



# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Rudraprayag 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: Rudraprayag**

**State: Uttarakhand**



**National Bank for Agriculture and Rural  
Development**

**Uttarakhand Regional Office,  
Dehradun**

**PLP Document Prepared by:**

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Rudraprayag

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<sup>27</sup> has been meticulously crafted by NABARD in line with its mandate to harmonize institutional credit planning with the developmental priorities of the district. As a strategic planning document, the PLP plays pivotal role in steering ground level credit flow at the district level, ensuring alignment with national policy objectives while remaining responsive to local needs and aspirations.

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

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

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

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

The preparation of this PLP has presented several challenges that reflect the evolving dynamics of the agricultural sector in Uttarakhand. A declining trend in the Gross Cropped Area, coupled with shrinking operational agriculture landholdings and increasing fragmentation of agricultural land, continues to limit farmers capacity to access and effectively utilize institutional credit particularly for crop loan financing. Simultaneously, the ambitious agriculture credit target set by the Central Government for 2025<sup>26</sup> reaffirms and underscores the national commitment to strengthening rural credit delivery. Bridging the gap between these aspirational targets and the on ground realities has been a focus of this PLP.

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

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

Pankaj Yadav  
Chief General Manager  
10 October 2025







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## Abbreviations

Abbreviation	Expansion
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
CISS	Capital Investment Subsidy Scheme
CWC	Central Warehousing Corporation
CDF	Co-operative Development Fund
CBS	Core Banking Solution
DAP	Development Action Plan
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
FPO	Farmer Producer Organisation
FC	Farmers Club
FSS	Farmers Service Society
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLCCC	Financial Literacy and Credit Counselling Centres
FLC	Financial Literacy Centre
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
HYV	High Yielding Variety
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
JNNSM	Jawaharlal Nehru National Solar Mission
JLG	Joint Liability Group
KVI	Khadi and Village Industries
KCC	Kisan Credit Card



Abbreviation	Expansion
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
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
NRLM	National Rural Livelihood Mission
NWDPR	National Watershed Development Project for Rainfed Areas
NBFC	Non-Banking Financial Company
NGO	Non-Governmental Organization
PKVY	Paramparagat Krishi Vikas Yojana
PAIS	Personal Accident Insurance Scheme
PLP	Potential Linked Credit Plan
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PACS	Primary Agricultural Cooperative Society
PHC	Primary Health Centre
PWCS	Primary Weavers Cooperative Society
PMEGP	Prime Minister's Employment Generation Programme
RWHS	Rainwater Harvesting Structure
RKVY	Rashtriya Krishi Vikash Yojana
RRB	Regional Rural Bank
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RNFS	Rural Non-Farm Sector



Abbreviation	Expansion
RSETI	Rural Self Employment Training Institute
SAO	Seasonal Agricultural Operations
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SAP	Service Area Plan
STCCS	Short Term Co-operative Credit Structure
SLBC	State Level Bankers' Committee
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
TFO	Total Financial Outlay
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	The geographical area of the district is 1984 sq km and population is 2.42 lakh. The district is situated in the Himalayan region and is surrounded by Chamoli to the North-East, Uttarkashi to the North, Tehri Garhwal to the West and Pauri Garhwal to the South.
Type of soil	Rudraprayag district in Uttarakhand features a diverse range of soil types due to its varied topography and climate. Residual sandy loam and brown forest soil rich in organic matter is found in the district.
Primary occupation	The majority of the district's population depends on agriculture and allied activities. Dairy is major allied activities in the district.
Land holding structure	The total area of 30547 holdings is 20380.09 hectares, with an average holding size of 0.67 hectares. As per Agriculture land use, 76.8% of the total reported area is under forest land, only 10% of the land is cultivable. 93% of agricultural holdings are less than 2 hectares and scattered.



### 3. Sectoral trends in credit flow

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

During the FY 2024–25, ₹26412.70 lakh was disbursed under the ACP, achieving 40.36% of the targeted ₹65444.27 lakh. Of the total credit disbursed, agriculture accounted for 54.37% and MSME for 42.83%. The average achievement over the past three years stood at 58.20%.

#### 2. Investment credit in agriculture

Under Investment credit in agriculture, the sector had ACP achievement of ₹10457.44 lakh against the target of ₹17992.07. However, the share of Agri. Term loan was 72.81% of the total agriculture loan for FY 2024-25.

#### 3. Credit flow to MSMEs

MSME sector is growing in the district. Total ACP achievement under MSME sector during the last three years was ₹7595.00 lakh (85.7%), ₹10452.23 lakh (99.4%) and ₹11311.58 lakh (64.6%) respectively. However, share of MSME loan was 42.83% of the total priority sector loan disbursed for FY 2024 25.

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

The Other Priority Sector (OPS) has been underperforming, with a continuous decline in achievement over the years.



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

##### 1. Projection for the year

The total priority sector estimated in the Potential Linked Plan (PLP) for 2026-27 is ₹63094.29 lakh, which is 22.84% higher than the PLP estimate for 2025-26.

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

For FY 27, Crop Loan is estimated as ₹15205.56 lakh, Working Capital under AH&F sub-sector is ₹1115.92 lakh, Agri. Allied Loan is ₹13245.26 lakh, Agriculture Infrastructure is ₹615.87 lakh and Ancillary Activities ₹686.96 lakh. Investment credit is 47.13% of the total agricultural credit.

##### 3. Projection for MSMEs

The MSME Sector has been estimated at ₹24000 lakh which is 12% higher than the PLP estimate for 2025-26 and 38.04% of the total estimation under priority sector.

##### 4. Projection for other purposes

The estimated projection for Education, Housing, Renewable energy, Social and other sectors are ₹297 lakh, ₹5040 lakh, ₹1085.47, ₹969.75 lakh and ₹765 lakh respectively.

#### 5. Developmental Initiatives

- 1 To provide financial assistance under RIDF to the State Government for infrastructure creation under rural connectivity, social sector and agriculture & related sector.
- 2 Digitization of PACS to bring on common accounting system, increase efficiency, bring transparency in operations and enable PACS to diversify their business.
- 3 Skill enhancement of SHG members through training and capacity building, credit linkage of members through banks, marketing support and initiation of micro enterprises through handholding support by SHG members.
- 4 Refinance support to banks at concessional rates to meet farmers' credit needs, along with financial assistance for promoting financial inclusion and technology adoption.





## 6. Thrust Areas

- 1 PACS computerisation implementation will be key area to ensure operational efficiency and service delivery by PACS at village level for better financial management and governance of PACS in the district.
- 2 Promoting climate-resilient agriculture in Rudraprayag district through innovative initiatives such as community based farming, IFS and crop diversification will be key to enhancing the region's resilience to climate change and should be prioritized in future development efforts.
- 3 Accelerating pace of capital formation in agriculture & allied sectors. Banks need to focus on providing agriculture term loans to farmers which will lead to capital formation in the sector.
- 4 All concerned institutions must undertake concerted efforts to ensure comprehensive coverage of the Kisan Credit Card (KCC) and crop insurance schemes for all farmers in the district.

## 7. Major Constraints and Suggested Action Points

- 1 To boost credit off-take in the district, the State Government may consider strengthening key infrastructure such as establishing soil testing labs in each block, enhancing the extension network, and promoting technology dissemination.
- 2 The district faces gaps in infrastructure, including inadequate scientific storage for fruits and vegetables, lack of facilities for sorting, grading, and packing, no cold storage and a shortage of nurseries for quality planting material and value addition services.
- 3 Integrated farming system concept should be implemented in the district by integrating crop management, horticulture, livestock and fisheries

## 8. Way Forward

- 1 To achieve the estimated total credit potential in the district and particularly to enhance capital formation in agriculture, coordinated efforts by all stakeholders such as banks, Government departments etc. are required.
- 2 Focus on strategically scaling up rural MSMEs to increase rural employment opportunities, improve livelihoods and promote sustainable economic growth while continuing to support the building of a resilient, robust, and diversified farm sector.
- 3 Accelerated growth in agriculture can be achieved through increased investments in value addition of agri-produce, promotion of food processing, production of quality seeds, development of micro and small-scale industries, and enhanced credit support to institutions such as SHGs, JLGs and PACS.
- 4 Banks must ensure timely submission of credit flow data to the Lead Bank to facilitate effective review during DCC/DLRC meetings and enable prompt corrective actions



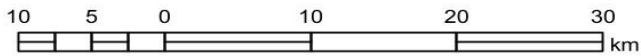
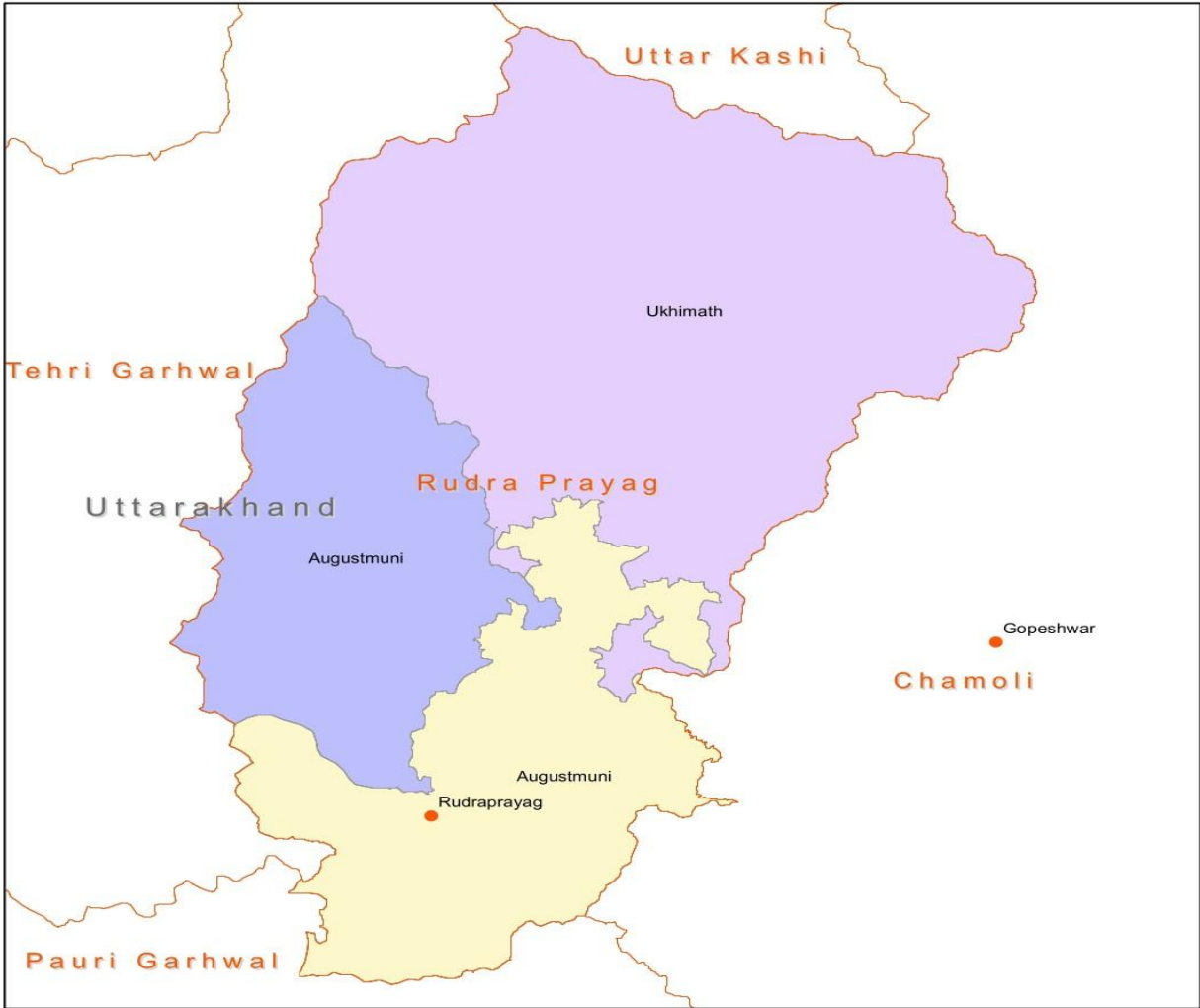
# Part A



District Map



Block Map - Rudra Prayag



**Legend**

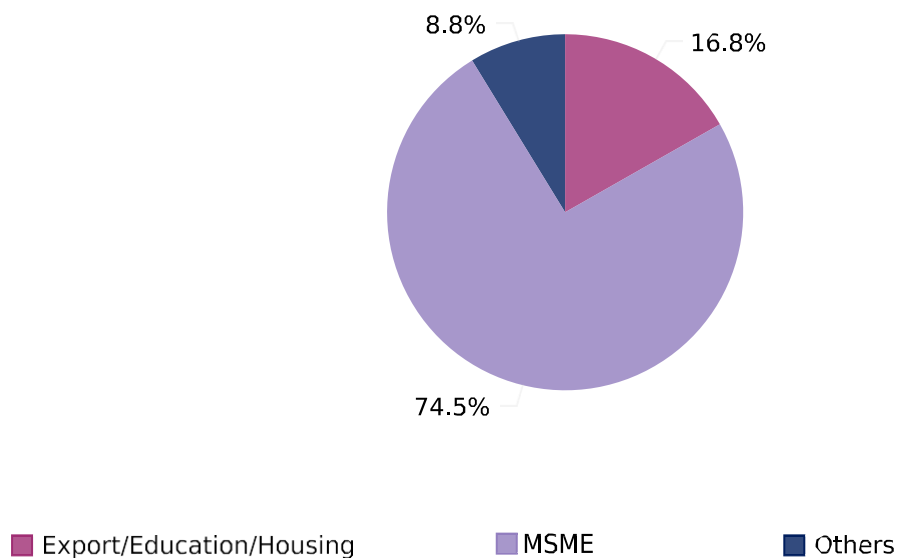
- District Head Quarter
- ▭ State Boundary
- ▭ District Boundary
- ▭ Block Boundary

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	29566.74
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	16321.48
2	Term Loan for agriculture and allied activities	13245.26
B	Agriculture Infrastructure	615.87
C	Ancillary activities	686.96
I	Credit Potential for Agriculture A+B+C)	30869.57
II	Micro, Small and Medium Enterprises	24000
III	Export Credit	67.5
IV	Education	297
V	Housing	5040
VI	Social Infrastructure	969.75
VII	Renewable energy	1085.47
VIII	Others	765
	<b>Total Priority Sector</b>	<b>63094.29</b>





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

(₹ lakh)

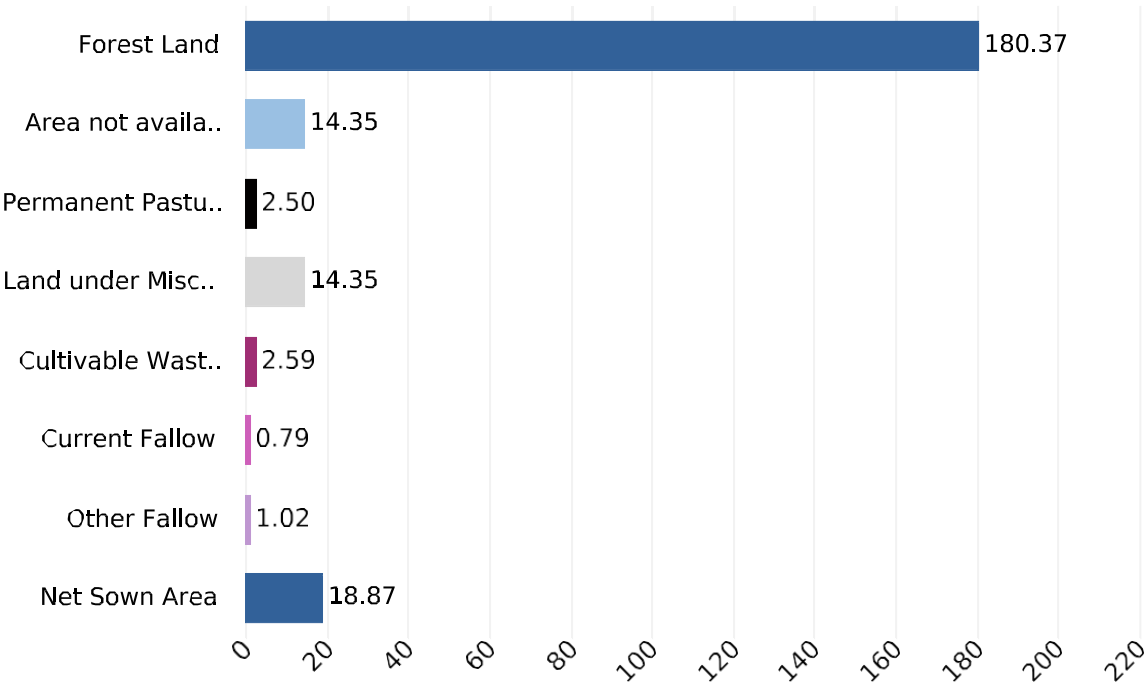
Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	15205.56
2	Water Resources	96.01
3	Farm Mechanisation	258.81
4	Plantation & Horticulture with Sericulture	696.14
5	Forestry & Waste Land Development	146.85
6	Animal Husbandry - Dairy	4193.73
7	Animal Husbandry - Poultry	289.6
8	Animal Husbandry - Sheep, Goat, Piggery	6545.67
9	Fisheries	82.8
10	Farm Credit- Others	2051.57
	Sub total	29566.74
B	Agriculture Infrastructure	
1	Construction of storage	219.14
2	Land development, Soil conservation, Wasteland development	369.46
3	Agriculture Infrastructure - Others	27.27
	Sub total	615.87
C	Ancillary activities	
1	Food & Agro. Processing	597.08
2	Ancillary activities - Others	89.88
	Sub Total	686.96
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	6750
II	B Service Sector - Term Loan	4087.5
II	C Manufacturing Sector - WC	7575
II	D Service Sector - WC	5587.5
II	E MSME - Others	0
	Total MSME	24000
III	Export Credit	67.5
IV	Education	297
V	Housing	5040
VI	Social Infrastructure	969.75
VII	Renewable energy	1085.47
VIII	Others	765
	<b>Total Priority Sector</b>	<b>63094.29</b>



# District Profile

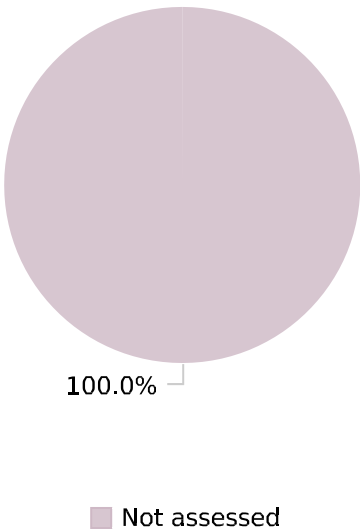


1. Land Utilisation ('000 hectares)



District Statistical Booklet, 2024

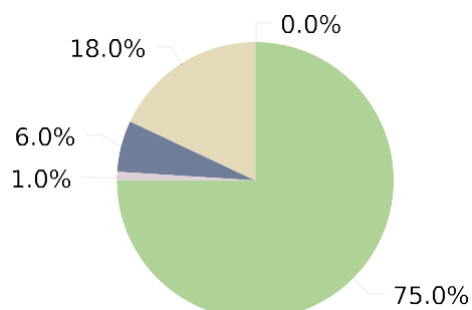
2. Status of Extraction of Ground Water - No. of blocks



CGWB Website

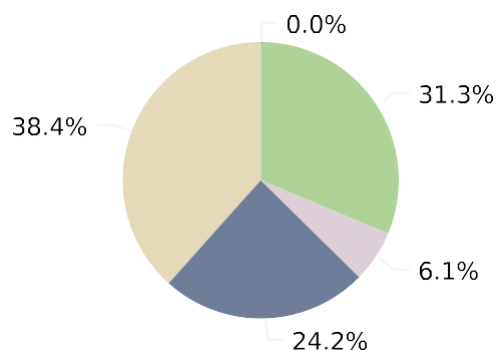


### 3. Landholding - No. of Farmers (%)



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

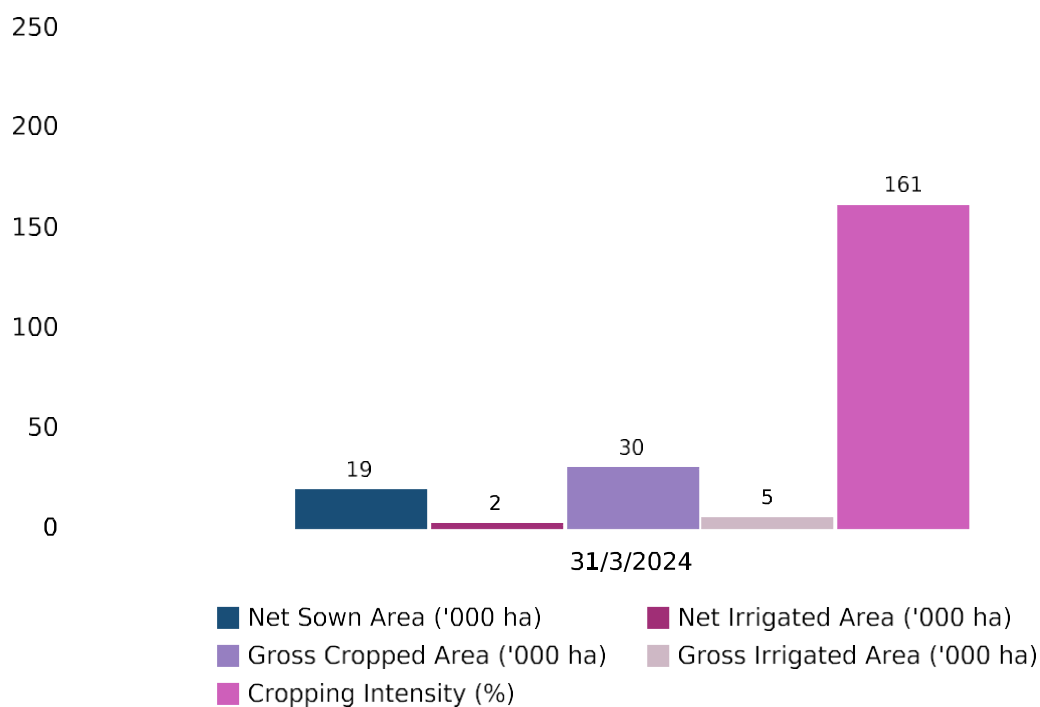
### Landholding - Area (%)



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

Landholding Agri Census 2021-22

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

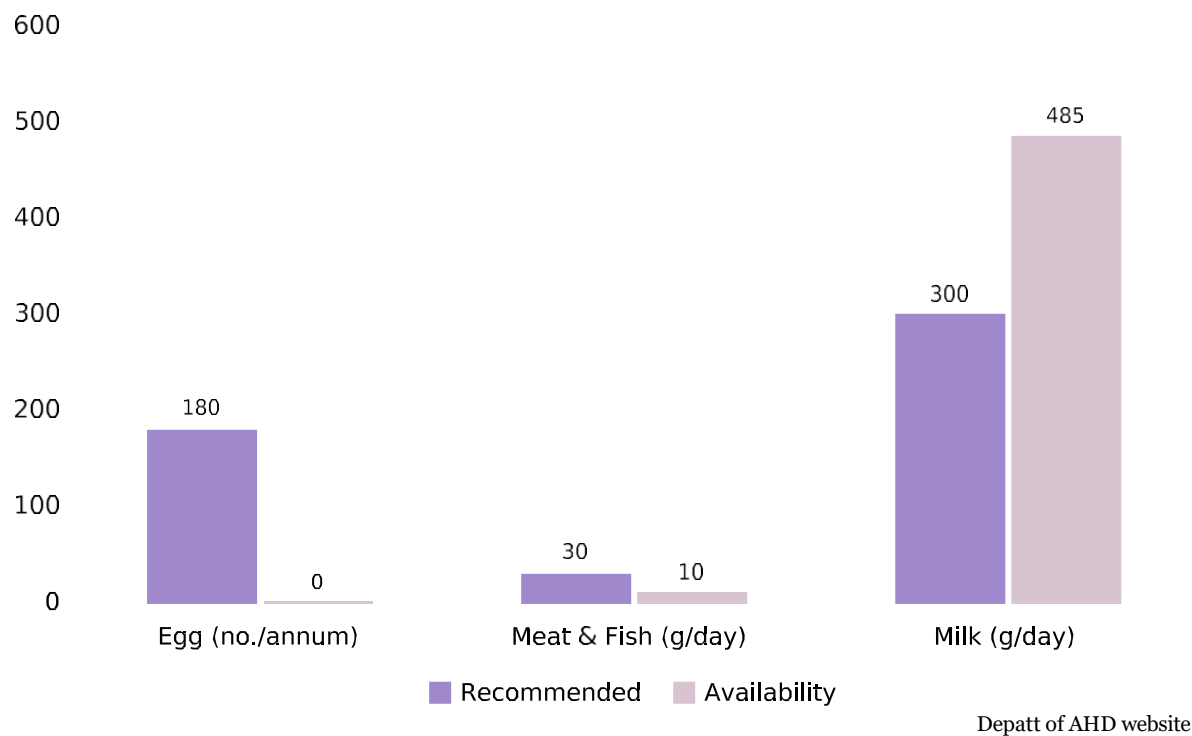


- Net Sown Area ('000 ha)
- Net Irrigated Area ('000 ha)
- Gross Cropped Area ('000 ha)
- Gross Irrigated Area ('000 ha)
- Cropping Intensity (%)





5. Per-capita availability





## Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	1984.00
3	No. of Blocks	3
4	No. of revenue villages	635
5	No. of Gram Panchayats	336
2	No. of Sub Divisions	3

#### 1.a Additional Information

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

### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Uttarakhand
2	District	Rudraprayag
3	Agro-climatic Zone 1	SAZ49 - Zone A up to 1000 M
4	Agro-climatic Zone 2	SAZ50 - Zone B 1000-1500M
5	Agro-climatic Zone 3	SAZ51 - Zone C 1500-2400M
6	Agro-climatic Zone 4	SAZ52 - Zone D > 2400 M
7	Agro-climatic Zone 5	PAZ1 - Western Himalayan Region
8	Climate	Subtropical and temperate
9	Soil Type	Reisidual Sandy loam and brown forest soil



### 3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	234.80
2	Forest Land	180.37
3	Area not available for cultivation	14.35
4	Barren and Unculturable land	8.42
5	Permanent Pasture and Grazing Land	2.50
6	Land under Miscellaneous Tree Crops	14.35
7	Cultivable Wasteland	2.59
8	Current Fallow	0.79
9	Other Fallow	1.02

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

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

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	22.93	75.06	6.34	31.11
2	>1 to <=2 ha	5.45	17.84	7.70	37.78
3	>2 to <=4 ha	1.91	6.25	4.97	24.39
4	>4 to <=10 ha	0.25	0.82	1.31	6.43
5	>10 ha	0.01	0.03	0.06	0.29
6	Total	30.55	100.00	20.38	100.00

### 6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
4	Workers engaged in Household Industries	1.47
3	Agricultural Labourers	1.52
1	Cultivators	56.88
2	Of the above, Small/ Marginal Farmers	51.52
5	Workers engaged in Allied agro activities	34.00
6	Other workers	19.08

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

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	242.29	114.59	127.70	232.36	9.93
2	Scheduled Caste	47.68	23.59	24.09	44.64	3.04
3	Scheduled Tribe	0.39	0.22	0.17	0.24	0.15
4	Literate	171.00	91.80	79.13	155.60	15.33

**8. Households [In '000]**

Sr. No.	Particulars	Nos.
1	Total Households	53.54
2	Rural Households	50.89
3	BPL Households	32.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	
2	Having source of drinking water	51.00
3	Having electricity supply	49.00
4	Having independent toilets	41.00

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	635
2	Villages having Agriculture Power Supply	
3	Villages having Post Offices	121
4	Villages having Banking Facilities	378
5	Villages having Primary Schools	623
6	Villages having Primary Health Centres	38
7	Villages having Potable Water Supply	635
8	Villages connected with Paved Approach Roads	590

## Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	692
2	Primary Health Centres	36
3	Primary Health Sub-Centres	75
4	Dispensaries	41
5	Hospitals	19
6	Hospital Beds	312

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	27
2	Registered FPOs	8
3	Agro Service Centres	27
4	Soil Testing Centres	1
5	Approved nurseries	4
6	Pumpsets Energised	29
7	Krishi Vigyan Kendras	1

### 13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	20.68
2	Irrigation Potential Created	2.38
3	Net Irrigated Area (Total area irrigated at least once)	2.38
4	Area irrigated by Canals/ Channels	1.11
5	Area irrigated by Wells	0.00
6	Area irrigated by Tanks	0.00
7	Area irrigated by Other Sources	1.27
8	Irrigation Potential Utilized (Gross Irrigated Area)	4.59

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	2939
2	Railway Line [km]	0
3	Public Transport Vehicle [Nos]	2364
4	Goods Transport Vehicles [Nos.]	1121

**15. Processing Units**

Sr. No.	Type of Processsing Activity	No. of Units	Capacity
2	Sugarcane (Gur/ Khandsari/ Sugar)	0	0
3	Fruit (Pulp/ Juice/ Fruit drink)	11	28
4	Spices (Masala Powders/ Pastes)	5	12
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	0
6	Cotton (Ginning/ Spinning/ Weaving)	0	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	1	

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	2960	307	2653
2	Cattle - Indigenous	71277	28786	42491
3	Buffaloes	31115	430	30685
4	Sheep - Cross bred	819	145	674
5	Sheep - Indigenous	12265	1864	10401
6	Goat	28363	6464	21899
7	Pig - Cross bred	0	0	0
8	Pig - Indigenous	44	9	35
9	Horse/Donkey/Camel	2796		
10	Rabbit	48		
11	Poultry - Improved	25764		
12	Poultry – Indigenous	110		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	16
2	Veterinary Dispensaries	36
3	Disease Diagnostic Centres	40
4	Artificial Insemination Centers	30
5	Animal Breeding Farms	5
6	Dairy Cooperative Societies	119
7	Milk Collection Centres	119
8	Fishermen Societies	6
9	Fish Markets	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	51.80	MT	1	gm/day
2	Egg	30.18	Lakh Nos.	0	nos/p.a.
3	Milk	42.93	MT	485	gm/day
4	Meat	824.60	MT	9	gm/day
5	Wool	17.63	MT		



## District Profile

### Key Insights into Agriculture and Allied Sectors

#### Crop Production, Maintenance and Marketing ' Agriculture

Particulars	31/03/2025
Rainfall -Normal (mm)	1950
Rainfall - Actual (mm)	1773

#### Irrigated Area, Cropping Intensity

Particulars	31/03/2024
Gross Cropped Area ('000 ha)	30.36
Net sown area ('000 ha)	18.87
Cropping intensity (%)	160.89

#### Input Use Pattern

Particulars	31/03/2024
Fertilizer consumption - Kharif (kg/ha)	0.00
Fertilizer consumption - Rabi (kg/ha)	0.00

#### Trend in procurement/ marketing

Particulars	31/03/2025
RMCS/ eNAM platforms (No.)	1

#### KCC Coverage

Particulars	31/03/2025
KCC coverage (No.)	15616
GLC through KCC (Rs. lakh)	3968.90

#### Soil testing facilities

Particulars	31/03/2025
Soil Testing Laboratories (No.)	1
Soil Health Cards Issued (No.)	3500

#### Crop Insurance

Particulars	31/03/2025
Crop Insurance Coverage (No.)	1499



**Major Crops, Area, Production, Productivity**

Crop	31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)
Wheat	9.69	15.37
Rice	8.65	11.08
Finger Millet	5.69	8.56
Barnyard Millet	4.50	7.35
Barley	1.86	2.21

**Irrigated Area & Potential**

Particulars	31/03/2024
Net Irrigation Potential (000 ha)	2
Net Irrigated Area (000 ha)	2
Gross Irrigated Area (000 ha)	5

**Block level water exploitation status**

Sr.No.	Particulars	District	Block Name	Status
1	Uttarakhand	Rudraprayag	Augustmuni	Not Assessed
2	Uttarakhand	Rudraprayag	Jakholi	Not Assessed
3	Uttarakhand	Rudraprayag	Ukhimath	Not Assessed

**Farm Mechanisation****Mechanisation in District**

Particulars	31/03/2024
No. of tractors	4
Threshers/Cutters	11

**Service Centers**

Particulars	31/03/2024
Custom Hiring & Agro Service Centers (No.)	69

**Plantation & Horticulture including Sericulture****Production Clusters**

Particulars	31/03/2024
Clusters	65

**Sericulture**

Particulars	31/03/2024
Area under sericulture (ha)	58
Production- kg	1000

**Weavers Clusters**

Particulars	31/03/2024
Popular variety (ies)	Mulberry Oak
Weavers population (No.)	560
Reeling Units (No.)	6

**Production and Productivity**

Crop	31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)
Sweet Orange	8.41	8.59
Mango	4.46	2.39
Apple	4.38	2.25
Walnut	3.31	0.67

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

Particulars	31/03/2024
Forest Cover (000 ha)	180
Waste Land (000 ha)	3

## District Profile

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

#### Animal Husbandry ' Dairy

##### Processing Infrastructure

Particulars	31/03/2024
Chilling Centers (No.)	1

#### Animal Husbandry - Poultry

##### Poultry

Particulars	31/03/2024
Broiler Farms (No.)	120

#### Fisheries

##### Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	580
Fish Seed Hatchery (No.)	2

#### Agri. Infrastructure

##### Agri Storage Infrastructure

Particulars	Status
Storage Godowns (No.)	30
Storage Godowns ( Capacity - 000 MT)	4
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	1

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

##### NABARD's interventions

Particulars	Status
Watershed Projects (No.)	1
Watershed Projects - Area treated (000 ha)	1



## District Profile

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

#### Agri Infrastructure ' Others

##### Fertilizer Consumption

Particulars	31/03/2024
Fertilizer Consumption (000 kg)	0.00
Pesticides Consumption (000 kg)	0.00

##### Facilities Available

Particulars	Status
Pack Houses (No.)	2

##### MSME

Particulars	Status
Micro Units (No.)	5801
Udyog Aadhar Registrations (No.)	5801

##### Skill Development Trainings

Particulars	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	62
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	13

##### Status of SHGs

Particulars	31/03/2024
No. of intensive blocks	3
No. of SHGs formed	2550
No. of SHGs credit linked (including repeat finance)	2385
Bank loan disbursed (Rs. lakh)	42960.00
Average loan per SHG (Rs. lakh)	20.07
Percentage of women SHGs %	100.00



## Status and Prospects of Cooperatives

### Details of non-credit cooperative societies

Particulars	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	125
Labour Societies (No.)	7
Others (No.)	20
Total (No)%	152

### Details of credit cooperative societies

Particulars	31/03/2024
Primary Agriculture Credit Societies (No.)	62

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

Sr. No.	State	District	Block	31/03/2025	
				Sector	No. of Societies
1	Uttarakhand	Rudraprayag	Augustmuni	Milk Societies	43
2	Uttarakhand	Rudraprayag	Augustmuni	Fishery Societies	3
3	Uttarakhand	Rudraprayag	Augustmuni	Labour Societies	4
4	Uttarakhand	Rudraprayag	Jakholi	Milk Societies	48
5	Uttarakhand	Rudraprayag	Jakholi	Fishery Societies	1
6	Uttarakhand	Rudraprayag	Jakholi	Labour Societies	2
7	Uttarakhand	Rudraprayag	Ukhimath	Milk Societies	28
8	Uttarakhand	Rudraprayag	Ukhimath	Fishery Societies	2
9	Uttarakhand	Rudraprayag	Ukhimath	Labour Societies	1

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

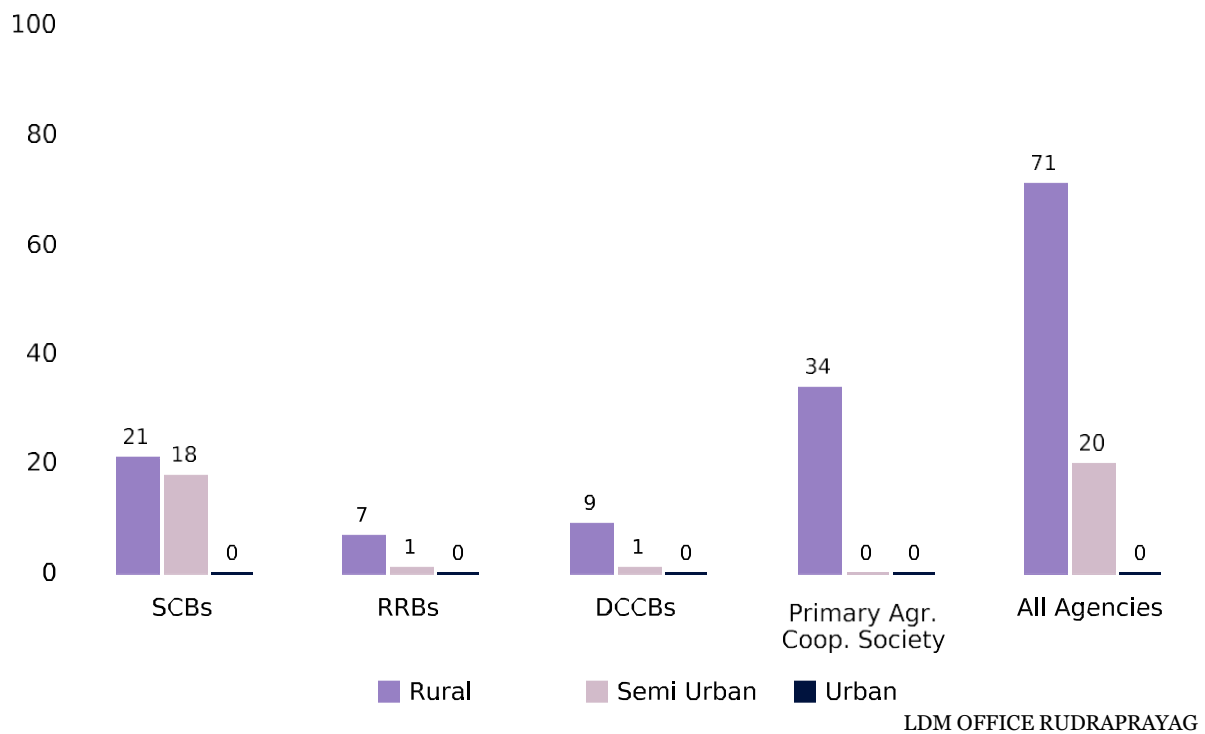
Sr.No.	MoC Scheme/ Initiative	Status/ Progress in the district
		No. of PACS/ No. of Units
1	Adoption of Model Bye-laws by the societies in the district	34
2	PACS Computerisation	34
3	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	28
4	PACS as Common Service Centres (CSCs)	32
5	PACS as Kisan Samridhi Kendras (KSKs)	34
6	PACS as Jan Aushadi Kendras (JAK)	4
7	PACS as Pani Samitis	4
A	Membership in Multi State Cooperative Society on Seeds	29
B	Membership in Multi State Cooperative Society on Organic farming & products	26
C	Membership in Multi State Cooperative Society on Agri-exports	26



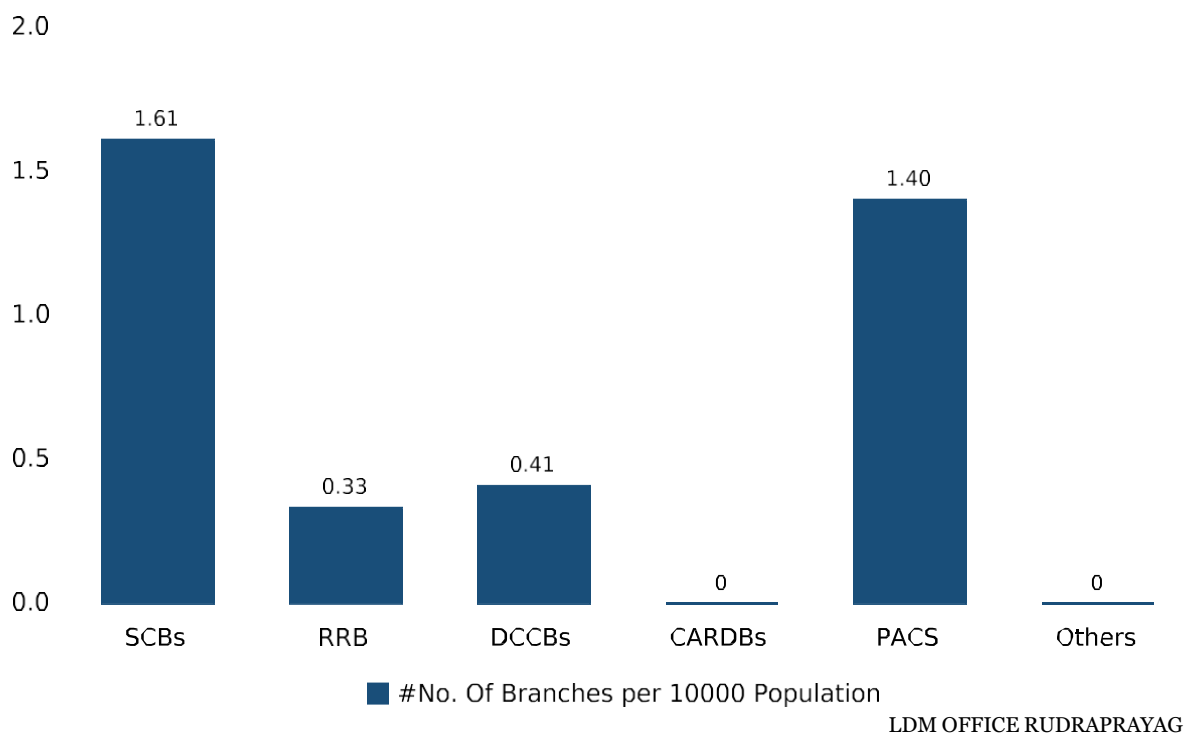
# Banking Profile



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



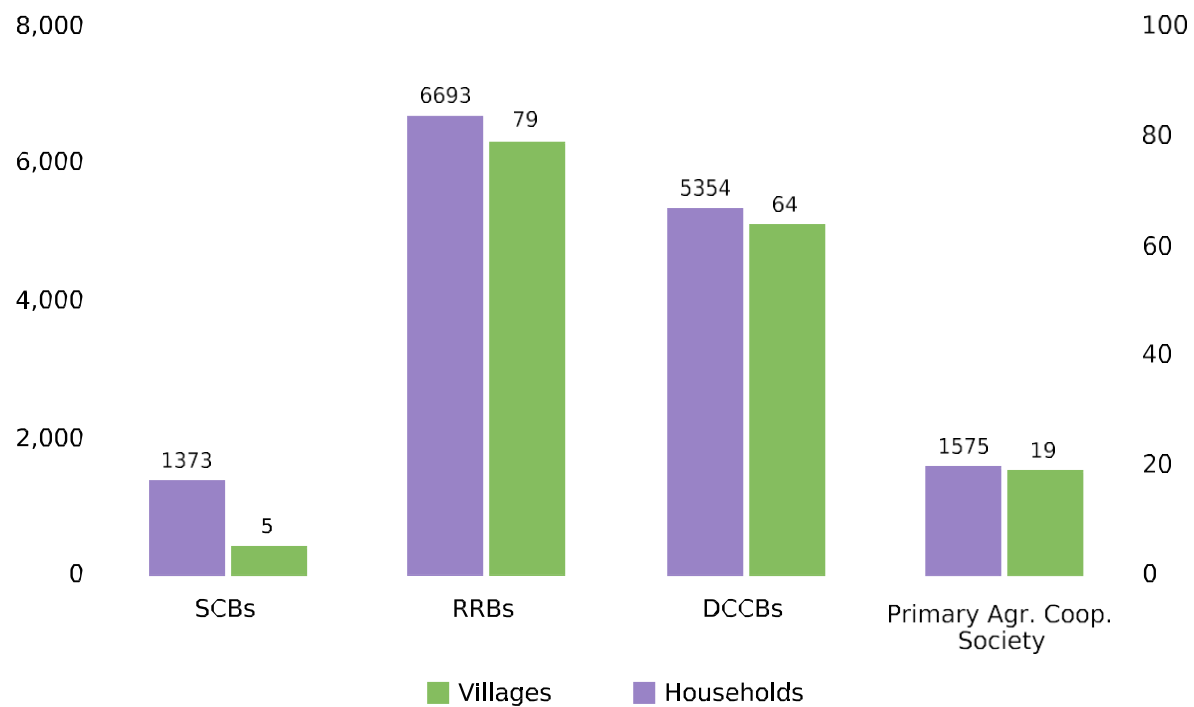
### 2. Branch Penetration





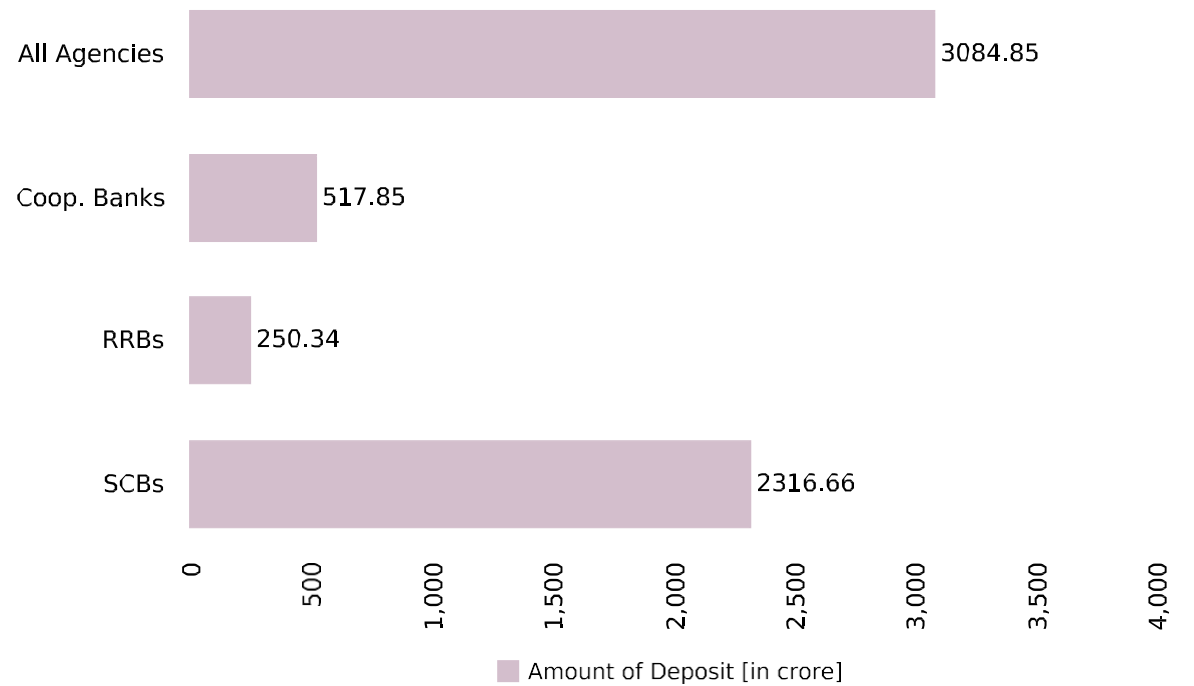


3. Agency wise - Per branch Outreach



LDM OFFICE RUDRAPRAYAG

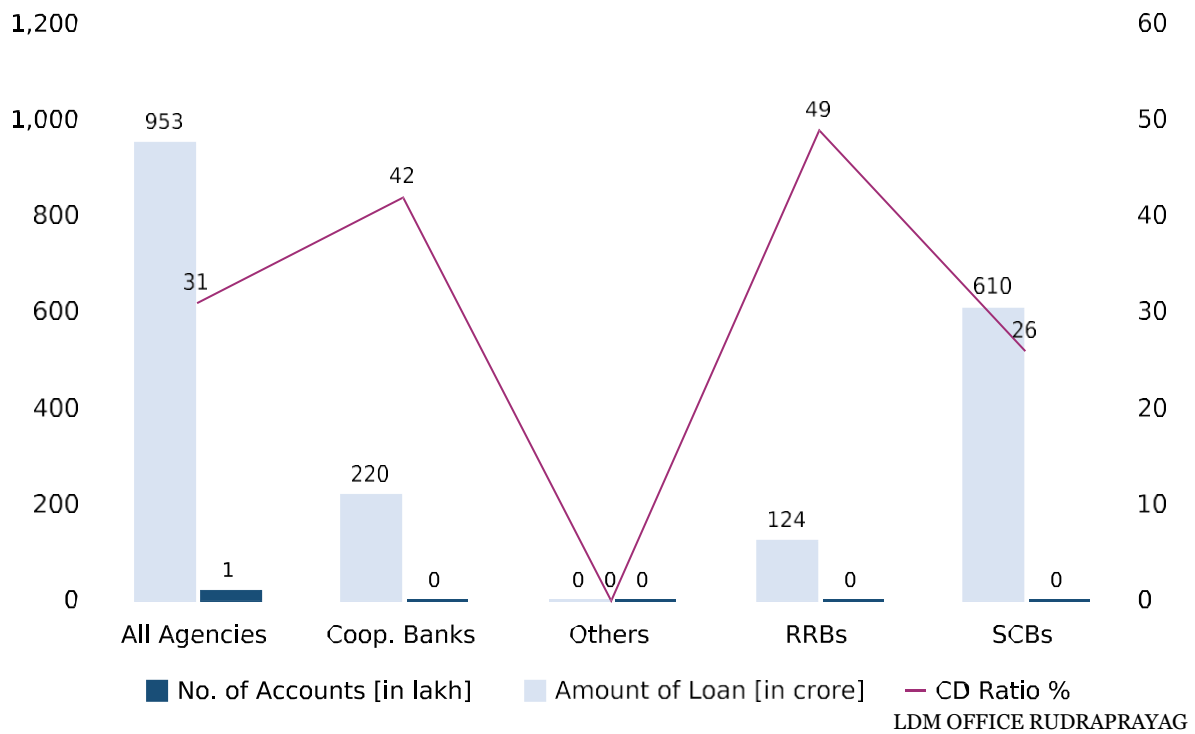
4. Agency wise - Deposit O/s



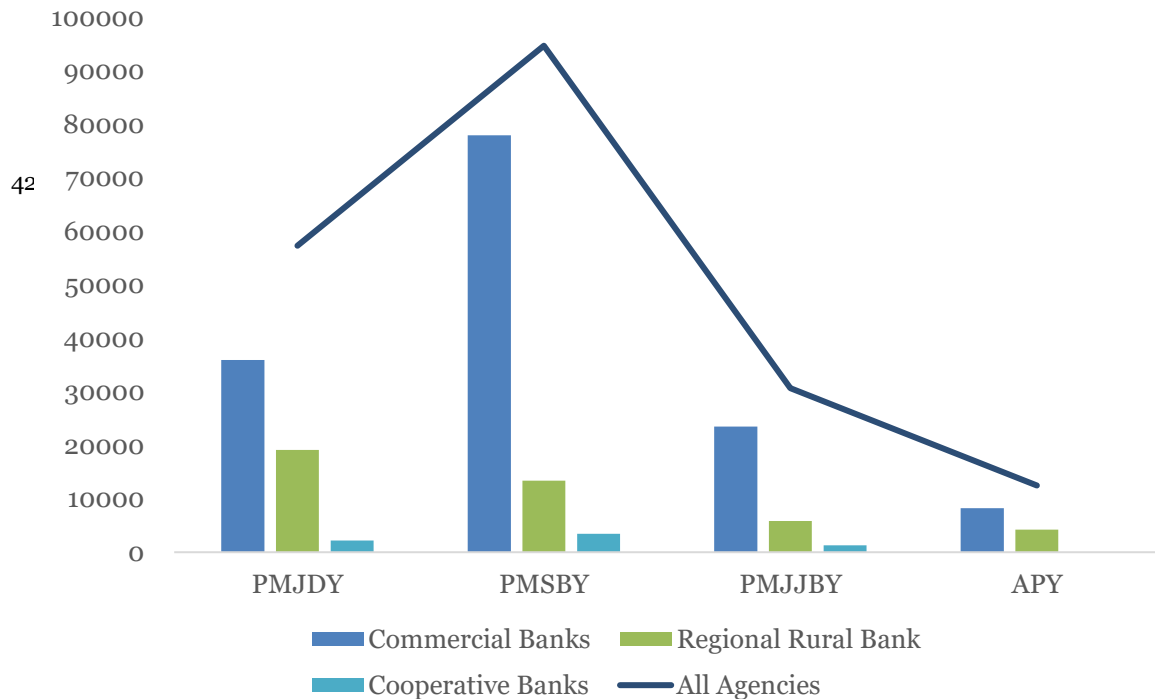
LDM OFFICE RUDRAPRAYAG



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



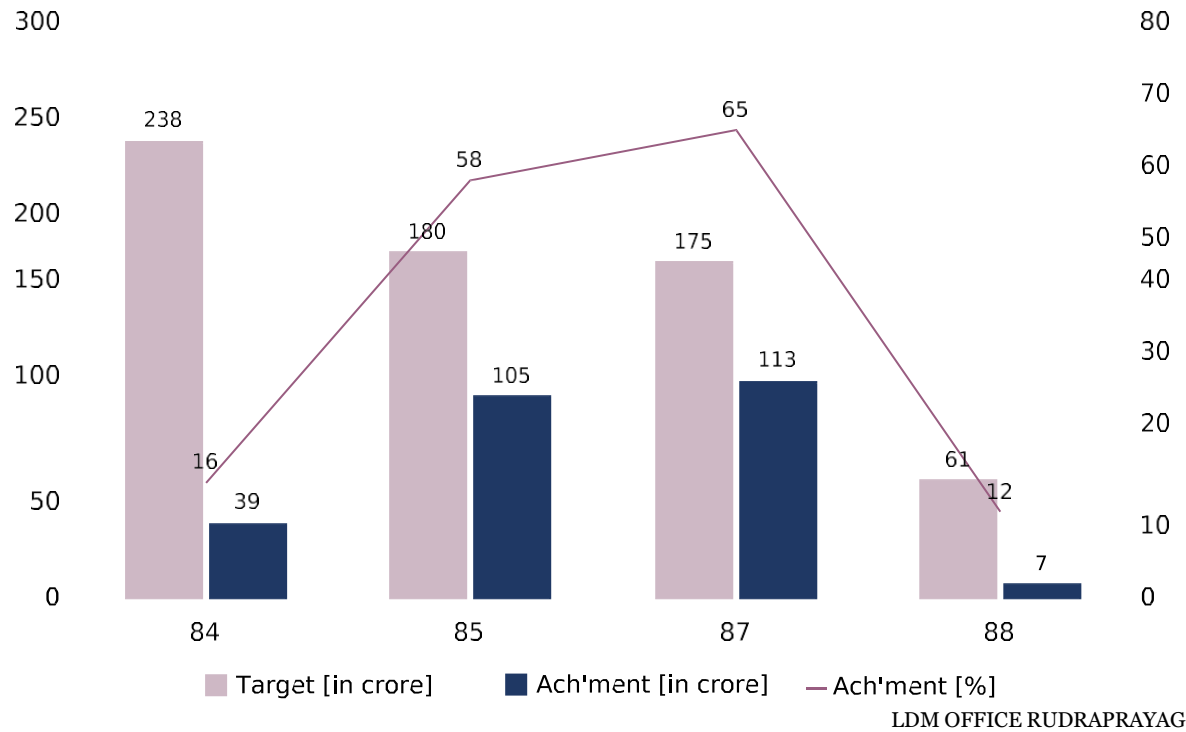
### 6. Performance under Financial Inclusion (No. of A/c)



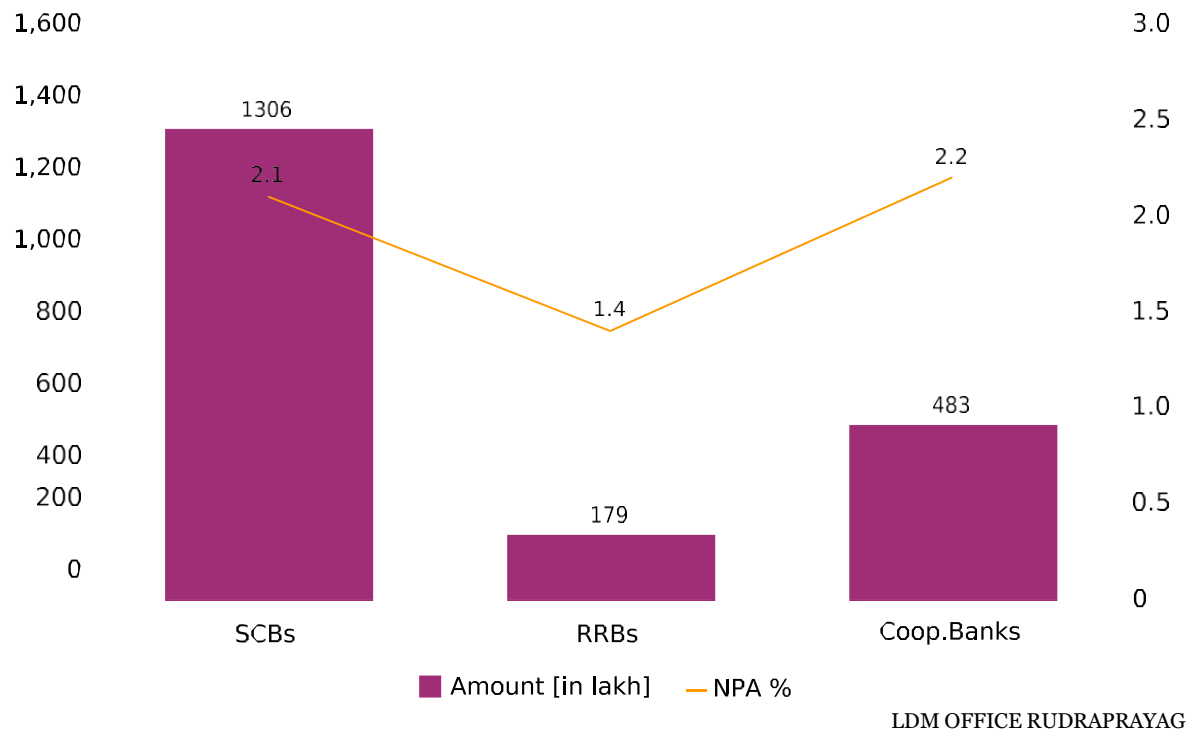
SLBC REPORTS FROM SLBC INDIA WEBSITE



7. Sector-wise Performance under ACP

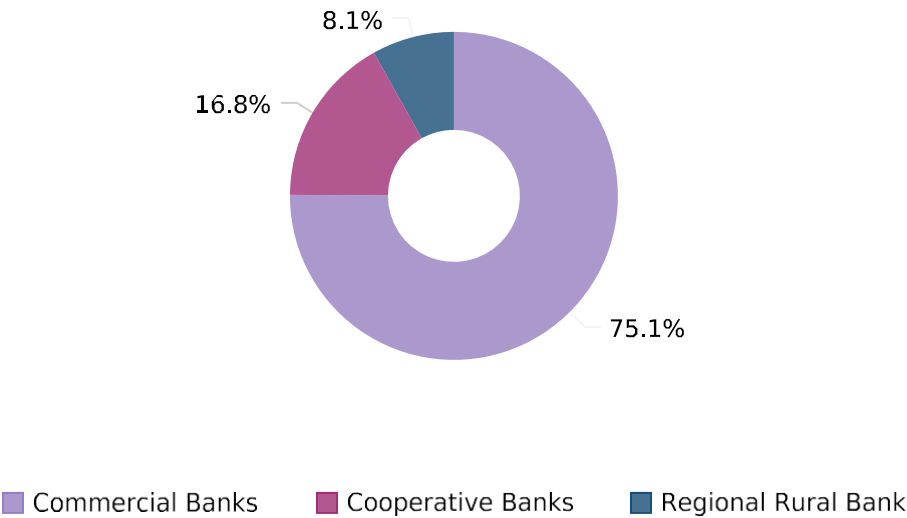


8. NPA position



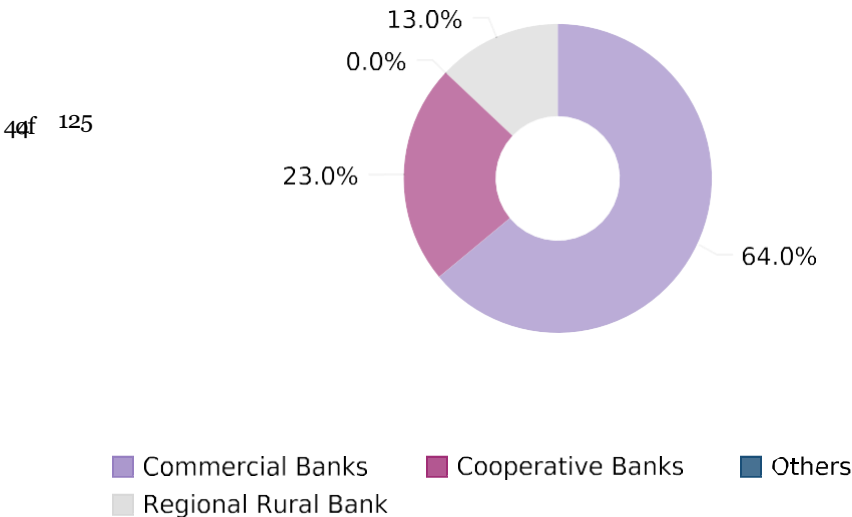


9. Agency wise - Share of Deposit O/s  
Year 2025-26



LDM OFFICE RUDRAPRAYAG

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

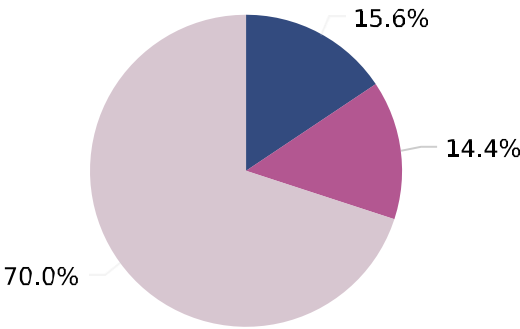


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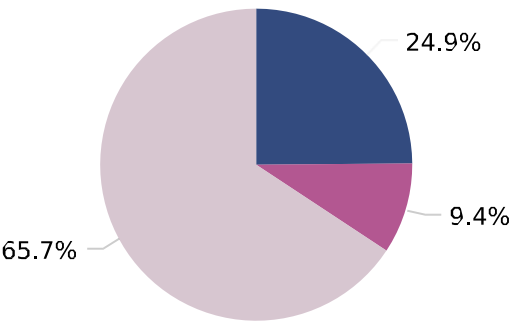


11. Agency wise - Share of NPA

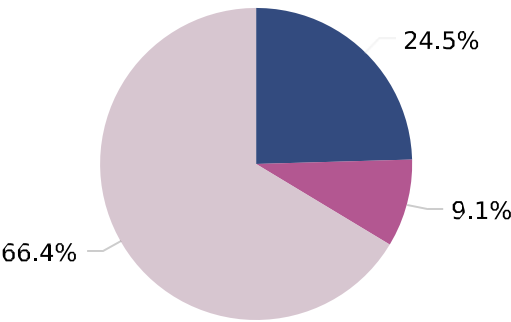
Year 2023-24



Year 2024-25



Year 2025-26



Coop.Banks   RRBs   SCBs



Banking Profile

1. Network & Outreach

Label	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	15	39	21	18		0	6015	118	5	1373
Regional Rural Bank	1	8	7	1		0	128	21	79	6693
District Central Coop. Bank	2	10	9	1		0	157	0	64	5354
Coop. Agr. & Rural Dev. Bank	0	0	0	0		0	0	0	0	0
Primary Agr. Coop. Society	34	34	34	0		0	0	0	19	1575
Others	0	0	0	0		1	0	0	0	0
All Agencies	52	91	71	20	0	1	6300	139		

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	365476	387404	410648	6.0	69.9	188988.00	215940.00	231665.93	7.3	75.10
Regional Rural Bank	79710	86860	90689	4.4	15.4	20436.00	23522.00	25033.85	6.4	8.12
Cooperative Banks	80194	82145	86252	5.0	14.7	43120.00	58710.00	51785.35	-11.8	16.79
All Agencies	525380	556409	587589	5.6	100.0	252544.00	298172.00	308485.13	3.5	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	71300	80752	62496	-22.6	100.0	75890.95	86557.64	95279.42	10.1	100.0
Commercial Banks	52297	59813	43656	-27.0	69.9	49878.88	56331.20	60967.96	8.2	64.0
Cooperative Banks	16085	17656	15243	-13.7	24.4	17436.57	19718.16	21951.61	11.3	23.0

Regional Rural Bank	2918	3283	3597	9.6	5.8	8575.50	10508.28	12359.85	17.6	13.0
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4. CD Ratio

Label	CD Ratio %		
	No. of accounts		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	26.4	26.1	26.3
Regional Rural Bank	42.0	44.7	49.4
Cooperative Banks	40.4	33.6	42.4
All Agencies	30.1	29.0	30.9

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

Label	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJBY	APY
Commercial Banks	35936	77918	23510	8226
Regional Rural Bank	19145	13351	5861	4251
Cooperative Banks	2195	3424	1284	0
All Agencies	57276	94693	30655	12477

**6. Performance on National Goals**

Label	31/03/2025									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans	Amount [Rs. lakh]	% of Total Loans
Commercial Banks	18961.19	31.1	10140.30	16.6	13566.82	22.3	1.68	0.0	149.24	0.2
Regional Rural Bank	3464.70	28.0	1128.56	9.1	2144.13	17.3	0.00	0.0	102.27	0.8
Cooperative Banks	3986.81	18.2	3092.89	14.1	0.00	0.0	0.00	0.0	28.31	0.1
All Agencies	26412.70	27.7	14361.75	15.1	15710.95	16.5	1.68	0.0	279.82	0.3

**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	38155.00	24514.00	64.2	40668.00	28522.30	70.1	65444.27	26412.70	40.4	58.2
Commercial Banks	22700.00	18055.00	79.5	23617.00	21868.44	92.6	41076.98	18961.19	46.2	72.8
Cooperative Banks	10530.00	3924.00	37.3	10808.00	3519.10	32.6	15980.14	3986.81	24.9	31.6
Regional Rural Bank	4925.00	2535.00	51.5	6243.00	3134.76	50.2	8387.15	3464.70	41.3	47.7



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'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Crop Loan	10809.00	3077.00	28.5	11747.00	2917.27	24.8	23836.45	3904.31	16.4	23.2
Term Loan (Agri.)	6871.00	12552.00	182.7	7009.00	13908.84	198.4	17992.07	10457.44	58.1	146.4
Total Agri. Credit	17680.00	15629.00	88.4	18756.00	16826.11	89.7	41828.52	14361.75	34.3	70.8
MSME	8864.00	7595.00	85.7	10515.00	10452.23	99.4	17497.50	11311.58	64.6	83.2
Other Priority Sectors*	11611.00	1290.00	11.1	11397.00	1243.96	10.9	6118.25	739.37	12.1	11.4
Total Priority Sector	38155.00	24514.00	64.2	40668.00	28522.30	70.1	65444.27	26412.70	40.4	58.2

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	23463.00	1147.00	4.9	58193.00	1392.80	2.4	60967.96	1305.76	2.1	3.1
Regional Rural Bank	4401.00	236.00	5.4	10509.00	199.50	1.9	12359.85	178.78	1.4	2.9
Cooperative Banks	6982.00	256.00	3.7	25633.00	527.10	2.1	21951.61	482.98	2.2	2.7
All Agencies	34846.00	1639.00	4.7	94335.00	2119.40	2.2	95279.42	1967.52	2.1	3.0

# Part B

## Chapter 1

### Important Policies and Developments

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

Recent Initiatives for Development of Cooperatives:

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

#### 2. Union Budget

##### 2.1. Important Announcements

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

i. PSL Categories: Agri, MSMEs, Export Credit, Education, Housing, Social Infra, Renewable Energy, Others

ii. Targets: Overall PSL target reduced to 60% of ANBC or CEOBE, whichever is higher. 40% to prescribed PSL subsectors, 20% to any PSL subsector(s) where bank has competitive advantage

Commercial Banks: 40% of ANBC, RRBs & SFBs: 75%, UCBs: 60% iii. Sub targets:

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 2016<sup>17</sup> to fasttrack 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 2025<sup>26</sup> for State share. Ministry of Jal Shakti is the nodal agency.

**Micro Irrigation Fund (MIF):** Started in 2019<sup>20</sup> with ₹5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.

**Food Processing Fund (FPF):** Instituted in 2014<sup>15</sup> with ₹2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹1,179.71 crore committed and ₹ 830.22 crore disbursed.

**Warehouse Infrastructure Fund (WIF):** Created in 2013<sup>14</sup> 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 e-NWRs.

##### **CLIMATE CHANGE:**

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

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

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



## INSTITUTIONAL DEVELOPMENT:

Recent efforts include the formation of 2 lakh new multipurpose PACS, supported by NABARD, 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 Jan Suraksha Schemes: NABARD is onboarding RRBs to the Jan Suraksha 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 Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

### 5. Policy Initiatives - SG

#### 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, 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.
- viii. To ease clearances in Focus Services Sectors and to create an enabling business environment facilitated by a single window system.



### Uttarakhand Tourism Policy, 2023-2030

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

Targets for 2030:

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

### Uttarakhand Tourism Entrepreneur Promotion Scheme, 2024

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

The objectives of the policy are:

- i. Promote establishment and development of small tourism units by local residents.
- ii. Encourage inclusive economic growth and employment through financial incentives.
- iii. Prioritize high-quality infrastructure in tourism projects costing ₹1–5 crore.
- iv. Provide a favorable business environment for small and medium tourism investors.
- v. Ensure equitable tourism benefits across all regions of Uttarakhand.
- vi. Align with the goals of the Uttarakhand Tourism Policy 2023-30.

### 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.



## 6. State Budget

The Uttarakhand State Budget for the financial year 2025–26, with a total outlay of ₹1,01,175 crore, reflects a strategic increase of 13% over the previous year's allocation of 89,000 crore. Capital outlay of ₹14,763 crore is the highest ever, aimed at infrastructure development. The budget is anchored in the visionary NAMO framework, which encapsulates the state's developmental priorities: Navachar (Innovation), Aatmnirbhar Uttarakhand, Mahan Virasat (Great Heritage), and Ojaswi Manav Sansadhan (Spirited Human Resource). This thematic approach is further operationalized through the GYAN model—focusing on Gareeb (social security), Yuva (youth empowerment), Annadata (agriculture and allied sectors), and Naari (women empowerment). The State's revenue receipts are projected at ₹62,540.54 crore, comprising ₹39,917.74 crore from tax revenue and ₹22,622.80 crore from non-tax revenue. Capital receipts are estimated at ₹38,494.21 crore, primarily driven by borrowings and liabilities amounting to ₹38,470 crore. The fiscal deficit is projected at ₹12,604.92 crore, and the revenue deficit at ₹2,585.89 crore—both within the permissible limits under the FRBM Act.

### BUDGET HIGHLIGHTS RELATED TO AGRICULTURE AND 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.

### BUDGET HIGHLIGHTS RELATED TO RURAL DEVELOPMENT AND 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.

## **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.

### **State Government Schemes**

#### **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:



#### Deendayal Upadhyay Sahkarita Kisan Kalyan Yojana

Deendayal Upadhyay 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.

#### Maun Palan Yojana (Beekeeping Scheme)

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

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

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

The core objectives of the scheme are following:

- Providing bank loans and subsidies for setting up manufacturing, service, or trade businesses.
- Encouraging migrants and youth to become job creators instead of job seekers.
- Promoting women entrepreneurship with extra financial support.
- Reducing unemployment and migration by promoting local-level self-employment.
- Supporting the manufacturing of ODOP/ODTP/GI-tagged local products through additional incentives.
- Enhancing access to credit and ensuring ease of doing business via a simplified and transparent process.

Support provided:

- Under the scheme, funding will be provided to the eligible manufacturing, service establishments and business activities through nationalized banks, regional rural banks, state cooperative banks and other scheduled banks, and in this regard, the margin money will be provided as a grant by the Department of Micro, Small and Medium Enterprises, GoUK. The project cost for manufacturing sector enterprise is Rs. 25 lakhs (max) and for service and business sector will be Rs. 10 lakhs (max).

#### Veer Chandra Singh Garhwali Paryatan Swarojgar Yojana

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



the vehicle item, which includes ordinary buses, taxis, maxi, etc., government assistance of 25% of project cost in both hilly and plain regions (maximum of Rs. 10.00 lakh) is being provided.

#### Deendayal Upadhyaya Grah Awas (Home Stay) Scheme

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

##### 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.

#### Mukhyamantri Ekal Mahila Swarozgar Yojana

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

#### Ganga Gai Mahila Dairy Yojana

This scheme focuses on empowering women in rural areas through dairy farming by promoting milk cooperative societies. Under the scheme, 01 crossbred milch cow will be made available to a group of women members of milk cooperative societies formed at village level with the objective of making them financially self-reliant. For this purpose, a combination of bank loan, subsidy, and animal insurance will be provided, making it a comprehensive support system for dairy activities.

To ensure clean milk production, grant money will be provided for construction of cattle shed and cattle trough for the milch animals of the beneficiary. Under the scheme, Rs. 52000-unit cost is proposed, out of which Rs. 27,000 is government grant, Rs. 20,000 is bank loan and Rs. 5,000 is beneficiary's share.

#### Minority Self-Employment Scheme

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





### Special Scheme For Promoting Women Entrepreneurship (Nav Disha Yojana)

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

### 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.

## **Chapter 2**

### **Credit Potential for Agriculture**

#### **2.1 Farm Credit**

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

The district's area according to agricultural land use spans over a total reported area of 2.34 lakh hectares, accounting for approximately 3.91% of the state's total area. Within this, the gross cropped area is 30,358 hectares, with a cropping intensity of 160.88%.

Irrigation coverage remains limited, with gross and net irrigated areas of 4585 ha and 2380 ha respectively. The primary sources of irrigation are canals (47%) and others viz springs, reservoir, hydrums (53%).

The average landholding size in the district is 0.67 ha, below the state average of 0.85 ha. Notably, approx. 93% of farmers are classified as small and marginal, yet they cultivate 69% of the agricultural land.

The district receives an average annual rainfall of 1773 mm. The region features Brown forest soil and residual sandy loam and the climate varies from subtropical monsoon to tropical upland type. Major Kharif crops include paddy, finger millet, barnyard millet, pulses and ramdana while wheat, barley, and mustard dominate the Rabi season. In recent years, was a slight increase in both Net Sown Area (NSA) and Gross Cropped Area (GCA) but farmers of all areas of the district are dejected due to the damage caused by monkeys and wild boars.

The district has been declared as organic district and use of chemical fertilizers, pesticides, etc. is prohibited in the district.

GLC for this sector during 2022 23, 2023 24 and 2024 25 was ₹3,077.23 lakh, ₹2,917.27 lakh and ₹3,904.31 lakh respectively.

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

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

There are 21 seed godowns in the district with a capacity of 1,050 MT. There are 9 food grain stores in the district with a capacity of 2,465 MT.

Fertilizer depots are available in 22 PACS of the district, which are lying vacant after the district being declared organic.

Krishi Vigyan Kendra is in Jakhdhar in Ukhimath block.

There is 1 soil laboratory in the district and farmers of all blocks are dependent on this laboratory for soil testing.

There is need to encourage farmers in the region for the production of cash crops, vegetables, spices, and sesame seeds in place of traditional crops. There is a shortage of seeds during sowing or timely supply of seeds is not ensured in some cases. Hence, it is essential to ensure the timely supply of improved variety seeds in sufficient quantities.

There are 4 FPOs under GoI's CSS FPO scheme. Apart from this, 4 other FPOs supported by NABARD are currently functioning in the district.

DDUSKKY is being implemented in the district under which the DCCB is providing loans to the eligible members of the society at zero interest.

Presently, there is 1 APMC mandi complex at Augustmuni but it is not functional.



### 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
<b>A.01a Crop Production, Maintenance, Marketing</b>							
1	Annual Vegetables - Potato/ Aloo_Unirrigated/ Rainfed_Conventional_Kharif	Hectare	2.68	1	115	308.03	308.03
2	Annual Vegetables - Tomato/ Tamatar_Unirrigated/ Rainfed_Conventional_Kharif	Hectare	1.22	1	105	128.14	128.14
3	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa_Unirrigated/ Rainfed_Conventional_Kharif	Hectare	0.33	1	3000	1003.35	1003.35
4	Cereals - Little Millet/ Sawa/ Suan/ Samai_Unirrigated/ Rainfed_Conventional_Kharif	Hectare	0.33	1	2793	916.94	916.94
5	Cereals - Millets_Others_Conventional_Kharif	Hectare	0.32	1	190	61.08	61.08
6	Cereals - Rice/ Chaval/ Dhan_Unirrigated/Rainfed_Conventional_Kharif	Hectare	0.60	1	6796	4070.33	4070.33
7	Cereals - Wheat/ Gehu_Unirrigated/ Rainfed_Conventional_Rabi	Hectare	0.56	1	7261	4033.49	4033.49
8	Fruits - Mandarin/ Santra/Citrus/ Sweet Orange_Unirrigated/ Rainfed_Conventional_Rabi	Hectare	2.08	1	364	758.12	758.12
9	Fruits - Mango/ Aam_Unirrigated/ Rainfed_Conventional_Kharif	Hectare	1.04	1	205	212.99	212.99
10	Oil Seeds - Indian Mustard/Bharatiya Sarso_Unirrigated/ Rainfed_Conventional_Rabi	Hectare	0.31	1	115	36.10	36.10
11	Pulses - Kidney Beans/ Rajma/ Kholar/ Bhatt_Unirrigated/ Rainfed_Conventional_Kharif	Hectare	0.51	1	69	35.39	35.39



12	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea_Unirrigated/ Rainfed_Conventional_Rabi	Hectare	0.42	1	187	78.12	78.12
13	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai_Unirrigated/ Rainfed_Conventional_Kharif	Hectare	0.35	1	154	54.50	54.50
<b>Sub Total</b>					<b>21354</b>	<b>11696.55</b>	<b>11696.58</b>
<b>Total</b>					<b>21354</b>	<b>11696.55</b>	<b>11696.58</b>
<b>Post Harvest</b>							<b>1169.66</b>
<b>Maintenance</b>							<b>2339.32</b>
<b>Grand Total</b>							<b>15205.56</b>

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

The district is primarily agricultural, with a net sown area of 18870 hectares, of which only 2380 hectares (12.61%) are under irrigation.

The main sources of irrigation include canals. Of the net irrigated area (2380 ha), canals cover 1109 ha (47%) and other sources viz. springs, hydrums, reservoirs, etc contribute 1271 ha (53%). The district is drained by rivers such as the Mandakini, Alaknanda along with their tributaries like Panchu gad and Birahi gad. In the hilly terrain, irrigation relies on springs, 'gad', and 'gadheras', while in the plains, groundwater is the primary source.

Except for the 04 Plain districts (only 20 blocks have been assessed in US Nagar, Haridwar, Dehradun & Nainital), the Central Ground Water Board (CGWB) has not assessed the stage of ground water development in other districts.

No GLC flow in the district has been reported during last 3 years.

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

The district has 484.76 km canals, 32 tubewells, 1479 hauz and 923.27 km of guls as means of irrigation.

Small canals/guls are built at different places in the district, but it is also difficult to keep them operational due to landslides and debris.

The main sources of water are rivers, springs, seasonal and perennial streams, etc. Here the land holdings of farmers are scattered, due to which farmers do not build irrigation facility with their own investment. For this, banks can make a banking plan and give loans for the tanks. Efforts should be made to revive nonfunctional hydrum structures in the district without any neglect. Apart from this, small lift irrigation projects can also be constructed so that irrigation can be arranged in hilly villages. Drip irrigation is slowly getting popular due to government schemes but no drip irrigation service providers/ distributors are present in the district.

Presently, there are 25 ongoing irrigation projects in the district funded under RIDF.

To increase water use efficiency and expand irrigation coverage, subsidy under Pradhan Mantri Krishi Sinchai Yojana (PMKSY) is also available to the extent of 80% for Small and Marginal farmers and 70% for other farmers.

Further, under PM Kusun scheme, farmers may install the Stand-alone Solar Agriculture Pumps for irrigation for which the government is providing financial assistance of 50% that will provide energy and water security to farmers and enhance their income.

### 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
<b>A.02 Water Resources</b>							
1	Diesel Pump Sets--3-5 HP	No.	0.43	90	85	36.38	32.74
2	Drip Irrigation--For 1 ha	ha	1.04	90	55	57.23	51.51
3	Sprinkler Irrigation -Micro-5mm*5mm for 1 ha	ha	0.87	90	15	13.05	11.76
<b>Total</b>					<b>155</b>	<b>106.66</b>	<b>96.01</b>

### 2.1.3 Farm Mechanization

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

Farm mechanization in the district remains limited largely due to the district's hilly terrain, fragmented landholdings with approx 93% of landholdings with small and marginal farmers, and the low purchasing capacity of these farmers.

It is limited mainly to activities such as power weeding and postharvest operations like threshing. The main challenge in farm mechanization in the district is the scattered nature of land, similar to other hilly areas, and the presence of small and fragmented plots.

The farm power availability at national level in 2024 is about 3.126 kW/ha as estimated by the Indian Council of Agricultural Research (ICAR) based upon the availability of farm power sources such as human power, animal power, tractors and engines. No such estimates are available state-wise/district wise with the ICAR. However, as per the State Agriculture department farm power availability in hilly districts is 0.60 kW/ha and plain districts is 3.0 kW/ha, which is significantly lower than the plain districts of state and the national average. GLC flow under this sector during FY 2022-23, 2023-24 and 2024- 25 was ₹35.54 lakh, ₹1.65 lakh and ₹ 0.00 lakh respectively is decreasing due to the scattered and small holding and low purchasing capacity of farmers. Further, farmers are also getting demotivated to pursue farming due to destruction to crops caused by wild animals.

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

Activities related to farm mechanization by farmers are facilitated through grants provided by the agriculture department. There has been no improvement in the loan flow as per expectations in recent years. All banks in the district should contribute their share.

Under the Submission on Agriculture Mechanization (SMAM) and Mission for Integrated Development of Horticulture (MIDH) schemes, farmers are eligible for subsidies ranging from 50% to 80% and 25% to 50%, respectively, on the purchase of agricultural machinery. Under the Farm Machinery Bank Scheme, the Agriculture Department is providing useful power operated equipment like power weeders, sprayer, chaffe cutter, brush cutter, multi



thresher, mini rice mill, pulverizer etc. to the needy farmers on subsidy. A total of 45 farm machinery bank were given to famers during 2024 25.

Agriculture department is having 27 service centres/input centres throughout the district to cater to the needs of the farmers.

There are few tractors or threshers registered in the district, 29 electrified agricultural pumps are present in the district.

Presently, there are 04 dealers/ distributors of farm machinery in the district.

The solar or renewable energy-powered tools may suit hill agriculture. PACS/FPOs in hill areas can play a crucial role by procuring power tillers and essential implements and renting them out on a nominal basis to member farmers which will help reduce durdger and enhance operational efficiency.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.03 Farm Mechanisation</b>							
1	Power Tiller--8-11 HP with accessories	No.	2.68	75	70	187.26	140.45
2	Thresher-Multicrop Power Threshers	No.	2.68	75	59	157.83	118.36
<b>Total</b>					<b>129</b>	<b>345.09</b>	<b>258.81</b>

### 2.1.4 Plantation & Horticulture, including Sericulture

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

In 2023 24, district had 4919.50 ha area under horticulture which include 1633 ha area under fruits, 2607 ha area under vegetables, 665.10 ha area under spices and 14.40 ha under floriculture.

Rudraprayag district is suitable for horticulture and related activities from the perspective of weather, environment, and geography. Most parts of the district, excluding the valleys, have sloping land, which is conducive for afforestation (horticulture and forestry). Horticulture is an excellent option for effective land use.

All major fruits & vegetables including citrus, mango, peach, apple, litchi, lemon, jackfruit, potato, frenchbean, raddish, pea, ginger, garlic etc. are being grown in the district.

Sericulture is also practiced in the district by farmers through Sericulture department and by AT India, NGO in Ukhimath block. Major variety being produced is Mulberry and Oak. During 202425, 5200 kg Mulberry cocoons were produced by 170 farmers. Total production of Mulberry silk during 202324 was 1MT.

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

Support infrastructure includes 3 government farms cum nurseries, 3 fruit preservation centers, and 16 orchard mobilization teams.

For medicinal and aromatic plants, farmers are registered by the State Government through Bhesaj Sangh and HRDI within three months of planting. This enables access to financial aid, technical support, processing, and transport. Registration is valid for four years, with annual renewal.

The State Government is also giving 80% subsidy for setting up polyhouses. For this scheme, NABARD has also given loan to the State Government under RIDF.

Certified nurseries are limited, making it difficult to meet the demand for quality seedlings. As a result, farmers often rely on external sources.

Various government schemes and facilities are available to support horticulture production and post-harvest management, including PMFME, AIF, SHM, MIDH, FPO etc

Drawing inspiration from Himachal Pradesh, fruit orchard development may be promoted in hilly regions of Uttarakhand.

There are 03 government department farms for sericulture viz. 02 in Augustmuni block and 01 in Ukhimath block spread over a total area of 58.27 hectares where in cocoon production is being done through 170 farmers (as on 31.03.2025). The department also gives Mulberry plantations to farmers and non farmers (applicant) based on the demand and the plantation work for the same is done under MNREGA without any cost to the applicant. During FY 2024 25, 6000 plantations were given to 60 applicants.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.04 Plantation &amp; Horticulture</b>							
1	Bee Keeping-Boxes-50 colony	No.	4.28	70	90	385.20	269.64
2	Floriculture-Gladiolus-0.4 ha (Open field)	ha	3.21	70	10	32.10	22.47
3	Medicinal & Aromatic Crops-- Damask Rose 1 acre	Acre	2.23	70	6	13.36	9.35
4	Medicinal & Aromatic Crops-- kuth 0.4ha	ha	0.70	70	7	4.87	3.40
5	Medicinal & Aromatic Crops-- kutki 0.4ha	ha	1.04	70	16	16.70	11.68
6	New Orchard - Temperate Fruits-Apple-(3.5x3.5m RS MM 111) - 814 plants/ha)-1	ha	8.22	70	25	205.45	143.80



7	New Orchard - Temperate Fruits-Peach-Rs.70/plant (plant spacing – 3.0 x 2.5m) 1333 plants/ha-1	ha	0.93	70	105	97.34	68.14
8	New Orchard - Temperate Fruits-Pear-(plant spacing – 5.0 x 5.0m) - 500 plants/ha Rs.50/plant-1	ha	0.27	70	100	26.76	18.72
9	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	270	192.58	134.81
10	Sericulture-Mulberry Plantation-Raising of Mulberry plantation (300) +rearing house	No.	1.68	70	12	20.19	14.13
<b>Sub Total</b>					<b>641</b>	<b>994.55</b>	<b>696.14</b>
<b>Total</b>					<b>641</b>	<b>994.55</b>	<b>696.14</b>

### 2.1.5 Forestry & Waste Land Development

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

The district encompasses 1.80 lakh hectares of forest land, accounting for 76.82% of its total reported area. The main tree species in the district's forests are spruce, deodar, pine, and banj (oak).

The district is having reserved forest of 1469.45 sq km of which 1278.38 sq km is under the control of Forest department and 19106 sq km is under Van Panchayat. Other land uses include:

Permanent pasture and grazing land- 2496 ha, Land under orchards, plantations, trees, and shrubs- 14325 ha, Cultivable wasteland- 2588 ha, barren land- 8424 ha. There are 505 forest panchayats in the district through which forest land is managed.

The potential of this area has been evaluated on the basis of availability of barren non-tillage land and cultivable wasteland in the district which can be used for social forestry activities. No GLC flow has been reported for these activities during last 3 years. Plantation of fodder and bamboo can be done on barren land, for which banks can formulate banking plans and provide loans.

The Forest Department is actively implementing afforestation initiatives such as Joint Forest Management, CAMPA (Compensatory Afforestation), Social Forestry.

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

The district's limited irrigation infrastructure presents an opportunity to promote agroforestry and rainfed plantation models to boost forest productivity.

Afforestation efforts can be expanded to wastelands and cultivable wastelands, where species like Afforestation can be carried out in barren land and cultivable waste land, mainly using species like Ringal, Rambans, Bhimal, Mulberry, and Banj can be planted. These species are suitable for soil improvement and contribute significantly to water conservation. Additionally, they provide raw material for fodder, leaves, and cottage industries.

Despite progress, the district faces challenge such as forest degradation due to overgrazing and unsustainable harvesting and need for capacity building among local communities in modern forest management practices.



District holds significant potential for eco-tourism development, leveraging its scenic forest landscapes, carbon sequestration projects under climate finance mechanisms and expansion of medicinal and aromatic plant cultivation along forest fringes.

Wood based industries like sawmills, carpentry, packaging, sporting goods, furniture, wood carving, toys and timber may be promoted as forest based activities.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.06 Forestry</b>							
1	Plantation-Bamboo-1	ha	0.97	90	100	97.37	87.63
2	Plantation-Poplar-1	ha	2.19	90	30	65.82	59.22
<b>Total</b>					<b>130</b>	<b>163.19</b>	<b>146.85</b>

### 2.1.6 Animal Husbandry - Dairy

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

The landholdings in the district are small, and most of them are rainfed, forcing most farmers to depend on other income generating activities for their livelihoods, with livestock farming being the most crucial.

According to the latest animal census 2019, there are more than 1.7 lakh animals (inc. poultry) in the district, of which 74,237 are cows and 31,115 buffaloes. Badri cow is the major cow breed found in the district. Commercial dairy production is mainly based on buffalo and crossbred cows.

There are 119 milk societies in the district, which are serving as milk collection centres out of which only 44 are functional. There are 5 milk routes in the district which are located Mansuna Marg, Mayali Marg, Basukedar Marg, Darmola Marg and Dadakhal Marg purchasing milk from 11 societies. Out of 119 societies, only 21 are registered.

GLC (investment credit) for this sector during 2022 23, 2023 24 and 2024 25 was ₹1379.62 lakh, ₹1088.48 lakh, ₹1264.84 lakh respectively. Over a period of three years GLC flow has reduced in the sector.

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

There are 16 veterinary hospitals and 40 animal service centers in the district. There are 30 artificial insemination centers/sub centres run by the Animal Husbandry Department in the district.

BAIF centers are working in Khakra, Basukedar, Tilwara, Ukhimath where efforts are being made to produce good breeds of milch animals by keeping artificial heat.

Currently, the facility of sorted semen (marked semen) is also available with BAIF which





produces 90% of female heifers.

The KCC facility supports working capital for animal husbandry with a 3% interest subvention on timely payments. No. of KCC for Animal Husbandry issued during the 2024-25 (including renewal) were 169 with loan amount of ₹ 2.22 cr.

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

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.07 Animal Husbandry - Dairy</b>							
1	Crossbred Cattle Farming-- with Shed equipments cost of one working cycle	1+1	1.82	90	900	1637.10	1473.40
2	Graded Buffalo Farming-- Murrah/Graded Murrah Buffalo	1+1	2.14	90	900	1926.00	1733.40
3	Heifer Rearing	5	2.91	90	30	87.30	78.58
<b>Sub Total</b>					<b>1830</b>	<b>3650.40</b>	<b>3285.38</b>
<b>A.08 Working Capital - AH - Dairy/Drought animal</b>							
1	Cross bred Farming_Others_2lt milk per day_Rudra Prayag	Per Animal	0.18	1	3600	664.81	664.81
2	Cross bred Farming_Others_6lt milk per day_Rudra Prayag	Per Animal	0.54	1	450	243.54	243.54
<b>Sub Total</b>					<b>4050</b>	<b>908.35</b>	<b>908.35</b>
<b>Total</b>					<b>5880</b>	<b>4558.75</b>	<b>4193.72</b>

### 2.1.7 Animal Husbandry - Poultry

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

Poultry farming in the district is primarily backyard based, practiced by small and marginal farmers for household consumption and supplementary income.

According to animal census 2019, there were 25,874 chickens in the district.

Demand for poultry products is increasing due to weather conditions and eating habits in the district. Due to some grant based programs in the district, the rearing of Kuroiler and Kadaknath breeds of chicken have also started. These species do not require much technology





to be reared and like local chicken, they fall less ill relatively. Because of favorable mountain climate and inclination of farmers, these species have good potential in the district.

GLC for the sector during 2022 23, 2023 24 and 2024 25 was ₹138.37 lakh and ₹406.17 lakh and ₹361.81 lakh respectively. This increasing and inconsistent trend is indicative of the scope of financial support and targeted interventions required to strengthen poultry development in the district.

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

There are 120 broiler farms in the district.

The district currently lacks any government or private hatchery units. As a result, chicks are procured from neighbouring districts. There is no structured marketing network, and poultry feed is sourced externally. The absence of cold chain and meat processing facilities means poultry is sold either live or semi-processed in local markets.

Problems cited by farmers include high feed costs, non-availability of inputs timely and dependence on other districts for marketing and inputs.

A mini-hatchery and model feed unit can be set up in the district through public-private partnerships under the AHIDF scheme. The scheme also supports the establishment of private poultry farms and feed production units.

Formation of cluster-based poultry Farmer Producer Organizations (FPOs) can help achieve economies of scale and improve market connectivity.

The Animal Husbandry Department is promoting poultry farming through various schemes viz. Backyard Poultry farming scheme (1380 units were supported during 2024 25), Poultry Valley Scheme and Broiler farm scheme.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.09 Animal Husbandry - Poultry</b>							
1	Commercial Broiler Farming-- inclusive of shed equipment one working cycle	1000	5.33	90	30	159.86	143.88
2	Indigenous Poultry Farming- Dual purpose-inclusive of shed equipment one working cycle	500	3.75	90	40	149.80	134.83
<b>Sub Total</b>					<b>70</b>	<b>309.66</b>	<b>278.71</b>
<b>A.10 Working Capital - AH - Poultry</b>							
1	Broiler Farming____Rudra Prayag	50	0.05	1	225	10.89	10.89
<b>Sub Total</b>					<b>225</b>	<b>10.89</b>	<b>10.89</b>
<b>Total</b>					<b>295</b>	<b>320.55</b>	<b>289.60</b>

**2.1.8 Animal Husbandry - Sheep, Goat, Piggery****2.1.8.1 Status of the Sector in the District**

Sheep and Goat rearing has been an important part of the hill economy. Initially, these activities were being carried out by all communities in the district, but due to the ban on grazing of goats in open forests, now goat rearing activity is lagging behind. Sheep rearing is mainly done for wool and meat and goat rearing is mainly done to meet the needs of milk and meat etc. The weather and geographical conditions and natural conditions for sheep, goat and rabbit rearing are commensurate in the district. Apart from this, limited land and socioeconomic conditions of the farmers compel them to take up these activities.

According to Livestock Census 2019, there are 13,084 sheep, 28,363 goats and 44 pigs in the district.

Gaddi is the major sheep breed while Chaugarkha is popular goat breed prevalent in the district.

No GLC has been reported under the sector as on 31.03.2025.

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

There are 10 sheep and wool extension centers, 2 wool shearing and wool grading centers, 1 sheep breeding farm, 16 veterinary hospitals and 36 primary dispensaries which are providing treatment to sheep and goats in the district.

The Uttarakhand Wool and Sheep Development Board (UWSDB) has been established by the State Government to implement various programs aimed at promoting the sheep sector. To promote goat rearing as a viable economic activity among small and marginal farmers, the department is implementing the Goat Valley Scheme (100 units supported during 2024-25), State Livestock mission, training to farmers undertaking goat and sheep farming, sheep farming scheme (25 units supported during 2024-25), goat farming scheme- general, women (1 units supported during 2024-25).

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.11 Animal Husbandry - SGP</b>							
1	Goat - Rearing Unit-New Shed	40+2	7.28	80	680	4947.68	3958.14
2	Pig Rearing Unit-New Shed	3+1	0.90	90	12	10.79	9.71
3	Rabbit Rearing-Existing Shed	10+2	0.85	90	20	16.95	15.25
4	Sheep - Rearing Unit-New Shed	40+2	7.28	90	370	2692.12	2422.91
<b>Sub Total</b>					<b>1082</b>	<b>7667.54</b>	<b>6406.01</b>



<b>A.12 Working Capital - AH - Others/SR</b>							
1	Goat Farming____Rudra Prayag	5+1	0.40	1	350	139.66	139.66
<b>Sub Total</b>					<b>350</b>	<b>139.66</b>	<b>139.66</b>
<b>Total</b>					<b>1432</b>	<b>7807.20</b>	<b>6545.67</b>

### 2.1.9 Fisheries

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

Fisheries remain an important source of protein rich nutritious food, nutrition, employment and income for millions, especially the rural populations. It is an agro-based activity that does not compete with anyone for land resources, rather it helps in efficient use of existing water units. These water units are ponds, lakes, dams, canals and low lying areas. Alaknanda and Mandakini are the major rivers in the district. Presently, there are 06 fisheries society in the district. GLC flow (investment credit) for this sector during FY 2022 23, 2023 24 and 2024 25 was ₹50.09 lakh, ₹0.49 lakh and ₹5.24 lakh respectively which is limited and further declining.

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

There are about 400 tanks/ponds and 180 trout raceways in the district. There are 02 fish seed hatchery in the district which also supplies seeds to other districts of the state. The fish production in the district for 2024 25 was 17 tonnes which majorly includes trout, common carp, grass carp and pangasius.

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

No. of KCC for Fisheries issued during the 2024-25 (including renewal) were 16 with loan amount of ₹21.27 lakh.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.13 Fisheries</b>							
1	Fish Culture -Trout-25x2x1m <sup>3</sup>	Acre	5.89	90	2	11.78	10.60
2	Integrated Pisciculture -With dairy-5 animals Dairy Unit in existing ponds	Acre	9.49	80	2	18.98	15.18
<b>Sub Total</b>					<b>4</b>	<b>30.76</b>	<b>25.78</b>
<b>A.14 Working Capital – Fisheries</b>							



2	Fish Culture in Pond_Monculture - Others_CARP SPECIES 0.01 Hectare_Rudra Prayag	Per unit	0.32	1	16	5.08	5.08
1	Fish Culture - Others_Trout - Raceway_TROUT 0.005 Hectare_Rudra Prayag	Per unit	3.25	1	16	51.94	51.94
<b>Sub Total</b>					<b>32</b>	<b>57.02</b>	<b>57.02</b>
<b>Total</b>					<b>36</b>	<b>87.78</b>	<b>82.80</b>

### 2.1.10 Farm Credit - Others

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

This discusses the potential of animals, mainly Oxen, Horse, Mule etc., for agriculture and transportation. Tillage animals form the backbone of hill agriculture and are used in all forms of agriculture. Due to the small and terraced land holdings, ploughing with oxen is more practical. Despite considerable expansion of roads, mules are still used to transport goods, building materials and agricultural produce from main roads to homes or farms to roads. Apart from this, pilgrims visiting tourist places and Kedarnath use mules to reach these dhams. Apart from this, travelers going on adventure tourism also use mules for transportation of their luggage. Two wheelers are also required by farmers to transport agricultural products like milk, vegetables, agri inputs. According to the Animal Census 2019, there are 29,093 bulls in the district which are used for agricultural work and there are 2,796 mules and horses in the district.

As the region has shown significant improvement in road connectivity in the past few years, two wheelers are now becoming a major source of transportation for agricultural and milk produce. There are 5 retailers of different two wheeler companies operating in the district.

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

As network of roads is improving in the mountains therefore, farmers have now started using two wheelers like scooters and motorcycles to transport their agriculture inputs and agricultural products. Additionally, skilled labour for repairs and local suppliers for spare parts are also available. Bankers may focus on this area.

Further, in difficult areas which are not directly connected via road network, usage of mules is extensive. However, there are no mule breeding facilities in the district, apart from this, veterinary services are also not adequate.

Planned actions may be taken to formalise bank-dealer tie-ups for farmer mobility (two-wheelers/light carriers), FPO/SHG-run mini soil testing labs with capex and working lines, enable integrated farming by financing small on-farm assets, plus working capital for aggregation, grading and transport.

Key gaps are limited agri-tagging of mobility loans, sparse dealer coverage and slow servicing. Priorities are mobile service/spares camps, and a standard credit-cum-insurance bundle for pack-animal logistics and mini soil labs.

#### 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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>A.15 Farm Credit</b>							
1	Draught Animals -Mules	No.	2.14	90	270	577.80	520.02
2	Draught Animals -Pony	No.	0.54	90	270	144.45	130.01
3	Integrated Farming--1 acre hilly/crop+vegetable+02 cows+fish+poultry (50birds)	Acre	4.50	85	360	1621.70	1378.44
4	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Scooter/Motor Cycle/Bike	No.	0.86	90	30	25.68	23.10
<b>Total</b>					<b>930</b>	<b>2369.63</b>	<b>2051.57</b>

## 2.1.11 Sustainable Agricultural Practices

### 2.1.11.1 Status of the Sector in the District

The district is predominantly an agricultural district. It is the main source of subsistence for the majority of people. According to the 2011 Census, 73.97 percent of the total working population of the district was engaged in agriculture, as against 47.41 percent in the State. For the small and marginal farmers of the district who constitute about 93%, have average size of the land holdings of 0.49 hectare, Integrated Farming System (IFS) plays a vital role for enhancing their income and livelihood and achieving the goals of sustainable agriculture. At present, farmers mainly focus only on crop production in which there remains uncertainty in their income and their employment due to multiple reasons. In this context, coordination of various agriculture related enterprises will not only increase the income of farmers but will also create new employment opportunities in their families.

Government and non-government programs have begun promoting climate-resilient and organic farming models, especially among SHGs and marginal farmers.

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

The integrated farming system in the district is still in its initial stage and there is a need to develop it extensively.

The Agriculture Dept. and Krishi Vigyan Kendra (KVK) play a key role in the district by providing field-based research, demonstrations, and guidance to farmers, particularly in promoting sustainable practices and Integrated Farming Systems (IFS).

Traditional farming practices like mixed cropping, organic manure use, and agroforestry are though practiced by farmers but face challenges due to low productivity, climate risks, and market access.

To advance sustainable agriculture in the region, there is a need to expand PKVY clusters, ensuring effective convergence with NRLM, MGNREGA, and horticulture programs.

Efforts should focus on promoting compost units, vermicompost, and organic farming kits at the household and SHG level.

Additionally, capacity building and training through KVK and NGOs must be strengthened,



with an emphasis on climate-resilient farming practices.

For Rudraprayag district, IFS model consisting of cereal crop (paddy, wheat, millets), vegetables agroforestry plantation, dairy and backyard poultry may be suggested.

## **2.2 Agriculture Infrastructure**

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

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

Rudraprayag, being a predominantly rural and hilly district, has limited access to scientific storage facilities and organized agricultural markets. Most farmers rely on homebased storage or sell their produce immediately postharvest at local haats or to middlemen at low prices.

There is growing need for community storage, grading, and marketing infrastructure, particularly for perishable horticultural and livestock based produce.

There are neither WDRA accredited warehouses in the district nor any cold storage. Private sector investment is also low in the district due to terrain and low scale production.

Majority of the districts of this State is located in hilly region, but the principal markets are largely located in the plain regions indicating skewed distribution of markets.

The district has storage facilities, including 21 seed/fertilizer depots with a capacity of 1050 MT and 9 food storage godowns with a total capacity of 2465 MT.

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

The main crops of the district are wheat, paddy, manduwa, pulses, fruits and vegetables.

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

Agriculture Infrastructure Fund, with a corpus of ₹1 lakh crore, supports post-harvest infrastructure and community farming assets with a 3% annual interest subvention and credit guarantee for loans up to ₹2 cr. The offtake of credit under the AIF in Rudraprayag district has been relatively poor. As of 31st March 2025, only ₹18.00 lakh had been disbursed, indicating limited utilization of the scheme.

Construct decentralized scientific godowns and cold rooms in horticulture and pulse-growing clusters using AIF or RIDF funding.

In terms of revised Priority Sector Guidelines, issued by Reserve Bank of India, loans for construction of storage facilities (warehouse, market yards, godowns and silos) including cold storage units/cold storage chains designed to store agriculture produce/products, irrespective of their location have been classified as 'agriculture infrastructure items under agriculture credit', thus helping in facilitating greater availability of credit for these activities.

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

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

(₹ lakh)





Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.01 Storage Facilities</b>							
1	Godown-Small-100 MT	No.	8.56	80	32	273.92	219.14
<b>Total</b>					<b>32</b>	<b>273.92</b>	<b>219.14</b>

## 2.2.2 Land Development, Soil Conservation and Watershed Development

### 2.2.2.1 Status of the Sector in the District

Rudraprayag district is a hilly, erosion prone region where sustainable land management is critical to maintain productivity, control degradation, and conserve water resources. Issues such as soil erosion, deforestation, shallow soil depth, and rainfed agriculture severely affect land productivity and rural livelihoods.

The district has significant potential for watershed based development through community participation and convergence of schemes.

As per the Land Use Pattern, district is having total reported area of 234796 ha of which forest land is 180365 ha, uncultivable land is 8424 ha, cultivable wasteland is 2588 ha, fallow land is 1806 ha and land for uses other than agricultural purposes is 5922 ha, permanent pasture and grazing land is 2496 ha, land under miscellaneous tree crops is 14325 ha and net sown area is 18870 ha.

Irrigation mainly depends on canals, springs, reservoirs. Proper management of springs is required, as they are main source of water for all uses.

Land development in the district includes terracing, bunding, field leveling under MGNREGS, along with water harvesting structures and soil conservation measures through IWMP/PMKSYWDC.

In terms of revised Priority Sector Guidelines, issued by Reserve Bank of India, loans for soil conservation and watershed development have been classified as agriculture infrastructure items under agriculture credit, thus helping in facilitating greater availability of credit for these activities.

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

The Agriculture Dept. is working towards Land Development, soil conservation and watershed development but still a larger area remains untreated.

There is lack of district-level soil testing mobile vans and land treatment machinery.

Agencies KVK should play a key role in enhancing farmer awareness on land development by promoting soil health, rainwater harvesting, and climate-resilient farming practices in the district.

Farmers should be encouraged to adopt water-efficient practices such as farm pond construction, and cultivation of drought-resilient crops like pulses, millets, and oilseeds to enhance water use efficiency, cropping intensity, and income security.

Scale up watershed treatment across all blocks using convergence of PMKSY-WDC, MGNREGS, and RIDF and banks should extend credit proactively in areas where watershed projects are being implemented

Promote community-led watershed maintenance plans, linking with SHGs and Van Panchayats & Enhance soil testing infrastructure and mobile testing services across blocks.

Integrate watershed planning with horticulture, fodder development, and agroforestry to



maximize impact.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>B.02 Land Development</b>							
1	Bunding--Rejuvenation of old terraces - 20 - 30 Slope	ha	3.63	90	90	326.25	293.64
2	Bunding--Rejuvenation of old terraces - 5 - 10 Slope	ha	0.92	90	55	50.85	45.76
3	Soil Conservation Activities/ Erosion Control activities- Bench Terracing-10-20 slope	ha	1.28	90	26	33.39	30.06
<b>Total</b>					<b>171</b>	<b>410.49</b>	<b>369.46</b>

### 2.2.3 Agri. Infrastructure - Others

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

This section provides an overview of the agricultural infrastructure in Rudraprayag district, focusing on various activities that enhance agricultural productivity and support allied sectors. Key areas of infrastructure development include tissue culture, agricultural biotechnology, seed production, biopesticides/fertilizers, vermicompost etc.

In Rudraprayag, the adoption of tissue culture is still in its nascent stages. There is potential for growth in this area, particularly for highvalue crops and fruit orchards, which could benefit from improved plant varieties and disease resistance.

While there are existing efforts in seed production, biopesticides, and vermicomposting, these activities are still developing. To fully leverage these technologies, there is a need for increased investment, training, and support to improve their implementation and impact on local agriculture.

In terms of revised Priority Sector Guidelines, issued by Reserve Bank of India, loans for plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer, and vermi composting etc. have been classified as 'agriculture infrastructure items under agriculture credit', thus helping in facilitating greater availability of credit for these activities.

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

Use of vermicompost is very important in the district. Vegetable seeds are specially brought here from other places. Therefore, it is necessary to have a seed production unit.

Good quality disease-free plants are available through tissue culture method and farmers can get the highest seedlings in the district itself without depending on the neighboring state.





There is a lack of awareness on organic manure and bio pesticides among farmers in the district. Though the district is declared as completely organic, organic farming using scientific methods is done in very less area.

The Agriculture Department is working to promote the use of zinc bio-fertilizers (Rhizobium and PSB culture), green manure like dhaincha, neem oil, Trichoderma, Pseudomonas at subsidized rates.

Apart from this, medicinal crops are cultivated in the district but there is a lack of their distillation unit.

### 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>B.03 Agriculture Infrastructure - Others</b>							
1	Compost/ Vermi Compost- Vermi Compost-Pit size 10*8*2.5	No.	0.39	90	78	30.30	27.27
<b>Total</b>					<b>78</b>	<b>30.30</b>	<b>27.27</b>

## 2.3 Agriculture - Ancillary Activities

### 2.3.1 Food & Agro Processing

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

Agro processing in the district is limited to grinding of wheat, manduwa for flour and the grinding of spices like coriander, turmeric, chilli etc. Subsistence farming and non-availability of additional products for marketing have been the main reasons behind the slow growth of agro processing in the district, but the same can be tackled with the concept of aggregation by FPOs/ PACS. However, here the quality of products can be increased by preservation and processing of fruits and vegetables, processing of medicinal and aromatic plants so that farmers can get more benefit.

GoUK under its Industrial Policy 2011 has identified processing of medicinal and aromatic plants, honey, horticulture and agrobased industries, fruit processing industries as thrust areas. There is abundant production of citrus and tomatoes in the district, out of which 'A' and 'B' grade goods are sold in the market, but there is a problem in selling goods of grade 'C'. Therefore, this 'C' grade material can be used to prepare apple chutney, jam, juice and tomato chutney/ketchup.

There is good potential for processing dairy products in the district. But some villages are 10 to 20 km from the road. Farmers here cannot bring their milk produce to the market every day.

GLC flow to ancillary activities sector during FY 2022 23, 2023 24 and 2024-25 was ₹277.21 lakh, ₹323.04 lakh and ₹312.34 lakh respectively.

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

There are community fruit preservation and processing centers in the district, which along with providing training to the people, are also processing their goods but their current capacity level needs to be assessed in order to scale up.

Training on fruit processing is provided to women of SHGs by the Horticulture Department and some NGOs in the district and marketing facilities are also provided to them. Further, they should be linked with credit access, quality certifications to ensure commercial viability. Due to geographical difficulties, transportation problems, focus may be made more on aggregation and setting up of mini processing units closer to production sites.

Fruits like apple, plum, apricot, peach, etc. often get stained due to rain, as a result, their market price is greatly reduced. There is good potential for processing such fruits in the district. Simple grading, sorting and packaging facilities at PACS/FPO level may help in better price realisation.

Strengthening market linkages (through FPO, Rural Marts, tie-up with buyers) will be essential to make processing enterprises viable.

Convergence with schemes like PMFME, MIDH and AIF for financial assistance and subsidy on cold storage and warehouse infrastructure may be explored.

Further, government scheme viz. Pradhan Mantri Kisan Sampada Yojana (PMKSY), and the Production Linked Incentive Scheme for Food Processing (PLISFPI), ODOP foster a favorable environment for the development of the sector.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.01 Food &amp; Agro Processing</b>							
1	Agro Processing Unit	No.	20.61	80	13	171.79	137.42
2	Agro Processing Unit--Agro Processing Unit	No.	11.45	80	9	103.05	82.44
3	Dairy Processing Unit--Milk Processing Unit	No.	22.90	80	8	183.18	146.56
4	Food Grain Processing-Flour Mill-Mini Flour Mill	No.	10.70	80	6	64.20	51.36
5	Honey & Honey Products-Honey Products-Honey Processing Unit	No.	17.17	80	8	137.39	109.92
6	Packaging Unit--Packaging /Grinding Unit	No.	5.72	80	3	17.16	13.74



7	Ready to Eat Products - Canning unit-Canned Food Unit	No.	21.40	80	1	21.40	17.12
8	Spice Processing--Spice Processing Unit	No.	16.05	80	3	48.15	38.52
<b>Total</b>					<b>51</b>	<b>746.32</b>	<b>597.08</b>

### 2.3.2 Agri Ancillary Activities - Others

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

34 Multipurposes Primary Agricultural Credit Societies (MPACS) affiliated with Chamoli DCCB (25) and Tehri DCCB (9) are functioning in the district. These societies seek sanction of credit limit from DCCB for providing agriculture advances to their members. During the FY 2024 25, 28 new MPACS have been formed in the district. There is no ACABC centres financed by the bank in the district.

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

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

- Loans for setting up of Agri-clinics and Agri-business centres.
- 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.
- Loans to PACS, Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.

For diversification of agricultural activities and to provide agri extension services, the GoI is running a scheme to establish Agri Clinic/ Agri Business Center for agricultural graduates, through which extension services may be made available to the farmers.

Most of the PACS are into KCC and MT financing only and lack diversification of other business activities like aggregation, marketing, etc. Focus on strengthening of PACS may be required to deliver above stated ancillary activities through PACS as they are the community organisation having last mile reach.

The promotion of FPOs represents a promising step in enhancing agricultural services to farmers through various means, including technical advice, as CHCs, market linkages, and business development.

#### 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.



Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>C.02 Ancillary Activities - Others</b>							
1	Loan to PACS/ FSS/ LAMPS for Onlending--PACS/Other	No.	10.70	80	6	64.20	51.36
2	Loan to PACS/ FSS/ LAMPS--FPOs	No.	16.05	80	3	48.15	38.52
<b>Total</b>					<b>9</b>	<b>112.35</b>	<b>89.88</b>



## Chapter 3

### Credit Potential for MSMEs

#### 3. Credit Potential for MSMEs

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

The non-farm sector holds significant employment and income generation opportunities from the district perspective. As per the revised definition of MSME, a Micro/Small/Medium enterprise has an investment not exceeding ₹2.5/₹25/₹125 crore and a turnover not exceeding ₹10/₹100/₹500 cr, the district currently hosts microenterprises, with no medium or small industries as per the new MSME definition (Source: DIC Rudraprayag). There are 5,801 Udhyaam Aadhaar registrations in the district: 1,548 in manufacturing, 1,869 in services, and 2,384 in trading (DIC, Rudraprayag).

Key activities include hotels, restaurants, flour mills, printing, goldsmith shops, handlooms, welding, furniture, electronic repairs, tailoring, carpentry, incense stick making, woolen textiles, mat making, and oil extraction. Tourism, particularly pilgrimage, ecotourism, and adventure tourism, holds significant potential in the district.

The Uttarakhand Industries Association has identified sectors for industrial development: forest based, fruit processing, floriculture, horticulture, wood, worship materials, tourism, animal husbandry, and beekeeping. The non-farm sector is still nascent and cluster development and incubation centers may be promoted.

The Khadi Gramodyog Board supports rural cottage industries through the Interest Subvention Scheme.

As of March 31, 2025, total loan outstanding under MSME was ₹204.12 crore for 6,234 accounts. Of this, Micro enterprises contributed ₹187.27 crore in 6,159 accounts, Small enterprises accounted for ₹16.47 crore in 56 accounts, and Medium enterprises had ₹0.13 crore in 11 accounts. The share of MSME loan outstanding of the district was merely 0.65% of the of the State. Out of the total priority sector lending outstanding for the district, MSME sector contributed 46.40%.

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

DIC, Rudraprayag is the lead agency in the district providing organizational support to rural artisans, cottage and rural industries, MSME through various schemes and facilitation centre.

1 small industrial area/ mini park has been identified in Bhatwarisain in the district, however, there are no food park or large industrial hub present in the district.

Training is being imparted to FPOs and SHG members by NABARD for agricultural and non-farm activities through LEDP, MEDP, SDPs, etc.

RSETI is also instrumental in providing training to BPL candidates in 64 type of different courses. There are 3 polytechnics and 5 ITIs in the district.

Under PMEGP scheme, an industrial unit can be set up, in which necessary training, bank loan and 35% subsidy is given. During 2024 25, 62 trainees were given training under PMEGP by DIC. Currently, there are no active DDU-GKY skill training projects in the district.

Further, schemes like CGTMSE, Stand up India, PM Mudra yojana, One District One Product (ODOP) and PM Vishwakarma Kaushal Samman Yojana, Veer Chandra Singh Garhwali Paryatan Swarojgar Yojana may help entrepreneurs to set up their units in the



district.

Under Growth Center Scheme, 10 centers have been established across various blocks in the district to promote sectors such as Kedarnath Prasad manufacturing and artifacts, agri allied sectors, food processing and tourism.

Despite these interventions, gaps remain concentrated in manufacturing and value addition. The district lacks adequate incubation centres, export facilitation units, and cluster-based infrastructure, which are critical to move MSMEs beyond service-based activities. Promoting manufacturing-led enterprises, digital platforms, and stronger industrial linkages can enhance asset creation, employment, and competitiveness, enabling MSMEs to fully harness district resources and tourism potential.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>II. Manufacturing Sector - Term Loan</b>							
1	Manufacturing Sector - Term Loan-Micro	No.	100.00	75	90	9000.00	675000.00
<b>Sub Total</b>					<b>90</b>	<b>9000.00</b>	<b>675000.00</b>
<b>II. Manufacturing Sector - WC</b>							
1	Manufacturing Sector - Working Capital-Micro	No.	20.00	75	505	10100.00	757500.00
<b>Sub Total</b>					<b>505</b>	<b>10100.00</b>	<b>757500.00</b>
<b>II. Service Sector - Term Loan</b>							
1	Service Sector - Term Loan-Micro	No.	10.00	75	545	5450.00	408750.00
<b>Sub Total</b>					<b>545</b>	<b>5450.00</b>	<b>408750.00</b>
<b>II. Service Sector - WC</b>							
1	Service Sector - Working Capital-Micro	No.	5.00	75	1490	7450.00	558750.00
<b>Sub Total</b>					<b>1490</b>	<b>7450.00</b>	<b>558750.00</b>
<b>Total</b>					<b>2630</b>	<b>32000.00</b>	<b>2400000.00</b>



## Chapter 4

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

#### 4.1 Credit Potential for Export Credit

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

Rudraprayag district being a hilly and remote area with challenging terrain, poor infrastructure and limited access to transport networks has limited scope for exports at present. Businesses in district are small scale or informal, focusing on local markets rather than export. This limits the demand for export credit.

Not a single export based unit is working in the district and no branch of any bank in the district is disbursing loans for this sub-sector.

In terms of RBI Master Directions on Priority Sector Lending, financing for exports is available for “Pre-shipment/Packing Credit” and “Post-shipment Credit”. Bank lending to export credit under agriculture and MSME sectors is classified as PSL under the respective categories viz. agriculture and MSME and there is no cap on credit for the same. Export Credit (other than in agriculture and MSME) for domestic banks is classified as PSL for ‘incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or CEOBE whichever is higher, subject to a sanctioned limit of up to ₹50 crores per borrower.

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

A District Export Promotion Committee has been constituted by the District Industries Center under the Chairmanship of the District Collector to provide overall guidance to the stakeholders for export promotion in the district. At present, no such exports are being done. Limited infrastructure viz., lack of cold storage, warehousing, and packaging units for perishable and agro-based products and poor road connectivity in hilly areas affects timely transportation and logistics.

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

Farmer Producer Organizations (FPOs) may be encouraged to obtain EXIM (Export-Import) licenses to explore international trade opportunities for which EXIM training and FPO export facilitation may be promoted.

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

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





(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>III. Export Credit</b>							
1	Export Credit -Pre Shipment Export Credit	No.	75.00	90	1	75.00	67.50
<b>Total</b>					<b>1</b>	<b>75.00</b>	<b>67.50</b>

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

The overall literacy rate in the district stands at 81.30%. Urban literacy is higher at 90.52%, while rural literacy is slightly lower at 80.50%. Male literacy is significantly higher at 93.90%, compared to 70.35% for females. This results in a gender literacy gap of 23.55 percentage points, highlighting a substantial disparity.

Among the three Development Blocks in rural areas, Ukhimath block has the highest literacy rate at 83.86% and Jakholi block records the lowest literacy rate at 77.08%.

As per PSL guidelines, loans to individuals for educational purposes, including vocational courses, not exceeding ₹25 lakh are considered under priority sector lending.

The Education Loan Scheme aims to provide financial support from the banking system to deserving and meritorious students for pursuing higher education in India and abroad. Banks extend financial support for various courses in India and abroad. The district holds significant potential for education loans, particularly for students pursuing medical and engineering degrees domestically, as well as for those seeking opportunities for higher education abroad.

Under RIDF scheme of NABARD, concessional loans are provided to facilitate the construction of essential infrastructure in schools, ITIs, and polytechnics to State Government.

The performance of education loans in the district has been notably low, accounting for just 0.32% of the total priority sector lending as of March 31, 2025. However, the district holds potential for education loans, particularly for students pursuing medical, engineering and like degrees.

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

- According to the latest available data (2023–24), the district has a total of 632 junior basic schools, 193 senior basic schools, and 153 higher secondary schools, 04 degree college and 01 post-graduation college collectively enrolling 47,557 students and employing 3,614 teachers.
- The district also hosts 05 degree/postgraduate colleges with 2498 students and 56 faculty members. Additionally, there are 05 Industrial Training Institutes (ITIs) where 154 students are enrolled against a total capacity of 272 seats.
- 03 polytechnic institutions operate in the district, training 137 students out of 198 available seats. Most of these educational institutions function with government support.
- The teacher–student ratios across different educational levels in the district are as follows: 17.46 in junior basic schools, 15.28 in senior basic schools, 8.61 in higher secondary schools, and 48.32 in degree college and 23.52 at post graduate college level. This ratio is better than





the national average at school level, which often ranges between 1: 24 to 1:30 in rural areas. There is no formal education institute for emerging sectors like biotechnology, hospitality, fashion designing, etc.

There is a shortage of professional higher education institutions in the district. There are only 3 polytechnics and 5 ITIs in professional streams.

There is lack of skills among the educated unemployed, hence, they are not able to get employment in industries.

Difficult terrain of the district affects access to schools and colleges with teacher shortages and also limited digital connectivity and lab facilities in many institutions is a gap to be addressed.

Infrastructure in district remains a concern, as there is a significant gap in the availability of advanced educational facilities and exposure.

There is a need for skill-based education and digital infrastructure in the district to promote the sector.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>IV. Education</b>							
1	Education Loans-Higher Studies- Domestic	No.	15.00	90	22	330.00	297.00
<b>Total</b>					<b>22</b>	<b>330.00</b>	<b>297.00</b>

#### 4.3 Credit Potential for Housing

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

The Ministry of Rural Development has formalized the perspective on rural housing to ensure adequate and affordable housing for all. It aims to assist in the development of sustainable and inclusive housing in rural areas through government support, expansion, community participation, self-help, and collaboration within the framework of public private panchayat partnership. Both the Central and State Governments have implemented various schemes to ensure adequate housing for the lower and middle income groups. According to the 2011 census, there are 53,400 residential houses in the district across rural and urban areas and around 97.62% of households are living in pucca (permanent) houses, 2.08% in semi-pucca houses and about 0.06% in kachcha (temporary) houses.

As per PSL guidelines, a loan of up to ₹35 lakhs per family for the purchase/construction of a dwelling unit (provided that the total cost of the unit does not exceed ₹44 lakh) in centers with a population of less than ten lakhs are considered under priority sector lending. Priority sector loans under housing in the district account for just 1.89% of the total priority sector lending as of March 31, 2025.



Currently, the Government of India is implementing the Pradhan Mantri Awas Yojana - Gramin and Pradhan Mantri Awas Yojana - Urban, which aims to provide subsidies, loans and other benefits to the poor to achieve their housing needs.

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

As per Census 2011, over 92% of households live in self-owned houses and less than 8% live in rented houses.

Among the housing amenities, electricity access and drinking water is available in all the revenue villages.

The major problems faced by the housing sector in the district are escalation in the cost of land and construction, lack of microfinance, inadequacy of financial assistance for purchase of housing sites.

Being a hilly state, urban development planning in the State is a challenging task, and requires various strategies to meet the needs of the residents as well as the needs of tourists and pilgrims. The topography and geographical features of the State pose additional challenges for planners.

Due to land subsidence in some areas in the district, the local people are hesitant to construct houses in these areas.

#### 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
<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)- Other Centre-Construction	No.	35.00	90	160	5600.00	5040.00
<b>Total</b>					<b>160</b>	<b>5600.00</b>	<b>5040.00</b>



## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

Connectivity in the district is supported by 2939.34 km of road length of which 872.88 km are maintained by PWD. There are 131 post offices and 120 telephone connections per lakh population. The urban population constitutes 4.09% of the total.

All 635 inhabited villages are electrified, with urban centres enjoying full electricity coverage. However, voltage fluctuations are common in high altitude habitations. Postal facilities comprise 125 rural and 6 urban post offices. All the villages have access to Drinking water with 99.93% of households having functional tap connections, as per ejalshakti.gov.in/jjm report.

Educational infrastructure includes 632 junior basic schools, 193 senior basic schools, 153 higher secondary schools, 4 degree colleges, 1 postgraduate colleges, 3 polytechnics, 5 ITIs, and 1 teachers training institute. Health facilities consist of 36 PHCs, 61 Allopathic hospitals and dispensaries, 33 Ayurvedic units, 05 Homeopathic units though specialist services are concentrated at the district hospital.

Agriculture and allied sector related infrastructure includes 1 KVK, 21 seed/fertiliser depots, 9 food storage godowns, 16 Veterinary hospitals, 30 Artificial insemination centres. Banking outreach includes 39 commercial bank branches, 8 RRB branches, and 10 cooperative bank branches, supporting financial inclusion in both rural and urban centres. Key sectors requiring greater attention include Connectivity, Irrigation, Education, Transportation, Health, and Agriculture Marketing Infrastructure.

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

Public investment in infrastructure is supported by central schemes, state initiatives, and NABARDs RIDF. As of July 2025, a total of 214 projects for which loan amounting to ₹381.22 cr have been sanctioned under RIDF in the district, with sectoral distribution of 34% in Agriculture & Allied sectors, 46% in Rural Connectivity and 20% in Social Infrastructure, supplementing state and central resources. At present, 57 projects are ongoing.

PMGSY has significantly enhanced rural connectivity, reducing isolation of many habitations. Seasonal disruptions from landslides and cloudbursts underscore the need for last mile road investments on a continuous basis and resilient infrastructure. JJM has achieved near universal household tap water coverage, while PMAYG and PMAYU have improved rural and urban housing infrastructure. PMKSY and watershed programme have supported irrigation structures.

Despite this progress, critical gaps remain. Irrigation coverage (12.61%) is well below the state average, limiting agricultural resilience. Electricity supply reached all villages, yet power stability is poor in remote areas. Health and education infrastructure are widespread but lack specialist facilities and advanced professional courses, causing migration for better opportunities.

Urban centres and tourist places face growing congestion due to rising vehicle ownership and the absence of organised parking creating traffic bottlenecks and safety risks. Development of multilevel parking and integrated facilities with bus stands is a critical need for the district esp. in tourist places as the economy is heavily depended on tourism.



Future interventions must focus on strengthening roads and bridges, ensuring reliable electricity, sustaining water supply systems, expanding irrigation, and addressing urban parking. Investments in cold chains and health infrastructure are also essential for sustainable development.

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

- 08 projects (inc. Jawari Rothiya Gov w/s) amounting to Rs.19.15 crore were sanctioned towards provision of safe drinking water to rural habitations.
- 07 projects (inc. construction of Navodaya Vidyalaya in Sumadi Bhardar), amounting to ₹48.91 crore, were sanctioned to improve educational infrastructure, including the construction of polytechnics, Government Inter Colleges (GICs), and the Rajeev Gandhi Navodaya Vidyalaya. These developments provide rural children with better access to quality education, fostering skill development and reducing migration for educational purposes.
- 61 projects amounting to Rs. 102.73 crore for construction of check dams, canals, lift irrigation system were sanctioned towards provision of irrigation facilities and water conservation to the rural areas thereby enhancing agricultural productivity.
- 02 projects amounting to Rs.7.2 crore were sanctioned for strengthening of the Sheep Breeding Farm at Makku and Khaliyanbangar contributing to the livelihood security of rural farmers' dependent on animal husbandry.
- 03 projects amounting to Rs.8.03 crore were sanctioned for construction of Veterinary hospitals on the Kedarnath Yatra route providing essential healthcare services to mules and other animals, ensuring their well-being and supporting the livelihoods of their owners.
- A total of 112 projects, amounting to ₹144 crore, have been sanctioned for the construction and improvement of rural roads, enhancing connectivity, reducing travel time, facilitate access to markets and services, and promote economic activities in rural areas.
- Installation of poly houses to support off-season cultivation of vegetables and flowers.

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

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

Health, education, transportation and drinking water are major areas wherein bank credit may play an important role in overall development of the district.

National Highway 7 (NH7) and NH107 are key routes, connecting the district to key locations like Rishikesh and Srinagar. However, road maintenance and construction are ongoing challenges, especially during monsoon seasons when landslides can disrupt connectivity. Public transport infrastructure is limited, affecting accessibility for rural populations. The district does not have a direct railway line. The nearest major railway stations are in Haridwar and Dehradun, which are 4 to 5 hours away by road. However, Rishikesh Karnprayag railway line is under construction which will pass through Rudraprayag.

The district has schools and educational institutions, ranging from primary schools to higher education colleges. However, access to quality education is limited. Under healthcare facilities, access to advanced medical facilities and specialists is limited and local population is dependent on primary health centers (PHCs), community health centers (CHCs), and district hospital.



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

The district's mountainous terrain presents challenges for infrastructure development, including road construction and maintenance. Natural disasters, such as landslides and floods, also impact infrastructure resilience. Efforts and investments are needed to enhance transportation, energy, water supply, sanitation, and other critical infrastructure to support the district's development.

Access to drinking water is a fundamental necessity for health and wellbeing. While 1.46 lakh people benefit from existing infrastructure, there may still be challenges related to distribution and quality, especially in hard to reach areas. The district's healthcare infrastructure includes a mix of hospitals, primary health centers, and subcenters, with a total of 208 beds.

The education infrastructure consists of 632 primary schools, 194 junior high school, 153 high school/intermediate schools, 04 colleges and 01 PG college.

A key factor behind migration in the district is the insufficient availability of good education and healthcare facilities in most villages, which suggests a strong demand for private schools and medical centers.

Means of transportation are not available in sufficient quantity in rural areas due to which villagers have to face a lot of problems.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VI. Social Infrastructure</b>							
1	Drinking Water-RO Plant-1000 LPH RO Plant	No.	25.00	90	3	75.00	67.50
2	Education-Schools	No.	125.00	75	1	125.00	93.75
3	Healthcare-Nursing Home	No.	500.00	75	2	1000.00	750.00
4	Sanitation-Toilets	No.	0.50	90	130	65.00	58.50
<b>Total</b>					<b>136</b>	<b>1265.00</b>	<b>969.75</b>

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

Rudraprayag has considerable renewable energy esp. solar energy potential owing to abundant sunshine, perennial rivers and traditional gharats. The district receives daily solar radiation of about 4.459 kWh/m/day, suitable for rooftop, decentralized and irrigation linked solar projects.

CG and SG is actively promoting solar energy adoption through UREDA. UREDA is



promoting the use of renewable energy especially solar based through various schemes viz. Mukhya Mantri Saur Swarojgar Yojana (MSSY), 10 individuals have been sanctioned projects under MSSY totalling 1325 kW capacity,

Solar Water Heater scheme, wherein a subsidy of 50% is available for capacity upto 500 lts for domestic use and subsidy of 30% is available for capacity from 500 to 2000 lts for commercial use. 16 individuals with a total capacity of 6500kW and 7 commercial units with a total capacity of 5500 kW have availed subsidy under the scheme.

UREDA is instrumental in developing a model solar village in the district for which 10 villages have been selected covering all blocks. It is undertaking works to solarise all the government building in the district. It is also undertaking installation of solar street lights and solar high mast in the district.

Further, under PM KUSUM yojana, farmers may setup Decentralized Ground/ Stilt Mounted Grid Connected Solar or other Renewable Energy based Power Plants on their land up to the capacity of 2MW. The renewable power generated from these powerplant is purchased by DISCOMs at the prefixed leveled tariff.

Hydropower potential is high through rivers like Alaknanda, Mandakini. Presently, 02 hydropower projects are operational in Kedarnath region supplying electricity to the temple and also to the grid. A private company ReNew is also undertaking a 99MW Singoli Bhatwari Hydroelectric Project situated at Mandakini river.

Bioenergy adoption is limited, with only 355 biogas plants installed (District Statistical Booklet, 2024).

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

The district has a base of renewable energy assets through operational hydro projects and sanctioned solar plants, with grid connectivity provided by UPCL. UREDA promotes renewable schemes, while national programmes such as PM Surya Ghar and state initiatives like MSSY offer financial linkages and institutional support.

Planned interventions include commissioning of sanctioned solar projects, rooftop expansion under Surya Ghar, DPRs for micro-hydro schemes. These initiatives can expand clean energy generation if complemented by effective financing.

Several gaps persist. Biogas expansion has stagnated despite a strong livestock base. Traditional gharats remain in use but need modernisation into efficient micro-hydro units. Household and institutional rooftop adoption is still low despite different government scheme.

Credit offtake is low due to limited awareness. ACP data shows negligible credit flow—nil in 2022–23 and 2023–24, and ₹0.66 crore in 2024–25. RBI PSL guidelines permit loans up to ₹35 crore for renewable projects and Rs 10 lakh for individual household under priority sector, but utilisation is minimal.

Banks can support rooftop and institutional solar, solar irrigation pumps, community biogas plants, modernised gharats, micro-hydro projects. Convergence with subsidies, CSR funding, carbon credits and climate finance can improve viability. Expanding credit in these areas will help bridge service gaps, generate livelihoods and contribute to India's renewable energy transition.

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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VII. Renewable Energy</b>							
1	Biomass Energy-Community Bio Gas Plant-KVIC Model Type -1 (2 cum)	No.	0.45	90	7	3.15	2.84
2	Biomass Energy-Community Bio Gas Plant-KVIC Model Type -2 (3 cum)	No.	0.55	90	5	2.75	2.48
3	Biomass Energy-Community Bio Gas Plant-KVIC Model Type -3 (4 cum)	No.	0.65	90	6	3.90	3.51
4	Solar Energy-Roof Top Solar PV System without Battery-3 kw	No.	1.60	90	750	1196.25	1076.64
<b>Total</b>					<b>768</b>	<b>1206.05</b>	<b>1085.47</b>





## Box Item 2

### Title : Construction of Building & Hostel infrastructure in Rajeev Gandhi Navodaya Vidyalaya Sumadi, Bhardar, Jakholi



An amount of ₹40.38 crore was been sanctioned by NABARD under RIDF for the construction of a Navodaya Vidyalaya at Sumadi Bhardar. The school will accommodate 210 students, providing them with a healthy and well equipped learning environment along with hostel facilities amenities that are currently unavailable to them. The school is currently under construction and is expected to complete by April 2026.

#### 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	149	311.586700	216.4465
B	Ongoing tranches	65	187.990400	164.7706
	Total (A + B)	214	499.577100	381.2171

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	72	139.209500	129.3961
B	Rural roads & bridges	125	197.540400	173.8101
C	Social Sector	17	162.827200	78.0109
	Total (A + B + C)	214	499.577100	381.2171



## Chapter 6

### Informal Credit Delivery System

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

The informal credit delivery system in Rudraprayag is anchored by Self Help Groups (SHGs) and Joint Liability Groups (JLGs), which have emerged as vital institutions for financial inclusion and livelihood promotion. Under Uttarakhand SRLM, all 03 blocks are intensive, with 2550 SHGs and 318 VOs promoted. 2259 SHGs have received Revolving Fund ₹341.6 lakh and 1786 SHGs accessed CIF ₹1251 lakh, indicating a strong base of community institutions that enables credit absorption.

Credit linkage under NRLM (SLBC data) has expanded: ₹13.76 crore (2022–23), ₹7.44 crore (2023–24) and ₹29.53 crore (2024–25), totaling ₹50.73 crore to 2385 SHGs over three years. This reflects steady progress in formal credit access for women's collectives largely supporting dairy, goatery, petty trade and micro enterprises.

As per RBI norms, SHGs are eligible for collateral free loans in three doses: ₹1.5 lakh, ₹3.0 lakh, and ₹6.0 lakh. While most banks follow these limits, the DCCB caps collateral free lending at ₹2.00 lakh for agriculture and allied activities and ₹1.60 lakh for purposes other than agriculture and allied activities, creating disparity in loan size.

JLGs complement SHGs in last mile finance. As of March 2025, 69 JLGs were outstanding with ₹25.32 lakh.

Together, SHGs and JLGs form the backbone of microfinance in Rudraprayag, strengthening household resilience, empowering women to manage savings, credit and enterprises and deepening grassroots credit delivery.

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

Rudraprayag district has a well-established ecosystem supporting SHG and JLG promotion, involving banks, NGOs, SHPIs and government departments. UKSRLM provides training, capacity building and leadership development for SHGs/VOs/CLFs, and the Bank Sakhi initiative enables trained SHG members to act as business correspondents for doorstep banking and credit facilitation.

The Rural Enterprises Acceleration Programme (REAP) is a flagship that helps mature SHGs transition to enterprises in climate resilient agriculture, dairy, food processing, handicrafts and eco-tourism. It offers structured handholding, skills, credit facilitation and convergence with PMFME, DAY NRLM, Mission Shakti and MSY.

Marketing has strong state backing through the HILANS brand (UKSRLM), which provides standardised packaging, branding and retail channels via dedicated outlets across Uttarakhand, along with SARAS Melas, Gram Haats and digital platforms—improving market access and price realisation for SHG products.

NABARD complements these with MEDPs/LEDPs for enterprise skills, Gram Dukaan support for SHG run retail, and SHPI/FLP assistance. NABARD has also entered into a MOU with UKSRLM under which, 01 MEDP and 01 Pushkart was sanctioned to the CLF through UKSRLM during FY 2024-25.

Gaps persist in repeat linkages, enhancement of loan size, and common facilities (training halls, storage/processing, marketing hubs), especially in remote hilly areas. Stronger convergence among SRLM, REAP, HILANS, NABARD and banks, backed by bank credit, is essential to scale women led enterprises and deepen the informal credit delivery system.



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

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

(₹ lakh)

Sr. No	Activity	Unit Size	Sof/ Unit Cost (in Rs.)	Bank Loan Factor	Phy	TFO	Bank Loan
<b>VIII. Others</b>							
1	Individuals/ Individual members of JLGs	No.	1.00	90	30	30.00	27.00
2	SHGs/ JLGs-Others	No.	1.00	90	820	820.00	738.00
<b>Total</b>					<b>850</b>	<b>850.00</b>	<b>765.00</b>

#### Box Item 1

**Title : Empowering rural women through training on Wool weaving in Rudraprayag**



A 15-day training program on Wool weaving was sanctioned to State Rural Livelihood Mission in Kotma village of Ukhimath block of the district. The initiative supported by NABARD aim to empower rural women in wool weaving, thereby creating livelihood opportunities for the local women. The training program was designed in a way cover all the basics of wool weaving and also had component of marketing techniques, entrepreneurship skills, exposure visits.

This training programme helped 30 women to enhance their skills/ learn new skills on wool weaving along with learning other aspects of running an enterprise.



## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

1. The district administration must prioritize measures to mitigate the escalating wild animal threat particularly from boars and monkeys that is forcing farmers to abandon their fields/ farming activities.
2. Special focus is required for saturation of KCC accounts. Farmers need to be made aware on utilization of KCC limits to improve credit flow in agriculture.
3. Farm credit is less in district due to less agriculture productivity. Promotion of high yielding varieties of seeds and encouragement to replacement of seeds is required to boost productivity.
4. The district has only one soil testing lab, which is inadequate for timely and localized analysis. Establishing labs or mobile units at each block is essential for improving soil health and agricultural productivity.

#### 2. Water Resources

1. Despite adequate rainfall, many areas in the district still face water scarcity for crops. There is both a significant need and a great opportunity for farmers to adopt drip and sprinkler irrigation technologies, which should be promoted extensively.
2. Popularization of solar pumps and financing by banks. At least one solar-powered pump set should be financed per branch.

#### 3. Farm Mechanisation

1. There is a pressing demand in the district for small-scale agricultural machinery—such as threshers, fodder cutters, power tillers, and power weeders. The Agriculture Department, Krishi Vigyan Kendra (KVK), and relevant government agencies must intensify outreach efforts to promote mechanization schemes like the SubMission on Agricultural Mechanization (SMAM) and ensure access to equipment tailored to local conditions. Furthermore, the absence of repair facilities within the district often leaves machines inactive; establishing maintenance services is essential to maximize their utility.

#### 4. Plantation and Horticulture

1. The district currently lacks any plant testing laboratory to assess crop diseases and nutrient deficiencies, leading to delayed or inadequate preventive actions. Therefore, it is imperative to deploy one or more mobile plant testing laboratories that can provide timely, onsite diagnostic support.
2. In Organic farming, biologically derived inputs (bionutrients, biopesticides, etc.) are used to produce fruits with the highest technology. District administration should make these inputs available to the farmers at reasonable rates and in sufficient quantity. This may be done through PACS and FPOs.
3. Encourage private sector participation in nursery development under regulatory oversight



and promote community nurseries managed by FPOs or SHGs to meet local demand.

4. Set up cold storage units at strategic locations/production clusters through public-private partnerships or under schemes like MIDH (Mission for Integrated Development of Horticulture).

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

1. In Summers, fires in pine forests result in significant loss of forest resources. These pine needles may be used as an alternative for power generation. For instance, Avani Bio Energy Pvt. Ltd. in Pithoragarh developed a small-scale gasifier plants (9 kW to 120 kW) using pine needles from which electricity generated is being used for self -consumption as well as sold to UPCL with an approx. outlay involved from Rs.10 lakh to Rs.80 lakh for 9 kW to 120 kW plant. On the similar lines, pine needle based power generation units can be planned in the district.

2. As per Forest Department Uttarakhand website, there are 335 forest blocks in the district having abundance of pine needles and the annual production is 88675 tonnes. This abundance can be a biomass resource for power generation (alternative energy source), biochar production, briquetting.

3. The approach of the Forest Department needs to focus on promoting commercial forestry through demonstrations on farmers' lands by growing appropriate species that will augment farmers' incomes.

4. To strengthen forest governance, the Forest Department can empower Van Panchayats through GIS-based planning, micro-plans, and sustainable harvest models and expand nursery infrastructure and establish seed banks for native forest species.

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

1. Due to absence of even a single livestock diagnostic lab in the district, it is difficult to correctly identify bone fractures and complex diseases in animals and to reduce the risk in investment in animals in the district. Therefore, a livestock diagnostic lab is required at the district level.

2. There is a need for milk collection and processing centers in the hilly and interior areas of the district where farmers are not getting fair prices for their products.

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

1. The district currently lacks both government and private hatchery units, resulting in dependency on neighboring districts for chick supply and feed. To address this gap and support local poultry development, a hatchery unit and model feed unit can be set up in the district.

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

1. There is good possibility of expansion of goat rearing in the district. Livestock fair is not held anywhere in the district, due to which livestock farmers are deprived of good breeds. Therefore, along with the agricultural fairs in the district, livestock fairs may also be organized.



2. Farmers engaged in animal husbandry can be organized into FPOs to promote value addition and rural level processing of livestock products, thereby enhancing their income

### **9. Fisheries**

1. The fisheries department should ensure availability of better market linkage, transport and adequate quantity of seeds in the district. Fish farming by creating ponds has still not become an established activity in the district. Trout fish is very beneficial in mountain rivers. Mixed rearing of grass carp, common carp and silver carp may be done here.

2. Set up cold storage facilities and ice plants at strategic locations to maintain freshness and reduce post-harvest losses.

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

1. Construct decentralized scientific godowns and cold storages for preservation/storage of food grains /onion/ horticulture produce near the production sites.

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

1. There is scope of soil and water conservation through Watershed approach in various parts of the district especially in Ukhimath block, as it is highly prone to landslides, flash floods, steep terrain and poor water retention. Further, the block offers highest tourism potential in the district.

2. Set up soil testing laboratories in each block or encourage PACS/Agri -graduates to set up soil testing laboratories and help them to avail incentives under the ACABC scheme of GoI.

3. Farmers should be encouraged to construct rainwater harvesting structures in their fields to minimize leakage and seepage losses. This will help ensure water availability for irrigation and support the cultivation of short-duration crops

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

1. The only market/ mandi in the district is at Augustmuni, which is not functional at present as there is some land issue and the matter is subjudice due to which the farmers have to sell their produce to local middlemen, or travel to a distance of about 150 to 200 km to sell his produce due to which the farmers are unable to earn good profits. There is a need for smooth functioning of this market or there is a need to develop another mandi/market in the district, and after studying the market, there is a need to give information to the farmers to sow the right crop at the right time.

2. There is a need for a mule breeding center in the district. Veterinary camps should be organized from time to time in Sonprayag/ Gaurikund and Limcholi for horses and mules. Due to the Kedarnath Yatra, a large number of horses and mules are here but due to non-availability of timely access to medical facilities, the mortality rate of these animals is high.

3. Training programs should also be organized to build capacity in the production of bio-fertilizers such as Azolla and Rhizobium, as well as bio-pesticides, to enhance soil health and sustainable agriculture practices



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

1. Fruits and offseason vegetables are grown in good quantities in the district, therefore there is a need for setting up rural warehouses and cold storage facilities.

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

1. There is a need for the Agriculture/ Horticulture Department to create an integrated model of organic farming so that farmers can get inspiration and banks can explore the possibility of cluster mode for financing the IFS model.

2. Wide publicity of ACABC scheme to encourage agriculturally educated youth for their contribution to the farming community.

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

1. The existing mini industrial area in the district should be upgraded with essential infrastructure and utilities to attract micro and small enterprises such as skill development centre, entrepreneurship and marketing centre, warehousing and logistics unit which is the need for the industries in the hills to flourish.

3. Handicrafts and handloom related items, such as Ringal items and woolen clothes are made in the district, but these artisans need to be trained and organized for improvement in product design and quality so as the local products have better marketability.

### **16. Export Credit**

1. Handlooms, handicrafts and medicinal plants specific to the districts can be identified for export. Along with promotion of the sector and creation of awareness, proper training and marketing linkages may be made accessible for production of export grade products and their marketing.

### **17. Education**

1. There is a need to bring awareness at the grassroots level about education loans, and needy students can be identified in schools and colleges by bankers.

2. The two major reasons for migration from hilly areas are inadequate education and health infrastructure. Both these areas require investment in better infrastructure.

3. Skill education/training can be prioritized based on the needs of local industries.

### **18. Housing**

1. Banks should give priority to loan applications under the Pradhan Mantri Awas Yojana to accelerate housing development.

2. The procedures such as land use conversion and house map approval need simplification. Introducing an online system with a defined timeline for map approval will enhance transparency and efficiency.





### **19. Social Infrastructure**

1. Tie-up with corporates for using CSR funds for improving infrastructure in schools and health centres as well as creating sanitary facilities will augment development of social infrastructure.
2. State Government may identify locations with critical requirement of health and education infrastructure and loan may be availed from NABARD.
3. Infrastructure for parking needs to be augmented in the district as there is lot of tourist influx as well as to cater the needs of locals.

### **20. Renewable Energy**

1. The district has a good potential to use solar energy as an alternative source of energy. Solar rooftops should be promoted especially in home stays and hotels etc.
2. The government may advise local bodies to make solar rooftops mandatory in the construction of new houses.

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

1. SRLM may focus on training for packaging, branding and marketing aspects of SHG businesses.
2. SHGs require more awareness on utilization of credit limits sanctioned to them.



## Chapter 8

### Status and prospects of Cooperatives

#### Background

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

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

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

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

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



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

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

i. The 3-tier Short Term Co-operative Credit Structure (STCCS) in Uttarakhand comprises Uttarakhand State Co-operative Bank Ltd. (UK StCB) at the apex level, 10 District Co-operative 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 Co-operative sector at Uttarakhand Regional Office level are as follows:

#### **ii. 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 year-end closures are still very low, and data reconciliation with old ERP is ongoing. UK StCB has been designated as the System Integrator (SI) in the State.

#### **iii. 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.

#### **iv. Co-operation among Co-operatives**

The nationwide campaign launched in September 2024 is under implementation in the State also. In Uttarakhand, 2,419 PDCS accounts exist with cooperative banks; 338 new PDCS accounts have been opened, 14 micro-ATMs distributed, and 512 RuPay KCCs issued to PDCS members.

### Box Item 3

#### Title: Demonstration van for Financial Literacy through Cooperatives



Financial assistance amounting to Rs.15.00 lakh was sanctioned by NABARD to DCCB Chamoli towards purchase of mobile van for spreading banking awareness among people of remote villages and to demonstrate banking technology. Till date thousands of people have benefited through this project. In addition to its bank has provided cash facility in remote areas like Gaurikund, Guptkashi, Phata, Sonprayag, Trijuginarayan, Kund etc. during Covid Pandemic. At present also bank is benefitting lakhs of customer visiting Kedarnath valley by providing them cash.

#### 4. Status of Cooperatives in the District

1. Rudraprayag district has a total of 214 cooperative societies comprising 62 MPACS (including 28 newly formed MPACS), 119 milk cooperative societies, 06 fisheries societies, 07 labour societies and 20 other societies.
2. Out of 119 milk societies, 21 are registered and only 44 out of the total societies are functional. These defunct societies need revival as milk cooperatives play a crucial role in the local economy contributing to both employment and agricultural sustainability.
3. The credit cooperative segment is represented by 34 Primary Agricultural Credit Societies (PACS) which play a crucial role in providing financial services to farmers and rural communities. Further, 28 new MPACS were also formed during FY 2024 25.
4. The State does not have any State Cooperative Agriculture and Rural Development Banks (SCARDBs). Additionally, no Multi State Cooperative Societies (MSCS) are functioning in the district. Furthermore, there are no district level, State level, or national level cooperative federations operating within the district. (Source: National Cooperative Database (NCD), Ministry of Cooperation, Government of India).

## **5. Potential for formation of cooperatives**

1. Most Gram Panchayats in the district are already associated with one or more cooperative societies. Rather than forming additional entities, there is a strong case for revitalizing dormant noncredit cooperatives through targeted support under State and Central Government schemes. This approach would optimize existing institutional frameworks and enhance outreach without duplicating efforts.
2. Rudraprayag's agricultural diversity including a wide range of fruits, vegetables and growing dairy sector offers strong potential for developing the food, agro and dairy processing sector through cooperatives. By facilitating aggregation, processing, packaging and marketing, cooperatives can serve as key drivers in increasing farmers' incomes and strengthening resilient rural value chains. Therefore, existing cooperative societies of these sectors may be revived and some new cooperative societies may also be formed in these sector.
3. There is considerable scope to accelerate progress under various Ministry of Cooperation (MoC) schemes, especially those where Primary Agricultural Credit Societies (PACS) are designated beneficiaries. Strengthening PACS and other cooperatives can ensure that scheme benefits reach a broader population, particularly in rural and underserved areas.
4. The district also presents opportunities to develop tourism-based cooperative enterprises, especially in Ukhimath block, which is home to prominent religious destination and other trekking routes such as Kedarnath, Madhmaheswar, etc. Cooperative models can be leveraged to promote homestays, local crafts, and guided tours, thereby generating employment and preserving cultural heritage.

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

<b>Sr. No.</b>	<b>Broad Area</b>	<b>Name Of The Project/ Activity</b>	<b>Project Area</b>	<b>Nature Of Support Provided</b>	<b>Csr Collaboration/ Convergence Etc.</b>	<b>No. Of Beneficiaries</b>	<b>Likely Impact/ Outcome</b>
1	Watershed Development	Climate proofing of Jakhnoli Jalagam watershed project	Jakhnoli, Tat, Kumadi, Pali, Jaili, Margaon, Kandali villages	Grant for activities involving soil and water conservation, soil health and productivity enhancement and sustainable natural resource management	Convergence has been done with Government departments viz. Agriculture, Horticulture, HRDI, KVK etc.	779	Villagers in project area have experienced better yield due to better availability of water for irrigation. There has been a significant reduction in soil erosion in the watershed project area.
2	Promotional Activity	Augmentation of Honey Production through Promotion of Commercial Bee Breeding Center	Mansoona and nearby villages	Training on bee breeding equipment's and market linkage	Horticulture department	200	Total No. of 200 Households of nearby villages replicated the Beekeeping activity. Increase in average household income by ₹2500/- annually.



3	Women Empowerment	LEDP on Sanitary pads manufacturing and marketing	Badeth and nearby villages	Training on sanitary pads manufacturing to women, demo unit, exposure visit	Some women SHGs are applying for PMEGP for starting their own business	90	Availability of sanitary pads at local level and increased awareness on menstrual hygiene.
4	Institution Development	Bangar Grower Swayatt Sahakarita FPO	Khaliyan Bangar cluster of Jakholi block	Training on agriculture production & marketing market linkage support for branding and marketing	Convergence has been done with Government department s viz. Agriculture, Horticulture, HRDI, KVK etc.	655	FPO has achieved turnover of ₹ 49.68 lakh and profit of ₹ 6.56 lakh during 2024-25. Farmers of the area are benefitted as they are able to get a market for their produce especially millets.
5	Institution Development	Agastya Grower Swayatt Sahakarita FPO	Rumsi cluster of Augustmuni block	Training on agriculture production & marketing market linkage support for branding and marketing	Convergence has been done with Government department s viz. Agriculture, Horticulture, HRDI, KVK etc.	682	FPO has achieved turnover of ₹ 68.88 lakh and profit of ₹ 7.46 lakh during 2024-25. Farmers of the area are benefitted as they are able to get a market for their produce especially millets.
6	Infrastructure Development	Mobile Rural Mart to Agastya Grower FPO	Rumsi cluster of Augustmuni block	Financial assistance of ₹6.50 lakh for purchase of Mobile marketing van		682	Increase in sales of FPO by almost 50%, reduction in logistics cost



7	Financial Inclusion	FiDgi camps by Chamoli DCB & India Post Payments Bank	All blocks in Rudraprayag district	Financial assistance of ₹6000/- per camp to DCB Chamoli for conduct of camps		1500	Improved financial literacy among local population
8	Skill Training	MEDP on Wool weaving	Kotma, Ukhimath	Financial assistance to NRLM amounting to Rs. 1.50 lakh for conducting training program to be implemented through Unnati Sahakarita Samiti, Kotma .	NRLM	30	Acquisition of skills on wool weaving by 30 rural women from 08 SHGs making them capable to earn a living.



9	Financial Inclusion	Mobile Demonstration Van for Financial literacy	Whole district	Financial assistance of Rs. 15.00 lakh was sanctioned to Chamoli DCCB for the Mobile Demonstration van.			With the help of Mobile Demonstration Van banking awareness is being spread amongst the population of remote villages by providing them information related to banking technologies and financial literacy materials. In addition to this bank has provided cash facility in remote areas like like Gaurikund, Guptkashi, Phata, Sonprayag, Trijuginarayan, Kund etc. during Covid Pandemic. At present also bank is benefitting lakhs of customer visiting Kedarnath valley by providing them cash.
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## Success Stories

### Success Story 1: Agastya Grower Swayatta Sahkarita FPO



1	Scheme :	PODF ID
2	Project Implementation Agency	Sri Nanda Devi Mahila Lok Vikas Samiti
3	Duration of the Project:	5 years
4	Beneficiary	
5	No. of beneficiaries	682
6	Community	Farmers
7	State	Uttarakhand
8	District	Rudraprayag
9	Block	Ukhimath
10	Village	12 Villages





### **1.1 Support provided**

- A grant of Rs. 16.60 lakh was sanctioned for the FPO project of which Rs. 11.81 lakh has been released till date.
- Rural Mobile Van was sanctioned to the FPO to support them in marketing of their produce.
- Trainings were given to BoD and CEO of the FPO for their capacity building.

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

- The farmers were earlier selling their produce locally at cheap prices. There was lack of markets to the farmers for sale of their produce at competitive prices.
- Lack of awareness amongst the farmers about different avenues available for livelihood apart from traditional farming and different schemes of the government.

### **1.3 Challenges faced**

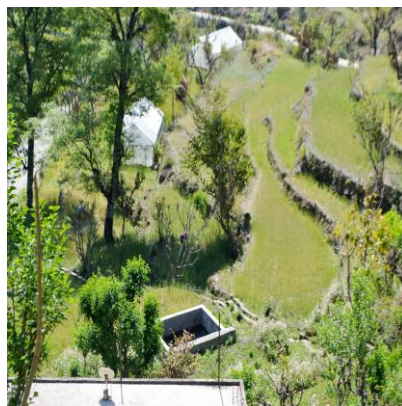
- Although the FPO is selling under the brand "Natural Choice" but the quality of packaging is not at par with other products available in the market.
- The major sales of the FPO is during Kedarnath yatra season and a few other tieups are also there for sales but a regular market is not available to the FPO.
- Though trainings are being given to BoD and CEO of FPO on entrepreneurship development, however, the entrepreneurship capabilities are still in the nascent stages.

### **1.4 Impact**

- The FPO is playing a major role in marketing of millets and has shown good growth in turnover also. Turnover during FY 2024 25 was Rs. 68.00 lakh and net profit of Rs 6.05 lakh.
- This has initiated steps in aggregation and marketing of millets and boosting the production of millets in the region which may result in creation of strong value chain for millets in the region. The FPO is rated in A category.
- FPO and the members received agri equipments, polyhouses, poultry units, medicinal plantations, vegetable seeds, sheep and goat units, etc. under convergence with other district level departments.
- FPO has also received GI tag for Amaranth. The products of the FPO are marketed under the brand " Natural Choice" created by the members of the FPO.

## Success Stories

### Success Story 2: Climate proofing of Jakhnoli Watershed project



1	Scheme	WDF
2	Project Implementation Agency :	Appropriate Technology India (AT India)
3	Duration of the Project:	1 Year
4	Beneficiary	
5	No. of beneficiaries	728.00
6	Community	Local rural population
7	State	Uttarakhand
8	District	Rudraprayag
9	Block	Jakholi
10	Village	7 villages of Jakhnoli Watershed (Jakhnoli Tat Kumadi Pali Jaili Margaon Kandali)



## **2.1 Support provided**

- For water conservation/ rain water harvesting, storage structures like rainwater harvesting tanks, geo tanks and multipurpose tanks for irrigation and fisheries are constructed in appropriate locations.
- Soil health productivity and sustainable practices were ensured by soil testing, use of Panchgavya, Jeevamrut, Beejamrut and establishment of vermi-compost units.
- The poly houses and drip irrigation systems were established in convergence with the Horticulture Department in a pre-approved project.
- Additionally, fruit and forest plantation, plantation of medicinal and aromatic plants and poultry were promoted for ensuring nutritional security and sustainable agriculture.
- Use of street plays and wall paintings was done to raise awareness on climate change risk and soil & water conservation among the villagers.

## **2.2 Pre-implementation status**

- Water scarcity was faced by villagers during some parts of the year.
- Frequent landslides in the project area were observed as the local population was not adopting soil and water conservation activities.

## **2.3 Challenges faced**

- Although the project area receives significant rainfall during the monsoon season ensuring reliable water sources for irrigation throughout the year is a major challenge primarily due to surface run-off that could otherwise be used for irrigation, drinking water supply or groundwater recharge.
- Further, high-intensity rainfall events in the region can lead to significant soil erosion as surface runoff carries away topsoil nutrients and organic matter. This erosion reduces soil fertility and can lead to land degradation.
- The project area is ecologically fragile and is prone to heavy landslides during monsoons.

## **2.4 Impact**

- The villagers in project area have experienced better yield due to better availability of water for irrigation.
- The local population is making full utilization of poly-houses. The watershed committee is planning to take vegetable production on commercial scale and market the produce through the local FPO (Indrasani FPO) promoted by NABARD.



## Appendices

### Climate Action & Sustainability

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

##### 1.1 Climate Change and its Impact

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

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

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

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

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

##### 1.2 Climate Finance and Challenges

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



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

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

### **1.4 Initiatives of RBI**

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

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

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

### **1.5 Initiatives of NABARD**

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

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



economy.

## 1.6 Way Forward

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

## 2 Climate Change Scenario-At the State Level

### 2.1 State Action Plan for Climate Change

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

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

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

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





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

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

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

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

1. ICAR-VPKAS Almora develops climate-resilient cereals and millets for Himalayan conditions.
2. ICAR-IISWC Dehradun works on soil conservation watershed management and sustainable land use to prevent degradation and ensure water security.
3. CSWCRTI Dehradun focuses on erosion control and integrated watershed development.
4. KVKs promote climate-smart farming and build farmer capacity.
5. NICRA resilient crops and practices are advanced including Pahari Toor Dal notified in 2023 for rainfed blocks in all 13 districts.

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

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

a NABARD drives climate adaptation and mitigation in Uttarakhand through multiple initiatives. Beyond the AFB-funded project in Champawat benefiting 800 families three projects under the Climate Change Fund-ID include climate-resilient farming in Almora cow dung-based value-added products in Chamoli and Uttarkashi (benefiting 75 women) and Zero Energy Cold Storage Chambers for 15 households. These reduce reliance on non-renewables and promote sustainable livelihoods. NABARD also conducts awareness



programs and implements Climate Proofing Projects in Rudraprayag and Pauri Garhwal under the Watershed Development Fund (WDF) for soil and water conservation. Additionally, NABARD has implemented 34 WDF projects 14 TDF projects and 20 under Farm Sector Promotion Fund many with climate components and introduced Green Tagging and green loans to scale climate finance.

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

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

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

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

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

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

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

a Rudraprayag district ranks as number one in the exposure to landslide, according to ISRO report on Landslide Atlas of India. The catastrophic 2013 floods in the district, triggered by cloudbursts and monsoon deluge, revealed systemic vulnerabilities in slope stability. Investigations showed that 76% of landslides were triggered by slope modifications or erosion. (Longdom, research article, Disaster in Rudraprayag District of Uttarakhand Himalaya). It may be mitigated through infrastructure improvements and early warning systems.

b Under sustainable agriculture, activities aimed at diversifying crops to adapt to changing weather patterns can help maintain agricultural productivity and food security. Efficient water management projects, including rainwater harvesting and efficient irrigation practices, can help cope with shifting water availability.

Activities that focus on planting trees and restoring degraded forests can enhance carbon sequestration and stabilize the soil, reducing landslide risks are needed in the district. Efforts to monitor and protect local wildlife and plant species are important as changing temperatures and weather patterns can disrupt ecosystems.

Educating local communities about climate change and involving them in adaptation planning can improve resilience.

Developing infrastructure that can withstand extreme weather events, such as robust road networks, climate friendly treatments to reduce landslides and flood protection structures is crucial. Activities that focus on harnessing local renewable energy sources, like hydroelectric power or solar energy may be considered.

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

a The Government of India has been actively promoting the use of clean energy as part of its strategy to address climate change, reduce greenhouse gas emissions and transition towards





a more sustainable energy system. Various schemes of GoI under National Solar Mission, Climate Resilient Agriculture etc. are being implemented in the district. The district has potential and scope for use of various climate change related funds.

a Krishi Vigyan Kendra situated at Jakhdhar in Ukhimath block is promoting climate resilient and traditional varieties. KVK is also promoting cultivation of crops with less water requirement like millets in the district.

a Under Uttarakhand Action Plan for Climate Change, Rudraprayag has been categorized as a highly vulnerable district against climate change. However, no dedicated project on Climate change is being run in the district. State Government is promoting use of renewable energy through various schemes being run by Uttarakhand Renewable Energy Development Agency (UREDA) mostly for promoting usage of solar energy.

a A project on Climate Proofing of Jakhnoli Watershed covering 7 villages in Jakholi block was implemented by NABARD with the objectives of soil and water conservation, soil health and productivity enhancement and sustainable natural resource management. Total outlay of the program was ₹58.80 lakh including grant support from NABARD amounting to ₹50.00 lakh with project duration of 2 years. The project was completed in first quarter of FY2024 25.

**Source(s)**

Rudraprayag, PLP 2026-27

Table Name	Source(s) and reference year of data
1.Physical & Administrative Features	District Statistical Booklet, 2024 and District website
2. Soil & Climate	PLP 2025-26
3.Land Utilisation [Ha]	District Statistical Booklet, 2024
4.Ground Water Scenario (No. of blocks)	CGWB Website
5.Distribution of Land Holding	Landholding Agri Census 2021-22
6.Workers Profile [In 000]	District Statistical Booklet, 2024
7.Demographic Profile [In 000]	District Statistical Booklet, 2024
8.Households [In 000]	District Statistical Booklet, 2024
9.Household Amenities [Nos. in 000 Households]	PLP 2025-26
10.Village-Level Infrastructure [Nos.]	District Statistical Booklet, 2024
1.a Additional Information	District Statistical Booklet, 2024 and district website
11.Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Booklet 2024
12.Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Booklet 2024
13.Irrigation Coverage [000 Ha]	District Statistical Booklet 2024
14.Infrastructure For Storage, Transport & Marketing	District Statistical Booklet 2024 and VAHAN Dashboard
15.Processing Units	Horticulture Department Agriculture Department
16.Animal Population as per Census [Nos.]	Depatt of AHD Dairy Department
17.Infrastructure for Development of Allied Activities [Nos.]	District Statistical Booklet 2024, PLP 2025-26, Fisheries Department
18.Milk, Fish, Egg Production & Per Capita Availability - Year-2	Depatt of AHD website
Table 1: Status	IMD Report- Rainfall Statistics of India 2024
Table 8: Major Crops, Area, Production, Productivity	PLP 2025-26
Table 2: Irrigated Area, Cropping Intensity	District Statistical Booklet 2024
Table 3: Input Use Pattern	District Statistical Booklet 2024
Table 4: Trend in procurement/ marketing	Agriculture Department
Table 5: KCC Coverage	PLP 2025-26 and SLBC Report, Progress under KCC
Table 6: Soil testing facilities	Agriculture Department
Table 7: Crop Insurance	Agriculture Department
Table 1: Irrigated Area & Potential	District Statistical Booklet 2024
Table 2: Block level water exploitation status	CGWB website
Table 1: Mechanisation in District	Agriculture Department
Table 2: Service Centers	Agriculture Department



Table 1: Production Clusters	Horticulture Department
Table 2: Sericulture	District Statistical Booklet 2024
Table 3: Weavers Clusters	PLP 2025-26
Table 5: Production and Productivity	PLP 2025-26
Table 1: Area under Forest Cover & Waste Land	District Statistical Booklet 2024
Table 1: Processing Infrastructure	Dairy Department
Table 1: Poultry	District AH Department
Table 1: Inland Fisheries Facilities	Fisheries Department
Table 2: Marine Fisheries (No.)	Fisheries Department
Table 3: Brackish Water Fisheries	Fisheries Department
Table 1: Agri Storage Infrastructure	Agriculture Department and District Statistical Booklet 2024
Table 1: NABARDs interventions	NABARD Data
Table 1: Fertilizer Consumption	District Statistical Booklet 2024
Table 2: Facilities Available	Agriculture Department Horticulture Department Food Safety Department
Table 1: MSME units - Cumulative	MSME Website
Table 3: Skill Development Trainings	DIC, Rudraprayag
Table 4: Crop Identified for One District-One Product	Agriculture Department
Table 2: Status of SHGs	<a href="http://nrlm.gov.in">nrlm.gov.in</a>
Table 1: Details of non-credit cooperative societies	ARCS Rudraprayag
Table 2: Details of credit cooperative societies	ARCS Rudraprayag



Table 3: Block wise, sector wise distribution of cooperative societies in the district	ARCS Rudraprayag
Table 4: Status/ progress under various schemes of MoC in the district	ARCS Rudraprayag

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

Sources	
1	SLBC REPORTS FROM SLBC INDIA WEBSITE
2	LDM OFFICE RUDRAPRAYAG

**Name and address of DDM**

Name	NEHA NAUNI
Designation	DDM, NABARD
Address 1	2nd Floor Near Honda Showroom
Address 2	Girls Intercollege Road
Post Office	Rudraprayag SO
District	RUDRA PRAYAG
State	Uttarakhand
Pincode	246171
Mobile No.	9990447103
Email ID	rudraprayag@nabard.org



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.</li> <li>Focus Segments: <ul style="list-style-type: none"> <li>➤ Green Finance &amp; Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)</li> <li>➤ Fabrics &amp; Textiles</li> <li>➤ Handicrafts Value Chain</li> </ul> </li> </ul>	<b>NSFL in WASH</b> Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> <li>largest wholesale debt providing NBFC for SDG6</li> <li>largest wholesale debt funder for last mile WASH</li> <li>pioneer in climate ready WASH funding, and</li> <li>only NBFC covering all sectors and risk spectra under WASH.</li> </ul>
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### Corporate Office

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

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

### Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>Largest lender in FPO space</li> <li>Present in 21 States and 3 UTs including North East</li> <li>Biggest lender in the FPO ecosystem</li> <li>Collateral free lending at affordable rates</li> <li>Soft loan for Agri Startups</li> </ul>	<ul style="list-style-type: none"> <li>Financing FPOs through <ul style="list-style-type: none"> <li>➤ Working Capital</li> <li>➤ Term Loan</li> <li>➤ Pledge Financing (eNWR)</li> </ul> </li> <li>Term lending for Corporates/ NBSCs/ MFIs</li> </ul>
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### Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



## NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country</li> <li>Operating with 478 Branches in 218 districts across 18 states and 1 UT with active client base of more than 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul>	<ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul>
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**Registered Office:** 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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

<ul style="list-style-type: none"> <li>Project Management Consultancy</li> <li>IT Based Natural Resources Information System</li> <li>Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>Third Party Monitoring</li> </ul>	<ul style="list-style-type: none"> <li>Climate Change &amp; Sustainability</li> <li>Value Chain Development</li> <li>Skill &amp; Livelihood Development</li> <li>Preparation Detailed Project Reports (DPRs)</li> <li>Transaction Advisory Services</li> </ul>
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**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

☎: 022-26539419

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

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🌐: www.nabcons.com





## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



## NAB FOUNDATION

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

☎: 022-26539404/9054 ✉ : nabfoundation@nabard.org 🌐 : www.nabfoundation.in



**NABARD**

NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

Uttarakhand Regional Office  
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Dehradun - 248013

[www.nabard.org](http://www.nabard.org) |     | [nabardonline.org](http://nabardonline.org)