



NABARD

IN PUNJAB

2025



National Bank for Agriculture and Rural Development
Punjab Regional Office, Chandigarh



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्र का विकास बैंक

ध्येय

सहभागिता, संधारणीयता और समानता पर
आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों,
प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि
लाने के लिए कृषि और ग्रामीण विकास का संवर्धन

VISION

Development Bank of the Nation for
Fostering Rural Prosperity

MISSION

Promote sustainable and equitable agriculture and
rural development through participatory financial and
non-financial interventions, innovations, technology and
institutional development for securing prosperity.



Foreword

National Bank for Agriculture and Rural Development (NABARD) has been in the forefront of bringing initiatives for rural development through financial and non-financial interventions since its inception in 1982.

An entire spectrum of support to the rural sector is provided by NABARD which includes, providing refinance to rural financial institutions, financing State Government for building rural infrastructure, preparing district level credit plans, supervising Cooperative Banks and Regional Rural Banks, designing new development models, implementation of GoI's development programmes, promoting microfinance through SHGs & JLGs, capacity building and marketing support to rural artisans, etc.

During 2024-25, overall refinance support to Rural Financial Institutions in the State stood at ₹6342 crore which includes investment credit of ₹235 crore contributing towards capital formation in agricultural sector.

For creation of rural infrastructure development in the State, NABARD extended a financial support to the tune of ₹845 crore to the State during FY 2024-25.

The support for infrastructure during FY 2024-25 comprises of sanction for construction/modernization of irrigation systems, construction of additional infrastructure in 801 Govt. Schools, augmentation of 144 Rural piped water supply scheme, construction/upgradation of 148 rural roads, & construction of 5 rural bridges under RIDF along with construction and upgradation 46 Grid Sub Stations under NIDA.

The Regional Office also extended financial assistance of ₹8.72 crore to various stakeholders for undertaking developmental activities in the state of Punjab during the year 2024-25.

This publication, captures vignettes of our journey in the state especially focusing on the interventions during 2024-25, navigating through the myriad challenges & opportunities in rural development. We are extremely thankful to our stakeholders including banking fraternity, Government Departments, our Project Implementing Agencies, NGOs, etc. for working with NABARD in fulfilling its mandate.

Vinod Kumar Arya
(Chief General Manager)



STATE - PUNJAB



Scale
1:2,000,000



Legend

- State Head Quarter
- District Head Quarter
- LJ State Boundary
- c=J District Boundary

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

Credit Planning

NABARD, Punjab RO prepared Potential Linked Credit Plans (PLPs) of all 23 districts in the state of Punjab and UT Chandigarh for the Financial Year 2025-26.

The PLPs form the basis of the Annual Credit Plans for the banks at district level. The district level potentials and critical intervention envisaged in the PLPs were aggregated for the State as a whole as 'State Focus Paper'. The State Focus Paper for the financial year 2025-26 was launched during State Credit Seminar organized by NABARD Punjab RO on 28th February 2025.

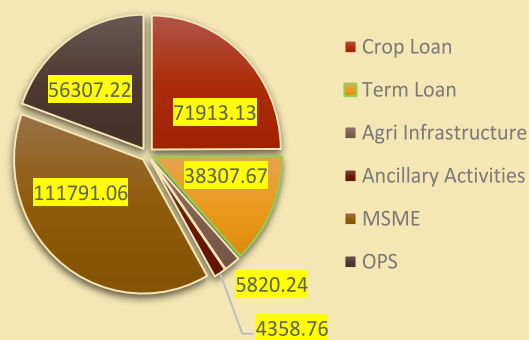


Launch of State Focus Paper 2025-26

Sector-wise PLP projections for FY 2025-26

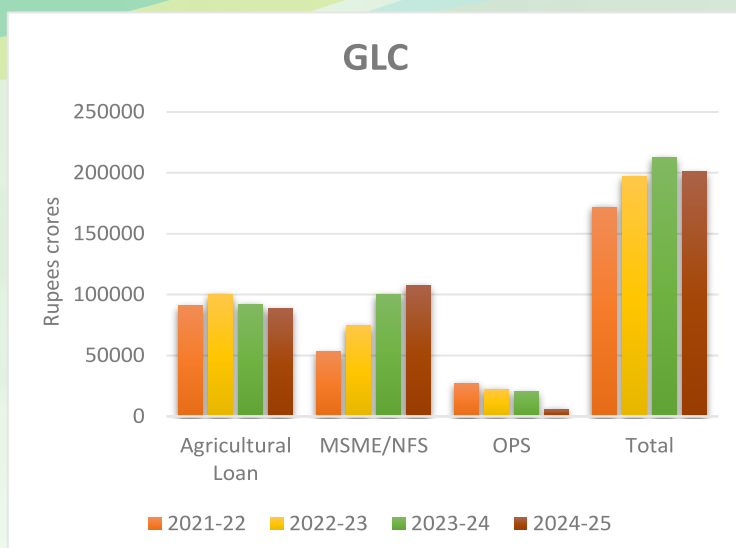
- The total projections under Crop Loan & Working Capital (agri-allied activities) for FY 2025-26 was ₹ 71913.13 crore and Term Loan for agri-allied activities was projected ₹ 38307.67 crore.
- The total credit potential for investment under MSME was estimated at ₹ 111791.06 crore.
- The projections for Other Priority Sectors (housing, export credit, education, renewable energy & social infrastructure) was estimated to approx. ₹ 48005.95 crore.

PLP Projections FY 2025-26 (₹ crore)



Boosting Rural Credit

There was a credit disbursement of ₹2,01,425 crore under priority sector during the FY 2024-25. In MSME sector an increase of 7.10 % (₹ 7114 crore) was observed in the GLC flow to Priority Sector on YoY basis. The GLC flow for Agricultural Loan during the FY 2024-25 declined to ₹88,450 Cr from ₹92,225 crore in FY 2023-24.



Enhancing GLC through Refinance

Refinance Operations

During FY 2024-25, NABARD Punjab provided a cumulative refinance support to the tune of ₹6341.96 crore at a concessional rate to rural financial institutions in the State enabling them to provide short term and long-term loans at the ground level.

1. Short Term Refinance

(₹ in Cr)

Purpose	2022-23	2023-24	2024-25
Rural Cooperatives			
ST-SAO	3000.00	3041.30	1470.00
Additional – ST (SAO)	1636.44	2037.40	1756.39
Special Liquidity Facility	-	-	-
Regional Rural Bank			
ST-SAO	600.00	700.00	281.00
Additional – ST (SAO)	1200.00	1200.00	1500.00
Special Liquidity Facility	-	-	-
ST- others	-	1250	1100
Total	6436.44	8228.70	6107.39

2. Long-Term Refinance

(₹ In Cr)

Agency	2022-23	2023-24	2024-25
RRB	329.02	335.99	172.73
State Coop. Bank	43.61	105.20	61.84
PSCADB	21.37	-	-
NBFC/NBFC-MFI/ AFCs	0.00	100.00	-
Total	394.00	541.19	234.57



Grounding Government Sponsored Schemes/Programs

NABARD has been implementing various schemes of the Central Government viz. ACABC, New AMI, AIF, etc. under which interest subvention/subsidies/concessional interest rates are made available to eligible beneficiaries.

1. Agri-Clinic Agri-Business Centre (ACABC)

The objective of the scheme is to promote the establishment of Agri-Clinics and Agri-Business Centers (ACABCs) across the country. Agri Clinics are envisaged to provide expert advice and services to farmers on various aspects related to productivity enhancement of crops and animals which in turn leads to increase in farmers' income.

Agri-business centers are business units of agri-enterprises set up by trained agricultural professionals. These ventures facilitate post-harvest management, market linkages, setting up custom hiring centers of farm equipment, timely and adequate availability of quality farm inputs and in turn promoting entrepreneurship development. The scheme provides credit-linked back-ended composite subsidy along with capacity building and handholding.

2. Sub-Scheme of Integrated Scheme for Agricultural Marketing (ISAM) - Revised Agricultural Marketing Infrastructure (AMI)

The Ministry of Agriculture and Farmers' Welfare (MoA&FW) approved the revised AMI sub-scheme of ISAM under which special emphasis has been laid on developing and upgrading rural haats into Gramin Agricultural Markets (GrAMs) by strengthening infrastructure, participation of FPOs, removing middlemen in farmer-consumer markets for agriculture and allied produce.

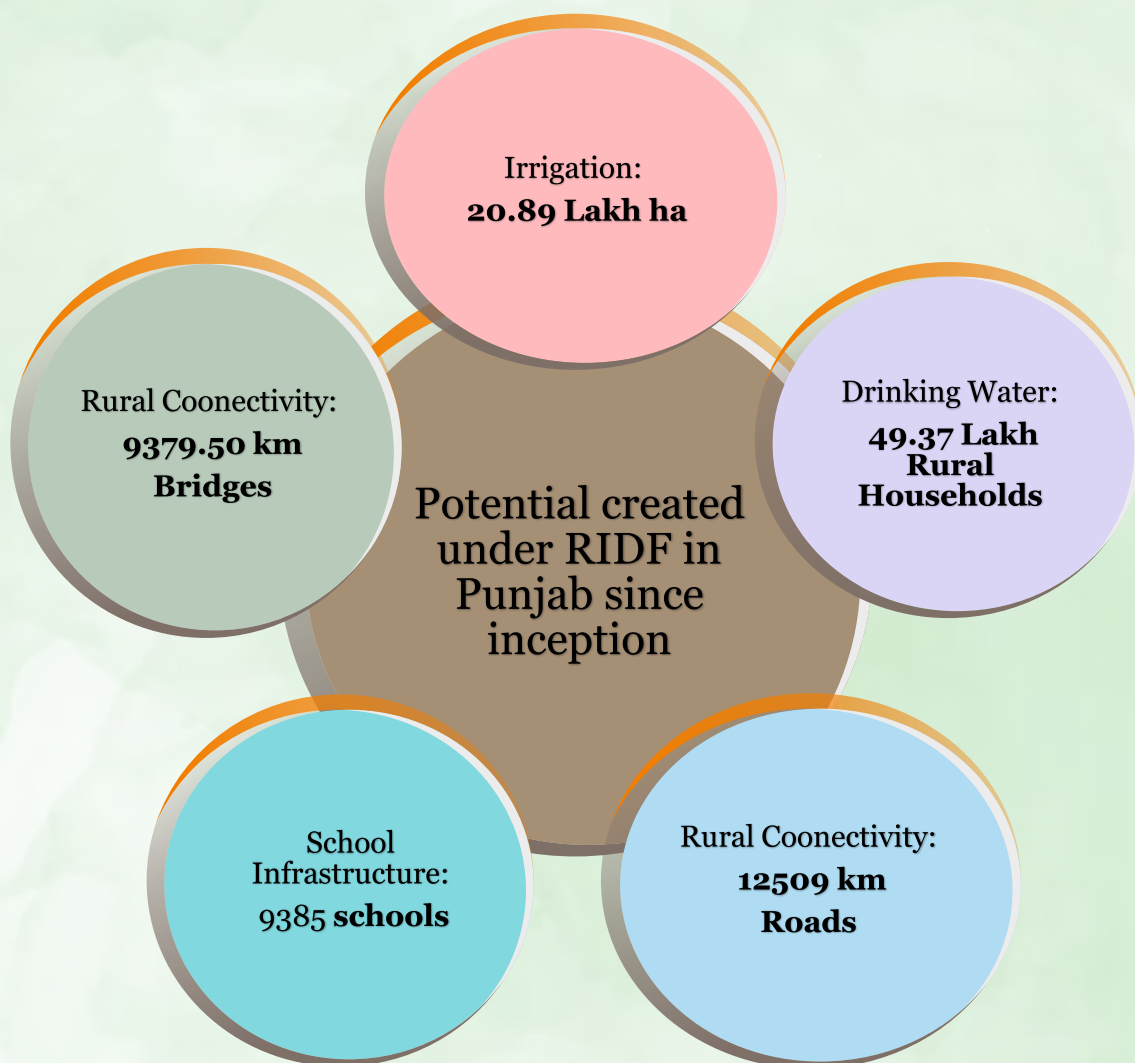
NABARD is the channelizing agency for release of capital subsidy at the rate of 25% to 33.33% of the capital cost. A total of ₹24 crore subsidy has been released since 2018 to 107 beneficiaries out of which 76 are female beneficiaries. During the year, ₹ 9.67 crore of subsidy was released towards of 61 cases under the scheme.



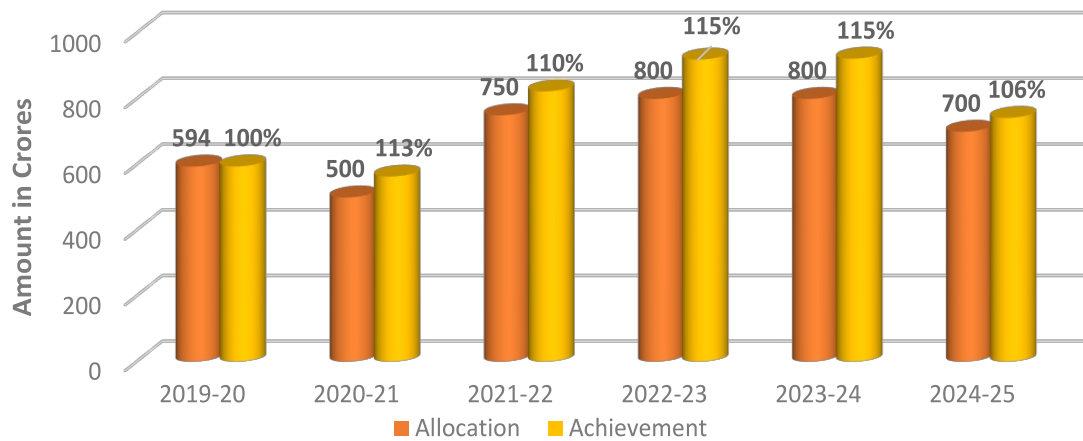
Building and Strengthening Rural Infrastructure

NABARD has been providing funding support to the State Governments, their corporations, and institutions through various funds for creation of infrastructure facilities in rural areas viz. roads, bridges, schools, drinking water facilities, lining of canals, micro-irrigation facilities, etc.

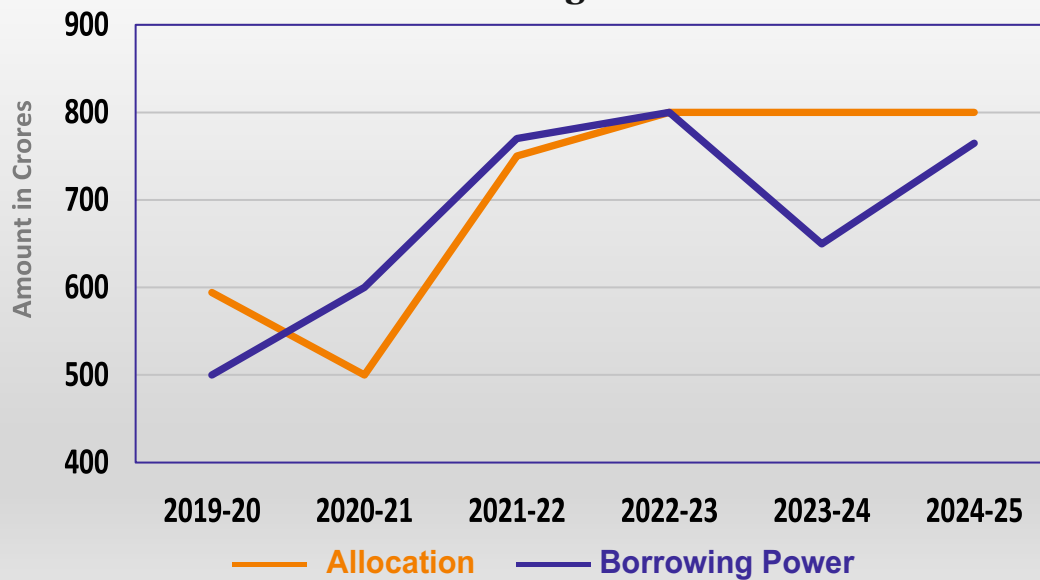
Under Rural Infrastructure Development Fund (RIDF), cumulatively assistance of ₹14,329 crores was sanctioned by NABARD to Government of Punjab for implementation of 9015 such projects. During the year 2024-25, loan assistance of ₹742.14 crore was sanctioned to Punjab Government under RIDF.



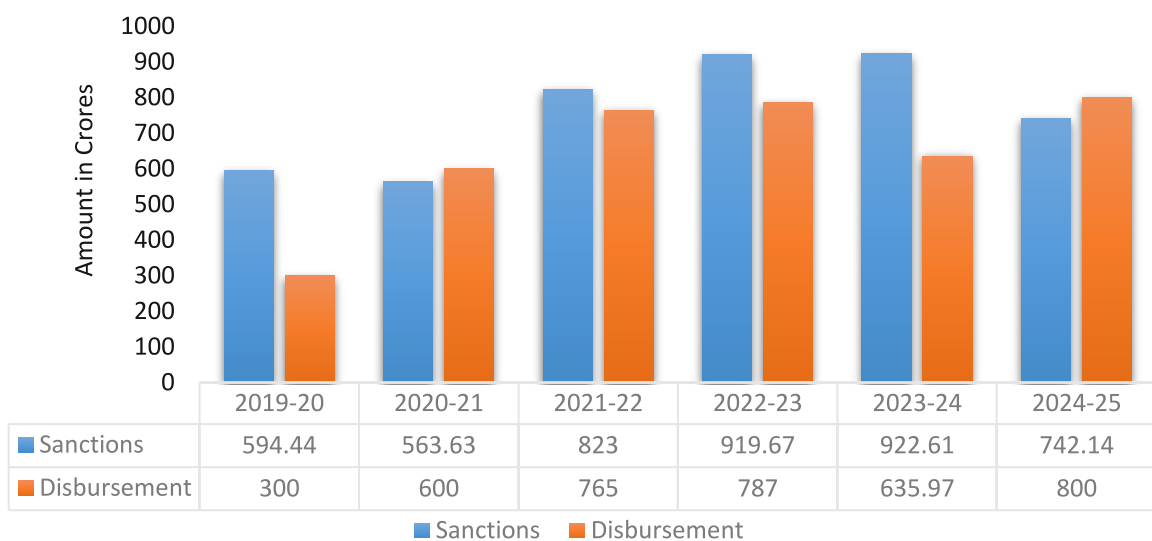
Sanctions under RIDF



Allocation & Borrowing Power under RIDF



Sanctions and Disbursements under RIDF

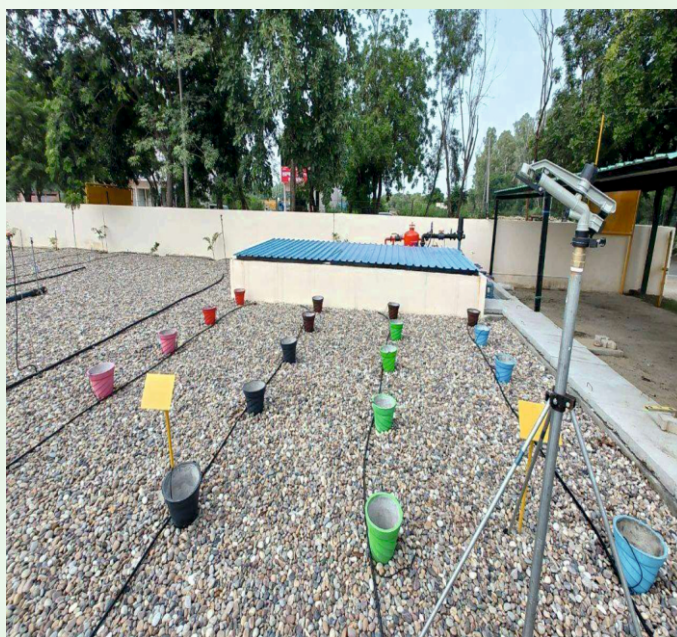


Rural Infrastructure Promotion

NABARD has set up 'Rural Infrastructure Promotion Fund (RIPF)' to support knowledge sharing workshops, survey of potential assessment/ demand survey for new agri/rural infrastructure projects, preparation of DPRs, creation of experimental infrastructure projects by Gram Panchayats (GPs), SHGs/SHG Federations, NGOs, etc. for strengthening rural infrastructure support provided under RIDF.

A pilot project to showcase "Modern Techniques of Intelligent Irrigation" through working models was taken up with Department of Soil Water Conservation, GoP in Balachaur, SBS Nagar.

The project is expected to play a major role in promoting micro-irrigation through awareness building for its adoption by farmers on a larger scale. The project is expected to boost the combined efforts of GoI, Govt. of Punjab and NABARD in the direction of encouraging farmers to shift from conventional flood irrigation technique to new efficient techniques of Micro Irrigation.



Ensuring Sustainable Drinking Water Supply to Rural Communities



The Rural Drinking Water Supply Project in Salempur village, Chamkaur Sahib block, Rupnagar district, is a remarkable example of how NABARD's support under Rural Infrastructure Development Fund (RIDF) can transform lives and uplift communities. This project, funded under the 23rd tranche of the RIDF, was executed by the Water & Sanitation Department with a financial outlay of ₹57.60 lakh. Prior to implementation of the project, Salempur village faced several challenges including access of clean and safe drinking water.

The water scarcity especially during the dry seasons, was a continuous struggle for the villagers. Women and children daily travelled long distances to fetch water, affecting their health, education, and overall well-being.

With NABARD's financial support, the Water & Sanitation Department, GoP successfully implemented the Rural Drinking Water Supply Project in Salempur village. Now with this new water supply system, all households in Salempur village now have access to a regular and reliable source of clean drinking water.

The burden of water collection is significantly reduced, allowing women to engage in other economic activities and contributing to their overall socio-economic empowerment. This also improved sanitation practices, leading to better health, and reduced waterborne diseases in the village. The project has significantly impacted the day-to-day life of the villagers.



State of the Art Medical Facilities in border district of Punjab

The project aims at establishing a new State Cancer Institute (SCI), Nuclear Medicine Block and a Radiotherapy Block at Govt. Medical College Amritsar. It provides a ray of hope for patients of Majha region and surrounding districts of Doaba. The Institute is providing services of chemotherapy, oncology, high energy linear accelerator. The



hospital caters to hundreds of patients daily. The project is being implemented by Health and Family Welfare Department, GoP and executed through Punjab Health Systems Corporation. The facility is created with an outlay of ₹11,938 lakh involving RIDF assistance of ₹4,059 lakh under 25th tranche.

Rehabilitation Centre in Kapurthala

To tackle the menace of drug addiction in Punjab, particularly in rural areas, the Punjab Government decided to establish 18 primary rural rehabilitation centres for rehabilitating drug detoxified persons. One of such rehabilitation centre had been established at Mohabat Nagar, Kapurthala with a total cost of Rs.468.1 lakh with NABARD assistance of Rs.397.89 lakh in 11 acres of land. The balance amount was contributed by the State Government.



These centres cater to all the rural areas in the districts and is equipped with medical facilities, skill development activities, computer training and also includes employment generation programmes alongwith centres have residential facilities. The centres are functionally integrated with district hospital/ de-addiction centres for seamless sharing of facilities of district hospital/ de-addiction centres.

Modernizing Milk processing in the State of Punjab: Setting up Aseptic Milk Packaging Unit (2LLPD)

NABARD assisted Punjab State Cooperative Milk Producers' Federation Limited (Milkfed Punjab), the apex body for the procurement and marketing of dairy products in Punjab, with ₹122.64 crore under RIDF to set up the state-of-the-art plant located in a sprawling complex of 26 acres with excellent connectivity.

Aseptically packaged milk provides complete protection against light and atmospheric oxygen. This technique results in absence of unwanted organisms in the package and product, thus increasing the shelf life of milk up to 3 months and helps to handle the

surplus milk through brick packaging and flexi-packing. This milk is usually sold in tetra packs at general stores and is a staple stock for our armed forces as well.

The new product has provided seamless marketing gateway to approximately 1 lakh dairy farmers covering 623 villages of Punjab. The dairy plant is a major source for uplifting the socio-economic status of dairy farmers with assured and timely remunerative prices. The plant commissioned its commercial operations in October 2021 and the present milk processing capacity is 2 Lakh Litres Per Day (LLPD) with Ultra High Temperature (UHT) milk packing and is designed for 5 LLPD of milk processing in the 2nd phase.



Milk Packaging unit at Bassi Pathana

NABARD Infrastructure Development Assistance (NIDA)

NABARD Infrastructure Development Assistance (NIDA) provides long term loans at flexible rates and flexible tenures to the State Governments and their corporations for creation of infrastructure facilities in PPP and non-PPP mode. NABARD has so far disbursed ₹930 crores under NIDA for various infrastructure development projects pertaining to transmission and other infrastructure projects in Punjab.

Strengthening Irrigation, Health, Power Transmission & Medical Infrastructure

During the year 2024-25, NABARD Punjab RO sanctioned total loan assistance of Rs.2718 crore which includes term loan of Rs.768.29 crore to Punjab State Transmission Corporation Ltd. under NIDA for construction and upgradation 46 Grid Sub Stations and sanction of Rs.1800 crore to Punjab Mandi Board for upgradation of 11,600 km of 4,875 Rural Link roads in 22 districts of Punjab. The project, on completion will help in upgrading 4875 existing roads, (15-20 years old), for multifarious aspects like providing better access to markets, schools and healthcare facilities, supporting agricultural productivity and boosting local economic activities.



Cement Concrete Lining of Bahadurke Distribution System



Upgradation of CHC, Lalru



PSTCL Substation of 220KV at Baghapurana, Moga

Enhancing Storage Facilities in Punjab

Warehouse Infrastructure Fund has been set up to provide support for creation of scientific storage infrastructure in rural areas to provide both credit and non-credit support for projects in public as well as private sector.

NABARD Punjab RO supported Punjab State Warehousing Corporation (PSWC) in construction of 3 vertical silos with cumulative storage capacity of 1.50 LMT and upgradation/modernization of 133 warehouses with financial assistance of ₹207 crores.



Replacement of old Asbestos Sheet Roofing of godowns with Galvanized Iron profile sheet



Cement Concrete Roads at Warehouses

Promoting Food Processing

The Food Processing Fund was created to provide impetus for development of food processing sector on cluster basis in the country to reduce wastage of agriculture produce and to create employment opportunities, especially in rural areas. The fund was created with initial corpus of ₹2000/- crores in NABARD to make available affordable credit to agro-processing units being designated as Food Parks.

Strengthening: Food-Processing to Reduce Agriculture Produce Gurukripa Mega Food Park, Ladhowal, Ludhiana

NABARD sanctioned term loan of ₹ 27 crores to Punjab Agro Industries Corporation (PAIC) for construction of Mega Food Park at Ladhowal, Ludhiana. The basic enabling infrastructure viz. Multi Commodity Cold Store (3300 MT), frozen cold store (1000 MT), dry warehouse (10,000 MT), silos (10,000 MT), sewage treatment plant etc. in the core processing centre have been completed.

The total land available for leasing is 54 acres out of which 27.45 acres has already been leased to 19 individual units. The Mega Food Park is providing direct and indirect employment to about 6000 people and benefitting around 30,000 farmers in its catchment.



Cold Storage



Grain silos



STP plant



Dry warehouse

Dairy Infrastructural Development Fund (DIDF)

DIDF was set up in NABARD with the primary objective to modernize the milk processing plant and machinery, and to create additional infrastructure for processing more milk and increase value addition, especially in the Cooperative sector. NDDB and NCDC are eligible for loan for financing /modernization of dairy processing and value addition infrastructure to Co-operative milk Unions, State Cooperative Dairy Federations, Multi State Milk Cooperatives, Milk Producer Companies and NDDB subsidiaries.

Modernizing Dairy Sector in the State

There are 11 Milk Unions in the state of Punjab out of which 04 Milk Unions were provided sanction of ₹250 crore loan under the Fund and ₹205 crore has been disbursed to these milk unions, benefitting approximately 10,000 dairy farmers and 400 dairy cooperatives.



The Doaba Cooperative Milk Union



Ludhiana Cooperative Milk Union

Development Initiatives by NABARD in Punjab

Farmer Producer Organisations (FPOs)

- NABARD has been promoting formation of Farmer Producer Organizations (FPOs) since 2011-12. FPOs basically work on aggregation model both for agri-inputs and marketing the produce for income enhancement of producers. Incidentally, it also facilitates adoption of latest farming technologies and participation in value chain for income enhancement at farmers' level.
- As on date NABARD has supported formation of 112 FPOs in Punjab. Out of these, 67 FPOs have been assisted under 'Produce Fund' of Government of India, 34 under 'PODF-ID' fund of NABARD and 11 under the Central Sector Scheme (CSS) for promotion and formation of 10,000 FPOs.

➤ **Central Sector Scheme for Promotion of 10,000 FPOs: (CSS-10,000 FPOs)**

In 2019-20 budget announcement, Government of India announced the Central Sector Scheme for Promotion and Formation of 10,000 Farmer Producer Organizations. The objective was to form new FPOs and facilitate them to meet their initial financial needs, credit linkage with banks to make them commercially viable and strong business enterprises. NABARD is promoting 11 FPOs in 06 districts of Punjab under various activities viz. Honey & Bee Keeping Crop & Vegetables.



- As on March 31, 2025, the 112 FPOs in Punjab have a total of 23,544 shareholders of which mostly are small and marginal farmers.

- These organizations are undertaking various business activities such as crop cultivation, processing and retailing of milk, honey production & processing, spices, sorting, grading, packing, retailing, vermicompost, organic farming, value-addition of agricultural/horticultural products, biomass collection & supply, stubble and pest management etc. Few FPOs are also engaged in millet processing and preparing millet-based bakery products. A total of 12 FPOs have set up Custom Hiring Centers (CHC). A total of 09 FPOs have also received Business Development Assistance (BDA) under the scheme of NABARD and 01 (CSS-10,000) FPO was sanctioned Equity Grant Assistance (EGA) for business expansion.
- To provide better business platform including online trading and marketing exposure to FPOs, NABARD Punjab has conducted 03 FPO Mela “Tarang” at Chandigarh, Ludhiana & Amritsar where more than 105 FPOs participated. Presently, 16 FPOs are on-boarded on ONDC portal for better market access.



Jagriti FPO Farmers interacting with Prime Minister under Mann Ki Baat



Tarang Mela, Chandigarh

FPO Success Story: Satudar Desh Beekeepers Producer Company Limited

Satudar Desh Beekeepers Producer Company Limited, established on 11th April 2023 under CSS-10k Scheme of GoI, stands as a beacon of empowerment for farmers in Sirhind block, **Fatehgarh Sahib** district of Punjab. By fostering collective action and embracing innovative approaches, the FPO has effectively addressed the challenges faced by its members, leading to significant improvements in their livelihoods.

Presently, 355 honey farmers from 07 villages are associated with FPO. Backward and forward linkages are established with local beekeeping equipment/tools manufacturers at subsidised rates, traditional market such as ITC, Sammunati, Farmart, Punjab Agro, etc.

FPO sells products in local market, through ONDC portal with FSSAI certificate after branding (Brand name: Natural Royal Honey) and packaging. FPO has successfully introduced value addition techniques to Basic Honey, Bee Pollen, Turmeric powder, Mustard Oil, Pickles, and Jaggery products.



The FPO's annual business turnover of FY 2023-24 was ₹26.78 lakh which increased up to ₹ 89.70 lakh (un-audited) in FY 2024-25.

FPO Success Story: Gharyala Dairy Producers Company Limited.

Gharyala Dairy Producers Company Limited was formed in 2021 with grant assistance support of NABARD under PoDF-ID Fund in border area of **Tarn Taran** district and handholding support of Krishi Vigyan Kendra, Tarn Taran (GADVASU, Ludhiana). FPO is reaping the benefits of economies of scale by procurement of milk, collected from members. Presently, 323 dairy farmers are associated with FPO.

The FPO is engaged in dairy farming & milk processing viz. ghee, sweets, paneer and other dairy products. It provides timely technical support and knowledge to farmers through capacity building trainings to CEO, BoDs and Members.



The FPO has installed solar unit under RIPF fund of NABARD with grant support of ₹ 8.94 lakh. The solar unit has reduced electricity expenses of the processing unit by approx. ₹8,000/- per month. The FPC's annual turnover during FY 2022-23 was ₹11.27 lakh, during FY 2023-24 it was ₹42.57 lakh and during FY 2024-25 it was ₹44.10 lakh (un-audited).

Soil & Water Conservation

Bari Watershed, Rupnagar: NABARD implemented the Watershed Development Project for conserving natural resources at Bari Village in **Rupnagar** district.

The watershed development project envisages construction of structures namely staggered contour trenching, waste weir for existing farm bund, recharge pits, farm ponds, percolation tanks, gabion in drainage line, gully plug, check dams, sprinkler & drip irrigation system etc. along with soft interventions like organising capacity building programs for income generation, exposure visits for women, awareness creation, cattle treatment camps with a grant support of ₹196.00 lakh for duration of 04 years.



Under the project, 1981 contour trenches, 24 waste weirs and 18 percolation tanks, gully plugs of 99.4 cum, 05 NADEP Pits and 5400 forestry plantations have been completed in the project area.

Awareness and capacity building on water & soil conservation and adaptation to climate change to educate the villagers about various methods of conservation and maintenance of structures were also conducted during the year.

Integrated Water Management Scheme

To consolidate works already undertaken in the area during water conservation campaign and implement time bound concrete action plans to promote soil and water conservation activities through convergence with Govt./Corporate sector schemes as also to develop credit-linked area development schemes, Integrated Water Management Scheme were launched in 50 districts of the country by NABARD, which also included aspirational district of **Moga** in Punjab.

With a total grant assistance of ₹ 65.50 lakh, 05 villages in Moga district were identified for undertaking the project activities for remodelling & renovation of ponds,



construction of water treatment plants, community based land development through forestation & horticulture plants, promotion of Village Watershed Committee (VWC), Joint Liability Groups (JLGs) along with capacity building. Desilting of ponds, building embankments, wastewater treatment, biological treatment of water by planting bamboo, papaya etc, has enhanced the availability of clean water for the villagers for agricultural usages.

Reclamation and Restoring Fertility of Alkaline Soils

Nearly 35% of total cultivable land in Punjab is suffering from alkalinity with Exchangeable Sodium Percentage (ESP) greater than 15, pH more than 8.2 and Electric Conductivity (EC) below 4 ds/m. The alkaline soils also often possess a hard calcareous layer at 0.5 to 1 metre depth.

To address this issue, a pilot project was rolled out in **Sangrur & Patiala** districts by Punjab NABARD with technological support from ICAR-CSSRI. The project covered 517 farmers and 1000 hectare of farm fields in 6 villages of Patiala (323 farmers) & 5 villages of Sangrur (194 farmers) with financial assistance of ₹ 3.87 crore for soil & water testing, supply & scientific application of gypsum and community mobilization.

The pH reduced from 9.36 in 2022 to 7.91 in 2024 and ESP decreased from 31.30 % in 2022 to 13.24 % in 2024 post project implementation.

The results showed an overall improvement in the soil quality, boosted wheat yield to 19.9 qtl per acre (incremental yield of 8.8 qtl per acre @ 79.20 %) and that of paddy to 26.4 qtl per acre (incremental yield of 10.1 qtl per acre @ 61.90 %)

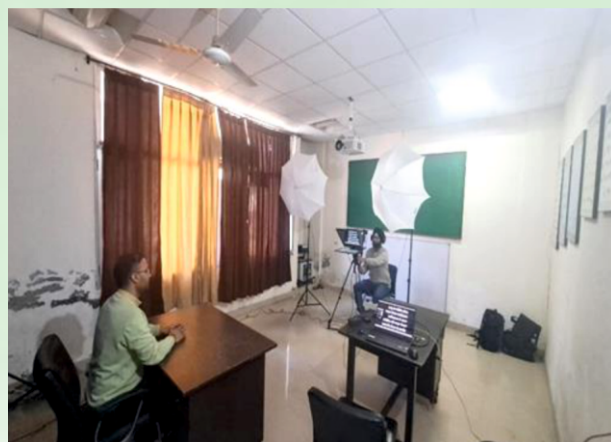
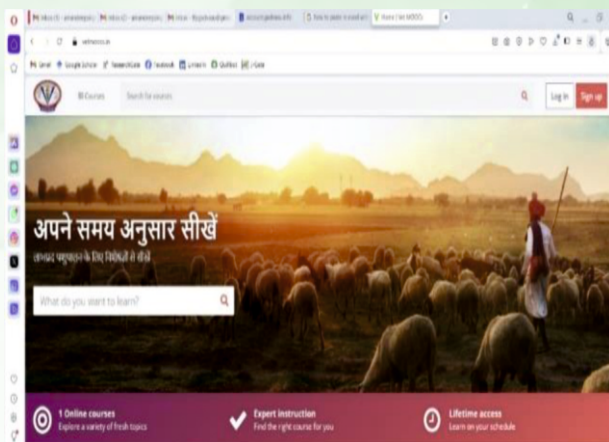


The average income from gypsum applied fields recorded Rs. 77,205/- per acre for paddy crop (incremental income of Rs. 29,775/- per acre) and for wheat crop Rs. 82065/- per acre (incremental income of Rs. 31,000/- per acre).

e-Learning & Advisory Services in Animal Husbandry Sector

Facilitating e-Learning: Massive Open Online Course (MOOC)

With the objective of strengthening e-learning environment in farming community, NABARD facilitated developing a MOOC Lab and two Vet MOOCs on Goat Farming & Poultry Farming, with grant assistance of ₹19.00 Lakh to GADVASU, Ludhiana.



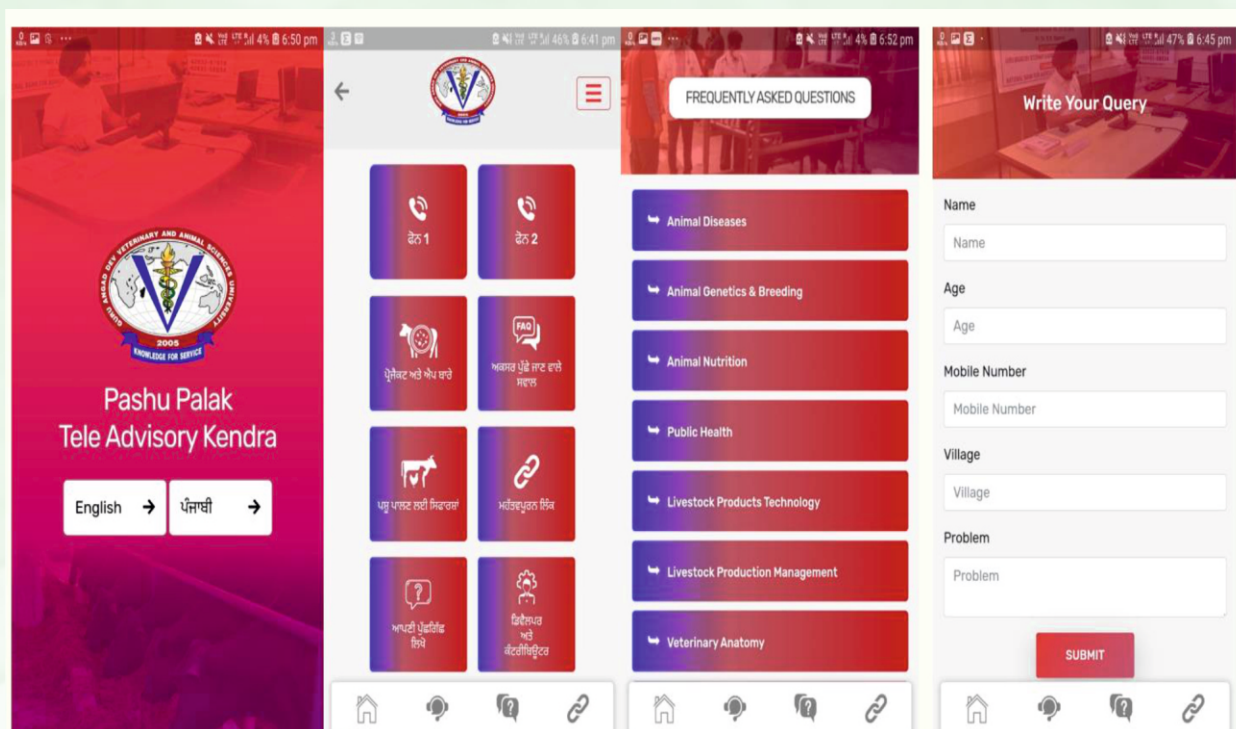
The farmers can undertake these courses through their personal profile created on the website. On successful completion, the candidates are provided with e-certificates also.

Pashu Palak Tele-Advisory Kendra (PPTAK), Ludhiana

The Tele Advisory Kendra- PP-TAK was established in Guru Angad Dev Veterinary and Animal Sciences University (GADVASU), Ludhiana, with financial support ₹16.16 Lakh from NABARD. The objective was to address the awareness issues on animal diseases, vaccination schedules, and the unavailability of timely expert services to the livestock farmers.



PPTAK has been providing advisory services on breeding and livestock management, disease prevention, vaccination and deworming schedules, market information, and farmer support programmes to livestock farmers in their local language. The average footfall is about 250 per month.



During the outbreak of Lumpy Skin Disease in the year 2022-23, the PPTAK facilitated dissemination of university recommendations across farmers in the state.

Based on the positive response from the livestock farmers, project is being planned for upscaling for providing video-calling based advisory services.

Promotion of Horticulture

Nutrient Management in Litchi Orchards in Pathankot

Litchi is adopted as One District One Product (ODOP) for **Pathankot** district in Punjab. A project with grant assistance of ₹10.89 Lakh was sanctioned to KVK, Pathankot for transfer of technology on nutrient management in Litchi Orchards. Under the project, soil and leaf analysis of the orchards is being undertaken for optimising application of nutrients.



The project is expected to reduce input cost & enhance productivity of litchi orchards. A soil nutrient map will be developed which will present the farmers with the nutrient status of soils at a macro-level as also recommendations on optimisation of doses of fertilizers and as also inter-crops suitable for cultivation.

Innovations in Agriculture Sector

Enhancing Nutritional Security: Bio Fortification of Aromatic Rice

Basmati Rice is one of the major cash crops of Punjab also having excellent export potential. NABARD Punjab sanctioned a 03-year project with grant support of ₹9.36



lakhs to the Regional Research Station, PAU at **Gurdaspur** aiming at promoting agronomic bio-fortification of aromatic rice with foliar application of Zinc (Zn) and Iron (Fe). The project is being implemented in three blocks of Gurdaspur district covering 20 farmers each year.

Enhancement in the Zinc and Iron content of basmati rice along with an increase in the mean yield of grain and straws was observed in first year. The application of 0.5% foliar spray of $\text{ZnSO}_4 \cdot 7\text{H}_2\text{O}$ at pre anthesis stage + 0.5% foliar spray of $\text{ZnSO}_4 \cdot 7\text{H}_2\text{O}$ at post anthesis stage + recommended NPK has been assessed to be most beneficial, rendering an increase in yield by 3 qtls/acre of grain (15%) and 5 qtls/acre of straw (10%) and average concentration of 23.53 mg/kg of Zn and 47.32 mg/kg of Fe in grains.

Promoting Crop Diversification

Millet Popularization for Nutritional and Livelihood Security

The paddy-wheat rotation over a prolonged period has shown stagnant crop yield, depletion of ground water, increased incidence of pest & diseases and deterioration of soil health. The challenge now is to ensure nutritional security with necessitated crop diversification in the region.



Millets, a less water intensive crop requiring reduced maintenance cost provides a better alternate. With an objective of promoting millet cultivation, NABARD sanctioned a financial assistance of ₹9.00 lakh to Regional Research Station (RRS), PAU, **Gurdaspur** to evaluate 04 millets (finger millets, foxtail millet, kodo millet, and little millet) in terms of suitability considering the reduced fertility status of soils in the Majha region of Punjab.

The millet varieties shortlisted based on the results of experiments have been validated on farm fields (0.5 acre each) of 120 farmers during the second year of the project. Recently, PAU has released PM-1 (short duration variety) of Proso Millet named as Punjab Cheena for mass production in Punjab.

Value-Addition in Onion and Garlic through Processing

A project on promoting onion & garlic processing is being implemented by NABARD, Punjab RO in the aspirational district of **Moga** with KVK Moga, PAU. The project envisages awareness building among farmers on better seed selection, storage & processing of onion and garlic in the district.

Under the project, 120 onion & garlic cultivators were provided with high quality seeds, trained on low-cost storage technology and preparation of processed food like dried onion flakes/powder, garlic powder and garlic pickle.

KVK Moga was also entrusted with responsibility of supporting farmers in marketing of processed products. In the first year of the project, an average yield of 140 qtl per acre was recorded in onion crop translating in an average income of ₹ 4000/qtl. The gross income from 1 acre of onion cultivation was approx. ₹5.60 lakh.



Combating Climate Change

NABARD has been designated as the National Implementing Entity (NIE) for National Adaptation Fund for Climate Change (NAFCC) set up by MoEF & CC.



Two projects under NAFCC have been sanctioned in Punjab viz. 'Climate Resilience Building through Crop Residue Management in rural areas of Punjab' wherein awareness creation was undertaken on alternative uses of paddy stubble and diversifying cropping pattern from cultivation of water guzzling paddy to maize through Department of Agriculture, GoP.

Another project on 'Climate Resilient Livestock Production System in Punjab' wherein Punjab State Council for Science and Technology (PSCST) designed Climate Resilient (CR) sheds to help livestock overcome heat stress along with provision of weather linked insurance. The animals kept under CR sheds showed marked reduction of 82.87% with respect to prevalence of ticks. The demonstrated sheds have been able to reduce impact of temperature, which has led to increase in milk production to the tune of 21% per household.

Filling Technology Gap

Capacity Building for Adoption of Technology (CAT) Programmes

During the financial year 2024-25, NABARD Punjab Regional Office sanctioned 04 CAT visits with total grant assistance of ₹1.93 lakhs. The programmes facilitated 119 farmers with exposure to latest technologies and practices.

Farmers associated with NABARD participated in "Grameen Bharat Mahotsav 2025" aimed at propelling rural India toward achieving its vision of a developed nation by 2047. The program was held at the Bharat Mandapam in New Delhi during 04-09 January 2025. The conclave was centered on the theme Building a Resilient Rural India for a Viksit Bharat 2047.



Regional Advisory Group Meeting

NABARD Punjab Regional Office organized the Regional Advisory Group (RAG) meeting on 'Strategies to Address Depleting Ground Water Situation in Punjab' on 26th November 2024. The deliberations focused on current status (stage) of ground Water Development, importance of water budgeting and interventions for water conservation by various stakeholders including Department of Soil and Water Conservation, Central Ground Water Board, State Water Resource Department (Ground Water Circle), ICAR, Punjab State Farmer Commission, SLBC, RRB, PSCB, GADVASU, KVKs, PAU, KVIC, POPIs, FPOs, etc.

Regional Advisory Committee on Non- Agriculture Sector

On 26th November 2024, Regional Advisory Committee (RAC) on Off Farm Sector was organized on the theme 'Issue and Challenges of MSMEs in Punjab' by NABARD. The discussions mainly focused on the skill gaps in various potential activities in the sector, the availability of requisite infrastructure for MSMEs and sensitization of beneficiaries towards appropriate documentation for accessing the credit. The meeting was attended by various Govt. Deptts, KVIC, DIC, bankers, training institutions FPO/OFPO, farmers, artisans and SHG members also attended the meeting.



Off-Farm Sector Activities

With higher population dependency on agriculture sector for living and the fact that the fragmented land holdings are becoming less remunerative, promoting alternative vocation and associated skilling in off-farm sector is required. Thus, Off-Farm sector plays an important role in economic empowerment of rural people and employment generation, prevention of rural populace migration from villages to urban industrial and commercial centres, bridging urban-rural divide, reducing inequality in the society. NABARD Punjab Regional office played an important role in providing employment in this direction. During the last three years, NABARD Punjab took several initiatives including skill development training programs in the non-farm sector.

Details of program supported, candidates trained and settled

Year	2021-22	2022-23	2023-24	2024-25
<i>Sanctioned Programmes</i>	15	16	7	6
<i>Candidates trained</i>	400	445	210	150
<i>Settled candidates</i>	244	279	147	

Promotion of Off-Farm Producers Organizations (OFPOs)

To ensure better income for the producers / members through improved technology, skill up-gradation, procurement and supply of raw materials, aggregation and marketing of their products, NABARD provides grant support to Off Farm Producers Organizations. This is expected to provide a strong platform to rural artisans to take up collective business activities and better linkages to markets.

Sangrur Phulkari Producer Co. Ltd. (SPPCL)

NABARD, Punjab RO facilitated formation and registration of SPPCL with grant support for administrative & management costs, setting up of a common facility centre, marketing, training & capacity building, etc. for and marketing. The initiative facilitated breaking away from the conventional model of individual artisan to group mode (collectivization & aggregation model) by addressing backward & forward linkages with advantage of economies of scale.



SPPCL has provided a platform to 370 women artisans to earn ₹5000/- to ₹10,000/- per month. The OFPO achieved a turnover ₹10.64 lakh during FY 2023-24. Through OFPO, the members have now wider access to markets via melas/exhibitions (viz. SARAS, Surajkund etc.) and also use online channels like ONDC with support from NABARD. SPPCL registered its own trademark by the name of 'KaseedaArts' and has developed its own website www.kaseedaarts.com.

Micro Credit Innovations

Self Help Group-Bank Linkage Program (SHG-BLP) of NABARD, which started with a pilot project of setting up 500 SHGs in 1992 went on to become the world's largest micro finance program. Since inception, around 74000 SHGs were formed in the state of Punjab out of which more than 35000 groups got credit linked to banks.

Today, SHGs are supported under the Deendayal Antyodaya Yojana National Rural Livelihood Mission (DAY-NRLM) of GoI. The homogenous informal group of around 10-20 rural women come up with thrift savings, have their own bye laws, share their experiences, pool their thrift, lend amongst themselves, earn interest and maintain books of account for this purpose. These small yet effective steps not only helped inculcate a saving habit among women but promoted entrepreneurship skills and laid foundation of women empowerment.

Micro-Enterprise Development Programme (MEDP)

A Micro Enterprise Development Programme (MEDP) is a need-based on-location skill development programme of NABARD for imparting the requisite skills to SHG members.

MEDP: Hosiery Garments & Stitching in border district of Punjab



MEDP on manufacturing of Hosiery Garments was conducted for matured SHGs of PSRLM of Kataru Chak Village of Pathankot. The SHG members were provided on-site training on manufacturing of hosiery garments and stitching. Prior MEDP, the SHG members were engaged in household works and agriculture. Post training, the SHG received an order of 1000 school uniforms from Punjab State Rural Livelihoods Mission (PSRLM). Members are now earning about ₹60/-per uniform and can generate a monthly income of approx. ₹4500/- by stitching uniforms. The income of members and engagement of all members in the activity is expected to increase as few more orders are expected during FY 2025.

Livelihood and Enterprise Development Programme (LEDP)

To provide livelihood training to Self-Help Groups in agriculture and allied sector as also off-farm sector, 15 projects with financial assistance of ₹111 lakh were sanctioned to various NGOs spread across various districts of Punjab as of March 2024. The broad activities covered were dairy, goat rearing, woodcraft, terracotta, jute bag, milk processing, fashion designing, punji durri, crochet and herbal products etc.

LEDP : Food Processing and Bakery products



Majri Block of SAS Nagar district is one of the least developed Block in the State lacking proper connectivity & employment opportunities. However, there existed significant number of SHG members with entrepreneurial spirit but devoid of opportunities.

A NABARD LEDP on food processing and bakery products with technical guidance from Krishi Vigyan Kendra, SAS Nagar changed the scenario.

Post LEDP training, a group of 50-60 SHG members opened an outlet with earning of ₹5000 - ₹6000/- per member per month. The group also launched their own brand by the name “*Bhaina Da Farm*”. Members are now marketing their products in various exhibitions/shows being



organised by Govt. of Punjab, NABARD, KVKs, Banks, other private entities etc. and generated income of ₹8.00 lakh.

Joint Liability Group

NABARD piloted the Joint Liability Groups (JLGs) concept in early 2000 - an effective credit product which relies on mutual guarantee of members comprising of small and marginal farmers, tenant farmers, oral lessees, sharecroppers, micro entrepreneurs who have no collateral to offer. NABARD has been campaigning and supporting the banks for formation & credit linkage of JLGs. A successful model which Fatehgarh DCCB developed for promotion of JLGs in the State is now being replicated by different DCCBs in the State. So far, approx. 4.25 lakh JLGs have been formed in Punjab and ₹7,106.91 crore loans extended to them by banks. During, 2023-24, a grant support of ₹1,240 lakh was sanctioned for credit linkage of 37,425 JLGs by various banks in the State. In FY 2024-25, NABARD, Punjab RO has also extended grant support to the tune of ₹289 lakhs to Joint Liability Promoting Institutions such as DCCBs, PGB, and NGOs for promotion and credit linkage of JLGs.

Entrepreneurship through Phulkari by Bahadurgarh JLG

A group of talented women embarked on a transformative journey by forming the Bahadurgarh SUTS JLG in the Bahadurgarh village of Bassi Pathana Block of Fatehgarh Sahib district. These women shared a passion for the ancient art of 'Phulkari' making and yearned for a brighter future and improved economic prospects.



The group procured high-quality materials, honed their production techniques, and explored innovative avenues to showcase their exquisite artistry. As a result, their income levels witnessed a remarkable rise, soaring from ₹ 4,000 /- to ₹ 6,500/- per member.

Transforming lives through Oil and Food Processing

In the Aulakh village of Sri Muktsar Sahib, 11 entrepreneurial women started an oil expeller and a food processing unit named "Narishakti". The members were provided training and credit support under JLG mode. The unit along with oil extraction also prepares other products viz. juices, tomato ketchup, aloe vera gel, soap, and shampoo.



These women now act as role models not only in Aulakh village but also in neighbouring villages. The group earned approx. ₹ 3.65 lakh in their oil and other food & consumer goods during last year. Beyond numbers, it reflects the positive ripple effects their collective efforts have had on Aulakh's economic landscape. Narishakti's financial success isn't just a figure; it's a tangible reflection of empowerment and prosperity.

Support to RSETIs: A boost to skill development

Rural Self Employment Training Institutes (RSETIs) are dedicated institutions designed to impart necessary skills as also skill up-gradation of the rural youth to address the unemployment issue. One RSETI is established in every district in the country by the concerned lead bank with the responsibility for creating and managing it. Cumulatively in FY 2023-24 and FY 2024-25, NABARD, Punjab RO sanctioned the grant assistance to all 18 RSETIs in the State to boost skills of rural youth and help them in improving their capabilities for income generation.

Empowering Rural Women through Skill Enhancement

RSETI Ludhiana with the grant support of NABARD upgraded its infra-facilities through procurement of range of modern training equipment viz. computers, sewing machines, networking equipment & other essential training aids.



Skill Development Programs (SDPs)

The enhancement of employability and the promotion of sustainable and inclusive economic growth are crucial aspects of skill development for the young population. Recognizing the need to bridge the skills gap among rural youth in Punjab, NABARD, in collaboration with NGOs organised Skill Development Programmes. A program on 'Assistant Electrician' trade has successfully trained more than 350 trainees since 2020. This skill development initiative has brought about significant social transformation at the village level, particularly benefiting trainees from rural areas by offering them greater social mobility.

Ms. Amandeep Kaur a rural labourer in Punjab, committed to improve her family's financial situation after her father's death. She joined skill development training programme of assistant electricians conducted by ACF and supported by NABARD in Rajpura, Patiala. Post training in electrical works, appliance repair etc., she got a placement with TVS Group, Nallagarh earning a salary of ₹ 15000/- per month enabling her to support her family.



NABARD's Support in Creating Financial Inclusion in Rural Areas

NABARD is constantly striving towards building requisite awareness on financial inclusion in collaboration with various stakeholders viz. governments, banks, non-Government Organizations, etc. for taking the financial services to the last mile for inclusion of common people who have been hitherto outside the purview of formal financial service in the state.

Strategically, from 2019-20 onward, NABARD has been focusing on backward districts (Special Focus Districts) for supporting creation of required infrastructure, capacity building of stakeholders, investment in ICT solutions, research and new technology, awareness etc.



Financial and Digital Literacy programs

During the year 2024-25, 694 Financial Digital Literacy programs were sanctioned to Punjab Gramin Bank and Payment Bank with a grant-in aid of ₹ 41.35 lakh. Further, Punjab Gramin Bank also organized Nukkad Nataks for creating financial & digital awareness with financial assistance of NABARD. In FY 2024-25, to robust the literacy among each individual in rural sector, ₹ 761.80 lakh were sanctioned to different banks for 26 Centers for Financial Literacy (CFL).



NABARD as Institutional Builder

PACS Computerization in Punjab

The Primary Agriculture Credit Societies (PACS) form a vital third tier in the three-tier structure of the Short-Term Cooperative Credit Structure (STCCS). NABARD has previously brought the State Cooperative Bank (StCB) and District Central Cooperative Banks (DCCBs) onto the Core Banking Solutions (CBS) platform, enabling modern technology-based banking facilities.

The large outreach of PACS to Small and Marginal Farmers makes them a systemically important class of agricultural credit purveying institutions. The computerization project aims to develop PACS into vibrant business enterprises, offering a wide array of services and leveraging their unique strengths to improve the socio-economic landscape of rural India.

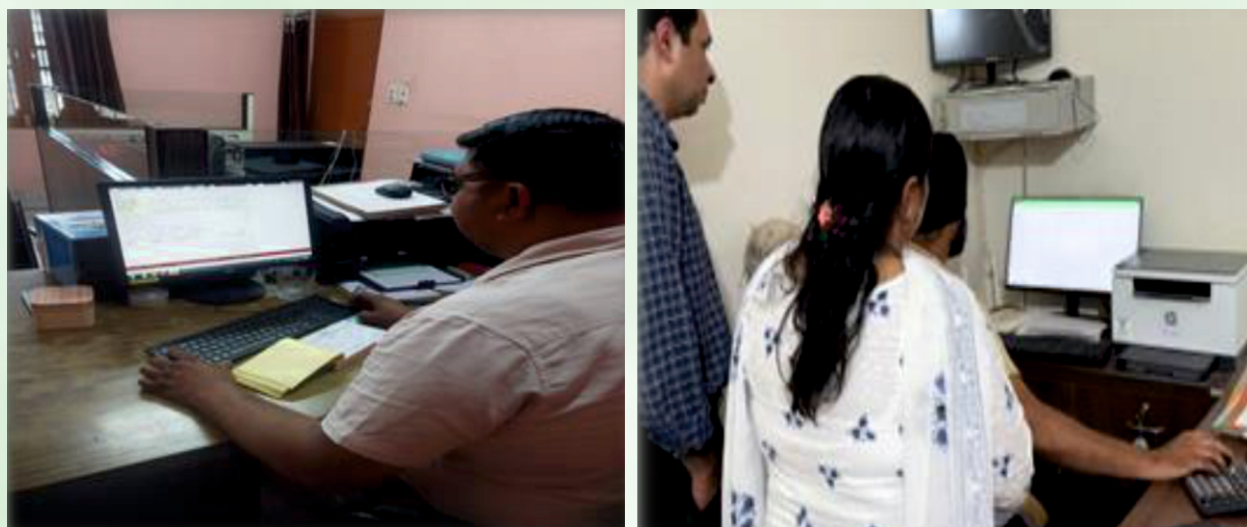
NABARD, as the implementation agency, has taken significant strides in the Centrally Sponsored Project for the Computerization of PACS in Punjab. Computerization will enhance the efficiency and transparency of PACS operations across the state, thereby strengthening the cooperative credit structure. NABARD is working closely with the State Government and the Punjab State Cooperative Bank Ltd. to ensure the successful implementation of this initiative.

Essential hardware items, including desktops, UPS systems, printers, VPN routers, and biometric devices, are being supplied to PACS to facilitate the use of e-PACS software for digitizing their daily operations. This deployment serves as the backbone of the computerization initiative, offering the critical infrastructure needed for digital transformation. The computerization process has been meticulously planned and is being executed in a phased manner.



This comprehensive approach will ensure that PACS in Punjab are well-equipped to meet the demands of modern agricultural finance, thereby enhancing their service delivery and operational efficiency. The collaborative efforts of NABARD, the State Government, the Punjab State Cooperative Bank Ltd., and other stakeholders are driving significant progress, setting a benchmark for similar initiatives across the country. This project is aligned with the broader goals of making PACS self-reliant in

tune with the 'Atamnirbhar Bharat Abhiyaan' by enhancing their capacity to provide multiple services to their members with the support of technology.



PACS secretaries working on ERP Software

NABARD has also provided trainings and handholding support to PACS officials under PACS Computerisation Project. PACS officials from 04 PACS had also been invited for Republic Day celebrations at New Delhi which encouraged the sense of cooperation among them.

With 3482 PACS sanctioned under Phase-I out of 3969 PACS in Punjab, we have achieved the day-end of 2200 PACS as per the target of MoC by May 2025.

ARDB Computerisation in Punjab

NABARD's proactive and structured involvement in the computerisation of 90 ARDBs units in Punjab has significantly contributed to the modernisation of rural financial infrastructure. It has laid the foundation for more efficient, transparent and inclusive agricultural and rural credit delivery systems, thereby strengthening rural development in Punjab. Under this project, NABARD has also provided trainings and handholding support to ARDB officials under this project.

Cooperative Development Fund

The funds under CDF of NABARD are utilized for capacity building of the officials and staff members of State Cooperative Banks, District Central Cooperative Banks and PACS through structured trainings and exposure visits in addition to provision of grant support for developing their infrastructure facilities.

Scheme of Financial Assistance for Training of Cooperative Banks personnel (SOFTCOB): Under Scheme of Financial Assistance for Training of Cooperative Banks personnel (SOFTCOB), ₹ 95.32 lakh was disbursed to 4 Cooperative Training Institutions for providing trainings to DCCBs/PACS/PSCADB/PStCB officials during 2024-25.

Supervision of RRB & RCBs

NABARD Punjab conducts statutory inspection of Rural Cooperative Banks and Regional Rural Banks in the State of Punjab. The inspections focus on statutorily mandated areas of solvency, liquidity and operation health of the banks. It is based on internationally adopted CAMEL model modified as CAMEL-SC i.e. Capital adequacy, Asset Quality, Management, Earning, Liquidity and System & Controls.

The main objective of Supervision is to protect the interest of present and future depositors, to examine the financial soundness of the banks, to ensure business conducted by banks is in conformity with the provisions of relevant Acts, Rules, Regulations, Byelaws and to ensure compliance to instructions, guidelines, directions etc issued by NABARD, RBI, Government from time to time.



During FY 2024-25, NABARD Punjab RO conducted statutory inspection of 10 banks viz. Punjab Gramin Bank, Punjab State Cooperative Bank Ltd., Chandigarh State Cooperative Bank Ltd., 07 District Central Cooperative Bank Ltd and Voluntary inspection of Punjab State Cooperative Agriculture Development Bank.

For building requisite awareness and capacities, four workshops viz. two on Ensure/Supersoft and Cybersecurity and important provisions of BR Act 1949 (AACS) and two on KYC/AML/IRAC norms and Statutory Auditors were organized for officials of StCBs & DCCBs of Punjab.

Award received by NABARD Punjab under Rajbhasha

The 36th action plan meeting of Official Language Officers was organized by the Official Language Division, Head Office in Indore from 20 to 21 January 2025. On this occasion, the Rajbhasha Shield was awarded to Punjab Regional Office, Chandigarh for securing the first position for excellent performance in work related to official language in region 'B' under Rajbhasha Shield 2023-24.



Hindi Day Celebrations, Hindi Competitions and Seminar

Punjab Regional Office celebrated Hindi Diwas on 26th September 2024 and also organized Hindi Fortnight wherein various Hindi quiz competitions and poetry symposium were organized.

NABARD and RBI organised First Inter-Bank Quiz Competition

NABARD's Punjab & Haryana Regional Office in collaboration with Reserve Bank of India organized the first-of-its-kind Inter-Bank Quiz Competition in Chandigarh on July 18, 2024. This historic event was a significant step towards promoting camaraderie and exchange of knowledge among the banking community. Senior officials and bankers from 51 banks in Chandigarh participated in this quiz competition.



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