



संभाव्यतायुक्त ऋण योजना

Potential Linked Credit Plan

2026-2027



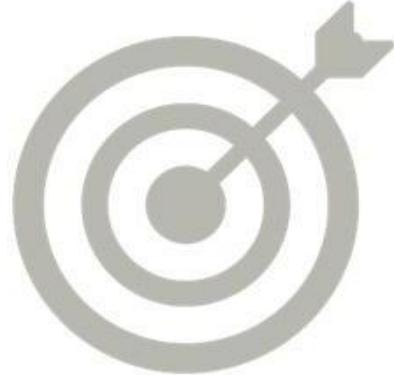
Udham Singh Nagar District
Uttarakhand Regional Office, Dehradun



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: Udham Singh Nagar

State: Uttarakhand



**National Bank for Agriculture and Rural
Development**

**Uttarakhand Regional Office,
Dehradun**

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Udham Singh Nagar

PLP Document finalized by: NABARD, Uttarakhand Regional Office

'The document has been prepared on the basis of information collected from publicly available sources and discussions with various stakeholders. While preparing the projections, every effort has been taken to estimate credit potential realistically. NABARD shall not be responsible for any material or other losses occurring to any individual/ organization owing to use of data or contents of this document. The terminologies /classifications in the PLP Document are as per RBI-PSL Guidelines.'

Foreword

The Potential Linked Credit Plan (PLP) for 2026-27 has been meticulously crafted by NABARD in line with its mandate to harmonize institutional credit planning with the developmental priorities of the district. As a strategic planning document, the PLP plays a 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 farmer's 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 2025-26 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 NABARD's 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
CRRI	Central Rice Research Institute
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
FFDA	Fish Farmers Development Agency
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product



Abbreviation	Expansion
HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research
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
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
LAC	Livestock Aid Centre
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MF	Marginal Farmer
MPEDA	Marine Products Export Development Authority
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
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Abbreviation	Expansion
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
PWCS	Primary Weavers Cooperative Society
PMEGP	Prime Minister's Employment Generation Programme
RWHS	Rainwater Harvesting Structure
RKVVY	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

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	Udham Singh Nagar is located in Terai region sharing its boundaries with Nainital district in the north, Champawat district in the northeast, Nepal in the east, and Bareilly, Rampur, Moradabad, Pilibhit, and Bijnor districts of Uttar Pradesh in south and west respectively.
Type of soil	Soil of district U. S. Nagar is alluvial in nature low to medium in phosphorus medium to high in potassium and high in organic matter. Deficient in zinc rich in calcium carbonate. Drainage of soil is imperfect and water logging is great threat to the field crops.
Primary occupation	Agriculture is the main occupation of the district. Paddy wheat and sugarcane are the main crops along with mango guava peas and vegetables grown as horticultural crops in the district. District also has employment opportunities due to presence of industrial corridors.
Land holding structure	The district has 193680 agricultural holdings of which 78% are small and marginal land holdings. Agriculture covers 91% of the reported total area in the district. Out of the net sown area of 133356 hectares, 133130 hectares i.e. 99% of the net sown area is irrigated.



3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

During FY 2023, 2024 and 2025, achievements under priority sector was Rs. 989759.30 lakh (106%), Rs. 1165084.86 lakh (96.1%) Rs 1222640.60 lakh (86%) against the target of Rs. 931667.64 lakh, Rs. 1212091.42 lakh and Rs. 1414807.97 lakh respectively.

2. Investment credit in agriculture

The credit flow to agriculture investment activities in the district is good. As against the target of Rs. 246343.00 lakhs, Rs. 341251.11 lakhs and Rs 371275.14 lakh during last 3 FYs, achievement was Rs. 279473.49 lakhs (199%), Rs. 302758.52 lakhs (88.7%) and Rs 337702.48 lakh respectively.

3. Credit flow to MSMEs

Increasing trend has been observed in MSME achievement of the district, it has increased from Rs 404642.51 lakh as on 31.03.2023 to Rs 587838.62 lakh as on 31.03.2025.

4. Other significant credit flow, if any

During previous financial years, i.e, FY ending 23, 24 and 25, the credit flow under other priority sector was Rs. 37625.36 lakh (22%) Rs.41705.94 lakh (52.7%) and Rs 31376.74 (42.1%) respectively against the target.

4. Sector/Sub-sector wise PLP projections

1. Projection for the year

Taking into account the method of assessing the potential, specific situation in the district, and considering the plans/directives of the central and state governments, a sector wise/subsector wise assessment of Rs. 1816465.95 lakh has been done for the year 27.

2. Projection for agriculture and its components

Projection for agriculture credit is estimated at Rs. 846267.36 lakh including Rs. 353019.92 lakh for farm credit; Rs.248250.29 lakh for agriculture infrastructure; Rs. 1127388.10 lakh for agri ancillary activities.

3. Projection for MSMEs

Projection for MSME sector for year 2027 is estimated at Rs 852117.50 lakh.

4. Projection for other purposes

Projections for Export Credit, Education, Housing Credit, Social Infrastructure, Renewable energy and Informal credit delivery system has been estimated at Rs. 7560 lakhs, Rs. 13972.50 lakhs, Rs. 63630.00 lakh, Rs. 11833.50 lakh, Rs. 12517.16 lakh, and Rs. 8568.00 lakh respectively.



5. Developmental Initiatives

- 1 NABARD has implemented its developmental programs such as formation of Self Help Groups and their linkage to banks livelihood and entrepreneurship development programs for SHGs formation of Farmer Producer Organizations and their linkage to the market.
- 2 Various developmental projects related with roads bridges irrigation health infrastructure education etc were created under NABARDs RIDF. As on 31st March 2025, 52 projects are operational under RIDF for which a loan of Rs. 199.69 crore has been sanctioned.
- 3 During the year 2025, 1025 Self help groups (SHGs) were formed and 6905 groups were financed by banks during this period. The total loan disbursed to Self help groups was Rs 1109 lakh.
- 4 In the last few years, financing under Joint Liability Group has been quite good in the district. In the district, 8000 JLGs were formed by Private Banks, 12050 by Utkarsh Small Finance Banks and 205 JLGs by Uttarakhand Gramin Bank as on 31.03.2025
- 5 In the past few years, around 310 women from Self Help Groups have been trained for various employment generating activities through NABARDs skill programmes like LEDP and MEDP.
- 6 These training programmes were for mushroom cultivation, making of moonj grass products and its designing, jute bag making and washing powder making.
- 7 More than 50 percent of women trained under these NABARD intervention are engaged in various livelihood activities also able to enhance their level of income.

6. Thrust Areas

- 1 NABARD has outlined key thrust areas such as financing of SHGs and JLGs, development of irrigation facilities, strengthening of warehousing infrastructure, enhancement of dairy activities, and promotion and strengthening of Farmer Producer Organizations (FPOs).
- 2 To foster the development of these sectors, NABARD has carried out several initiatives, such as SHG training, formation of FPOs, youth skill development programs, and provision of investment credit under the AIF and AMI schemes.
- 3 In order to increase financing in allied activities to agriculture, NABARD has formulated a goatery plan for Sitarganj block, wherein a target of Rs 223.20 lakh has been allocated to banks which can be provided as loan in convergence with State Govt and Central Govt Schemes over two years.



7. Major Constraints and Suggested Action Points

- 1 There is an overdependence on agriculture in Udham Singh Nagar, with limited diversification into allied and non-farm sectors. To address this, promotion of crop diversification towards high-value horticulture, vegetables, floriculture, and allied activities is essential for enhancing farm incomes
- 2 Special efforts should be made to develop organized market for storage and marketing of agricultural produce and fruit processing in the district. There is a great need to harness solar energy in the district.
- 3 There is need for setting up of soil testing laboratories in each block in the district strengthening the existing extension network technology displacement improved farm equipment and mechanization through demonstration in farmers' fields improving irrigation and improving animal health.
- 4 There is a need for establishment of fish hatcheries establishment of fish markets un interrupted power supply to industries etc.
- 5 Groundwater stress is emerging as a major concern in Udham Singh Nagar, with few blocks already categorized as semi critical. To mitigate this, it is vital to strengthen micro irrigation systems, promote water use efficiency, and adopt sustainable practices for long term resource security.

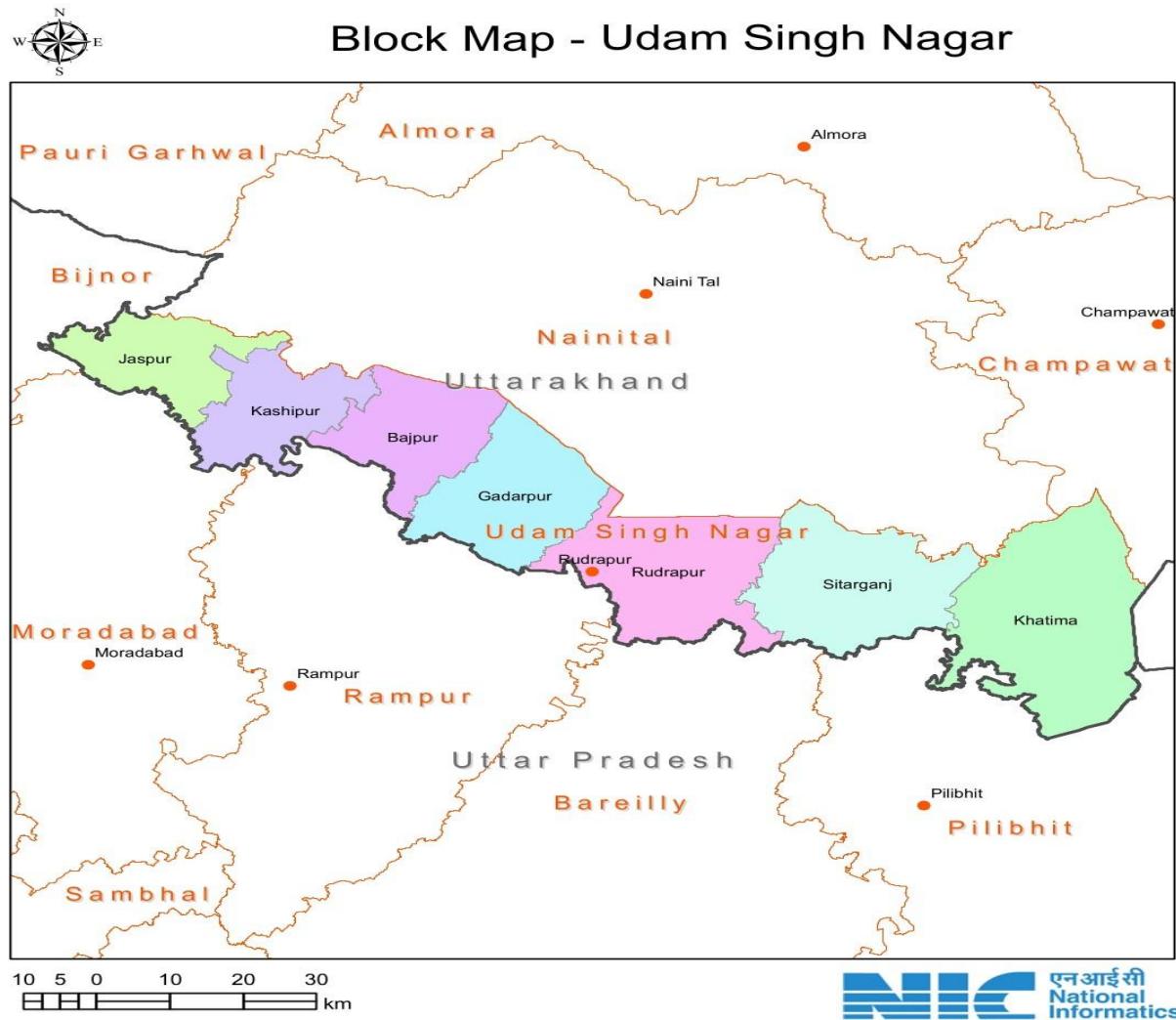
8. Way Forward

- 1 To achieve the estimated total credit potential in the district and to increase capital formation especially in agriculture a coordinated effort is required by all the stakeholders such as banks government departments and NGOs.
- 2 As a result of implementation of SHG BLP, Kisan Credit Card, PMJDY, PM SBY, PMJJBY, Mudra Yojana, Atal Pension Yojana and Stand Up India Scheme and financial inclusion campaign, inclusive development and various objectives can be achieved in the rural areas of the district.
- 3 In order to promote digital technology in agriculture sector, Govt. of India, has launched the Digital Agriculture Mission for the year 202125, which aims to provide support to projects based on new technologies like Artificial Intelligence (AI), Block Chain Remote Sensing and GIS technology.



Part A

District Map



NIC एनआईसी
National
Informatics
Centre



Legend

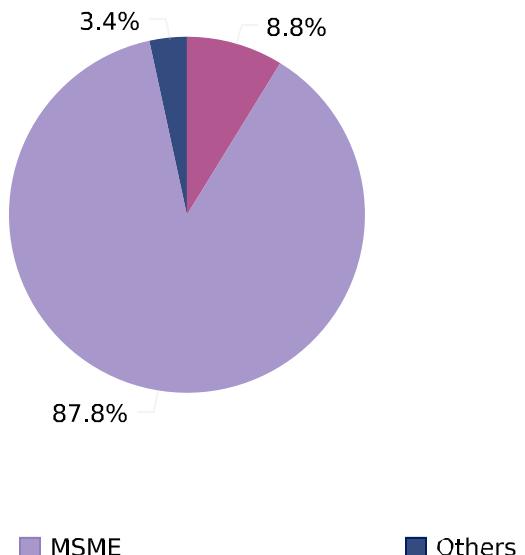
- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	470628.97
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	363098.51
2	Term Loan for agriculture and allied activities	107530.46
B	Agriculture Infrastructure	248250.29
C	Ancillary activities	127388.1
I	Credit Potential for Agriculture A+B+C)	846267.36
II	Micro, Small and Medium Enterprises	852117.5
III	Export Credit	7560
IV	Education	13972.5
V	Housing	63630
VI	Social Infrastructure	11833.5
VII	Renewable energy	12517.16
VIII	Others	8568
Total Priority Sector		1816466.02



Sources

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

(₹ lakh)

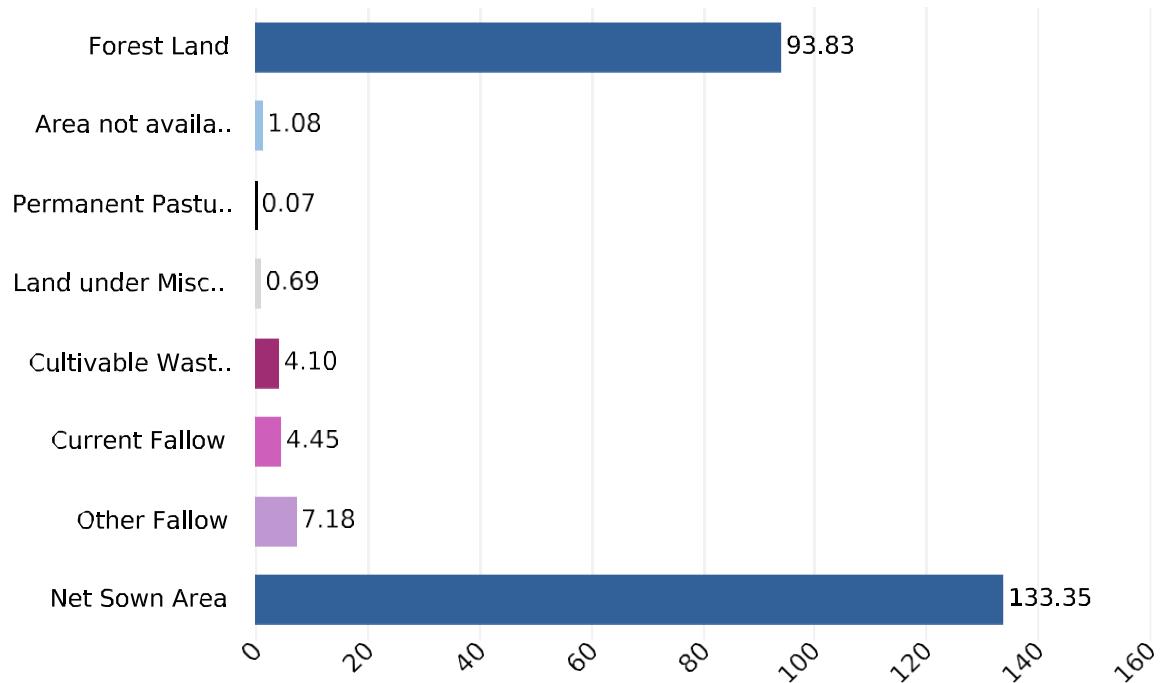
Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	353019.92
2	Water Resources	4187.47
3	Farm Mechanisation	32377.8
4	Plantation & Horticulture with Sericulture	11975.6
5	Forestry & Waste Land Development	2137.52
6	Animal Husbandry - Dairy	30476.95
7	Animal Husbandry - Poultry	16197.57
8	Animal Husbandry - Sheep, Goat, Piggery	5280.06
9	Fisheries	12554.01
10	Farm Credit- Others	2422.07
	Sub total	470628.97
B	Agriculture Infrastructure	
1	Construction of storage	23114.85
2	Land development, Soil conservation, Wasteland development	11665.71
3	Agriculture Infrastructure - Others	5469.73
	Sub total	248250.29
C	Ancillary activities	
1	Food & Agro. Processing	108782.94
2	Ancillary activities - Others	18605.16
	Sub Total	127388.1
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	493500
II	B Service Sector - Term Loan	99225
II	C Manufacturing Sector - WC	157425
II	D Service Sector - WC	96682.5
II	E MSME - Others	5285
	Total MSME	852117.5
III	Export Credit	7560
IV	Education	13972.5
V	Housing	63630
VI	Social Infrastructure	11833.5
VII	Renewable energy	12517.16
VIII	Others	8568
	Total Priority Sector	1816466.02



District Profile

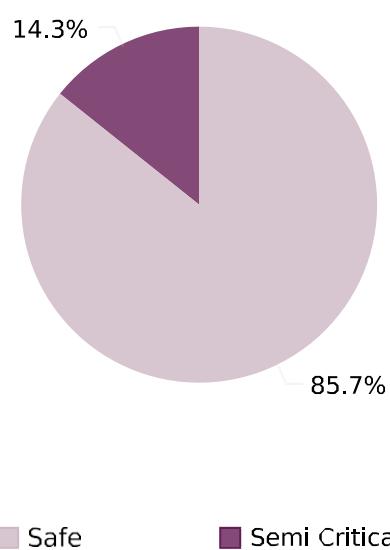


1. Land Utilisation ('ooo hectares)



Statistical Booklet 2023

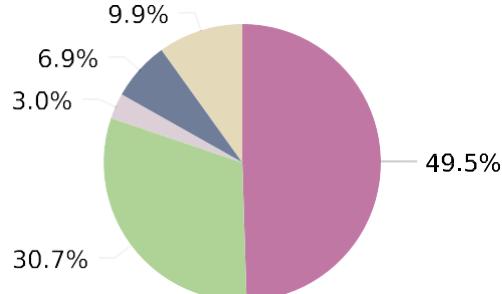
2. Status of Extraction of Ground Water - No. of blocks



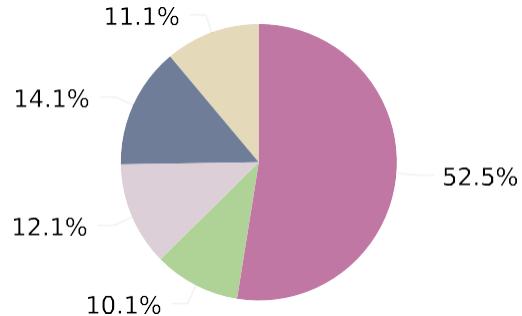
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3. Landholding - No. of Farmers (%)



Landholding - Area (%)

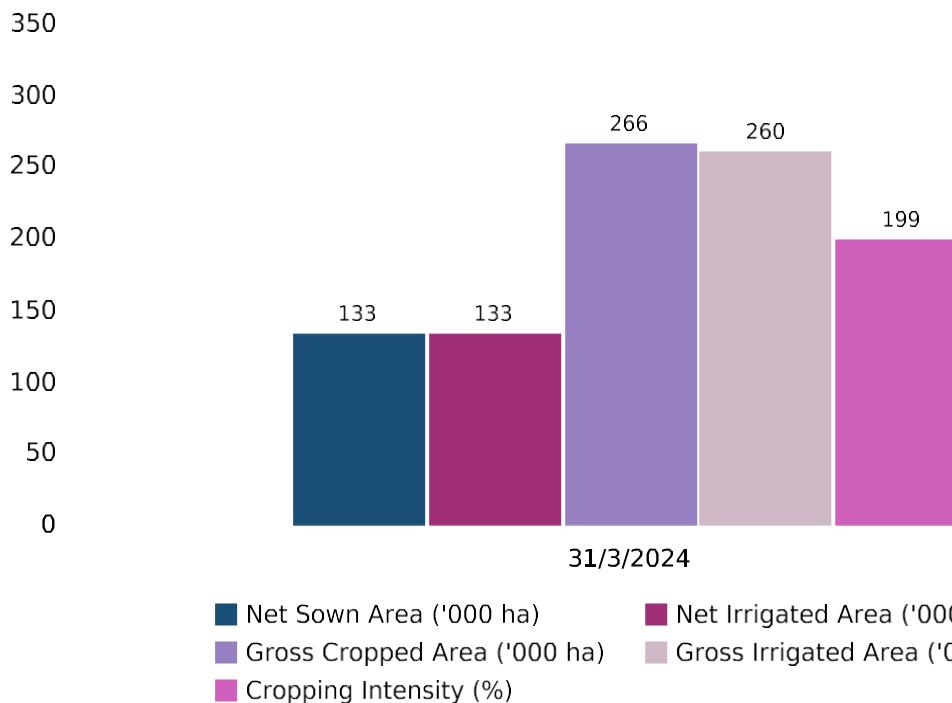


- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

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

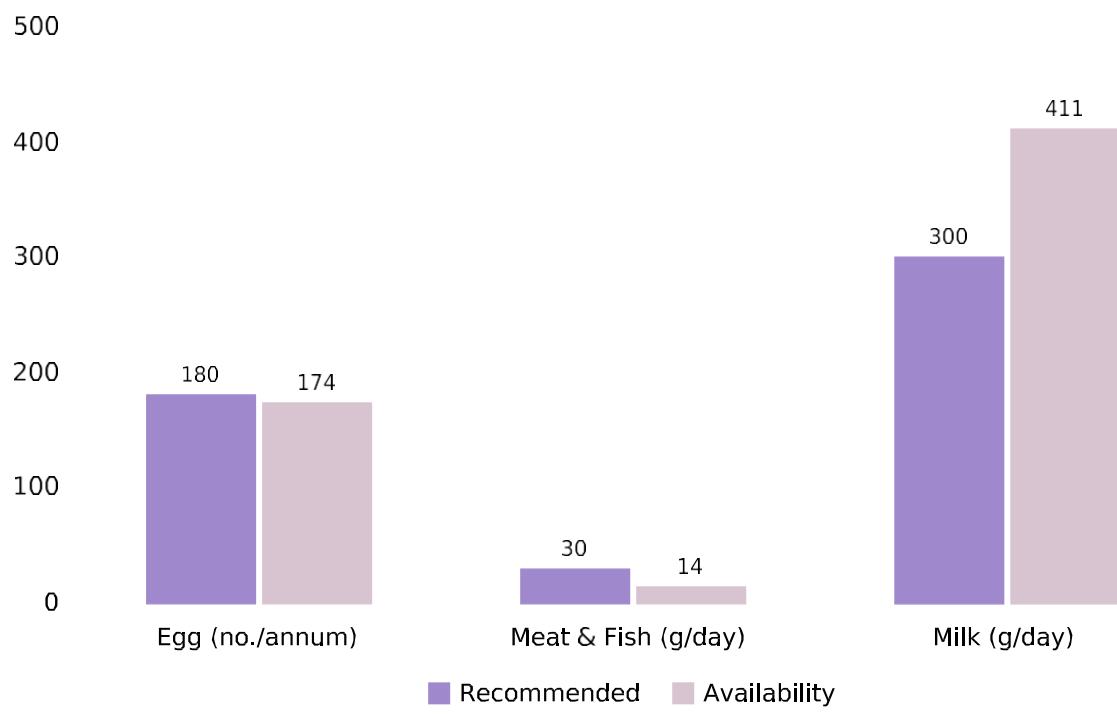
Statistical Booklet 2023

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





5. Per-capita availability



Statistical Booklet 2023



Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Bank of Baroda

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
2	No. of Sub Divisions	8
3	No. of Blocks	7
1	Total Geographical Area (sq.km)	2542.00
4	No. of revenue villages	655
5	No. of Gram Panchayats	375

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Uttarakhand
2	District	Udham Singh Nagar
3	Agro-climatic Zone 1	SAZ49 - Zone A up to 1000 M
4	Agro-climatic Zone 2	
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Sub tropical and Sub humid
9	Soil Type	Alluvial silty loam to clay loam



3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	254.00
2	Forest Land	93.83
3	Area not available for cultivation	1.08
4	Barren and Unculturable land	4.16
5	Permanent Pasture and Grazing Land	0.07
6	Land under Miscellaneous Tree Crops	0.69
7	Cultivable Wasteland	4.10
8	Current Fallow	4.45
9	Other Fallow	7.18

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	6
2	Critical	
3	Semi Critical	1
7	Total	7

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
		Particulars	Nos.	% to Total	Nos.
1	<= 1 ha	59.61	30.78	24.34	9.97
2	>1 to <=2 ha	18.87	9.74	26.71	10.94
3	>2 to <=4 ha	12.68	6.55	34.99	14.33
4	>4 to <=10 ha	5.49	2.83	30.46	12.48
5	>10 ha	97.03	50.10	127.60	52.27
6	Total	193.68	100.00	244.10	99.99

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
3	Agricultural Labourers	165.00
4	Workers engaged in Household Industries	26.00
2	Of the above, Small/ Marginal Farmers	140.00
1	Cultivators	591.00
6	Other workers	277.00

7. Demographic Profile [In 'ooo]

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	1648.00	859.00	789.00	1062.00	586.00
2	Scheduled Caste	238.00	124.00	114.00	155.00	83.00
3	Scheduled Tribe	123.00	62.00	61.00	112.00	10.00
4	Literate	1037.00	598.00	439.00	326.00	263.00



8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	308.00
2	Rural Households	197.00
3	BPL Households	71.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	308.00
2	Having source of drinking water	300.00
3	Having electricity supply	254.00
4	Having independent toilets	207.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	615
2	Villages having Agriculture Power Supply	615
3	Villages having Post Offices	87
4	Villages having Banking Facilities	159
5	Villages having Primary Schools	655
6	Villages having Primary Health Centres	32
7	Villages having Potable Water Supply	615
8	Villages connected with Paved Approach Roads	615



Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	NOs.
1	Anganwadis	2387
2	Primary Health Centres	32
3	Primary Health Sub-Centres	154
4	Dispensaries	0
5	Hospitals	427
6	Hospital Beds	3874

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

Sr. No.	Particulars	NOs.
1	Fertiliser/Seed/Pesticide Outlets	7
2	Registered FPOs	15
3	Agro Service Centres	20
4	Soil Testing Centres	3
5	Approved nurseries	9
6	Agriculture Pumpsets	424
7	Pumpsets Energised	424
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	NOs.
1	Area Available for Irrigation (NIA + Fallow)	144.64
2	Irrigation Potential Created	16.19
3	Net Irrigated Area (Total area irrigated at least once)	133.13
4	Area irrigated by Canals/ Channels	14.26
5	Area irrigated by Wells	1.80
6	Area irrigated by Tanks	0.01
7	Area irrigated by Other Sources	0.12
8	Irrigation Potential Utilized (Gross Irrigated Area)	260.13

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	NOs.
1	Pucca Road [km]	5495
2	Railway Line [km]	161
3	Public Transport Vehicle [Nos]	3406
4	Goods Transport Vehicles [Nos.]	18464



15. Processing Units

Sr. No.	Type of Processing Activity	No. of Units	Capacity
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	108	
2	Sugarcane (Gur/ Khandsari/ Sugar)	5	
3	Fruit (Pulp/ Juice/ Fruit drink)	30	
4	Spices (Masala Powders/ Pastes)	5	
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	
6	Cotton (Ginning/ Spinning/ Weaving)	0	
7	Milk (Chilling/ Cooling/ Processing, etc.)	4	
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	2	
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	1	
10	Others	0	

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	103038	7132	95906
2	Cattle - Indigenous	63311	10276	53035
3	Buffaloes	152911	17115	135796
4	Sheep - Cross bred	309	4	305
5	Sheep - Indigenous	2035	276	1759
6	Goat	51014	11284	39730
7	Pig - Cross bred	4277	1589	2688
8	Pig - Indigenous	1753	694	1059
9	Horse/Donkey/Camel	1300	1300	0
10	Rabbit			
11	Poultry - Improved	1458119	204892	1253227
12	Poultry - Indigenous	223793	77352	146441

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

Sr. No.	Particulars	NOs.
1	Veterinary Hospitals	23
2	Veterinary Dispensaries	
3	Disease Diagnostic Centres	
4	Artificial Insemination Centers	96
5	Animal Breeding Farms	
6	Animal feed manufacturing units	1
7	Fodder Farms	
8	Dairy Cooperative Societies	568
9	Milk Collection Centres	
10	Fishermen Societies	22
11	Animal Husbandry Training Centres	
12	Animal Markets	
13	Fish Markets	
14	Livestock Aid Centers (No.)	
15	Licensed Slaughter houses [Nos.]	

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	4355.00	MT	2	gm/day
2	Egg	4924	Lakh Nos.	174	nos/p.a.
3	Milk	1797	MT	411	gm/day
4	Meat	186	MT	12	gm/day
5	Wool	2.56	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)		1444
Rainfall - Actual (mm)		1293

Irrigated Area, Cropping Intensity

Particulars	31/03/2023	31/03/2024
Gross Cropped Area ('ooo ha)		266.00
Net sown area ('ooo ha)		133.35
Cropping intensity (%)		199.48

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)			151468
GLC through KCC (Rs. lakh)			365365.52

Soil testing facilities

Particulars	31/03/2024	31/03/2025
Soil Testing Laboratories (No.)		2

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)	Area ('ooo ha)	Prod. ('ooo MT)	Productivity (kg/ha)
Rice	0.00	0.00	0.00	129.00	470.83	0.00
Wheat	0.00	0.00	0.00	102.00	406.32	0.00
Maize	0.00	0.00	0.00	0.20	0.70	0.00
Pea/Garden Pea	0.00	0.00	0.00	0.35	0.37	0.00
Sugarcane/Ganna	0.00	0.00	0.00	24.61	170.94	0.00
Indian Mustard	0.00	0.00	0.00	4.40	7.40	0.00



Irrigated Area & Potential

Particulars	31/03/2023	31/03/2024
Net Irrigated Area (ooo ha)		133
Gross Irrigated Area (ooo ha)		266

Farm Mechanisation

Mechanisation in District

Particulars	31/03/2023	31/03/2024
No. of tractors		8516
Threshers/Cutters		273

Service Centers

Particulars	31/03/2023	31/03/2024
Custom Hiring & Agro Service Centers (No.)		24

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
Mango			3.78	29.84
Litchi			1.53	6.11
Guava			1.84	23.51
Dragon Fruit			0.02	0.05
Banana			0.09	0.70
Papaya			0.09	0.66

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2023	31/03/2024
Forest Cover (ooo ha)		94
Waste Land (ooo ha)		4
Degraded Land (ooo ha)		1

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.)		4

Animal Husbandry - Poultry

Poultry

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

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	70
Rainfall - Actual (mm)Reservoirs (No.)	6
Cage Culture/ Bio-floc technology (No.)	10
Fish Seed Hatchery (No.)	4

Agri. Infrastructure

Agri Storage Infrastructure

Particulars	Status
Cold Storages (No.)	4
Cold Storages (Capacity - 000 MT)	35
Storage Godowns (No.)	218
Storage Godowns (Capacity - 000 MT)	493
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	7

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

MSME

Particulars	Status
MSME Clusters (No.)	21
Micro Units (No.)	5137
Small Units (No.)	1308
Medium Units (No.)	96

Traditional activities

Particulars	Status
Weavers Coop. Societies (No.)	90

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks		7
No. of SHGs formed		7986
No. of SHGs credit linked (including repeat finance)		10143
Bank loan disbursed (Rs. lakh)		15369.00
Average loan per SHG (Rs. lakh)		1.51
Percentage of women SHGs %		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.)		590
Weavers (No.)		90
Marketing Societies (No.)		8
Industrial Societies (No.)		23
Sugar Societies (No.)		8
Total (No)%		719

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)		35
Multi state cooperative societies (No.)%		29


Status/ progress under various schemes of MoC in the district

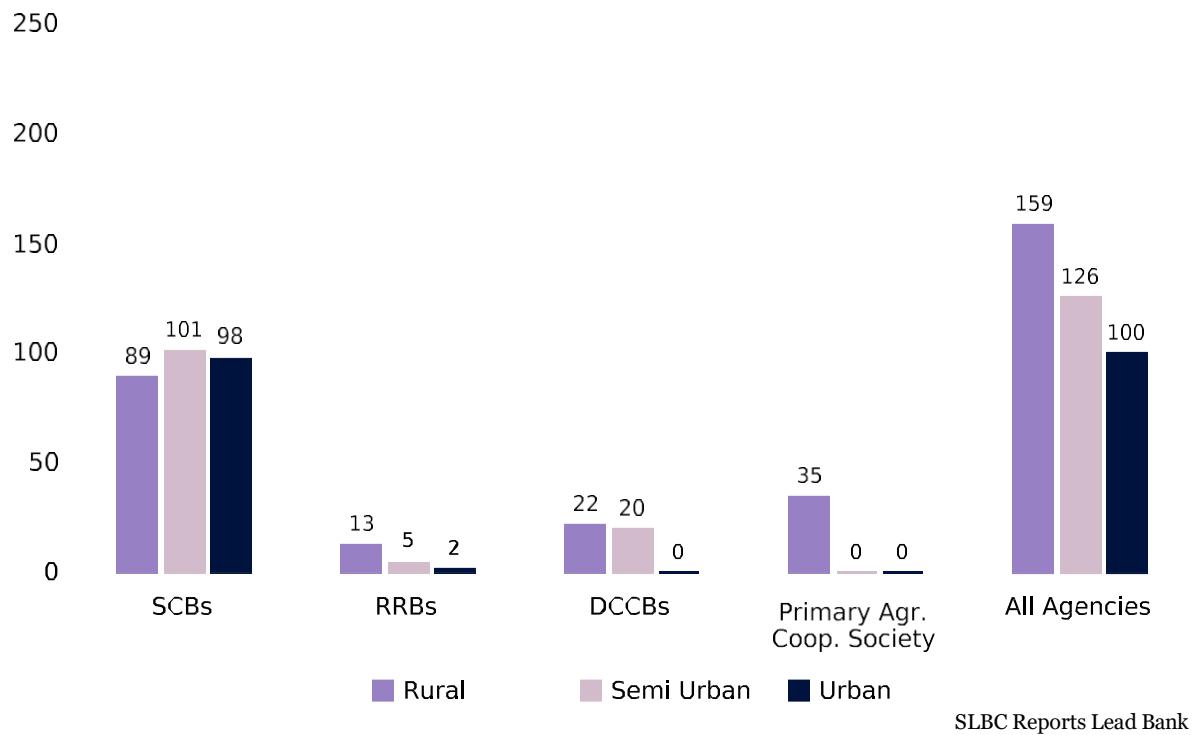
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	35	
2	Potential for formation of new MPACS	180	
3	PACS Computerisation	35	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	77	
7	PACS as Common Service Centres (CSCs)	35	
8	PACS as Kisan Samridhi Kendras (KSKs)	11	
9	PACS as Jan Aushadi Kendras (JAK)	2	
15	Societies/ Bank Mitras provided with micro-ATMs	25	
a	Membership in Multi State Cooperative Society on Seeds	29	
b	Membership in Multi State Cooperative Society on Organic farming & products	29	
c	Membership in Multi State Cooperative Society on Agri-exports	26	



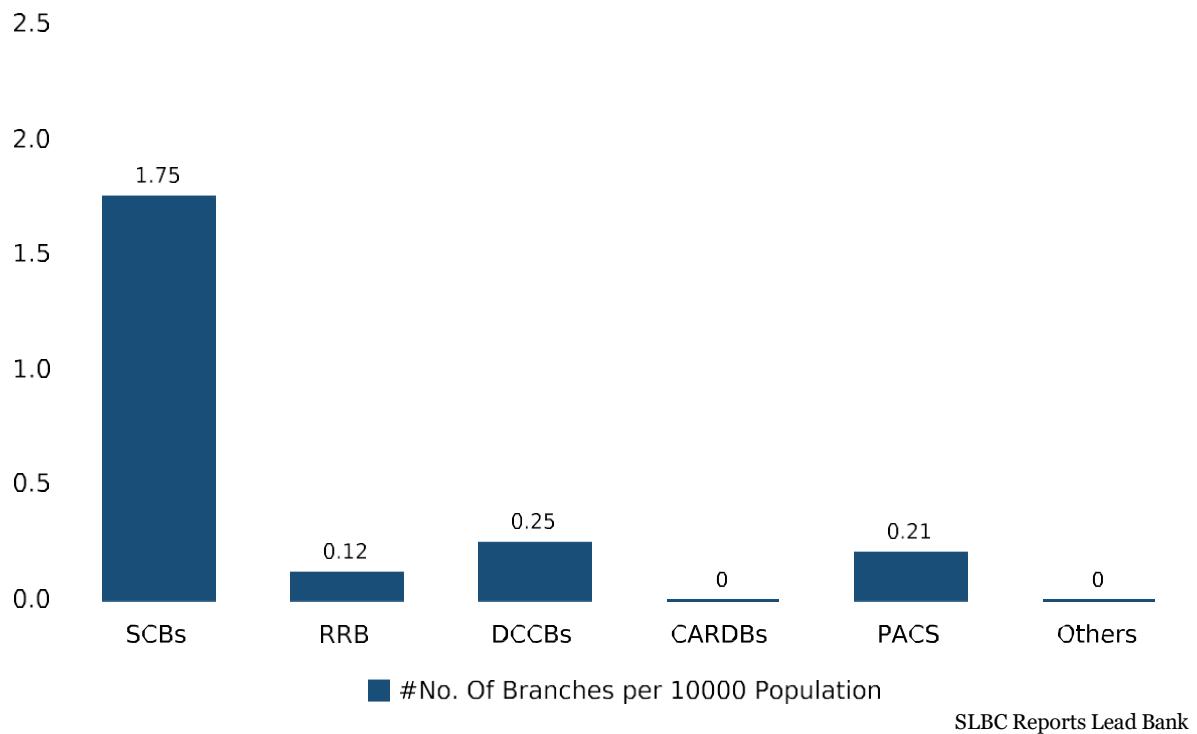
Banking Profile



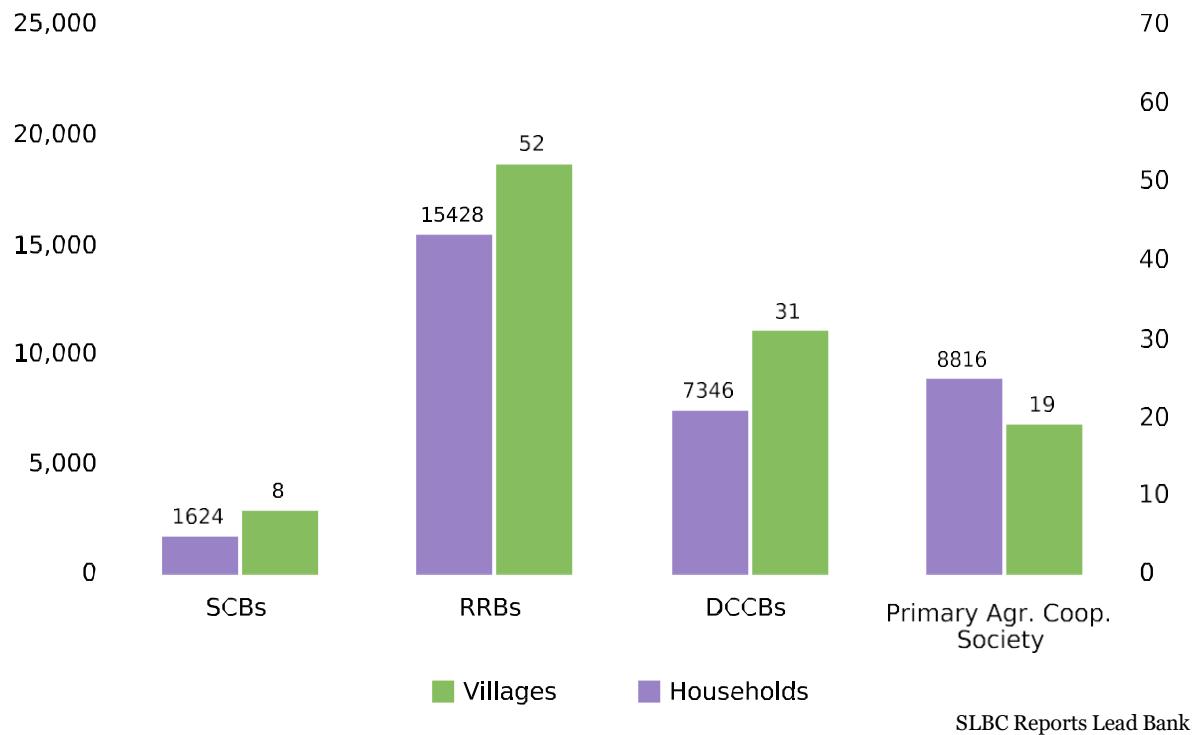
1. Agency wise - Number of branches in the district



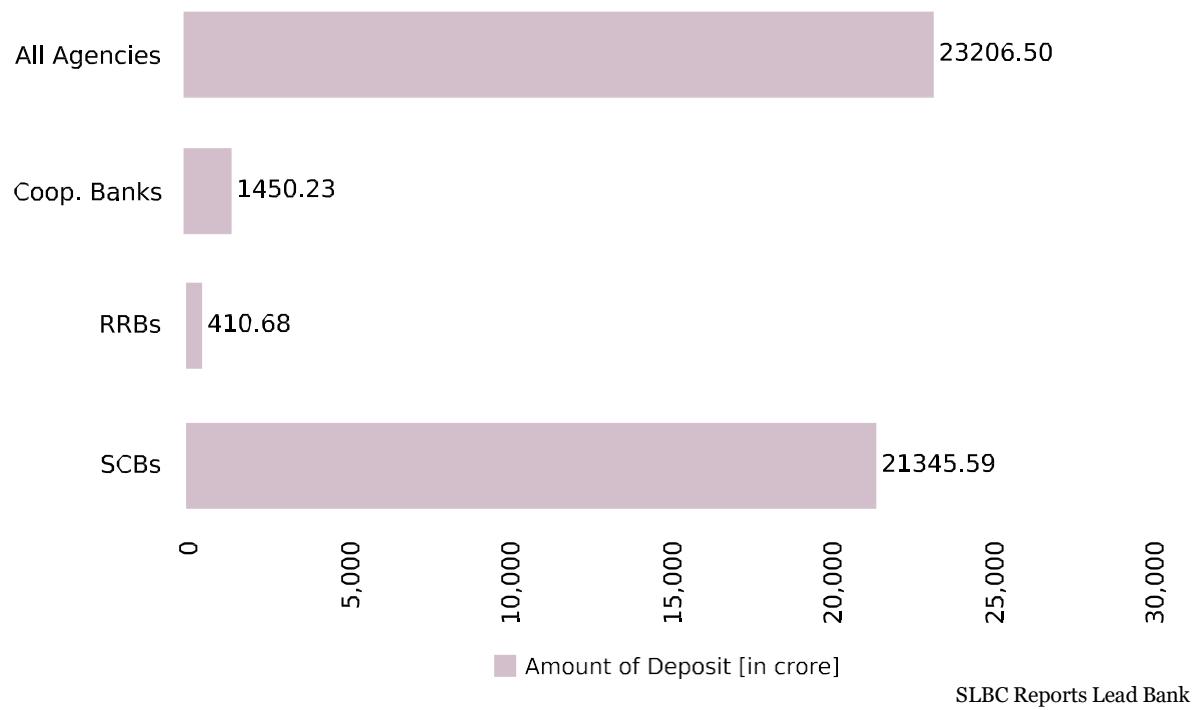
2. Branch Penetration



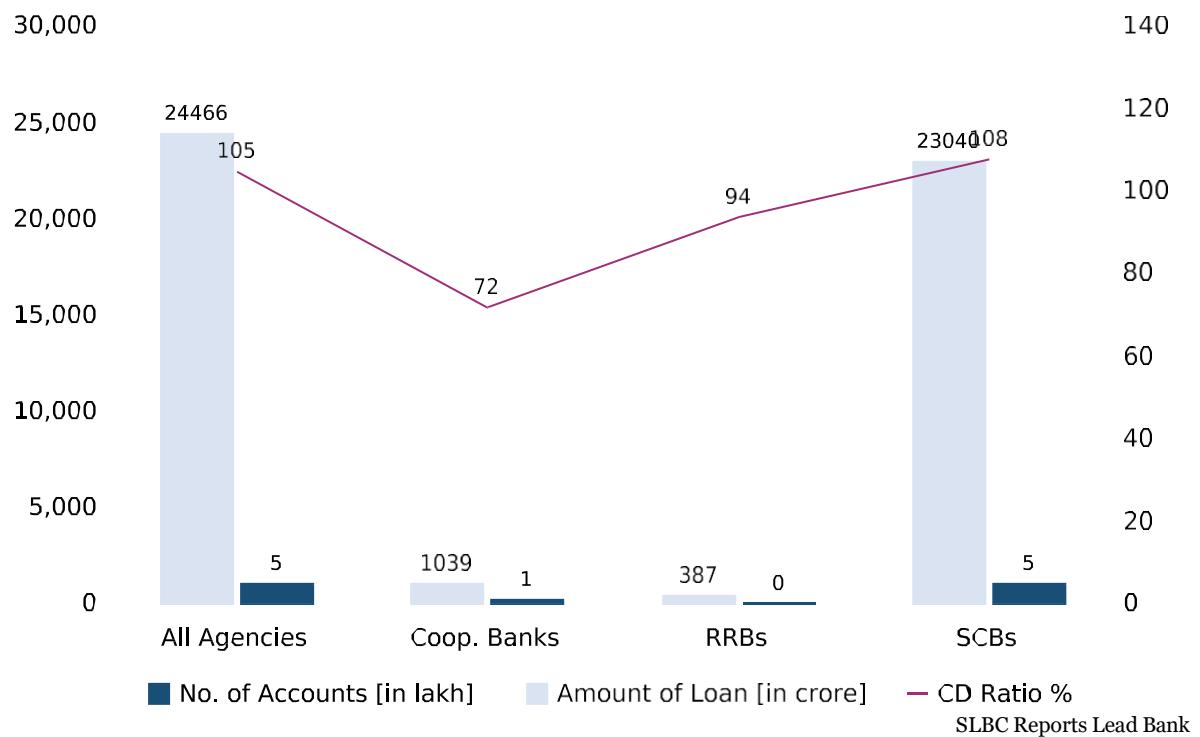
3. Agency wise - Per branch Outreach



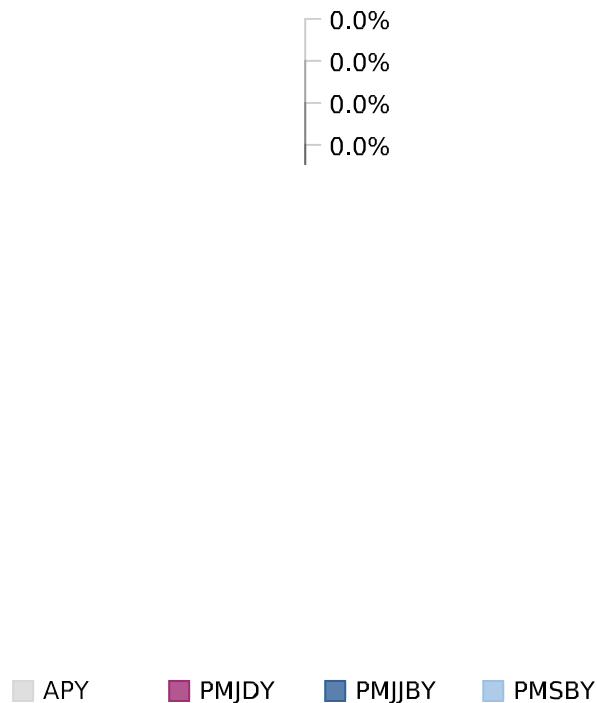
4. Agency wise - Deposit O/s



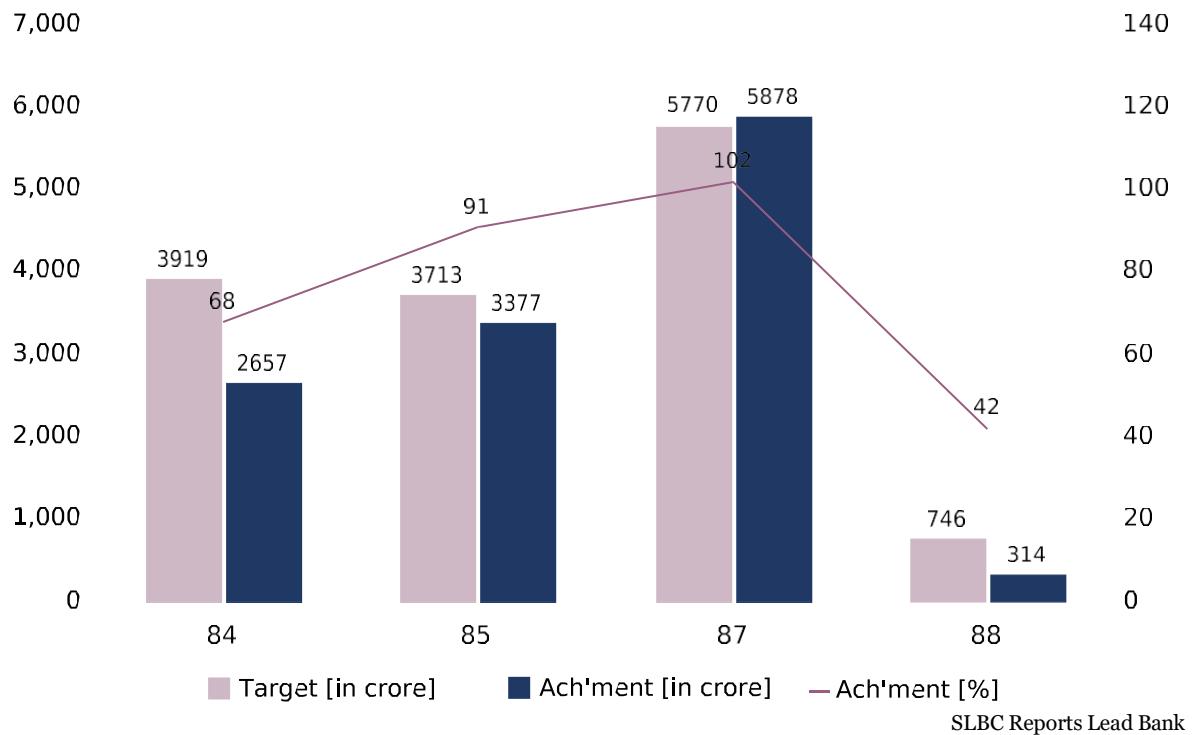
5. Agency wise - Loan O/s and CD ratio



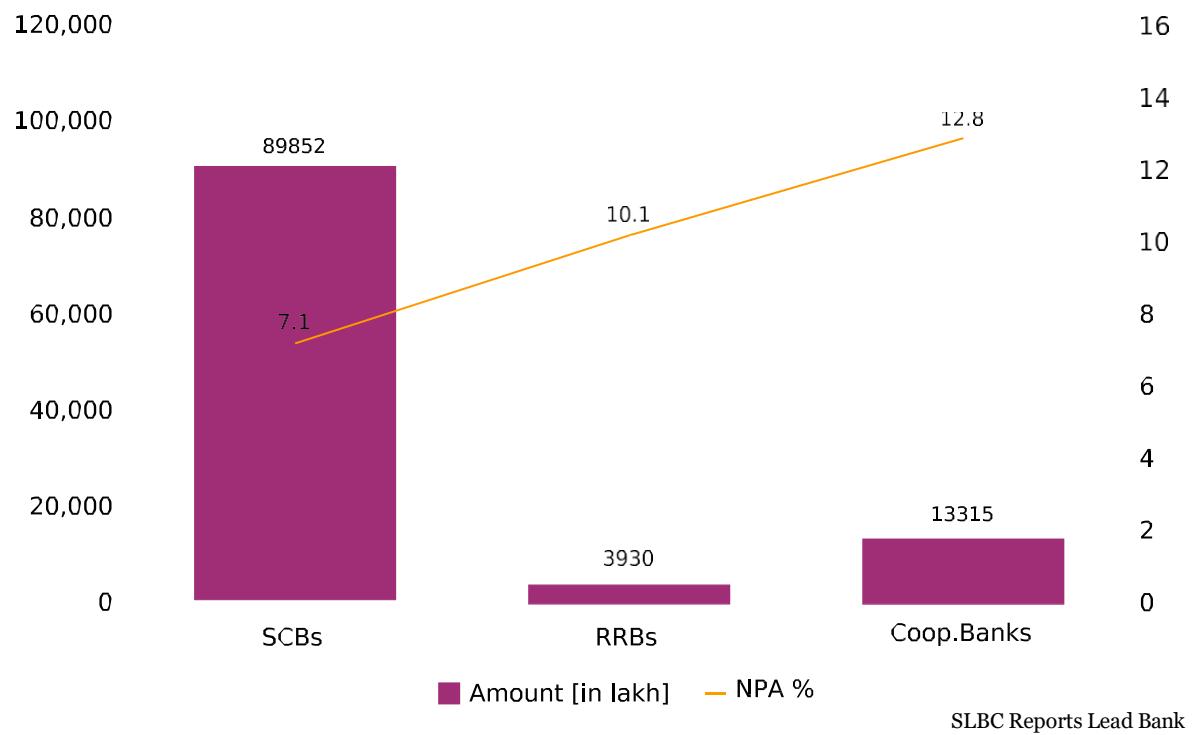
6. Performance under Financial Inclusion (No. of A/c)



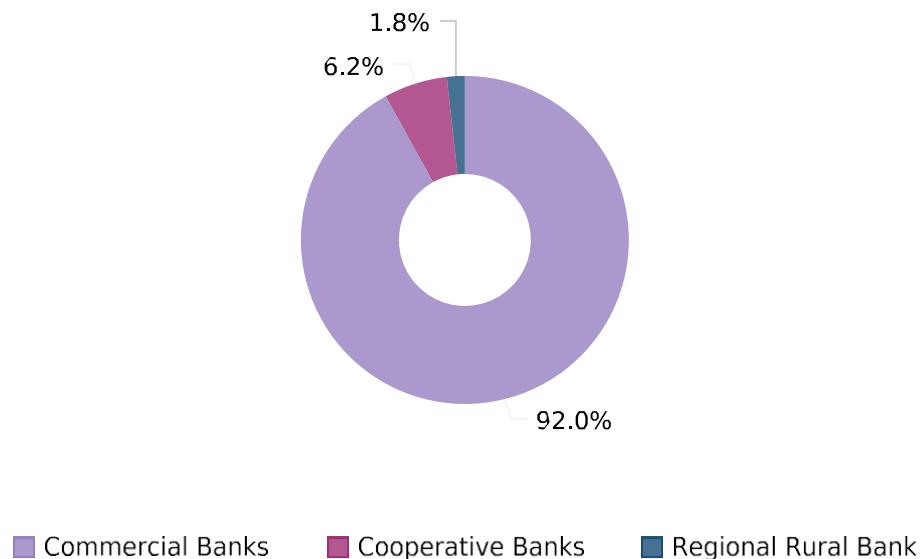
7. Sector-wise Performance under ACP



8. NPA position

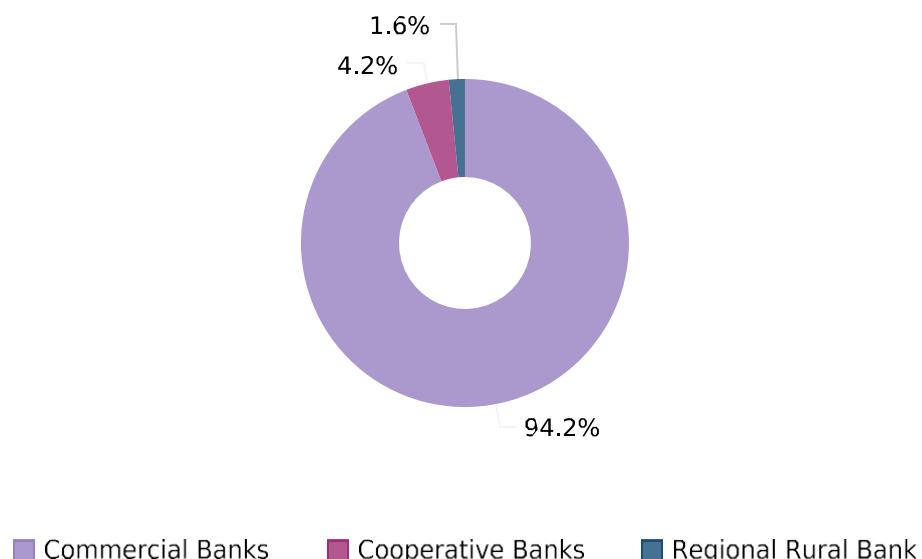


9. Agency wise - Share of Deposit O/s
Year 2025-26



SLBC Reports Lead Bank

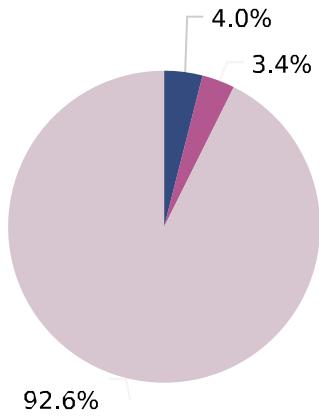
10. Agency wise - Share of Loan O/s
Year 2025-26



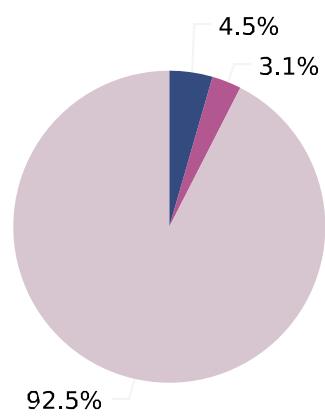
SLBC Reports Lead Bank

11. Agency wise - Share of NPA

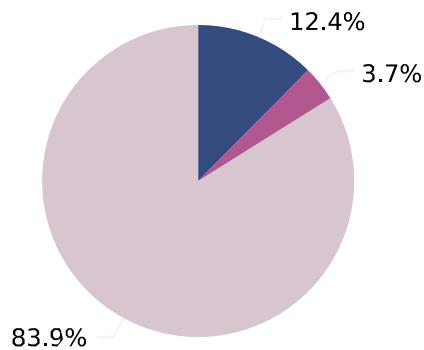
Year 2023-24



Year 2024-25



Year 2025-26



■ Coop.Banks

■ RRBs

■ SCBs

SLBC Reports Lead Bank

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/JLGs	BCs/BFs	Villages	Households
Commercial Banks	24	288	89	101	98		205	374	8	1624
Regional Rural Bank	1	20	13	5	2		247	13	52	15428
District Central Coop. Bank	1	42	22	20			58		31	7346
Coop. Agr. & Rural Dev. Bank	0	0								
Primary Agr. Coop. Society	35	35	35						19	8816
Others		0								
All Agencies	61	385	159	126	100	0	510	387		

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	3481415	3655485	4021033	10.0	89.8	1759818.74	1966122.40	2134558.73	8.6	91.98
Regional Rural Bank	150291	157805	172007	9.0	3.8	33867.27	37589.87	41067.70	9.3	1.77
Cooperative Banks	263561	279374	284961	2.0	6.4	133892.72	140754.99	145023.49	3.0	6.25
Others				0	0.0				0.0	0.00
All Agencies	3895267	4092664	4478001	9.4	100.0	1927578.73	2144467.26	2320649.92	8.2	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	472786	500292	548332	9.6	100.0	1821522.00	2145262.79	2446570.14	14.0	100.0
Commercial Banks	386594	409790	450769	10.0	82.2	1701241.00	2018694.54	2303972.80	14.1	94.2
Cooperative Banks	75097	78852	83583	6.0	15.2	94748.00	96745.16	103866.33	7.4	4.2
Others				0.0	0.0				0.0	0.0
Regional Rural Bank	11095	11650	13980	20.0	2.5	25533.00	29823.09	38731.01	29.9	1.6

4. CD Ratio

Label	CD Ratio %		
	No. of accounts		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	96.7	102.7	107.9
Regional Rural Bank	75.4	79.3	94.3
Cooperative Banks	70.8	68.7	71.6
Others	0.0	0.0	0.0
All Agencies	94.5	100.0	105.4

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

Label	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	908825	875145	263731	140595
Regional Rural Bank	62180	44622	22978	14452
Cooperative Banks	8694	14041	5183	93
Others				
All Agencies	979699	933808	291892	155140

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 Loan s
Commercial Banks	1150653.67	49.9	546913.65	23.7	269570.00	11.7		0.0	297602.12	12.9
Regional Rural Bank	19599.44	50.6	9198.35	23.7	13651.00	35.2		0.0	6442.42	16.6
Cooperative Banks	52387.49	50.4	47313.24	45.6	21899.00	21.1		0.0	10390.17	10.0
Others		0		0		0		0		0
All Agencies	1222640.60	50.0	603425.24	24.7	305120.00	12.5	0.00	0.0	314434.71	12.9

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	931667.65	989759.30	106.2	1212091.43	1165084.86	96.1	1414807.98	1222640.60	86.4	96.2
Commercial Banks	788285.96	926644.80	117.6	1091028.85	1105414.61	101.3	1220000.15	1150653.67	94.3	104.4
Cooperative Banks	89608.49	50876.83	56.8	48876.76	13343.12	27.3	120312.35	52387.49	43.5	42.5
Others			0			0			0	0.0
Regional Rural Bank	53773.20	12237.67	22.8	72185.82	46327.13	64.2	74495.48	19599.44	26.3	37.8

8. Sector-wise Performance under Annual Credit Plans

Label	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	296689.00	268018.40	90.3	345087.38	253580.23	73.5	391912.86	265722.76	67.8	77.2
Term Loan (Agri.)	246343.00	279473.47	113.4	341251.11	302758.52	88.7	371275.14	337702.48	91.0	97.7
Total Agri. Credit	543032.00	547491.87	100.8	686338.49	556338.75	81.1	763188.00	603425.24	79.1	87.0
MSME	323460.00	404642.49	125.1	446680.53	567040.16	126.9	577038.00	587838.62	101.9	118.0
Other Priority Sectors*	65175.65	37624.94	57.7	79072.40	41705.94	52.7	74581.97	31376.74	42.1	50.8
Total Priority Sector	931667.65	989759.30	106.2	1212091.42	1165084.85	96.1	1414807.97	1222640.60	86.4	96.2

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	1197625.02	124052.99	10.4	1382372.96	128641.01	9.3	1262274.00	89852.00	7.1	8.9
Regional Rural Bank	19673.27	4556.09	23.2	48197.20	4249.13	8.8	38731.00	3930.00	10.1	14.0
Cooperative Banks	47167.79	5297.31	11.2	21243.63	6215.49	29.3	103867.00	13315.00	12.8	17.8
Others			0.0			0.0			0.0	0.0
All Agencies	1264466.08	133906.39	10.6	1451813.79	139105.63	9.6	1404872.00	107097.00	7.6	9.3

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. Recapitalization of RRBs: Raising of Capital from sources other than from the existing stakeholder
- vi. Promoting MSME lending by RRBs
- vii. RRBs in Focus mechanism
- viii. Centralized Digital Credit Infrastructure (CDCI)
- ix. Revised HR Policy for implementation in RRBs

2. Union Budget

2.1. Important Announcements

Key Highlights of Union Budget 2025/26 (<https://www.indiabudget.gov.in/>) : The Budget proposes development measures focusing on Garib (Poor), Youth, Annadata (Farmer), and Nari (Women). The four main Engines of development are Agriculture, MSME, Investment and Exports.

Prime Minister Dhan Dhaanya Krishi Yojana Developing Agri Districts Programme: The programme to be launched in partnership with the states, covering 100 districts with low productivity, moderate crop intensity and below average credit parameters.

Makhana Board in Bihar: A Makhana Board to be established to improve production, processing, value addition, and marketing of makhana.

Fisheries: Government to bring a framework for sustainable harnessing of fisheries from Indian Exclusive Economic Zone and High Seas, with a special focus on the Andaman & Nicobar and Lakshadweep Islands.

Enhanced Credit through KCC: The loan limit under the Modified Interest Subvention Scheme to be enhanced from ₹ 3 lakh to ₹ 5 lakh for loans taken through the KCC.

Revision in classification criteria for MSMEs: The investment and turnover limits for classification of all MSMEs to be enhanced to 2.5 and 2 times respectively.

Credit Cards for Micro Enterprises: Customized Credit Cards with ₹ 5 lakh limit for micro enterprises registered on Udyam portal.

Fund of Funds for Startups: A new Fund of Funds, with expanded scope and a fresh contribution of ₹ 10,000 crore to be set up.



Scheme for First time Entrepreneurs: A new scheme for 5 lakh women, Scheduled Castes and Scheduled Tribes first time entrepreneurs to provide term loans up to ₹ 2 crore in the next 5 years announced.

Support for Food Processing: A National Institute of Food Technology, Entrepreneurship and Management to be set up in Bihar.

PM SVANidhi: Scheme to be revamped with enhanced loans from banks, UPI linked credit cards with ₹ 30,000 limit, and capacity building support.

Support to States for Infrastructure: An outlay of ₹ 1.5 lakh crore proposed for the 50 year interest free loans to states for capital expenditure and incentives for reforms.

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

Maritime Development Fund: A Maritime Development Fund with a corpus of ₹ 25,000 crore to be set up, with up to 49 per cent contribution by the Government, and the balance from ports and private sector.

Grameen Credit Score: Public Sector Banks to develop Grameen Credit Score framework to serve the credit needs of SHG members and people in rural areas.

3. Policy Initiatives - RBI

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

Credit Flow to Agriculture Collateral free agricultural loans

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

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

- i. **PSL Categories:** Agri, MSMEs, Export Credit, Education, Housing, Social Infra, Renewable Energy, Others
- ii. **Targets:** Overall PSL target reduced to 60% of ANBC or CEOBE, whichever is higher. 40% to prescribed PSL subsectors, 20% to any PSL subsector(s) where bank has competitive advantage

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 fast track 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 202526 for State share. Ministry of Jal Shakti is the nodal agency.

Micro Irrigation Fund (MIF): Started in 201920 with ₹ 5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹ 5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.

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

Warehouse Infrastructure Fund (WIF): Created in 201314 with ₹ 10,000 crore corpus to support scientific storage infrastructure.

eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>) : WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse receipt based pledge financing system, enabling farmers and traders to access online finance against eNWRs.

CLIMATE CHANGE:

Framework for Voluntary Carbon Market (VCM) in Agriculture Sector: The Ministry of Agriculture and Farmers Welfare has introduced a VCM Framework to help small and marginal farmers earn carbon credits by adopting sustainable agricultural practices. These credits can be traded, with FPOs, SHGs, and cooperatives playing a key role in managing and facilitating carbon projects.

NABARD Carbon Fund (NCF): With a ₹ 300 crore corpus, the NABARD Carbon Fund supports carbon mitigation projects that generate tradable carbon credits. It focuses on financing, aggregating small scale projects, and building capacity to strengthen Indias voluntary carbon market and contribute to net zero goals.

NABARD Green Impact Fund (NGIF): The NABARD Green Impact Fund, with an initial ₹ 1,000 crore corpus, provides interest subvention to private sector entities, especially MSMEs and hardtoabate sectors. It aims to make green projects financially viable and encourage broader private sector participation.



INSTITUTIONAL DEVELOPMENT:

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

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

For RRBs, the fourth phase of amalgamation reduced their number to 28, with IT integration and audits scheduled. Recapitalization efforts have infused ₹ 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 ₹ 1,500/month to BCs in Tier 5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

6. State Budget

1. 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.

Objectives

- 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.

Policy Targets:

- i. Increase share of exports from Rs. 15,900 Cr in FY 2021 to Rs. 30,000 Cr in 5 years.
- ii. 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.

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.

Objectives of policy are:

- i. To provide access to capital for the establishment of new micro, small and medium enterprises, so that by attracting maximum investment in the state.
- ii. To encourage expansion, scaling-up, and diversification of existing MSMEs and ensuring maximum employment generation.
- iv. Efforts to reduce regional disparities and disparities between different sections of the society on the parameters of entrepreneurship, employment, and per capita income.
- v. Maximum benefit of financial incentives to promote the establishment of Micro and Small



enterprises in the State.

vi. 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.

Objectives of Policy:

i. Creation of a simplified, proactive, and responsive institutional mechanism for rapid growth of the logistics sector.

ii. Strengthening of new and existing logistics infrastructure like godowns, Inland Container Depot (ICD), cold storage, rail-road connectivity to industrial estates/clusters etc.

iii. To develop hub-spoke logistics model in the State to strengthen economic linkages between hilly and plain areas and create benefits across the entire business value chain for logistics.

iv. To promote green and innovative practices to develop competitive logistics infrastructure in the state.

Uttarakhand Drone Promotion & Usage Policy, 2023 : To create a vibrant ecosystem for Drone manufacturers, service providers and skilling centers, enabling Drone-based Governance and Service Delivery across all sectors of state economy and administration.

The policy aims to:

i. Attract & facilitate manufacturing investment of Rs. 500 crore and additional upskilling and services investment of Rs. 500 crores in the state.

ii. Annual revenue of Rs. 500 crores from the drone manufacturing and service ecosystem.

iii. Create 5,000 jobs in the state and additional 5,000 certified Drone pilots in the state.

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.

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.

i. 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 are as under:

- 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.

2.1 Budget

The Uttarakhand State Budget for the financial year 2025–26, with a total outlay of ₹1,01,17 crore, reflects a strategic increase of 13% over the previous year's allocation of 89000 crore. 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.

2.2 Budget - Highlights related to Agriculture & Farm Sector

Trout Promotion Scheme receives ₹146 crore to boost cold-water aquaculture.

-₹85 crore allocated under Deendayal Upadhyaya Cooperative Farmer Welfare Scheme for farmer empowerment.

-₹35 crore earmarked for the Mission Apple Scheme to promote horticulture in hill regions.

-₹25 crore under the Chief Minister's State Agricultural Development Scheme for comprehensive agri-support.

-₹5 crore for Local Crops Promotion Program, ₹4 crore for Millet Mission, and ₹3 crore for National Mission on Natural Farming.

-₹13 crore allocated for livestock distribution (sheep, goatry, poultry) to ITBP battalions.

-₹60 crore for climate change mitigation.

-₹125 crore under Spring and River Rejuvenation Authority (SARRA) for rejuvenation of springs and rivers in the State.

-Allocation for Agriculture and Research stands at ₹125.99 crore, aimed at strengthening extension services and agri-infrastructure.

-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."

-Horticulture Development is allocated ₹65.77 crore, focusing on high-value crop promotion and cold chain infrastructure.

-Co-operative sector receives ₹16.14 crore to enhance rural credit and agri-marketing support.

-Irrigation and Flood Control is allocated ₹189.97 crore, with emphasis on minor irrigation schemes and flood mitigation.

2.3 Budget - Highlights related to Rural Development & Non-Farm Sector

-₹60 crore allocated under the Chief Minister's Self Employment Scheme to promote entrepreneurship.

-₹21 crore for Deendayal Upadhyay Rural Skill Development Scheme and ₹20 crore for Rural Business Incubators.

-₹10 crore under the Chief Minister's Migration Prevention Scheme to retain rural workforce.

-₹7 crore for promotion of innovation and skills among youth.

- ₹5 crore each for Women SHG Empowerment Scheme and Special Incentive Scheme for Women Entrepreneurs.

-₹1811 crore allocated for Social Security, including ₹10 crore for the State Food Grain Scheme.

-₹20 crore allocated for the Startup Venture Fund

-Rural Development receives ₹285.60 crore, supporting employment generation, housing, and sanitation schemes.

- Industries sector is allocated ₹51.50 crore to promote MSMEs, industrial parks, and skill development.

-Tourism gets ₹47.87 crore for infrastructure development and destination promotion.

-Transport sector receives ₹39.69 crore for road connectivity and public transport enhancement.

-Energy sector is allocated ₹165.97 crore, focusing on renewable energy and rural



electrification.

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

3. Govt. Sponsored Programmes linked with Bank Credit

1. Introduction

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.

Role of Bank Credit in These Schemes:

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:

2. Deendayal Upadhyay Sahkarita Kisan Kalyan Yojana:

Deendayal Upadhyaya Sahkarita Kisan Kalyan Yojana launched by the Uttarakhand Government in October 2017 is aligned with the national objective of supporting farmers through cooperative societies. Under the scheme, interest free loan of Rs. 1.00 lakh and Rs. 5.00 lakh is being provided to small/marginal farmers/ BPL families of state and SHGs, respectively. It envisages loan facilities upto Rs. 3.00 lakh at 0% interest rates to farmers of the State for allied agricultural activities like;

- Purchase of mini tractors for farming, horticulture tools, trolleys, and power tillers etc.
- Beekeeping, mushroom farming, poultry, piggery, fishery, farming equipment, sprayers, poly-houses, sheds, mini dairies, etc.

3. 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.

4. 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 (maximum).

5. 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.

6. 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.

Objectives:

- 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—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.

6. 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.

7. 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.

8. 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.

9. 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.

10. Conclusion :

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.



7. Govt Sponsored Programmes linked with Bank Credit

Government of India Schemes

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

Udham Singh Nagar, part of Kumaon division, was formed from the Tarai and Bhabhar regions. The district has predominantly alluvial soils, a subtropical and sub humid climate, and receives 1444 mm of normal rainfall.

It comprises 193,680 land holdings spread over 244,100 ha with an average size of 1.25 ha. With a Gross Cropped Area of 2,66,131 ha and Net Sown Area of 1,33,132 ha, the district records a high cropping intensity of 199%, highlighting its extensive agricultural activity.

Agriculture is the primary occupation, with approximately 78% of farmers classified as small and marginal, owning less than two hectares of land. The district benefits from a high crop intensity of 199%, and 99.5% of the net sown area is under irrigation. Major crops include food grains such as wheat and rice, with average productivity (in quintals per hectare) recorded at 36.49 for paddy, 39.83 for wheat, 804 for sugarcane, 15.23 for oilseeds, and 10.09 for lentils.

The demand for agricultural crop loans is notably high, as reflected in the districts significant contribution to priority sector lending. Sanctioned crop loans amounted to ₹268,018.00 lakh in 202223, ₹253580.23 lakh in 202324 and ₹265,722.76 lakh in 202425.

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps The district is well supported by key agricultural institutions such as G.B. Pant University of Agriculture and Technology, Pantnagar, and the Krishi Vigyan Kendra (KVK) at Kashipur. Other prominent centers include the Sugarcane Research Center (Kashipur), the Central Institute of Medicinal and Aromatic Plants (Nagla), and the Uttarakhand Seed and Tarai Development Corporation.

The Uttarakhand Agricultural Produce Marketing Board operates from Rudrapur. A Kisan Seva Kendra at Pantnagar University offers assistance to farmers through a tollfree helpline (1551). There are nine principal APMCs and eight submarkets in the district where farmers market their produce. Four APMCs are currently integrated with the eNAM platform, and efforts are underway to link the remaining five.

Under the FPO CSS scheme of GoI, 13 FPOs have been formed by NABARD, NAFED, and NCDC, in addition to two more promoted by NABARD for allied activities. The Agriculture Department runs 27 centers that provide quality seeds, fertilizers, and pesticides at subsidized rates. The district hosts 573 pesticide vendors and 515 fertilizer dealers. Soil health card distribution is ongoing, supported by a testing laboratory in Rudrapur. To promote agro processing, the Himalayan Food Park has been established at Mahuakhedaganj, Kashipur, with support from MoFPI, GoI.

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.

(₹ 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 - Cauliflower/ Phool Gobhi_Hybrid_Conventional _Rabi	Hecta re	0.87	1	2229	1932.23	1932.23
2	Annual Vegetables - Potato/ Aloo_Irrigated_Conventional _Rabi	Hecta re	1.80	1	1666	3002.93	3002.93
3	Cereals - Maize/ Makka_Irrigated_Convention al_Pre- Kharif	Hecta re	0.85	1	301	254.59	254.59
4	Cereals - Rice/ Chaval/ Dhan_Irrigated_Conventional _Kharif	Hecta re	0.96	1	113696	109677.96	109677.96
5	Cereals - Wheat/ Gehu_Irrigated_Conventional _Rabi	Hecta re	0.86	1	104950	90700.94	90700.94
6	Fruits - Guava/ Amrood_Normal Density_Conventional_Kharif	Hecta re	0.59	1	49	29.12	29.12
7	Fruits - Mango/ Aam_Conventional_Conventi onal_Kharif	Hecta re	0.61	1	70	42.91	42.91
8	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea_Irrigated_Conventional _Rabi	Hecta re	0.87	1	2450	2130.31	2130.31
9	Pulses - Pulses_Irrigated_Convention al_Kharif	Hecta re	0.44	1	2800	1235.78	1235.78
10	Spices & Condiments - Ginger/ Adrak_Irrigated_Conventiona l_Kharif	Hecta re	2.27	1	7	15.89	15.89
11	Sugar Crops - Sugarcane/ Ganna_New_Conventional_R abi	Hecta re	2.22	1	28154	62503.00	62503.00
Sub Total					256372	271525.66	271525.66

Total	256372	271525.66	271525.66
Post-Harvest			27152.57
Maintenance			54305.13
Grand Total			352983.36

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Udham Singh Nagar, located in the Terai region of Kumaon, is rich in groundwater and surface water resources, with over 99% of its net sown area under assured irrigation. The district's Net Irrigated Area (NIA) is 1,33,132 ha, while the Gross Irrigated Area (GIA) is 2,66,131 ha, reflecting high irrigation intensity and multiple cropping practices.

Major rivers such as the Feka, Dhela, Bhakra, Kosi, Baigul, Kailash, Dewa, and Parveen flow through the district. Despite strong agricultural infrastructure and abundant water, rising consumption has led to Kashipur block being classified as semi-critical for groundwater. Micro-irrigation covers 300.40 ha, including 15.40 ha under sugarcane and fruits (guava, mango, dragon fruit) with drip systems and 285 ha under vegetables, mainly peas (272 ha), with sprinklers. The district records a cropping intensity of 199% and nearly full irrigated coverage, supporting rice, wheat, sugarcane, maize, peas, and other crops.

Fertile sandy loam to loamy soils, coupled with Tarai groundwater, drive high productivity. Of the irrigated area, 10.71% is covered by canals, while 50.8% relies on tube wells.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Udham Singh Nagar district is home to five major dams constructed on its rivers, collectively providing irrigation coverage to 55,981 hectares within the district and 191,526 hectares in the adjoining districts of Uttar Pradesh.

The Irrigation Department operates through three divisional offices located in Rudrapur, Kashipur, and Sitarganj, which are responsible for the construction and maintenance of medium and major irrigation projects.

Additionally, the Tube Well Department maintains a divisional office in Bajpur, while the Minor Irrigation Department functions through its office in Rudrapur. Currently, 20 infrastructure development projects related to canal repairs, dam maintenance, minor irrigation, and tube well expansion are being implemented under the Rural Infrastructure Development Fund (RIDF) of NABARD, jointly managed by the Irrigation and Minor Irrigation Departments. Despite the district's robust irrigation infrastructure, environmental concerns persist.

The Integrated Industrial Estate in Rudrapur, along with plywood manufacturing units and agricultural processing facilities, are identified as major contributors to water pollution. Furthermore, domestic sewage significantly adds to the contamination of surface water sources.

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.

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.02 Water Resources							
1	Diesel Pump Sets--3-5 HP	No.	0.43	90	5250	2247.00	2022.30
2	Drip Irrigation--For 1 ha	ha	1.04	90	210	218.54	196.63
3	Solar PV Pump Sets (AC)--2 HP	No.	2.43	90	154	373.73	336.35
4	Solar PV Pump Sets (AC)--5 HP	No.	3.83	90	168	643.65	579.25
5	Solar PV Pump Sets (AC)--7.5 HP	No.	5.44	90	140	762.23	686.00
6	Sprinkler Irrigation -Micro-3mm*3mm for 1 ha	ha	0.99	90	231	229.46	206.50
7	Tube Well-Shallow-100 mm dia * 30 mtr deep. MS Cavity & DPS	No.	0.91	90	196	178.29	160.44
Total				6349		4652.90	4187.47

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Mechanization in Udham Singh Nagar is moderate and increasing, particularly in more accessible / well-irrigated plain / Terai areas, large or medium farms, and for crops that require mechanized inputs. Smaller / marginal farmers probably continue to rely on manual labour, traditional implements, and possibly hiring machinery rather than owning, due to financial constraints. The machine market / supply side is present; mechanics, dealers, and imports of tractors/implements seem functional.

Farmers in the district are increasingly adopting modern machinery such as tractors, power tillers, combine harvesters, and specialized equipment including zero tillage machines, seed drills, rotavators, machine-operated sprayers, and cage wheels. These technologies are particularly beneficial for the cultivation of major crops like paddy, wheat, and sugarcane.

District has 2849 harrow cultivators, 273 thrashing machines, 8022 sprayers, 636 seed drillers and 8516 tractors. The farm power availability at national level in 2024 is about 3.126 kW/ha as estimated by the Indian Council of Agricultural Research (ICAR) based upon the availability of farm power sources such as human power, animal power, tractors and engines. No such estimates are available for Udham Singh Nagar.

The Ground Level Credit flow for the farm mechanization sector stood at ₹18.66 crore (5,457 farmers) in 2022–23, which rose to ₹41.31 crore (3,032 farmers) in 2023–24 and further to ₹43.11 crore (956 farmers) in 2024

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The Sub Mission on Agricultural Mechanization Scheme is being implemented in the district wherein subsidy of 40% to general category farmers and 50% for SC/ST, women, and small/marginal farmers for purchase of tractors, power tillers, and implements. Support is available for establishment of Custom Hiring Centres (CHCs), where farmers can rent implements (e.g. harvesters, rotavators, laser levellers).

The initiative is aimed at enhancing access of small and marginal farmers to modern farm machinery such as tractors, harvesters, rotavators, zerotill drills, laser levellers and paddy transplanters on a rental basis. By promoting CHCs, the district seeks to reduce cost of cultivation, ensure timely sowing and harvesting, and encourage efficient residue management practices. During 202425, the Agriculture Department, extended financial assistance of ₹1.37 crore under SMAM to PACS, FPOs and SHGs for strengthening Custom Hiring Centres (CHCs) in Udham Singh Nagar. Five Combine Harvestors were also extended to farmers with support of Rs 18.78 lakh. Adoption of farm mechanization in the district is being facilitated through extension efforts by KVKS and a gradual shift from less profitable or labourintensive crops to those better suited for mechanized farmingfor instance, the replacement of summer rice with hybrid maize. Implements like laser land levellers, happy seeders, drones, paddy transplanters are available but remain unaffordable for individual farmers without subsidy.

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

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

								(₹ lakh)
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan	
A.03 Farm Mechanisation								
1	Combine harvester-Self-propelled belt type-35 HP	No.	27.82	75	70	1947.40	1460.55	
2	Implements-Tractor drawn/driven/mounted-Rotavator (8 feet)	No.	1.39	75	2240	3115.84	2336.88	
3	Leveller-Laser Guided-Tractor-driven	No.	4.28	75	1176	5033.28	3774.96	
4	Others--Farm Machinery Bank	No.	7.49	75	28	209.72	157.29	
5	Paddy Transplanter-Self Driven	No.	4.82	75	35	168.56	126.42	
6	Power Tiller--8-11 HP with accessories	No.	2.68	75	2660	7115.50	5336.66	
7	Reapers Binders and Balers--Reaper-cum-Binder	No.	4.36	75	63	274.68	206.01	

8	Thresher--upto 4 ton	No.	2.11	75	1526	3224.83	2418.64
9	Tractor-Without Implements & Trailer-35 HP	No.	7.89	75	2800	22080.52	16560.39
Total				10598	43170.33	32377.80	

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The total geographical area of Udham Singh Nagar district is 254,200 hectares, of which 7,114 hectares are under horticultural cultivation. Given the districts favourable climate and geographical conditions, there exists substantial potential for the cultivation of fruits, flowers, and vegetables.

Among fruits, mango, guava, and papaya are prominent; among flowers, gladiolus and tuberose are widely cultivated; and among vegetables, crops such as potato, brinjal, gourd, ridge gourd, bitter gourd, petha, capsicum, ladys finger, and chili show significant promise. Mangoes occupy 3,788 hectares with a production of 29,840 MT, while litchis are grown on 1,538.35 hectares, yielding 6,115 MT. Amla is cultivated on a smaller scale of 23.93 hectares, producing 116.3 MT, and guava occupies 1,843.77 hectares, with a production of 23,511.4 MT. Dragon fruit, an emerging crop, is grown on 24.68 hectares with a production of 49.6 MT, and banana covers 94.01 hectares, yielding 738 MT. Other fruit crops also contribute to the districts horticultural output. Papaya is grown on 95.70 hectares, producing 663.5 MT, while jackfruit occupies 221.70 hectares with a production of 1,540 MT. Lemon cultivation covers 332.04 hectares, yielding 1,655.8 MT. Besides, there is production of 106839 MT of vegetables and 12032 MT of spices. These figures indicate that district has a diverse fruit production profile, combining traditional fruits with emerging crops like dragon fruit.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

In Udham Singh Nagar district, three government and six private registered nurseries cater to the horticultural needs of farmers. The Horticulture Department operates State Fruit Conservation Centres in Kashipur, Bazpur, and Rudrapur to support postharvest management and preservation. The Mushroom Research Centre at G.B. Pant University of Agriculture and Technology (GBPAUT), Pantnagar, provides specialized training to farmers in mushroom cultivation.

KVK plays a pivotal role in providing training, demonstration and technical support to farmers. The District Agriculture Department offers assistance in the establishment of Custom Hiring Centres (CHCs), facilitating access to modern farm machinery for small and marginal farmers.

The Chief Ministers State Agriculture Development Program provides subsidies for the cultivation of highvalue crops like dragon fruit, with 80% state support on an estimated cost of ₹8 lakh per acre.

Under RIDF, Horticulture Department is supporting construction of poly houses which will boost production of flowers and off season vegetables in the district.

The district still lacks adequate cold storage facilities, leading to significant postharvest losses, especially for perishable crops.

The Himalayan Food Park, established at Mahuakhedaganj in Kashipur, boosts horticultural activities by offering opportunities for agricultural entrepreneurs to engage in value added processing.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Bee Keeping-Boxes-100 colony	No.	8.56	70	350	2996.00	2097.20
2	Floriculture-Cut Flowers-(Gerbera) (Cut flowers) 1000 sq. m.	sq. m.	21.40	70	56	1198.40	838.88
3	Floriculture-Cut Flowers-Lilium (Hybrid) (Bulbous flowers) 1000 sq. m.	sq. m.	18.19	70	63	1145.97	802.20
4	Floriculture-Gladiolus-0.4 ha (Open field)	ha	3.21	70	595	1909.95	1337.00
5	Medicinal & Aromatic Crops-Lemon Grass-1 Hectare	Hectare	1.02	70	105	106.75	74.69
6	Medicinal & Aromatic Crops-Sarpagandha-0.4ha	ha	1.11	70	21	23.38	16.38
8	Mushroom Cultivation-Mushroom Spawn Production-spawn making Unit-1000 kg	1000 Kg. per Cycle	21.40	70	35	749.00	524.30
7	Mushroom Cultivation--Production Unit: 1000kg/cycle	1000 Kg. per Cycle	32.10	70	105	3370.50	2359.35
11	New Orchard - Tropical/ Sub Tropical Fruits-Acid Lime/Lemon-(plant spacing - 3.0 x 3.0m) -1111 plants/ha Rs.60/plant-1	ha	0.71	70	126	89.88	62.93
12	New Orchard - Tropical/ Sub Tropical Fruits-Guava-(plant spacing - 6.0 x 6.0m) -278 plants/ha	ha	3.39	70	140	474.88	332.43
9	New Orchard - Tropical/ Sub Tropical Fruits--Kiwi (plant spacing - 6.0 x 6.0m) -278 plants/ha	ha	14.45	70	21	303.38	212.31

13	New Orchard - Tropical/ Sub Tropical Fruits-Litchi-(plant spacing- 6.0 x 6.0m) -278 plants/ha Rs.60/plant-1	ha	3.93	70	35	137.41	96.18
14	New Orchard - Tropical/ Sub Tropical Fruits-Mango-(plant spacing - 5.0 x 5.0m) - 400 plants/ha	ha	6.33	70	35	221.69	155.19
10	New Orchard - Tropical/ Sub Tropical Fruits--Papaya (spacing – 1.8 x 1.8m) – 2777 plants/ha Rs.30/plant-1	ha	0.74	70	140	104.02	72.80
15	Nursery --0.4-1 (per Ha. cost)	ha	21.40	70	77	1647.80	1153.46
16	Protection Structure-Poly/ Green Housing-500	sq.m.	9.63	70	273	2628.99	1840.30
Sub Total					2177	17108.00	11975.60
Total					2177	17108.00	11975.60

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

As per District Statistical booklet, Udham Singh Nagar district has forest area of 93,837 hectares, 33.5% of total reported area, 279839 hectares. Other land use in the district is as under

- i. Cultivable waste land: 4,169
- ii. Permanent pasture: 73
- iii. Area under orchards, trees & shrubs: 698
- iv. Fallow land: 11,643

According to the India State of Forest Report (ISFR) 2023, Udham Singh Nagar district has a total geographical area of 2,542.25 sq. km (as calculated by Survey of India). Out of this, 494.17 sq. km is under forest cover, which constitutes about 19.44% of the districts area. The forest cover is distributed across categories as follows: 157.69 sq. km of Very Dense Forest, 216.42 sq. km of Moderately Dense Forest, and 120.06 sq. km of Open Forest.

As compared to the baseline year 2011, there has been a net decline of 11.29% in forest cover in the district. This indicates ongoing pressures such as landuse change, developmental activities, and forest degradation. While the district continues to maintain significant patches of dense forest, the overall reduction underscores the need for focused conservation measures, afforestation, and stricter monitoring to arrest further loss and improve the resilience of its forest ecosystems.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Farmers in the district actively engage in agroforestry, particularly the cultivation of poplar, which is in high demand from plywood and timber industries. Poplar and eucalyptus plantations are preferred due to their commercial viability, with returns typically realized within five to seven years. In Udham Singh Nagar district, agroforestry contributes to forest productivity, improved rainfall distribution, soil conservation, and groundwater recharge. Nine nurseries, both government and private, in the district supply high quality planting materials to farmers, promoting horticulture and agroforestry development.

In Udham Singh Nagar, poplar and eucalyptus cultivation forms the backbone of the agroforestry system, supporting both farm incomes and the districts industrial base. These fast-growing species are widely preferred by farmers due to their short rotation cycles, assured market, and compatibility with intercrops.

Products like plywood, particle boards, and laminates are also exported from the district, contributing to its industrial output. Timber industries located in the neighbouring districts of Nainital and Rampur serve as important markets for forestry produce from Udham Singh Nagar.

The district has around 15,800 hectares in cultivable wasteland plus fallows (5.6% of total area). This indicates potential for reclamation, horticulture expansion, agroforestry, or farm mechanization led improvements.

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

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

(₹ lakh)

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	245	238.56	214.69
2	Plantation-Eucalyptus-1	ha	4.67	90	63	293.93	264.53
3	Plantation-Poplar-1	ha	2.19	90	840	1842.54	1658.30
Total					1148	2375.03	2137.52

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

As per the 2019 Animal Census, Udham Singh Nagar recorded a livestock population of 152911 buffaloes and 166349 cattle, indicating significant potential for animal husbandry. Dairy farming is increasingly being recognized as a key contributor to income enhancement, with a rising number of farmers and entrepreneurs entering the sector. Commercial dairy farming is a prominent economic activity in Udham Singh Nagar district, serving as a vital source of income for small and marginal farmers.

The Milk Producers Cooperative Federation Ltd. in Udham Singh Nagar, comprises approximately 571 primary dairy cooperative societies with a total membership of around 26,761 farmers. The federation operates four chilling centres with a combined capacity of about 40,000 litres per day. On an average, the federation procures roughly 48,124 litres of milk from member farmers, while supplying around 28,990 litres to the market.

During the financial year 2024-25, a total of 6,156 farmers in the district were provided with Kisan Credit Card Animal Husbandry (KCC AH) loans amounting to ₹90.37 crore, further supporting the development of the dairy sector.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Udham Singh Nagar district has a well-established infrastructure to support animal husbandry and dairy development. The district is served by 23 veterinary hospitals including 1 mobile veterinary hospital, 73 livestock development Centres and 96 artificial insemination Centres.

Aanchal Cattle Feed Factory, located in Rudrapur produces various kinds of cattle feed including dairy special feed, balanced feed, compact feed blocks, mineral mixtures and silage. Under the MSY, beneficiaries are eligible to avail bank loans for dairy activities involving the rearing of ten, five, or three milch animals. A subsidy of 15% with cap of ₹3.75 lakh is provided.

Furthermore, the National Livestock Mission, launched by the Government of India through the consolidation of seven centrally sponsored and seven central sector schemes, aims to build stakeholder capacity and bring qualitative and quantitative improvements in livestock production systems. The KCC scheme has been expanded to include farmers engaged in dairy, fishery, and other allied activities. Farmers exclusively involved in dairy or fishery can avail KCC loans of up to ₹2 lakh from banks.

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 (LHDC), SLM.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Automatic Milk Collection Unit--500 liters per day	No.	1.28	90	140	179.76	161.77
2	Automatic Silage Bailer & Wrapping Machine	No.	10.70	80	35	374.50	299.60
3	Crossbred Cattle Farming-- with Shed equipments cost of one working cycle	5+5	9.63	80	2520	24267.60	19414.08
4	Graded Buffalo Farming-- Murrah/Graded Murrah Buffalo	1+1	2.14	90	2870	6141.80	5527.62
5	Heifer Rearing	5	2.91	90	280	814.94	733.39
6	Milking parlour (Herringbone)--12 animals	No.	21.40	80	56	1198.40	958.72

7	Total Mixed Ration (TMR) Wagon--08 cum	No.	9.63	90	70	674.10	606.69
Sub Total				5971		33651.10	27701.87
A.08 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Milk production 8 LPD_for six months_Udam Singh Nagar	Per Animal	0.37	1	2660	981.96	981.96
2	Buffalo Farming_Others_15 LPD for six months_Udam Singh Nagar	Per Animal	0.67	1	2660	1793.12	1793.12
Sub Total				5320		2775.08	2775.08
Total				11291		36426.18	30476.95

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

As per the 2019 Animal Census, the district recorded a bird population of 30 lakh. Backyard poultry is practiced by 12,143 families, while 153 families operate bird/chick production units on their farms. Additionally, 10,199 nonfamily enterprises and institutions are engaged in bird/chick production activities.

Udham Singh Nagar is the leading district in Uttarakhand for egg and poultry meat production. It contributes approximately 75% of the states total egg production, with a recorded output of 4,924 lakh eggs in the year 202223 the highest in the state. The district also accounts for 48% of Uttarakhand's poultry meat production, underscoring its significance in the states livestock and food supply chain.

Poultry farming is emerging as a rapidly growing enterprise in Udham Singh Nagar district, driven by increasing demand for white meat, eggs, and broiler chickens. The districts climate is conducive to poultry farming, resulting in the establishment of numerous poultry units across blocks such as Kashipur, Bazpur, Gadarpur, Rudrapur, Sitarganj, Kichha, and Khatima in recent years. These units cater not only to local demand but also supply poultry products to the hilly districts of Uttarakhand. The availability of essential raw materials within the district has further facilitated the growth of the poultry industry.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

To support poultry development in Udham Singh Nagar district, the Animal Husbandry Department has established a hatchery with a daily supply capacity of 1,500 chicks. Additionally, a hatchery located in Bazpur supplies approximately 2,500 broiler chicks per day to beneficiaries under various state level programmes.

AH Department is implementing backyard poultry scheme for ST beneficiaries, had released ₹2.23 lakh of subsidy during the year ended 202425.

The reorganized National Livestock Mission (NLM) comprises three key Sub Missions: Sub Mission on Breed Development of Livestock and Poultry, Sub Mission on Feed and Fodder Development and Sub Mission on Innovation and Dissemination. Under the NLM scheme, capital subsidy of up to ₹25 lakh is available for entrepreneurs establishing parent farms, rural hatcheries, and mother units with a capacity of 1,000 layers. The Poultry Valley Scheme

promotes rural poultry farming and self-employment by enabling each selected farmer to rear 750 chicks annually in three cycles, with 500 one day old chicks provided by the Animal Husbandry Department through MPACS.

To further support poultry farmers, the Kisan Credit Card (KCC) scheme has been extended to include working capital facilities for poultry activities. Farmers engaged exclusively in poultry or fishery are eligible for KCC loans up to ₹2 lakh, with interest subvention benefits available up to a combined limit of ₹3 lakh.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Centralized Grower Unit-- upto 16000 chicks per batch	16000	42.80	80	175	7490.00	5992.00
2	Commercial Broiler Farming-- inclusive of shed equipment one working cycle	1000	5.33	90	490	5595.03	4662.56
3	Commercial Layer Farming-- inclusive of shed equipment one working cycle	10000	86.03	80	35	3010.98	2408.77
4	Poultry Feed Analytical Lab-- Feed mixing unit (Mesh feed 1 ton/hr)	No.	21.40	80	28	599.20	479.36
5	Poultry transportation vehicle--open cage	No.	8.56	90	105	898.80	808.92
6	Poultry transportation vehicle--Refrigerated	No.	16.05	85	70	1123.50	955.01
Sub Total					903	18717.51	15306.62
A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Cage system_for two months_Udam Singh Nagar	500	0.58	1	199	115.00	115.00
2	Layer Farming_Manual Feeding System (Cage)_for two months_Udam Singh Nagar	500	0.81	1	560	452.41	452.41
3	Others_Others_for 04 months(for 250 birds/batch_Udam Singh Nagar	No.	0.58	1	560	323.54	323.54
Sub Total					1319	890.95	890.95
Total					2222	19608.46	16197.57

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

As per the 2019 Animal Census, goat rearing is practiced by 4,915 families and pig rearing by 379 families in the district. During the year 202223, the district recorded meat production of 186 MT and wool production of 2.56 MT.

The climate of Udham Singh Nagar district is not conducive for sheep rearing; however, it is wellsuited for goat and pig rearing. These activities are primarily undertaken by members of tribal communities and economically weaker sections. While pig rearing was traditionally practiced by specific communities, the increasing profitability of piggery has attracted interest from a broader range of farmers and entrepreneurs.

To promote term lending in allied sectors, NABARD has formulated a banking plan for goat rearing in Sitarganj block. Under this plan, goat farming activities can be initiated with the support of bank credit. Financial targets of ₹96 lakh for the year 202425 and ₹223.20 lakh for 202526 have been allocated to banks for implementation under this initiative.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Udham Singh Nagar district is equipped with a comprehensive veterinary infrastructure to support livestock development. The district is served by 23 veterinary hospitals including 1 mobile veterinary hospital, 73 livestock development Centres and 96 artificial insemination Centres.

AH Department is implementing Goat Valley Scheme for ST beneficiaries, released ₹16.38 lakh of subsidy during the year 202425.

To promote livestock activities among Scheduled Tribes, the Animal Husbandry Department is implementing the Goat Rearing Scheme under the State Sector Scheme, under which a 10+1 goat unit can be provided to smallscale goat farmers. The National Livestock Mission (NLM), restructured by the Government of India, aims to achieve targeted increases in the production of meat, goat milk, eggs, and wool. The mission focuses on employment generation, entrepreneurship development, and enhancing peranimal productivity.

Under NLM, subsidies are available across various categories tailored to different beneficiary groups. Additionally, the Kisan Credit Card (KCC) scheme has been extended to include poultry, fishery, and other allied activities, offering working capital support and interest subvention benefits up to a combined limit of ₹3 lakh.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed	40+2	7.28	80	840	6111.84	4889.50
2	Pig Breeding Unit-New Shed	20+4	2.68	90	35	93.66	84.28
3	Pig Rearing Unit-New Shed	3+1	0.90	90	147	132.09	118.93
4	Rabbit Rearing-Existing Shed	10+2	0.85	90	6	5.08	4.58
Sub Total					1028	6342.67	5097.29
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Others_for six months_Udam Singh Nagar	10+1	0.33	1	560	182.77	182.77
Sub Total					560	182.77	182.77
Total					1588	6525.44	5280.06

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Udham Singh Nagar is an inland, freshwater district: fisheries activity is focused on pond culture, reservoir fisheries (e.g., Baigul, Tumaria/Kashipur reservoirs) and smallscale aquaculture rather than marine or brackishwater fisheries.

District has six major reservoirs; Nanak Sagar, Baigul, Dhoura, Bour, Haripur and Tumaria with total of 13192 hectares of area which accounts 97% of total water area available for fisheries. Under Amrit Sarovar Yojna, a national water conservation initiative, there are 70 Amrit Sarovars in the district, of which 27 are managed by SHGs members and while the remaining are maintained by various departments and Youth Associations.

According to the District Fisheries Department, Udham Singh Nagar has approximately 13631.29 hectares of pond area (inclusive of private ponds, reservoirs, and gram panchayat ponds) dedicated to fisheries, yielding about 4355 metric tonnes of fish annually. This translates to an average productivity of 3.13 MT per hectare, indicating efficient utilization of available water bodies for aquaculture. GLC under KCC fisheries were ₹195.88 lakh, ₹183.90 lakh and ₹254.44 lakh for FY ended 2023, 2024 and 2025 respectively.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Fisheries Growth Centre Kashipur maintained by Fisheries Department are engaged in production of fish feed meals. In the district, there are four hatcheries / brood bank; Dhoura hatchery, Kichha, Bour hatchery, Gularbhoj, Hempur hatchery, Kashipur and Brood Bank, Khatima. These hatcheries provide quality fish seed (fingerlings) of species (Rohu, Katla, Silver Carp, etc), ensuring uniform growth, higher survival rates, and better yield in ponds, tanks, and reservoirs.

Under PMMSY, State Level Integrated Aqua Park is being established in Sitarganj wherein there will be establishment of hatchery for Pangasius and Tilapia species. Other

infrastructures being developed in Aqua park are Biofloc unit, RAS system, Fish processing unit, Quarantine unit, Incubation complex, Adminstrative cum training unit and fish laboratory with total cost of Rs 53.39 Cr. Wholesale Fish Market is being established by Fisheries Department in Sitarganj block under PMMSY. A 30 MT capacity of Cold storage is also established by Department in Kichha Mandi under NABARD's RIDF.

In Udham Singh Nagar, fisheries development is being promoted through PMMSY and KCC support, enabling farmers to access credit up to ₹3.00 lakh (including ₹2.00 lakh for fisheries). Together, these schemes provide financial assistance for infrastructure, inputs, and adoption of modern aquaculture practices. Fish Vendor Empowerment Scheme, Ornamental Fish Rearing, Establishment of RAS, biofloc are other schemes of state govt.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
1	Composite Fish Culture- Composite Fish Culture - New Tanks-with STW & PS	ha	11.77	80	259	3048.43	2438.73
2	Composite Fish Culture- Composite Fish Culture - Pond Renovation-(with STW & PS)/ Solar based Power System	ha	5.56	85	385	2142.14	1820.84
3	Culture based Capture Fisheries-Cage Culture in Reservoirs-Size per cage-(6x4x4 cub.Mtr.) - 6 cages	No.	3.21	80	182	584.22	467.39
4	Integrated Pisciculture -With dairy-5 animals Dairy Unit in existing ponds	Hecta re	9.49	80	77	730.80	584.64
5	Integrated Pisciculture -With Poultry-with Poultry (500 Birds Unit)] in Plains	Hecta re	13.91	80	21	292.11	233.66
6	Intensive Fish farming- Biofloc technology-0.10 Ha	No.	14.98	80	35	524.30	419.44

7	Intensive Fish farming- Recirculatory Aquaculture System (RAS)-01 Tank/unit minimum 100 cubic meter per tank	No.	8.03	80	56	449.40	359.52
Sub Total					1015	7771.40	6324.22
A.14 Working Capital - Fisheries							
1	Fish Culture in Pond_Monoculture - Pangassius_Udam Singh Nagar	Hecta re	16.09	1	350	5630.59	56.28
2	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major Carps_Udam Singh Nagar	Hecta re	1.71	1	350	599.20	6.02
Sub Total					700	6229.79	62.30
Total					1715	14001.19	6386.52

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

Farmers in the district, especially those involved in dairy and mixed farming systems, face challenges like distant veterinary services and market linkages. Two wheelers help bridge these gaps by improving access to services and markets.

The district has seen development in rural roads and SHG led initiatives, which indirectly support increased two wheeler usage for agricultural and allied activities.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Finance for purchase of two wheelers is available from banks as well as nonbanking financial companies (NBFCs). Sale counters of all types of two wheelers are available in the district. Loans given by banks to farmers for two wheelers are also indicated in agricultural loans since the two wheelers are mostly used by farmers for agricultural purposes. Farmers mainly use these vehicles for milk distribution and carriage of agricultural inputs to some extent.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.15 Farm Credit							
1	Animal Driven Carts- Conventional Bullock Cart- Cart plus 02 Animals	No.	2.14	90	784	1677.76	1509.97
2	Integrated Farming--1 ha plain/rice/wheat+ horti+ dairy +fish +poultry (200birds)	ha	9.01	85	70	630.63	536.06
3	Integrated Farming--1 Hectare hilly/crop+vegetable+02 cows +fish+poultry (50birds)	Hectare	4.50	85	63	283.78	241.22
4	Soil Testing Lab--Mini Soil Testing Lab ICAR Model	No.	0.96	80	35	33.74	26.95
5	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Scooter/Motor Cycle/Bike	No.	0.86	90	140	119.84	107.87
Total					1092	2745.75	2422.07

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Integrated Farming System (IFS) can be defined as a sustainable and holistic approach to agriculture that involves integration of various crops, livestock and other agricultural activities to maximize resource utilization, minimize environmental impact and increase productivity and profitability. It utilizes modern tools of farm management aiming for sustainable and environmentally friendly development while ensuring agricultural income, family nutrition and services related to ecological systems." The main components of IFS include crops, livestock, birds and flora. These crops include mixed/mixed crops. Intermediate cropping can be a sub-system like multi-tier cropping. Livestock components may include milch cattle, goats, sheep, poultry, fish etc. and tree components may include fruits, timber, fuel and fodder. 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. In the district, majority of farmers are growing three crops in a year with wheat, rice, sugarcane as main crops and peas, mustard, maize as third crop. Few farmers in the district are using IFS model integrating fisheries/ poultry with rice and wheat production.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Indian Institute of Agricultural Systems Research (IIFSR), 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.iifsr.res.in/sites/default/files/prog.files/Bulletin_IFS_July_2020.pdf.

A model project on aquaponics system for augmenting sustainable food production in which fish cultivation along with vegetable production is being demonstrated by Krishi Vigyan Kendra, Kashipur which is replicated by farmers in the district.

Fish cum poultry Integrated Farming Model is a sustainable and profitable agricultural practice that combines aquaculture with poultry farming is being practiced by the farmers in the district.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

In Udham Singh Nagar district, agricultural infrastructure development is focused on creating modern marketing facilities and storage structures such as warehouses, cold storages, and pack houses. There are 9 eNAM Mandis providing robust marketing infrastructure for sell of agriculture commodities across seven blocks of the district.

The district houses seven food grain godowns each operated by the Food Corporation of India (FCI) and the Uttarakhand Warehouse Corporation, with storage capacities of 14600 MT and 73678 MT respectively. Additionally, the district has 4 warehouses managed by the Central Warehousing Corporation with a total capacity of 55,391 MT, along with about 250 privately owned or individual godowns offering a combined capacity of approximately 3,50,000 MT

Due to availability of rice mills and seed plants, large number of godwons have been constructed in the district with subsidy support under AMI and AIF schemes, which supports agriculture processing activities.

With support available under MoFPI on Cold storage, food processing etc., district houses nine cold storages.

The Credit flow for construction of godwons in the district was ₹4.27 Cr, ₹1.95 Cr and ₹24.39 Cr for the FY ended 2023, 2024 and 2025 respectively.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Agriculture Infrastructure Fund, with a corpus of ₹1 lakh crore, supports postharvest infrastructure and community farming assets with a 3% annual interest subvention and credit guarantee for loans up to ₹2 crores. Considering the potential available in the district, banks have sanctioned projects of ₹462 Crores under this scheme.

Under AMI scheme, a subsidy ranging from 25% to 33.33% is provided for different beneficiary categories for the construction of storage facilities and establishment of primary processing units. Large number of godowns have been constructed in the district under AMI scheme.

Cold chain and refrigerated storage facilities are limited, particularly for perishable horticultural crops like mango, litchi, and guava. WDRA accredited warehouses and scientific godowns are insufficient, restricting farmer's access to pledge financing and negotiable

warehouse receipts.

APMC mandis face congestion, with inadequate grading, sorting, and packaging facilities, especially during peak harvest periods. Additionally, primary processing units and packhouses are scarce in production clusters, and direct market linkages for FPOs and producer groups remain underdeveloped.

In terms of revised Priority Sector Guidelines, issued by Reserve Bank of India, loans up to ₹100 Crore for agriculture infrastructure. In terms data available with Lead Bank, banks have sanctioned 20 godwons with loan amount of ₹24.39 Crore.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
B.01 Storage Facilities							
1	Cold Storage-Controlled Atmosphere Storage-2 MT/hr. (along with 2000 MT frozen storage)	No.	481.50	80	175	84262.50	67410.00
2	Cold Storage-Controlled Atmosphere Storage-Upto 5000 MT & >6 chambers (of <250 MT)	No.	535.00	80	175	93625.00	74900.00
3	Cold Storage-Mini Unit-IQF Frozen Plant 2MT/hr (2000MT)	No.	481.50	80	128	61632.00	49305.60
4	Godown-Large-5000 MT	No.	171.20	80	210	35952.00	28761.60
5	Godown-Medium -2000 MT (Plain areas)	No.	128.40	80	98	12583.20	10066.56
6	Godown-Small-100 MT	No.	8.56	80	98	838.88	671.09
Total					884	288893.58	23114.85

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

The district's fertile alluvial plains support intensive agriculture, with a focus on crops like rice, wheat, and sugarcane. Efforts are underway to improve land use efficiency through initiatives such as the Soil Health Management Scheme, which includes soil testing and the promotion of balanced fertilization. However, challenges like soil degradation and nutrient deficiencies persist, necessitating continued attention to land management practices.

Soil conservation in Udham Singh Nagar is addressed through various schemes like Soil Health Management Scheme, Rashtriya Krishi Vikas Yojna and Command Area Development and Water Management aimed at preventing erosion and enhancing soil fertility. The district has identified areas with significant soil degradation, particularly due to deficiencies in micronutrients like boron, zinc, and manganese. In response, pilot projects are being implemented in select villages to improve soil health and promote sustainable agricultural practices.

Being an industrial district, nonagricultural uses of land such as industry, housing, road construction etc. are increasing. Therefore, there is a need for more extensive efforts in improving available agricultural land.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The Agriculture Dept. is making endeavors towards land Development and soil conservation. With support available under RIDF, a Soil Testing Lab Building has been established in the district HQ.

Krishi Vigyan Kendra (KVK) in Kashipur, Udham Singh Nagar, has been actively involved in implementing RKVY initiatives in the district.

The KVK has facilitated the adoption of Integrated Pest Management (IPM), Integrated Nutrient Management (INM), and intercropping in sugarcane, leading to increased yields and improved soil health. These efforts align with the objectives of RKVY to promote sustainable agricultural practices and enhance farmers' income.

NABFOUNDATION supported soil health management scheme in the district by providing Soil Testing Kits to Navoday Vidyalay, Eklavya Vidyalaya and Kendriya Vidyalaya who are actively involved in testing soil samples with the help of Krish Vayyan Kendra and Agri Deptt.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
B.02 Land Development							
1	Bunding--Rejuvenation of old terraces - 10 - 20 Slope	ha	1.17	90	427	497.56	447.79
2	Soil Conservation Activities/ Erosion Control activities- Bench Terracing-10-20 slope	ha	1.28	90	294	377.58	339.85

3	Soil Conservation Activities/ Erosion Control activities- Bench Terracing-20-30 slope	ha	5.71	85	2205	12589.71	10701.25
4	Soil Conservation Activities/ Erosion Control activities- Land Leveling-3 slope	ha	0.37	90	525	196.42	176.82
Total				3451		13661.27	11665.71

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

For the increase in agricultural production and productivity it is essential that seeds are genetically pure with hereditary integrity. Promoting tissue culture for seed production is a profitable venture for entrepreneurial farmers as it helps in reducing cost of plants/seeds thus increasing their income.

Udham Singh Nagar is also an important district in Uttarakhand in view of foodgrains production. Due to the imbalanced use of chemical fertilizers in the district the soil has become unhealthy. With carbon levels falling below 0.4 percent there is now a need for increased use of organic fertilizers including their production. Taking all these factors into consideration a physical and financial assessment of the essential agricultural infrastructure has been carried out.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

There are 02 soil testing laboratories in the district. One laboratory is located in Rudrapur which belongs to Agriculture Department while other one located in GB Pant University of Agriculture & Technology Pantnagar.

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

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

(₹ 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 30*8*2.5	No.	1.18	90	959	1128.75	1015.84
2	Seed Processing-All Seed Types-New Seed Production Farm/Unit as per MIDH unit cost	No.	26.75	90	126	3370.50	3033.45
3	Tissue Culture-Tissue Culture Plant Production and Sale-Tissue Culture Unit	No.	26.75	90	59	1578.25	1420.44
Total				1144		6077.50	5469.73

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Food and agricultural processing industry involves activities where primary agricultural products are transformed to enhance their value. This includes processing of dairy products, milk, fruits and vegetables, packaged foods, and beverages.

In Udham Singh Nagar district, there is significant potential for growth in this sector due to the abundant availability of raw materials such as paddy, wheat, mustard, sugarcane, seeds, milk, and maize. The district hosts dedicated industrial clusters like the Integrated Industrial Estates (IIEs) at Pantnagar, Sitarganj, and Kashipur, where numerous agroprocessing units are operational. Prominent food processing companies such as Parle, Perfetti, Nestl, Britannia, and Dabur have established their production facilities in IIE Pantnagar.

In Udham Singh Nagar, SHGs and FPOs are actively engaged in food and agro processing activities, including the production of bakery items, spices, noodles, pasta, canned products, and pickles. Under the PMFME scheme, individuals, SHGs, and FPOs are receiving support to establish and scale units in the food processing sector. With the proactive involvement of banks, a total of 83 units have been financed, with a cumulative loan amount of ₹12.93 crore.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The Industrial Development Department, Government of Uttarakhand, introduced the Mega Industrial and Investment Policy 2021 to support industries established within dedicated industrial corridors developed by the State Government. Under this policy, eligible units are provided reimbursement of 7% interest assistance on their term loans for five years from the date of commencement of commercial production. The maximum annual reimbursement is ₹25 lakh, ₹35 lakh, ₹50 lakh, and ₹70 lakh for large, mega, ultra-mega, and super ultra-mega projects respectively. Additionally, special capital subsidies of 15% for large projects, 25% for mega projects, and 30% for ultra-mega and super ultra-mega projects are available. The policy also offers concessions on electricity bills based on project capacity.

A food park was approved by the Ministry of Food Processing Industries (MoFPI), Government of India, in 2014 at Mahuakhedaganj in Kashipur block, where agriculture and food processing units are being established. The PMFME scheme aims to enhance the competitiveness of individual micro-enterprises in the unorganized food processing sector and promote formalization. It also supports FPOs, SHGs, and producer cooperatives across the value chain.

The Agricultural Infrastructure Fund (AIF) scheme focuses on building community assets such as custom hiring centres, farm machinery banks, and storage structures to reduce post-harvest losses.

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.

(₹ 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.	11.45	80	1400	16028.60	12822.88
2	Agro Processing Unit--Agro Processing Unit	No.	11.45	80	1400	16028.60	12822.88
3	Bakery & Confectionery Unit	No.	13.74	80	35	480.83	384.72
4	Dairy Processing Unit--Milk Processing Unit	No.	22.90	80	420	9617.16	7693.70
5	Food Grain Processing-Flour Mill-Increasing Capacity of Existing Flour Mill	No.	80.25	80	420	33705.00	26964.00
6	Food Grain Processing-Flour Mill-Increasing Capacity of Existing Rice Mill	No.	80.25	80	385	30896.25	24717.00
7	Food Grain Processing-Flour Mill-Mini Flour Mill	No.	10.70	80	490	5243.00	4194.40
8	Food Grain Processing-Flour Mill-Mini Rice Mill	No.	10.70	80	490	5243.00	4194.40
9	Fruit Processing -Canning unit-Canned Fruit Unit	No.	16.05	80	56	898.80	719.04
10	Honey & Honey Products-Honey Products-Honey Processing Unit	No.	17.17	80	210	3606.47	2885.12
11	Ready to Eat Products - Canning unit-Canned Food Unit	No.	21.40	80	245	5243.00	4194.40
12	Spice Processing--Spice Processing Unit	No.	16.05	80	266	4269.30	3415.44
13	Vegetable Processing-Sauce and Ketchup unit-Sauce and Ketchup Unit	No.	16.05	80	294	4718.70	3774.96
Total					6111	135978.71	108782.94

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

Thirty Five Multipurposes Primary Agricultural Credit Societies (MPACS) affiliated with Udham Singh Nagar District Central Cooperative Bank headquartered at Rudrapur. These societies seek sanction of credit limit from DCCB for providing agriculture advances to their

members. During the FY 202425, 51 new MPACS have been formed in the district. PACS are involved in extending short term and medium term crop loan to the farmers. PACS are also acting as multi service center, are involved in distribution of fertilizer and pesticides along with acting as Gramin Bachat Kendra for their members.

Under MoC's scheme, all PACS have opened Kisan Samridhi Kendra and also acting as CSCs. There are around 5000 SHGs formed in the district which were credit linked from different banks. In the district, private banks and small finance banks are extending microfinance loan in JLG mode. Banks are also supporting Agriculture entrepreneurs under ACABC scheme under which Agri clinics are being set up which helps in increasing income as well as also helpful in providing extension services to the farmers.

GLC flow in last three years 2022-23, 202324 and 202425 under Agri Ancillary were ₹1809.64 Cr, ₹2127.55 Cr and ₹2457.07 Cr under respectively.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

To diversify agricultural activities and introduce modern technology, the Government of India launched the Agri-Clinic and Agri-Business Centre (ACABC) scheme. This initiative enables agriculture graduates to establish service centres that provide extension and support services to farmers. The scheme is currently being implemented through NABARD. Under ACABC, eligible beneficiaries can avail subsidies ranging from 36% to 44%, depending on their category. To address challenges related to high input costs and limited market access, three Farmer Producer Organizations (FPOs) comprising primary producers have been formed in the district under the Central Sector Scheme for FPOs.

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

- a. Loans for setting up of Agri-clinics and Agri-business centres.
- b. Loans to Custom Service Units managed by individuals, institutions or organizations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis.
- c. Loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	21.40	90	210	4494.00	4044.60
2	Custom Service Units/ Custom Hiring Centers-- FPOs/PACS	No.	26.75	80	553	14792.75	11834.20
6	Loans to Agri. Start-ups	No.	21.40	80	56	1198.40	958.72
3	Loan to MFIs for Onlending to for Agri. Purposes	No.	10.70	80	70	749.00	599.20
4	Loan to PACS/ FSS/ LAMPS for Onlending--PACS/Other	No.	10.70	80	63	674.10	539.28
5	Loan to PACS/ FSS/ LAMPS-- FPOs	No.	16.05	80	49	786.45	629.16
Total					1001	22694.70	18605.16

Box Item 1

Title : Aquaponics-based Integrated Farming System (IFS) model



The Aquaponics based Integrated Farming System (IFS) model is an innovative and sustainable farming practice that merges aquaculture (fish rearing) with hydroponics (soilless cultivation of plants) in a single, symbiotic unit. The principle of the system is simple yet highly efficient: water from fish tanks, enriched with nutrients from fish waste, is circulated to plant beds where crops utilize these nutrients for growth. In turn, the plants naturally filter and purify the water, which is recirculated back to the fish tanks, creating a closed loop system with minimal waste.

This model offers multiple benefits over conventional farming. It significantly reduces water consumption, minimizes dependence on chemical fertilizers, and ensures efficient recycling of nutrients. Farmers can simultaneously cultivate fish and high value crops such as leafy greens, vegetables, herbs, and certain fruits, leading to diversified income streams. The system requires less land.

Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

As per the Ministry of MSME, Udham Singh Nagar has 5,137 Micro, 1,308 Small and 96 Medium Enterprises. In addition, the district hosts a number of large industrial units. It has a total of 21 industrial estates, out of which 3 have been established by the State Government, while the remaining have been developed by private owners. The district also has 519 Khadi and Gramodyog units, contributing to rural employment and traditional industry.

District is a hub for Automobile industries, Paper Industries, Rice mills, sugar industries, paper and textiles. All large scale industries established here have more than 200 hundred vendors. Large automobile industries i.e. TATA Motor, BAJAJ, Ashok Leyland, Mahindra & Mahindra etc. are working in this district. Approx. 4500 industrial units are working in the U.S Nagar district out of which 4000 units are the manufacturing units.

The existing training infrastructure, including ITIs and polytechnics, is either insufficient or underutilized compared to the requirements of local industries. A significant number of graduates are unable to secure jobs aligned with their training, indicating a mismatch between available courses and industry needs. While a few private skill providers, such as TATA Strive, are offering training in the automobile sector, their scale and scope remain inadequate to fully meet industry expectations.

Revised MSME classification for Micro Enterprises: Investment up to ₹2.5 crore and turnover up to ₹10 crore; Small Enterprises: Investment up to ₹25 crore and turnover up to ₹100 crore; Medium Enterprises: Investment up to ₹125 crore and turnover up to ₹500 crore. During FY2024-25, there was credit flow of ₹5878.38 crore in the MSME sector.

Credit flow for the FY ended 2023, 2024 and 2025 under MSME sector were ₹404642.51 lakh ₹567040.16 lakh and ₹587838.62 lakh respectively.

3.2 Infrastructure and linkage support available, planned and gaps

Mega Food Park established in Mahuakhedaganj gave major fillip to micro and small food processing enterprises by adding value and reducing food wastage at each stage of supply chain. For the convenience of weavers, in the district a design center has also been opened by the Industries Department in Kashipur.

The government has also designated 25 industrial estates/areas in the district for private/joint/cooperative ventures. Due to the district, being a major agricultural hub there are ample opportunities for the establishment of food and agricultural processing units. The District Industries Center has a single window connectivity and facilitation system for entrepreneurs run by the state government. Under this, the desired approvals, clearances and permissions etc. from the departments are to be made available through Single window clearance system.

PMEGP is being implemented in the district under which a subsidy of 15 percent and 25 percent is available to the beneficiaries of the general category of urban and rural areas respectively.

P M F M E, a central sector scheme for Individuals/ Proprietorship/Partnership/FPOs/SHGs/Pvt. Ltd. Cos. provides for credit linked capital subsidy @ 35% of eligible project cost. Maximum subsidy of Rs 10 lakh per unit for upgradation or setting up of new units. Under Agriculture Marketing infra, capital subsidy from 25 to 33.33 percent is available to the Individuals farmers, SHGs, FPO, Proprietorship, Partnership on creation of postharvest assets and primary processing units.

PM Mudra Yojna, loan up to Rs 20 lakh is provided to non-corporate, non-farm small micro enterprises. To cater to the skill needs of these sectors, the district presently has 15 ITIs (Government and Private) and 16 Polytechnics engaged in imparting vocational and technical training. However, many graduates from ITIs and polytechnics struggle to secure placements that match their training, highlighting a skill job mismatch.

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

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

(₹ lakh)							
Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
II. Manufacturing Sector - Term Loan							
1	Manufacturing Sector - Term Loan-Medium	No.	2500.00	75	140	350000.00	26250000.00
2	Manufacturing Sector - Term Loan-Micro	No.	100.00	75	1330	133000.00	9975000.00
3	Manufacturing Sector - Term Loan-Small	No.	500.00	75	350	175000.00	13125000.00
Sub Total					1820	658000.00	49350000.00
II. Manufacturing Sector - WC							
1	Manufacturing Sector - Working Capital-Medium	No.	500.00	75	140	70000.00	5250000.00
2	Manufacturing Sector - Working Capital-Micro	No.	20.00	75	3570	71400.00	5355000.00
3	Manufacturing Sector - Working Capital-Small	No.	100.00	75	685	68500.00	5137500.00
Sub Total					4395	209900.00	15742500.00
II. MSME - Others							
1	Loans to MSME Start-ups	No.	100.00	75	70	7000.00	525000.00

2	Overdraft to PMJDY Account Holders	No.	0.10	100	350	35.00	3500.00
Sub Total				420		7035.00	528500.00
II. Service Sector - Term Loan							
1	Service Sector - Term Loan-Medium	No.	250.00	75	210	52500.00	3937500.00
2	Service Sector - Term Loan-Micro	No.	10.00	75	3605	36050.00	2703750.00
3	Service Sector - Term Loan-Small	No.	25.00	75	1750	43750.00	3281250.00
Sub Total				5565		132300.00	9922500.00
II. Service Sector - WC							
1	Service Sector - Working Capital-Medium	No.	100.00	75	426	42600.00	3195000.00
2	Service Sector - Working Capital-Micro	No.	5.00	75	6930	34650.00	2598750.00
3	Service Sector - Working Capital-Small	No.	15.00	75	3444	51660.00	3874500.00
Sub Total				10800		128910.00	9668250.00
Total				23000		1136145.00	85211750.00



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

Foreign Trade Policy 2023 creates an enabling environment for "Export Promotion Mission" along with other initiatives like "Make in India" "Digital India" and "Skill India". All these initiatives facilitate diversification of India's export basket by helping various sectors of the Indian economy achieve global competitiveness build an architecture for India's global business engagement with a view to expanding its markets and integrating with key sectors.

The Agriculture Export Policy aimed to double agricultural exports by 2022 with an aim to diversify export destinations and products and increase the value of agricultural exports. The district of Udham Singh Nagar is an agro industrial district. Agriculture based industry are found throughout the district.

With the upcoming of SIDCUL different industries exist in IIE at Pant Nagar and Sitarganj which are also involved in export of different products to the countries across the world. There are 49 units working in the district which are engaged in exports related activities. Units located in the district deals mainly in export of basmati rice, groundnut, soybean, paper pharma products, polyester chips, silicone coating, tube lights, medicines, home furnishings, paper boards, duplex boards, mentha oil products, plastic bottles and lids plywood industrial laminates and printed cartoons etc.

These 49 units have made capital investment of approximately Rs 6600 crore in the district. These units are mainly exporting to America, European countries, Sri Lanka, Nepal, Middle East countries, Sudan, Australia, Bangladesh, South Africa, Cambodia, Zimbabwe, Rwanda, West Indies, New Zealand, Costa Rica etc.

Ground level credit for the district is currently not reported by the SLBC. The NITI Aayog's Export Preparedness Index reported Udham Singh Nagar as the top exporting district in Uttarakhand.

4.1.2 Infrastructure and linkage support available, planned and gaps

Udham Singh Nagar district is the main industrial area of Uttarakhand. Three major industrial areas of the state are located in the district; SIDCUL Pant Nagar, Sitarganj and Kashipur. The district with dominant agricultural sector, provides wide opportunities for setting up a food and Agro-processing unit.

Major exportable items in Udham Singh Nagar district are automobiles parts, automobile vehicles, paper, paper products, packaging material, sugar and rice. As a part of the National Perspective Plan, prepared under the Sagarmala Programme of the Ministry of Shipping, 7 Multimodal Logistics Parks (MMLPs) were proposed in different states of India, one of which 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.



Uttarakhand Micro Small and Medium Enterprises Policy 2023 and Mega Industrial and Investment Policy 2021 issued by Govt. of Uttarakhand also gives impetus for opening of export-oriented units. Mega Food Park established in Mahuakhedaganj, Kashipur under MoFPI, GoI scheme provides opportunities for establishment of export based food processing industries.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
III. Export Credit							
1	Export Credit -Post Shipment Export Credit	No.	75.00	90	56	4200.00	3780.00
2	Export Credit -Pre Shipment Export Credit	No.	75.00	90	56	4200.00	3780.00
Total					112	8400.00	7560.00

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is the focal point of human resource development and empowerment in any country. National and state level policies have been formulated to ensure that the fundamental need of the population is met through both public and private sectors in an appropriate manner. Literacy rate of Uttarkhand is 78.82% as per 2011 census with male and female ratio as 87.4 and 70 respectively. Literacy rate of Udam Singh Nagar district is 73.10 with 81.09 of males and 64.45 of females being literate.

In terms of master directions of RBI on priority sector, loans to individuals for educational purposes including vocational courses not exceeding Rs 25 lakh will be considered eligible under priority sector. Banks in the district are extending education loan to students having confirmed admission in recognized educational institutes in India and Abroad for professional courses. During FY202425, there was credit flow of ₹36 crore in the education sector. (Source Lead Bank). Schools in the district are providing free and compulsory education between ages of 6 to 14 years under Right to Education Act 2009.

4.2.2 Infrastructure and linkage support available, planned and gaps

Govind Ballabh Pant University of Agriculture and Technology (GBPUAT) is located in the district which offers higher education to the students in field of Agriculture allied sector and management. IIM-Kashipur fosters academic excellence in the areas of business



administration. There are good numbers of public schools, post graduate colleges, ITI and technical education institutes in the district. There are seven colleges, six PG institutions, five technical education institutes and six industrial training institutes present in the district. The teacher student ratio is high for Junior and Senior Basic Schools. At college level, teacher student ratio stands at 102.62, however, it is 34.45 in post graduate colleges. There is lack of skills among the educated unemployed hence they are not able to get employment in industries. The formal education sector does not provide any training for emerging sectors like biotechnology, hospitality, fashion designing. Under RIDF, five ITIs at Bajpur, Pantnagar, Dineshpur, Sitarganj and Khatima were supported for creating infrastructure with total financial outlay Rs 15.84 Cr of which Rs 13.10 was RIDF loan. NABARD has also supported for construction of Digital Library at Kashipur with RIDF loan of Rs 1.68 Cr during the year 2022-23.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
IV. Education							
1	Education Loans-Higher Studies- Abroad	No.	20.00	90	105	2100.00	1890.00
2	Education Loans-Higher Studies- Domestic	No.	15.00	90	895	13425.00	12082.50
Total					1000	15525.00	13972.50

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

The Pradhan Mantri Awas Yojana Gramin PMAY (G) is a central government scheme aimed at assisting economically weaker families in rural areas of Uttarakhand who are unable to build their own houses. The scheme provides financial assistance to these families, enabling them to construct their own homes.

In Udham Singh Nagar district, the scheme is implemented through commercial banks, regional rural banks, and District Cooperative banks. The cost of construction for an Economically Weaker Section (EWS) dwelling unit is fixed at ₹6 lakh, with the financial contributions broken down as follows: State Government Share: ₹1 lakh, Central Government Share: ₹1.50 lakh, Beneficiary Share: ₹3.50 lakh

Under the PMAY (G), the district is delivering affordable housing for the landless across five Gram Panchayats including Bajpur, Barhani, Khatima (Chanda), Jamore, Haldi, and Kashipur (Kharmasi) with a total of 266 houses constructed so far (Sourceukrd.uk.gov.in) The District Level Development Authority (DLDA) is actively promoting sustainable and



inclusive urban planning, focusing on: Affordable housing for economically weaker sections, Smart infrastructure development, Integrated urban planning with public participation.

For FY ended 2023, 2024 and 2025, credit flow under the Housing sector amounted to ₹9,128.26 lakh, ₹13,261.71 lakh and ₹15,486.03 lakh respectively, reflecting a steady year on year growth.

4.3.2 Infrastructure and linkage support available, planned and gaps

According to the 2011 census, in the Udham Singh Nagar district, there are a total of 308000 families with 197000 in rural areas and 111000 in urban areas. A housing project is underway in Rudrapur within the district aiming to construct 2000 residences for economically weaker sections and low income individuals.

Under the project, 1 BHK flats will be available for the EWS category at an estimated cost of Rs 6 lakh per unit. The Pradhan Mantri Awas Yojana (PMAY) is currently being implemented for both rural and urban housing projects. It provides financial assistance to build permanent houses for all homeless and dilapidated house dwellers in rural areas. PMAY "Urban" is being implemented in four ways: (i) slum redevelopment (ii) affordable housing through credit linked subsidy (iii) affordable housing in partnership and (iv) subsidy for beneficiary led construction or expansion. Credit linked subsidy under the project is available only for urban poor and the implementation is carried out by urban bodies.

Within the Udham Singh Nagar district, 14 urban bodies are participating in the project with a total population of 506089. (Source: <http://mhupa.gov.in>) There are significant possibilities for the distribution of housing loans under the credit linked subsidy scheme. In the scheme, economically weaker sections in urban areas can avail interest subsidy up to 6.5% on housing loans up to Rs 6 lakh while the medium income group can avail 4% subsidy on loans up to Rs 9 lakh and 3% subsidy on loans up to Rs 12 lakh.

HUDCO (Housing and Urban Development Corporation) and the National Housing Bank have been nominated by the government as subsidy providing agencies for the implementation of the scheme. Under priority sector master direction, RBI has increased the limit of housing loans under priority sector to Rs 50 lakh in metro cities and upto Rs 45 lakh in towns with population below 50 lakh for purchase/construction of dwelling unit per family.

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

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



(₹ lakh)

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	1540	53900.00	48510.00
2	Repair of Dwelling Units-Other Centre-Repair	No.	10.00	90	1680	16800.00	15120.00
Total					3220	70700.00	63630.00

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure is a broad phrase that includes all types of investments that provide the basis for direct economic activity. Rural infrastructure is very important for an agriculturebased economy especially in districts where most of the population lives in rural areas. Infrastructure available in Udham Singh Nagar district is as follows; Irrigation facility: The district's robust irrigation infrastructure includes six large reservoirs utilized for both irrigation and fish farming, along with a network of canals totaling 1,020 km. To further support farming, there are 324 state tube wells, 7,060 private tube wells, and 27,462 boring pump sets. A total of 1,504 km of 'gul' (irrigation water channels) have been constructed to transport water from main canals to farmers' fields. The Irrigation Department is actively implementing various projects under the Rural Infrastructure Development Fund (RIDF), focusing on flood protection, modernization, and the renovation of canals, which has included the successful repair of the Tumeria, Haripur, and Baur reservoirs. Storage: Udham Singh Nagar district has a robust storage infrastructure, with facilities in both the private and public sectors. So far, about 200 warehouses have been constructed under the Government of India's Agricultural Marketing Infrastructure (AMI) scheme, with a combined storage capacity of over 350,000 MT. Additionally, the district has seven FCI Godowns with a capacity of 14600 MT, four Central Warehousing Corporation (CWC) warehouses with a capacity of 55391 MT, and Seven State Warehousing Corporation warehouses with a capacity of 73678 MT. Furthermore, the district contains four cold storage houses totaling a capacity of 35,118 MT, and around 46 IQF (Individual Quick Freezing) plants, each with its own cold storage capacity.

Electrification: On the electrification front, all villages in the district have been successfully electrified. All the villages of the district have been electrified.

5.1.2 Infrastructure and linkage support available, planned and gaps

Irrigation: Largescale irrigation work is being undertaken in the Udham Singh Nagar district, including the paving of canals, renovation of large dams, and construction of new tube wells. However, many canals remain unpaved, leading to insufficient water supply for farmers in villages at the end of these channels. Paving these canals is crucial to ensure equitable water distribution. An additional benefit of these canals is their role in water drainage during the rainy season. Furthermore, the district is working on strengthening the banks of rivers such as Dhela, Kosi, Begul, Bhakra, Gaula, and Fika using engineering and botanical measures to prevent erosion.

Animal husbandry: In Udham Singh Nagar district, there is a single veterinary surgery hospital, as surgical facilities are not available in other veterinary hospitals. This is a significant concern for the district's growing animal husbandry sector, which has seen a rising inclination among the population towards dairy, poultry, piggery, and goat rearing. The dairy industry, in particular, has emerged as a key sector. The overall shortage of veterinarians,

including a lack of mobile veterinarians in all development blocks, has a considerable negative impact on this industry.

Horticulture: Gadarpur block in the district has emerged as a center for flower cultivation, particularly for gladiolus, which is grown on approximately 600 acres of land. However, there is no dedicated market available in the district for maintaining these flowers.

Education: In terms of education, the number of primary, middle, and secondary schools per one lakh of the population in the district is below the state average.

Medical/health: For medical and health facilities, the number of beds available in the district's hospitals is also less than the state average. Given the increasing population, it is crucial for the government to take appropriate steps to provide the necessary medical facilities.

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

The Rural Infrastructure Development Fund (RIDF) has a broad scope beyond just irrigation and rural roads. Its projects, funded through NABARD, offer a wide range of benefits that contribute to comprehensive rural development. The Rural Infrastructure Development Fund (RIDF) is significantly supporting the creation of educational infrastructure in Udham Singh Nagar. Under this fund, the workshop and technology labs for ITI in Sitarganj and Kashipur are being constructed with a support of ₹840.78 lakh. The hostel building for ITI, Sitarganj is also receiving a similar amount of ₹840.78 lakh from the RIDF. Additionally, five Government Inter Colleges (GICs) are being supported with ₹892.69 lakh.

Horticulture and Forestry: RIDF projects extend to the development of horticulture and fisheries. A cold storage facility with a 30 MT capacity is being constructed at Udham Singh Nagar for the

Fisheries Department with a support of ₹19.74 lakh. These initiatives help to improve the quality and marketability of agricultural products. RIDF is a key source of funding for building essential market and storage facilities that help farmers avoid distress sales and get better prices for their produce. An infrastructure project is being established at Kichha Mandi with a support of ₹160.81 lakh.

Allied Agricultural Activities: The fund also supports various allied agricultural sectors, including animal husbandry. A milk processing unit for the UCDF (Uttarakhand Cooperative Dairy Federation) has been supported with a substantial amount of ₹127.61 crore.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

According to the latest available data (202324), Udham Singh Nagar district has a total of 1218 Junior Basic School, 672 Senior Basic School, 485 higher secondary, 7 colleges and 6 PG colleges. The district also hosts seven degree/postgraduate colleges with 18837 students and

205 faculty members. Additionally, there are five Industrial Training Institutes (ITIs) and eleven polytechnic institutions operate in the district.

The teacher student ratios across different educational levels in Udham Singh Nagar district are as follows: 85.55 in junior basic schools, 86.59 in senior basic schools, 21.32 in higher secondary schools, 102.62 in colleges and 34.45 at the university level. This ratio is better than the national average, which often ranges between 1:24 to 1:30 in rural areas. The district has a total of 14 hospitals, 32 Primary Health Centers (PHCs), 23 Ayurvedic hospitals, and 10 Homeopathic hospitals. Government hospitals collectively have 3874 beds, and there are 154 Family Welfare Centers operating across the district.

Under SBM Gramin, Udham Singh Nagar district achieved 100% coverage of Individual Household Latrines (IHHLs), meaning all rural households were provided access to toilets. The district was declared Open Defecation Free (ODF), aligning with the national goal of eliminating open defecation. As per the Jal Jeevan Mission (JJM) 2022 assessment, Udham Singh Nagar has made significant progress under the Jal Jeevan Mission (JJM), with 83.6% of rural households having functional household tap connections (FHTC). Out of the surveyed households, a majority received water regularly, though not all met the benchmark of 55 litres per capita per day (LPCD). The Ground Level Credit flow under Social Infrastructure is ₹0.79 lakh as reported by Lead Bank

5.2.2 Infrastructure and linkage support available, planned and gaps

Limited Credit Utilization: There is low credit offtake towards social infrastructure such as schools, healthcare facilities, sanitation, and community assets.

Inadequate Infrastructure: Despite the availability of credit, many educational institutions lack basic facilities, including proper classrooms, sanitation facilities, and access to clean drinking water.

Insufficient Credit Linkage: Programs like the Swajal Project, which focus on rural water supply and sanitation, have been implemented in the district. However, there is a need for enhanced credit linkage to support the sustainability and expansion of these initiatives.

Underdeveloped Infrastructure: Despite efforts, a significant portion of households still lacks access to improved sanitation facilities. For example, improved sanitation facilities are available in only 56.2% of households in the district.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VI. Social Infrastructure							
1	Education-Colleges	No.	200.00	75	14	2800.00	2100.00
2	Education-Schools	No.	125.00	75	14	1750.00	1312.50
3	Education-Tech Institutes	No.	500.00	75	7	3500.00	2625.00
4	Healthcare-Hospital	No.	1000.00	75	7	7000.00	5250.00
5	Healthcare-Veterinary Clinic	No.	20.00	75	28	560.00	420.00
6	Sanitation-Toilets	No.	0.50	90	280	140.00	126.00
Total				350		15750.00	11833.50

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Udham Singh Nagar, being one of the most industrially developed districts of Uttarakhand (Pantnagar, Rudrapur, Kashipur, Sitarganj), has high energy requirements. Renewable energy adoption (solar rooftops, biomass, small hydro) can reduce dependence on grid electricity and fossil fuels. The district is a leading producer of paddy, sugarcane, and wheat. Biomass-based energy plants using crop residues can help manage stubble burning, reduce pollution, and generate green energy. Rapid urbanization and industrialization have increased pressure on natural resources. Promoting solar street lighting, electric vehicles, rainwater harvesting, and afforestation under “Go Green” ensures environmental balance and sustainable growth. Solar pumps, solar dryers, and solar cold storage can lower input costs for farmers and small enterprises, improving competitiveness.

5.3.2 Infrastructure and linkage support available, planned and gaps

To promote renewable energy and “Go Green” initiatives in Udham Singh Nagar, existing government schemes will be effectively leveraged. The PM Rooftop Solar Scheme will enable households, institutions, and industries to install solar panels with subsidy support, thereby reducing dependence on conventional power and lowering electricity costs. Similarly, the Mukhyamantri Saur Swarojgar Yojana (MSSY) provides financial assistance for setting up small-scale solar plants, creating opportunities for rural entrepreneurs, farmers, and youth to generate clean energy as well as income.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
VII. Renewable Energy							
3	Solar Energy-Roof Top Solar PV System without Battery-3 kw	No.	1.60	90	70	111.65	100.52
1	Solar Energy--Solar Power Plant - 200 KW	no.	100.00	90	110	11000.00	9900.00
2	Solar Energy--Solar Power Plant - 50 KW	No.	25.00	90	105	2625.00	2362.50
4	Solar Energy-Solar Pump Sets-2HP AC	No.	2.27	90	56	126.98	114.31
5	Solar Energy-Solar Water Heater System-500 litre	No.	0.79	90	56	44.24	39.83
Total				397		13907.87	12517.16

RIDF

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

(₹ crore)				
Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Closed Tranches	0	0.000000	0.0000
B	Ongoing tranches	52	225.589500	199.6947
	Total (A + B)	52	225.589500	199.6947

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

(₹ crore)				
Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	26	100.369700	88.2010
B	Rural roads & bridges	17	94.385400	84.6223
C	Social Sector	9	30.834400	26.8715
	Total (A + B + C)	52	225.589500	199.6948

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	No of projects	Irrigation potential	ha	4159
B	Rural roads	No of projects	Road length	km	9439
C	Bridges	No of projects	Bridge Length	m	0

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

Sr. No.	Sector	Projects Sanctioned (No.)	Likely benefit	Unit	Value
1	Social Sector- Infrastructure Support to ITI	8	Construction of workshop, hostel, technology labs, toilet, boundary wall etc	0	2519
2	Agriculture and Allied Activities- Climate Smart Agriculture, Polyhouses, Mandi, Soil testing lab	10	Polyhouse, Mandi, milk processing unit etc	0	6442



Informal Credit Delivery System

6.1 Status of the Sector in the District

To enhance the income of rural families, it is essential that at least one woman from every household becomes a member of a Self Help Group (SHG) and gains access to bank credit for undertaking income generating activities and setting up of micro enterprises.

Seven blocks of the district have been intensively covered under Deen Dayal Antodaya Yojana National Rural Livelihood Mission (DAYNRLM). Under DAYNRLM, around 7900 SHGs were formed in seven blocks of the district. Bank loan of ₹153.69 Crore were extended with repeat finance to some of the SHGs. Average loan size to SHGs is ₹1.51 lakh. There are 630 Village level Organizations and 37 Cluster Level Federations.

In the district, 25,918 women have already achieved the status of Lakhpati Didis, engaging in value addition, processing, dairy farming and allied activities. Alongside SHGs, Joint Liability Groups (JLGs) have emerged as an important mechanism to provide collateral free credit to small farmers and micro entrepreneurs. A Joint Liability Group (JLG) is a small, informal group of 4 to 10 members, typically small and marginal farmers or rural entrepreneurs, who come together to access collateral free credit. Members mutually guarantee each other's loans, creating peer accountability that reduces default risk. Banks are financing under this model to promote farm and off farm activities.

During the year 2024 25, Uttarakhand Gramin Bank formed 136 JLGs and extended credit of ₹23.34 lakh, while private sector banks such as Axis Bank, HDFC Bank and IndusInd Bank together formed 4,838 JLGs with cumulative disbursements of ₹79.2 crore. Utkarsh Small Finance Bank has also been active in this space, having formed 2,414 JLGs and disbursed loans amounting to ₹11.81 crore.

6.2 Infrastructure and linkage support available, planned and gaps

Under PMJDY Scheme, Overdraft Facility of up to ₹10,000 per household, after satisfactory operation of the account for 6 months; preferably to one female member.

State Rural Livelihood Missions (SRLMs) provide strong support to the Lakhpati Didi initiative wherein capacity building and training is provided besides financial assistance Community Investment Fund (CIF) and Revolving Fund (RF)

Rural Enterprise Acceleration Project (REAP) is primarily focused on livelihood promotion and enterprise development. For Ultra-poor SHG women member, interest free loan of Rs 35000 is available to kickstart small entrepreneurial ventures. Under Enterprise financing model, 30% of project cost is provided as subsidy/grant with 50% of project as bank loan.

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

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



(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
VIII. Others							
1	Individuals/ Individual members of JLGs	No.	1.00	90	350	350.00	315.00
2	Individuals/ Individual members of SHGs -2nd Dose of Credit	No.	2.00	90	1750	3500.00	3150.00
3	Individuals/ Individual members of SHGs -3rd Dose of Credit	No.	2.00	90	2100	4200.00	3780.00
4	SHGs/ JLGs-Others	No.	1.00	90	490	490.00	441.00
5	SHGs/ JLGs-Social Needs	No.	2.00	90	490	980.00	882.00
Total					5180	9520.00	8568.00

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

1. Revamp of Kisan Credit Card (KCC) Scheme – Universal coverage, simplification of documentation, and wider use for allied activities (dairy, fisheries, poultry, etc.).
2. Promote loans against electronic Negotiable Warehouse Receipts (e-NWRs) issued by WDRA-registered warehouses. Enables farmers to use stored produce as collateral, thus reducing dependence on land ownership for accessing formal credit. Helps farmers avoid distress sales, providing them liquidity while waiting for better market prices.
3. Covering tenant farmers, sharecroppers, and oral lessees through Joint Liability Groups (JLGs) under KCC scheme.
4. Digitization of Land Records for transparent credit appraisal and easy loan sanction.
5. Provision of 10% and 20% components by RCB under KCC Scheme.

2. Water Resources

1. Major reservoirs such as Baur, Haripura, and Tumariya in Udham Singh Nagar are facing severe siltation, which has drastically reduced their irrigation capacity. The issue is particularly critical in Haripura Dam, where silt accumulation has become a major concern. It is estimated that nearly 13 million cubic meters of silt has deposited in these reservoirs, adversely impacting water storage and distribution efficiency.
2. To restore their designed capacity and ensure reliable irrigation, comprehensive desilting measures must be undertaken on priority, along with catchment area treatment to reduce future silt inflow. Estimated expenditure on desiltation will be around Rs 400 Cr.
3. Rejuvenation of 10 ponds in Jaspur and Kashipur blocks has been proposed, as these areas fall under critical and semi critical groundwater categories, according to the feasibility report of CWC Dehradun. The initiative aims to enhance groundwater recharge, improve water availability for agriculture, and support local livelihoods by restoring traditional water bodies. With an estimated cost of ₹175 lakh, the project will strengthen water conservation efforts, reduce pressure on declining aquifers, and promote sustainable irrigation practices in Udham Singh Nagar's water stressed regions.
4. Considering depletion in ground water level in blocks like Kashipur and Jaspur, ban on summer paddy cultivation and promotion of alternative crops like maize and pulses should be encouraged.

3. Farm Mechanisation

1. Solar-Powered Farm Power-Udham Singh Nagar shows moderate mechanization levels: tractors, harvesters, and threshers stand at approximately 0.31 units per hectare. Leveraging this, the promotion of individually owned off-grid solar pumps is highly suitable,

given the ground water availability. Scale up PM-KUSUM-inspired models to subsidize solar pumps, improving farm power reliability and promoting eco-friendly mechanization

2. Promote Direct-Seeded Rice (DSR) for Cost-Efficient Mechanization. Provide training on land levelling and weed control techniques; encourage adoption through demonstration plots and subsidized access to DSR-compatible seeders.

4. Plantation and Horticulture

1. Promotion of high value crops like dragon fruit through targeted schemes and infrastructure-Expansion of high-value horticulture not only enhances farmers' incomes but also promotes sustainable use of land and water resources by shifting from water-intensive crops like paddy to more remunerative alternatives.

2. Strengthening cold storage, grading, and packaging units will reduce post-harvest losses and improve marketability. Farmer-processor linkages, cluster-based FPO initiatives, and access to affordable credit and technology will be key to scaling value-addition.

5. Forestry/ Waste Land Development

1. Large-scale tree plantation and restoration of waste lands can enhance carbon sinks, mitigate climate change, and improve micro-climate conditions in the Tarai region. There is potential to integrate with carbon credit markets and green financing mechanisms.

2. Involve local communities and Joint Forest Management Committees (JFMCs) in regeneration of degraded forest patches. Promote community plantations (fuelwood, fodder, NTFPs) to reduce forest dependency.

3. Promote plantation of timber (poplar, eucalyptus, teak), fruit trees (mango, guava, amla), and fodder species to generate income for farmers and improve ecological balance.

4. Integrate agroforestry with farming systems to diversify income and reduce pressure on cultivated land.

6. Animal Husbandry - Dairy

1. Foot and Mouth Disease (FMD) in Udham Singh Nagar is controlled through vaccination, with vaccines stored below 6°C. However, 22 veterinary hospitals lack power backup, risking vaccine efficacy. Installing solar-powered backup systems would ensure uninterrupted cold chain, strengthen veterinary services, and safeguard livestock. The estimated cost for providing solar backup to all hospitals is ₹2.5 crore, offering a sustainable solution for uninterrupted vaccine storage and improved animal health management.

2. Mobile Veterinary Units (MVUs) in Udham Singh Nagar are essential for livestock health across all blocks. They provide onsite treatment, vaccination, disease surveillance, and preventive care, reaching remote and underserved areas. Each unit, costing approximately ₹5060 lakh, includes a vehicle, cold storage for vaccines, and medical equipment. Deploying at least one MVU per block ensures timely veterinary services, reduces livestock mortality,

improves productivity, and strengthens rural livelihoods, while supporting awareness on fodder management, hygiene, and preventive healthcare.

3. Establishing milk chilling centers, smallscale dairy plants, feed mills. Strengthen veterinary hospitals, dispensaries, and mobile clinics for timely diagnosis and treatment in each block of the district.
4. Develop fodder banks and promote dual-purpose crops (maize, sorghum, berseem) to address seasonal shortages.
5. Encourage use of balanced feed & mineral mixtures to enhance productivity and reduce disease susceptibility.
6. Centre for promoting artificial insemination, embryo transfer, and indigenous breed conservation to improve milk and meat productivity needs to be established in Kashipur and Sitarganj blocks of the district.

7. Animal Husbandry - Poultry

1. Breed & Hatchery Development-Establish local hatcheries for improved dual-purpose birds (meat + eggs).
2. Infrastructure Development Support-Subsidies for poultry sheds, hatcheries, feed mills, cold chain & egg storage facilities.
3. Strengthening veterinary hospitals & mobile poultry health units.
4. Market & Value Addition Support- Facilitate processing units (egg powder, dressed chicken) through grants

8. Animal Husbandry - Sheep, Goat, Piggery

1. Breed Improvement & Animal Health- Establishment of breeding farms and supply of improved goat breeds (Barbari, Jamunapari, Black Bengal) and pig breeds (Large White Yorkshire, Landrace). AI (Artificial Insemination) & Veterinary support services at block level. Mobile veterinary clinics and regular health camps for vaccination, deworming, and disease management.
2. Market Linkages & Processing- Development of organized markets and collection centers for goat and pig farmers. Establishment of mini-slaughter and meat processing units (hygienic, FSSAI-compliant). Linkage with local hotels, meat exporters, and cold chains for assured marketing. Promotion of value-added products (frozen meat, sausages, goat milk products).
3. Credit & Insurance Support-Easy access to credit under AIF, and Mudra schemes for small livestock entrepreneurs. Support for SHG- and FPO-led goatery/piggery clusters with collective credit and marketing. Promotion of livestock insurance schemes to protect farmers from mortality and disease-related losses.

9. Fisheries

1. Infrastructure Development-Construct/upgrade fish seed hatcheries & nurseries at block level. Develop cold chain, ice plants, and fish landing/collection centers. Promote small-scale fish feed mills and supply chains.
2. Market & Value Addition-Support for fish processing, packaging, and cold storage units. Promote export-oriented clusters for high-value species.
3. Facilitate branding & collective marketing through FPOs/cooperatives.

10. Construction of Storage and Marketing Infrastructure

1. Despite the construction of rural godowns under schemes like AMI and AIF, their uneven distribution in Udham Singh Nagar limits access for small and marginal farmers. This leads to continued challenges in storing produce, resulting in distress sales and postharvest losses. To address this, small godowns should be established in every block of the district. Banks should actively finance these under existing subsidy schemes to support smallholder farmers.
2. Decentralized Storage Creation- Establish small-capacity godowns and mini cold storages at village/cluster level, ensuring coverage in underserved areas.
3. Targeted Support for FPOs/SHGs: Provide capital subsidy/grants for FPOs, cooperatives under world's largest storage scheme and women SHGs to own and operate local storage units.

11. Land Development, Soil Conservation and Watershed Development

1. Soil Health Management- Regular issue of Soil Health Cards and promotion of balanced nutrient use to check soil degradation. Adoption of organic manures, bio-fertilizers, and green manuring to improve soil fertility. Crop residue management (paddy straw, maize stover) through mulching, composting, and biomass utilization to prevent burning.
2. Soil Erosion & Flood Control- Afforestation and agroforestry along riverbanks and canal sides to prevent erosion. Strengthening of embankments and drainage channels in flood-prone areas of the district. Vegetative barriers, contour bunding, and terracing in sloping areas (foothill blocks).

12. Agriculture Infrastructure: Others

1. Development of cold chain infrastructure (cold storages, refrigerated transport) for perishable commodities.
2. Promotion of Farmer Producer Organisation (FPO)-managed warehouses accessible to small farmers.
3. Majority of farmers in the district are small and marginal ones and considering scale of productivity, robust ICT and digital infrastructure is much needed. Soil health cards, weather advisories, digital extension services via mobile apps. Development of farm-level MIS/GIS-

based systems for crop planning.

4. In order to prevent post-harvest losses, Farmer Producer Organisation (FPO)-managed warehouses accessible to small farmers at village level.

13. Food and Agro. Processing

1. Considering predominance of agriculture products like rice, wheat, mustard, there is need for establishment of modern rice and Dal mills with grading, polishing, and packaging to handle paddy & pulses.

2. In the district, there is shift from cultivating summer rice to maize, maize based processing units like starch, feed and ethanol blending can be established.

3. Integrated cold chain projects for fruits, vegetables, milk and fish needs to be established To accelerate growth of the food and agro processing sector in Udham Singh Nagar, there is a strong need to promote cluster-based infrastructure development. Establishing Agro-Processing Clusters (APCs) around Rudrapur, Kashipur, and Sitarganj—areas already known for their industrial base—would enable efficient aggregation, processing, and marketing of agri-produce.

14. Agri. Ancillary Activities: Others

1. With diversification and renewal of agricultural activities the need for support and extension services is also increasing year by year. In this direction establishment of Agri Clinic and Agri Business Centre by agriculture graduates or graduates of other subjects related to agriculture (such as graduates of horticulture animal husbandry veterinary medicine forestry dairy poultry fisheries etc.) is important.

2. Benefits of MUDRA and CGTMSE may be given to units engaged in agriculture ancillary activities.

15. Micro, Small and Medium Enterprises (MSME)

1. Infrastructure & Industrial Estates- Upgradation of existing industrial areas (SIDCUL, Pantnagar, Kashipur, Rudrapur, Sitarganj) with better internal roads, effluent treatment plants (ETPs), waste management, and uninterrupted power. Establishment of common facility centers (CFCs) for small industries—tool rooms, testing labs, design & R&D hubs. Dedicated clusters for sectors like agro-processing, plastics, auto-components, and handloom/handicrafts.

2. Access to Finance & Credit- Wider coverage of credit guarantee schemes (CGTMSE, Mudra, Stand-Up India) for micro & small units. Facilitation of working capital finance for seasonal industries (rice mills, agro-processing). Encouraging digital credit platforms and linkages with cooperative banks, RRBs, and MFIs to ease small borrower access.

3. Skill Development & Capacity Building- Setting up skill training hubs in collaboration with ITIs, polytechnics, and NSDC for trades like welding, food processing, packaging, electricals, and automotive. Entrepreneurship Development Programmes (EDPs) for rural youth and women-led MSMEs. Handholding support for FPOs/SHGs to transition into micro-enterprises.

16. Export Credit

1. Strengthening Access to Export Finance- Expand coverage of Pre-shipment and Post-shipment Credit through banks at concessional rates. Promote awareness and usage of Export Credit Guarantee Corporation (ECGC) schemes to safeguard exporters. Establish a dedicated export credit cell at District Industries Centre (DIC)/Lead Bank to handhold MSMEs and FPOs.
2. MSME & Agro Export Support- Special credit lines for agro-exporters (rice mills, maize processors, dairy units. Encourage banks to finance export-oriented processing units under AIF, PMFME, and NABARD refinance schemes. Cluster-based export financing for rice, auto components, and processed food units in Rudrapur–Panthagar–Kashipur belt.
3. Digital & Procedural Simplification- Promote digital export financing platforms for faster loan sanction and disbursement. Training exporters on Trade Receivables Discounting System (TReDS) to improve liquidity. Simplification of bank documentation and faster processing of export credit applications.

17. Education

1. Strengthening School Infrastructure- Construction of additional classrooms, boundary walls, and toilets (especially for girls) in rural and semi-urban schools. Upgradation of digital classrooms, smart boards, and ICT labs under Samagra Shiksha. Establishment of hostels for girls and SC/ST students to improve retention. In order to strengthen gaps in school infrastructure, financial assistance may be sought from NABARD under RIDF, NIDA and RIAS.
2. Focus on vocational & Skill Education- Integration of vocational courses (agriculture, IT, food processing, automotive) in higher secondary schools. Collaboration with local industries (SIDCUL, agro-processing units, auto-parts sector) for apprenticeships and hands-on training. Establishment of skill development centers in partnership with ITIs, polytechnics, and NSDC. NABARD is also extending support to SHGs and rural youth under its Skill development programme.
3. Higher Education & Research- Strengthening of colleges and universities with focus on agriculture, engineering, and management (given district's industrial base). Promotion of research & incubation centers in agri-business, food technology, and MSME innovation. Establishment of industry–academia linkages to align curricula with employment opportunities. Integration can be established with GBPAUT, IIM-Kashipur and FIED, Kashipur having their expertise in the areas like agriculture, finance, management and start-ups.

18. Housing

1. Affordable & Inclusive Housing- Expansion of Pradhan Mantri Awas Yojana (PMAY-Urban & PMAY-Gramin) to cover all eligible households, especially migrant laborers and weaker sections. Development of low-cost housing clusters near industrial belts (Rudrapur, Panthagar, Sitarganj, Kashipur) to accommodate industrial workers. Rental housing models and dormitory-type accommodations for seasonal and migrant labour.

2. Slum Redevelopment & Rural Housing- In-situ slum redevelopment projects in urban centers with public-private partnership (PPP) models. Strengthening of PMAY-Gramin for rural areas to ensure pucca houses with sanitation, electricity, and water supply. Convergence of housing with MGNREGS, Jal Jeevan Mission, and Saubhagya Yojana for holistic rural housing.
3. Urban Planning & Infrastructure- Upgradation of urban infrastructure (roads, drainage, sewage, water supply) in fast-growing towns like Rudrapur and Kashipur where housing demand is rising. Integration of green building norms and energy-efficient designs in new housing projects. Strengthening of urban local bodies (ULBs) for effective land use planning, building approvals, and regulation.
4. Promotion of housing loans under priority sector lending (PSL) for economically weaker sections (EWS) and low-income groups (LIG). Encouraging Commercial banks, RRBs, and cooperative banks to extend small-ticket housing loans in rural and semi-urban areas.

19. Social Infrastructure

1. Health & Nutrition- Strengthening of Primary Health Centres (PHCs), CHCs and Sub-Centres with adequate staff, medicines, and equipment. Expansion of mobile medical units to serve remote and migrant-dominated areas. Nutritional interventions through Anganwadis under ICDS – focus on malnourished children, adolescent girls, and pregnant women. Establishment of district-level diagnostic labs and promotion of telemedicine services.
2. Women Empowerment & Child Welfare- Strengthening of Self-Help Groups (SHGs) under NRLM for income-generating activities. Establishment of working women hostels, crèches, and safe spaces near industrial clusters. Strict enforcement of child protection services (POSCO, child labour eradication, school dropout monitoring). Expansion of women's health services – maternal care, menstrual hygiene, and awareness programs.
3. Water, Sanitation & Social Infrastructure- Universal coverage under Jal Jeevan Mission for safe drinking water in rural households. Solid & liquid waste management systems at village and urban ward levels. Construction of community centers, libraries, and recreation facilities for youth and elderly. Promotion of green and safe public spaces in urbanizing towns like Rudrapur, Sitarganj, Kashipur.

20. Renewable Energy

1. Solar Energy Expansion- Promotion of rooftop solar systems in industrial areas (SIDCUL, Rudrapur, Sitarganj, Pantnagar) and government buildings. Incentives for solar- powered irrigation pumps to reduce diesel and groundwater exploitation. Establishment of solar cold storages and drying units for agri-produce and fisheries. Creation of solar parks on barren or non-agricultural lands.
2. Infrastructure & Financing- Establishment of a Renewable Energy Facilitation Centre in the district for advisory, clearances, and bank linkage. Access to priority sector lending for renewable energy projects through banks/NABARD. Promotion of public-private

partnerships (PPP) for decentralized renewable projects.

3. To foster green growth, climate resilience, and sustainable development across agriculture, allied sectors, industrial/MSME, and social infrastructure sector, there is a need to promote climate resilient and organic farming, efficient water use technologies, energy efficient machinery, renewable energy, waste to energy units, effluent treatment plants, solid waste management, and climate proofed roads. NABARD's National Green Lending Facility provides an opportunity to address these sectoral requirements.

21. Informal Credit Delivery System

1. Strengthening SHGs, JLGs & FPOs- Expansion of SHG-Bank linkage programme to include one woman per household in rural areas. Promotion of Joint Liability Groups (JLGs) for landless farmers, sharecroppers, and tenant cultivators who lack collateral. Strengthening Farmer Producer Organisations (FPOs) with access to collective credit and marketing support.
2. Private sector and Small Finance banks in the district have taken lead in JLG financing, however, scheduled commercial banks are yet to scale up their involvement in this segment. There is an urgent need for Scheduled Commercial Banks, RRB and Cooperatives to adopt innovative lending models like JLGs for extending finance to SF/MF farmers, women involved small business activities.
3. Institutional & Policy Support- Creation of a district-level task force on financial inclusion (banks, NABARD, DIC, NGOs). Use of Credit Guarantee Schemes (CGTMSE, CGF for FPOs) to encourage banks to lend to small borrowers. Encouragement of co- lending models between banks, MFIs, and cooperatives for wider outreach.

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. The 3 tier 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:

2. 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. On system audits and yearend closures are still very low, and data reconciliation with old ERP is ongoing. UKStCB has been designated as the System Integrator (SI) in the State.

3. 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.

4. Cooperation among Cooperatives

The nationwide campaign launched in September 2024 is under implementation in the State also. In Uttarakhand, 2,419 PDGS accounts exist with cooperative banks; 338 new PDGS accounts have been opened, 14 microATMs distributed, and 512 RuPay KCCs issued to PDGS members. The campaign is focused on linking PACS and PDGS to cooperative banking services and enabling doorstep banking.

5. 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.

6. World's Largest Grain Storage Scheme

The scheme involves creation of various agricultural infrastructure at PACS level including setting up of decentralized warehouses, custom hiring centres, processing units and fair price shops etc. through convergence of various existing schemes of Government of India. A warehouse of 500 MT capacity has been built under Sahaspur PACS in Dehradun as a pilot project under the World's Largest Grain Storage Project for which NABARD had sanctioned refinance of Rs. 97.00 lakh. As on 25.06.2024 the Uttarakhand govt has identified total 42 PACS in 13 Districts of which 8 proposals have been sent to MoC under the World's Largest Grain Storage project.

7. PACS as Pradhan Mantri Kisan Samriddhi Kendras (PMKSK)

The Government is promoting PACS to operate PMKSK to ensure easy accessibility of fertilizer & related services to farmers in the country. As per the information shared by the state govt as on 25.06.2024, 322 PACS are functioning as PMKSK in Uttarakhand.

8. PACS as Common Service Centers (CSCs) for better access to eservices

An MoU has been signed between Ministry of Cooperation MeitY NABARD and CSC eGovernance Services India Limited for providing more than 300 eservices such as banking insurance Aadhar enrolment/ updation health services PAN card and IRCTC/ Bus/ Air ticket etc. through PACS. As per the information shared by the state govt as on 25.06.2024, 637 PACS are functioning as CSCs in Uttarakhand.

5. Status of Cooperatives in the District

1. The cooperative sector in Udham Singh Nagar comprises a total of 810 cooperatives covering 775 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies etc.) and 35 rural credit cooperatives (PACS LAMPs FSS etc.). These primary societies have nearly 1.39 lakh members spread across 648 villages.

6. Potential for formation of cooperatives

1. There is good potential for cooperative activity in Udham Singh Nagar area, because the distribution of operational area of cooperative societies in the district is not uniform and some villages are not covered in the operational area of any cooperative society. Therefore, there is a possibility of formation of credit cooperative societies in all the development blocks. Economic activities can be promoted in these areas by the formation of societies.



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	Promotional Activity	Under DPR Project – ‘Enhancing Sustainable Food Production through Aquaponics System’	Kashipur	Rs 21.42 Lakh	Nil	2000	<ul style="list-style-type: none"> 1) Model is being used for providing train the farmers on Integrated Farming System Technique. 2) Increased Income of farmers through dual production of fish and high value crops like leafy greens which can fetch premium prices. 3) Efficient Land Use for small landholders or farmers with limited space.



2	Promotional Activity	Formation and promotion of 'Basmati Agro Farmer Producer Company Limited' (FPO) under CSS – 10000 FPO Scheme	Kashipur	Rs 25 Lakh			700	<p>1) Improved Market Access; FPO enable collective bargaining, helping farmers get better prices for inputs and outputs by reducing dependency on middlemen.</p> <p>2) Increased Income and Profitability; By aggregating produce and reducing costs through bulk buying and shared services, farmers can significantly increase their net income.</p> <p>3) Capacity Building and Empowerment; training, access to credit, and exposure to modern farming practices thus empowering farmers with knowledge and decision making.</p>
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3	Promotional Activity	Formation and promotion of Udham Singh Nagar Sheep Goat Farmers Producer Organization (FPO) for promotion of goat rearing activities under PODF-ID	Sitarganj	Rs 9 Lakh		500	<p>1. Reduced Input Costs and Better Access to Resources:</p> <p>Farmers will benefit from bulk procurement of feed, medicines, and equipment at lower prices through the FPO, improving affordability and access to quality inputs.</p> <p>2. Enhanced Livestock Quality and Productivity:</p> <p>With USGF supplying high quality goats and providing technical guidance, farmers can expect improved breed performance, better health outcomes, and higher productivity.</p> <p>3. Buyback agreement ensures assured market</p>
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4	Promotional Activity	Formation and Promotion of Golden Era Farmer Producer Organizations Autonomous Cooperatives (FPO) under CSS-10000 FPO Scheme	Bajpur	Rs 25 Lakh		700	<p>1) Improved Market Access; FPO enable collective bargaining, helping farmers get better prices for inputs and outputs by reducing dependency on middlemen.</p> <p>2) Increased Income and Profitability; By aggregating produce and reducing costs through bulk buying and shared services, farmers can significantly increase their net income.</p> <p>3) Capacity Building and Empowerment; training, access to credit, and exposure to modern farming practices thus empowering farmers with knowledge and decision making.</p>
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5	Skill Training	Livelihood Entrepreneurs hip Development Programme (LEDP) on Spices cultivation processing and marketing	Khatima	Rs 6.32 lakh			90	<p>1. Increased Income through Value Addition : After the training, SHG members can earn better prices for their produce, leading to higher household income.</p> <p>2. SHG members start and manage small scale enterprises, fostering self-reliance and business skills.</p> <p>3. It creates employment opportunities across the value chain from production to packaging and connects SHGs to larger markets.</p>
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6	Skill Training	Livelihood Entrepreneurs hip Development Programme (LEDP) on Jute Bag making and marketing	Sitarganj	Rs 7.15 lakh			90	<p>1. Training in design, quality production, and entrepreneurship equips SHG women with the skills to produce market ready jute bags, boosting their confidence</p> <p>2. Access to finance, raw materials, and marketing platforms enables SHGs to establish microenterprises, generating consistent income and employment within the community</p> <p>3. Enhanced Market Reach and Brand Visibility</p>
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7	Banking Technology	Support to DCCB US Nagar for Green PIN	Entire district	Rs 1.18 lakh			Udham Singh Nagar District Cooperative Bank has been sanctioned grant support under FIF which helped bank in providing "Green PIN facility" to its customers.
8	Banking Technology	Mobile ATMs & Demonstration Vans to DCCB Udham Singh Nagar	Entire district	Rs 30 lakh			Udham Singh Nagar District Cooperative Bank Limited has been provided two mobile ATMs and demonstration vans to publicize the schemes related to the bank and to provide banking facilities to the remote parts of the district.



9	Banking Technology	Micro-ATM to PACS	Entire district	Rs 5.62 lakh			Micro-ATM will be accessible to member farmers of the PACS. Micro ATMs will enable people in remote villages and underserved areas to access basic banking services without travelling to DCCB bank branch
10	Awareness Creation	Digital Financial Literacy Awareness Camp to DCCB Udham Singh Nagar	Entire district	Rs 6 Lakh			Opening of new accounts Registration of beneficiaries under social security schemes like PMJJBY, PMSBY and APY. Awareness about remittances and cybersecurity.
11	Institution Development	Scheme for Computerization on of PACS	Entire district	Rs 300 lakh			Providing hardware and software support to PACS. Bringing common software for entire state. Bringing transparency in working of PACS. Ease in data maintenance



12	Banking Technology	Mobile ATMs & Demonstration Vans to DCCB Udham Singh Nagar	Entire district	Rs 30 lakh			Udham Singh Nagar District Cooperative Bank Limited has been provided two mobile ATMs and demonstration vans to publicize the schemes related to the bank and to provide banking facilities to the remote parts of the district.
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Success Stories

Success Story 1: Training Programme on production, Collection and processing of Spices



1	Scheme :	Livelihood Entrepreneurship Development Programme
2	Project Implementation Agency	Pragatisheel Gramin Yuva Chhatra Kalyan Samiti
3	Duration of the Project:	18 Months
4	Beneficiary	SHGs
5	No. of beneficiaries	90
6	Community	Scheduled Tribes, General
7	State	Uttarakhand
8	District	Udham Singh Nagar
9	Block	Khatima
10	Village	

1.1 Support provided- Training was imparted on the selection of suitable spice crops for the district, such as turmeric, ginger, coriander, chilly, and fennel. The participants were then guided on postharvest management practices, beginning with cleaning, sorting, and grading of raw produce.

Special emphasis was laid on scientific curing, boiling (for turmeric and ginger), and drying techniques to ensure retention of natural color, oil content, and aroma. They were also trained on proper storage methods to prevent damage from fungus, excess moisture, and pest infestation. Finally, the training covered packaging standards for both bulk supply and retail markets, enabling the SHGs to maintain quality and market competitiveness.

Earlier, women SHGs were provided only with small credit amounts; however, after undergoing training and exposure visits facilitated by bank officials, they were subsequently extended higher doses of credit to adequately meet their business requirements.

1.2 Pre-implementation status- Low awareness of crop suitability: Farmers and SHGs had little knowledge about which spice crops (turmeric, ginger, coriander, chili, fennel) were most suitable for local agro-climatic conditions.

Traditional postharvest practices: Lack of knowledge on scientific curing, boiling, and drying techniques led to loss of aroma, color, and oil content in spices.

Poor storage and packaging: Spices were often stored in open or unhygienic conditions, resulting in damage from moisture, fungus, and pests, and Limited exposure to quality standards: SHGs were unaware of FSSAI norms, moisture percentage checks, or adulteration issues.

Financial constraints: Earlier, meagre credit amounts restricted SHGs and its members from investing in processing machinery, packaging material, or branding initiatives.

1.3 Challenges faced- Limited access to modern processing machinery such as grinders, dryers, and packaging units constrained their ability to produce in bulk and maintain uniform quality. Inadequate storage infrastructure and frequent exposure to moisture and pests posed risks to the quality and shelf life of the products.

Market competition from established brands and dependence on middlemen for bulk sales further reduced profit margins. Additionally, timely and adequate credit flow remained a concern, as higher investment is required for branding, marketing, and setting up small processing units.

1.4 Impact- Improved Quality and Value Addition – SHGs adopted scientific practices in curing, drying, storage, and packaging, which helped retain aroma, color, and oil content of spices, and enabled them to produce spice powders and blends with higher market value.

Better Market Linkages – Training on branding, labeling, and compliance with quality standards (FSSAI) allowed SHGs to access organized markets and sell beyond local traders, improving profitability.

Enhanced Credit and Confidence – With improved skills and enterprise readiness, SHGs gained confidence, leading banks to provide higher doses of credit, thereby supporting expansion of spice-based enterprises.

Success Stories

Success Story 2: Demonstration of Aquaponics system for augmenting sustainable food production



1	Scheme	Farm Sector Promotion Fund (FSPF)
2	Project Implementation Agency :	Krishi Vigyan Kendra, Kashipur
3	Duration of the Project:	03 Years
4	Beneficiary	Farmers
5	No. of beneficiaries	700.00
6	Community	
7	State	Uttarakhand
8	District	Udham Singh Nagar
9	Block	Kashipur
10	Village	

2.1 Support provided- A grant assistance of ₹21.45 lakh was extended to Krishi Vigyan Kendra, Kashipur for the establishment of an Aquaponics and Sustainable Food Production project. The support covered the creation of fish tanks, installation of biosecurity fencing, pumps, grow beds, air-oxy tubes and aerators etc.

2.2 Pre-implementation status- Krishi Vigyan Kendra, Kashipur had proposed to establish an Aquaponics and Sustainable Food Production project with financial assistance from NABARD. The project was envisaged as a demonstration unit for showcasing the Integrated Farming Model to farmers and trainees.

Prior to the intervention, farmers in the district largely relied on traditional farming methods with limited awareness of scientific resource management practices. This often led to excessive water consumption, poor nutrient utilization, and gradual depletion of soil fertility.

The region was also witnessing challenges of declining groundwater levels and reduced farm productivity due to mono cropping and overdependence on chemical fertilizers. Farmers with small landholdings faced constraints in diversifying their income sources and were dependent only on conventional crop. The project was therefore conceptualized not only to enhance productivity and income of farmers but also to create awareness on climate-resilient, resource-efficient farming models that could be replicated across the district.

2.3 Challenges faced- Krishi Vigyan Kendra, Kashipur, being an ICAR institution under the administrative control of G.B. Pant University, Pantnagar, had sufficient physical infrastructure and land for demonstrative projects. However, it had to depend on external institutions and projects, for meeting its fund requirement.

Limited awareness and technical know-how among farmers regarding aquaponics and integrated farming systems posed a challenge in ensuring active participation and acceptance at the initial stage. High initial cost of infrastructure, equipment, and recurring inputs such as fish feed, seed, and aeration systems created apprehension among small and marginal farmers about replicability at the farm level. Since aquaponics is a relatively new concept in the region, creating effective forward and backward linkages for marketing of both fish and high-value crops required additional planning and coordination.

2.4 Impact- The demonstration of the Aquaponics and Sustainable Food Production project at KVK Kashipur has created an effective platform to train farmers on Integrated Farming Models, enabling them to understand principles of resource efficiency, crop diversification, and enhanced productivity. The system has enabled farmers to recycle nutrient rich wastewater from fish tanks as an alternative to chemical fertilizers, thereby promoting ecofriendly and cost effective cultivation practices.

By integrating fish rearing with high-value crop cultivation, farmers are able to generate dual income streams from the same unit of land and water, reducing their dependence on a single crop. The model has significant potential for replication in other regions of the district, serving as a best practice for sustainable intensification of agriculture in areas with limited landholding. KVK, Kashipur has provided training to 600 plus farmers out of which 30 to 40 farmers had adopted the technology.

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. Uyyatakhanda 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.

b 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.

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 Uttarakhand is most vulnerable to climate mediated risks. Mountainous regions are vulnerable to climate change and have shown "above average warming" in the 20th century. Studies conducted by MoEF have shown an increase in annual temperature in the Himalayan region a net increase in rainfall in the 2030s with respect to the simulated rainfall of the 1970s in the Himalayan region. Impacts are expected to range from reduced genetic diversity of species to erratic rainfall leading to flash floods to glacial melt in the Himalayas leading to increased flooding that will affect water resources within the next few decades. The climate response strategy of Uttarakhand has key elements such as accelerating inclusive economic growth promoting sustainable development securing and diversifying livelihoods Executive Summary Uttarakhand Action Plan for Climate Change 20 and safeguarding ecosystem services. Further the strategy envisaged should not be viewed as a standalone action; instead it should be integrated into the regular developmental planning process.

b From the SAPCC perspective Udham Singh Nagar being part of the Terai plains is highly sensitive to changing climatic conditions. Temperature projections indicate a significant rise in both maximum and minimum temperatures with night-time warming particularly

concerning as it enhances crop respiration losses and reduces productivity. Rainfall patterns show large inter-annual variability with projections under high-emission scenarios (RCP 8.5) suggesting possible declines in annual rainfall for the southern plains even as extreme rainfall events and short-duration heavy showers become more frequent. Such erratic distribution coupled with increasing heatwaves will adversely affect the agricultural system of the district—particularly water-intensive crops like paddy—by increasing evapotranspiration straining groundwater resources and lowering crop yields. Overall these changes imply heightened vulnerability of Udham Singh Nagar's agriculture necessitating a shift towards climate-resilient crops efficient irrigation and adaptive farming practices.

3.2 Any specific Climate Change initiative in the District by

Under the National Water Mission (Ministry of Jal Shakti) 100 government schools in Udham Singh Nagar were equipped with rooftop rainwater harvesting systems. These structures capture rainwater through rooftop gutters into storage tanks and recharge pits—conserving water replenishing groundwater and saving an estimated 2.3 million litres per year. This initiative also raises awareness among students about sustainable water management

The changing climatic conditions have placed considerable stress on agriculture in Udham Singh Nagar with rising productivity demands and unsustainable practices contributing to a decline in groundwater levels and nutrient loss due to excessive fertilizer application. The widespread cultivation of summer paddy a short-duration but highly water-intensive crop has further aggravated groundwater depletion. To address these challenges a project on the Integrated Farming Model—“Aquaponics and Sustainable Food Production”—was sanctioned to Krishi Vigyan Kendra (KVK) Kashipur under the Farm Sector Promotion Fund of NABARD. The initiative focuses on enhancing crop productivity improving resource-use efficiency promoting diversification and generating additional income for farmers. Under this project KVK experts in aquaculture agriculture and sustainable development have conducted specialized training sessions benefitting 628 farmers. After getting training around 35–40 farmers have adopted this model of farming.

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.

Source(s)

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Statistical Booklet 2023
2. Soil & Climate	Statistical Booklet 2023
3. Land Utilisation [Ha]	Statistical Booklet 2023
4. Ground Water Scenario (No. of blocks)	Statistical Booklet 2023
5. Distribution of Land Holding	Statistical Booklet 2023
6. Workers Profile [In 000]	Statistical Booklet 2023
7. Demographic Profile [In 000]	Statistical Booklet 2023
8. Households [In 000]	Statistical Booklet 2023
9. Household Amenities [Nos. in 000 Households]	Statistical Booklet 2023
10. Village-Level Infrastructure [Nos.]	Statistical Booklet 2023
1.a Additional Information	Statistical Booklet 2023
11. Infrastructure Relating To Health & Sanitation [Nos.]	Statistical Booklet 2023
12. Infrastructure & Support Services For Agriculture [Nos.]	Statistical Booklet 2023
13. Irrigation Coverage [000 Ha]	Statistical Booklet 2023
14. Infrastructure For Storage, Transport & Marketing	Statistical Booklet 2023
15. Processing Units	Statistical Booklet 2023
16. Animal Population as per Census [Nos.]	Statistical Booklet 2023
17. Infrastructure for Development of Allied Activities [Nos.]	Statistical Booklet 2023
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Statistical Booklet 2023
Table 1: Irrigated Area & Potential	District at a glance 2023
Table 1: Mechanisation in District	District Statistical Booklet
Table 2: Service Centers	Agriculture Department
Table 1: Area under Forest Cover & Waste Land	District at a glance 2023
Table 1: Processing Infrastructure	District Dairy Deptt
Table 1: Inland Fisheries Facilities	District Fisheries Deptt.
Table 1: Agri Storage Infrastructure	District Statistical Booklet
Table 1: MSME units - Cumulative	MSME Deptt
Table 1: Details of non-credit cooperative societies	District Statistical Booklet 2023
Table 2: Details of credit cooperative societies	District Statistical Booklet 2023

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



Sources	
1	SLBC Reports Lead Bank
2	SLBC Reports Lead Bank
3	SLBC Reports Lead Bank

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

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