of tribal farmers income Model orchards for adoption by other farmers Increase in fruit production and local employment



3	Infrastructure Development	Rural Infrastructure Development Fund - RIDF	Whole district	61 ongoing projects in 10 different sectors with total outlay of Rs. 155.53 Cr and RIDF loan of Rs. 136.82 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
4	Institution Development	Computerization of PACS	Whole district	Hardware, Software and training support to all PACS and DCCB	None	18	All 18 PACS come under CBS and connected to CBS of DCCB for transparent banking services to all members of the PACS
5	Financial Inclusion	Financial and Digital Literacy Camps to Rural Financial Institutions- RFIs	Whole district	Grant support under Financial Inclusion Fund (FIF) for conduct of FiDgi camps to DCCB IPPB UGB.	None		Conduct of financial literacy camps by RFIs Enhanced financial literacy and awareness among rural people Financial inclusion



6	Banking Technology	Support for Micro ATMs PoS/mPos machines Mobile signal booster etc.	Whole district	Grant support under FIF to RFIs	None		Enhance reach and efficiencies of RFIs Customer service enhancement Competitiveness enhancement of RFIs
7	Micro Finance	Micro Enterprise Development Program MEDP sanctioned to SRLM	Ryuni Lakhmar	Grant support for 15 days training to 30 SHG women on Dairying	None	30	Unit set up and credit linkage support Livelihood opportunities enhancement Increase in credit flow

Success Stories

Success Story 1: Kiwi Revolution Taking Roots



1	Scheme :	Tribal Development Fund
2	Project Implementation Agency	Sanjeevani Vikas Evam Jan Kalyan Samiti Ranikhet Almora
3	Duration of the Project:	5 years
4	Beneficiary	Amar Singh and Members
5	No. of beneficiaries	8
6	Community	Tribal
7	State	Uttarakhand
8	District	Bageshwar
9	Block	Kapkote
10	Village	Khaljhooni



1.1 Support provided

Through the Tribal Development Project, Amar Singh and 7 Members were provided with 176 kiwi saplings.

Additionally, he received 50 more saplings through convergence. The project also offered pre-plantation training and layout guidance for planting the kiwi saplings.

Furthermore, the project helped distribute fertilizers, chain-link wire fence, technical training, and exposure visits to other progressive farmers.

1.2 Pre-implementation status

Khaljhooni village is the most remote village in the Kapkote block. Due to being in a glacier region, the village faces many problems.

Since the project began, the land where the kiwi orchard was established was completely barren. The people of Khaljhooni stated that farming had not been possible on this land for the past five years.

The main reasons for this were wild animals, fencing and a lack of proper water arrangements.

1.3 Challenges faced

In Khaljhooni wadi area water scarcity is the major problem. For this along with kiwi plantation, HDPE tanks were constructed through project support to solve the problem of irrigation water. This tank ensuring adequate irrigation in wadi.

After planting the kiwi saplings, the biggest challenge was the unavailability of kiwi trellises. To overcome this, NABARD and Sanjeevani worked diligently and made some changes to the project components, which allowed for the provision of trellises.

1.4 Impact

After the project came 1.8-hectare land has been made fertile by the beneficiaries.

Along with planting Kiwi plants on this land, intercropping is also been done by the beneficiaries.

Along with this, HDPE tanks were constructed in the wadi area through project support, due to which irrigation is also being made available for kiwi plants and inter crop.

Success Stories

Success Story 2: Fruiting of Success over menace of Wild-animals



1	Scheme	Tribal Development Fund
2	Project Implementation Agency :	Sanjeevani Vikas Evam Jan Kalyan Samiti Ranikhet Almora
3	Duration of the Project:	5 years
4	Beneficiary	Mohan Singh
5	No. of beneficiaries	1
6	Community	General
7	State	Uttarakhand
8	District	Bageshwar
9	Block	Kapkote
10	Village	Timilabagad



1.1 Support provided

Through the Tribal Development Project, Mohan Singh was provided with 22 kiwi saplings.

Additionally, he received 8 more saplings through convergence.

The project also offered pre-plantation training and layout guidance for planting the kiwi saplings.

Furthermore, the project helped distribute fertilizers, chain-link wire fence, technical training, and field visits to other villages.

1.2 Pre-implementation status

Before the project began, Mohan Singh used to cultivate wheat and other crops on his farm.

However, due to the lack of fencing, his crops suffered significant damage from wild animals like wild boars and monkeys.

Following the project's intervention, Mohan Singh, with the project's support, planted kiwi saplings, along with ginger, turmeric, and Gaderi in his Wadi.

Additionally, he received chain-link fencing from the project to secure his fields.

1.3 Challenges faced

After planting the kiwi saplings, the biggest challenge was the unavailability of kiwi trellises.

To overcome this, NABARD and Sanjeevani worked diligently and made some changes to the project components, which allowed for the provision of trellises.

The organization also made significant efforts on its own to resolve this issue.

1.4 Impact

Before the project, Mohan Singh cultivated wheat and vegetables on his farm. However, he faced significant losses due to wild animals like boars and monkeys because his fields were not fenced.

Following the project's intervention, with its support, Mohan Singh planted not only kiwi and nectarine saplings but also crops such as ginger, turmeric, and Gaderi.

The project also helped him install a chain-link fence to protect his fields.

Last year, Mohan Singh earned an income of Rs. 21,770 by selling crops of Gaderi, ginger, and turmeric, which have made him very happy, and he thanks NABARD and Sanjeevani.



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. Uttarakhand 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 Bageshwar is a hilly district and the lives of the people are intermingled with the local environment. The livelihood of the major portion of the population is dependent on natural resources so this proximity has created many challenges when it comes to dealing with environmental issues. The district Bageshwar is rich in water resources but ill management of the resources has aggravated the crisis. The discharge in the major rivers like Saryu and Gomati is decreasing due to many reasons such as massive forest fires in the recent decade causing depletion of the groundwater table and use of dynamites for the road construction which has disrupted fissures and led to drying of springs.

Due to climate change the Himalayas are warming at a faster rate causing uncommon weather patterns in the district which is affecting the livelihood of the local community. So it is need of the hour to take preventive measures to mitigate the risks of climate change in the local community. Construction of roads resorts and other infrastructure in a haphazard manner led to severe damage to the environment. An increase in landslides in recent years is one of the major impacts that are visible to all. Unplanned development in the towns of Bageshwar Garur and Kapkoat has created many problems such as improper drainage and waste management facilities and frequent traffic jams etc. An increase in the demand for construction material also causes the problem of illegal sand mining in the region.

b As the global temperatures are rising and weather patterns are changing drastically the water sources in the Himalayan region are severely affected. As the district is dependent on glacier-fed water bodies and groundwater sources for its water needs hence proper watershed and spring shed management needs to be done for sustainable management of water sources.

As the district is well known for the mining of minerals like Soapstone and Magnesite so it becomes important to have proper surveillance of mining activities and it becomes also



necessary to have a check on the ambient environment near mining areas. So requirement modern surveillance system is there.

At present proper collection and disposal of solid waste (both dry and wet) is practised in the urban centres of the district. However there is no established mechanism for waste collection in rural areas. Waste segregation at the 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 domestic hazardous and E-waste are also dumped in the landfill sites causing environmental hazards.

Rapid urbanisation and development of road infrastructure in the district have led to an increase in the generation of construction and demolition waste. Indiscriminate disposal of road construction and debris from landslides have endangered downhill slopes and polluted rivers.

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 is proposed 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 instituted located in Almora is running a flagship project titles "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." Some of its work is also being done in Bageshwar district mainly through its Krishi Vigyan Kendra KVK at Kafila Bageshwar

a State Government is also running various initiatives 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 Farsali Palli & Valli Malladesh and Jhopda villages of Kapkot development block of Bageshwar 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.

A Tribal Development project with development of Kiwi based orchard for 205 tribal families is also being supported by NABARD in 8 villages of Kapkot block; this project is being implemented by Sanjeevani NGO. This project also has some soil and water management components along with livelihood and gender related activities.



a The Nagar Palika Parishad Bageshwar is performing very well in wet waste management but the problem is with the management of dry waste as there is no material recovery facility in the ULB so proper segregation of dry waste into different categories is not possible due to this. To solve this issue DPR of 3.20 Cr. has been approved and some of the instalments are allocated to the ULB with this allocation procurement of required machinery and construction of material recovery facility and sanitary landfill is proposed. ULB has been granted the ODF (Open defecation free) status and application of ODF+ is under process.

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. Three more products in adjacent district Almora - 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 in Bageshwar district GI products can offer unique advantage to some of the produce clusters of the district viz. Aipan Copper Products Ringal products Thulma Bhotia Dan 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; Ringal Products or Copper products can be a starting point; a holistic project with can be taken up wherein GI user 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	Land-holding census 2021-22
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
11.a Additional Information	Miscellaneous; NICRA report
11. Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Booklet 2024 Bageshwar
12. Infrastructure & Support Services For Agriculture [Nos.]	Miscellaneous
13. Irrigation Coverage [000 Ha]	District Statistical Booklet 2024 Bageshwar
14. Infrastructure For Storage, Transport & Marketing	District Statistical Booklet 2024 Bageshwar
15. Processing Units	District Statistical Booklet 2024 Bageshwar
16. Animal Population as per Census [Nos.]	District Statistical Booklet 2024 Bageshwar
17. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Booklet 2024 Bageshwar
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Statistical Booklet 2024 Bageshwar
Table 1: Status	District Statistical Booklet Bageshwar- 2024
Table 8: Major Crops, Area, Production, Productivity	District Statistical Booklet Bageshwar- 2024
Table 2: Irrigated Area, Cropping Intensity	District Statistical Booklet Bageshwar- 2024
Table 3: Input Use Pattern	District Statistical Booklet Bageshwar- 2024
Table 4: Trend in procurement/ marketing	District Statistical Booklet Bageshwar- 2024
Table 5: KCC Coverage	Lead bank Bageshwar
Table 6: Soil testing facilities	Agriculture Dept. Bageshwar
Table 7: Crop Insurance	Lead bank Bageshwar
Table 1: Irrigated Area & Potential	District Statistical Booklet Bageshwar- 2024
Table 2: Block level water exploitation status	NA
Table 1: Mechanisation in District	Vaahan Sewa Dashboard, Krishi Vibhag Bageshwar
Table 2: Service Centers	Krishi Vibhag Bageshwar
Table 1: Production Clusters	Horticulture Dept. Bageshwar
Table 2: Sericulture	District Statistical Booklet Bageshwar- 2024



Table 3: Weavers Clusters	NA
Table 4: High Tech Orchards	NA
Table 5: Production and Productivity	Dept. of Horticulture GoUK
Table 1: Area under Forest Cover & Waste Land	District Statistical Booklet Bageshwar- 2024
Table 2: Nurseries (No.)	NA
Table 1: Processing Infrastructure	District Statistical Booklet 2024 Bageshwar
Table 1: Poultry	Veterinay Dept. Bageshwar
Table 1: Inland Fisheries Facilities	Fisheries Dept. Bageshwar
Table 2: Marine Fisheries (No.)	NA
Table 3: Brackish Water Fisheries	NA
Table 1: Agri Storage Infrastructure	District Statistical Booklet 2024 Bageshwar
Table 1: NABARDs interventions	DDM RCO Almora
Table 1: Fertilizer Consumption	Statistical Handbook Bageshwar 2024
Table 2: Facilities Available	Statistical Handbook Bageshwar 2024
Table 1: MSME units - Cumulative	OGD Platform
Table 2: Traditional activities	DIC Bageshwar
Table 3: Skill Development Trainings	RSETI Bageshwar
Table 4: Crop Identified for One District- One Product	RSETI Bageshwar
Table 1: Renewable Energy Potential	Not available
Table 1: Promotional Interventions	Not available
Table 2: Status of SHGs	NRLM Portal; SLBC India portal
Table 1: Details of non-credit cooperative societies	District Statistical Booklet 2024
Table 2: Details of credit cooperative societies	ARCS Bageshwar office
Table 3: Block wise, sector wise distribution of cooperative societies in the district	Not available
Table 4: Status/ progress under various schemes of MoC in the district	ARCS Office

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

Sources	
1	Lead Bank Office Bageshwar

**Name and address of DDM**

Name	Girish Chandra Pant
Designation	DDM
Address 1	Link Road Thapaliya
Address 2	Nr. Pal Nissan Showroom
Post Office	Almora HO
District	Almora
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Pincode	263601
Telephone No.	5962297902
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