

# **Potential Linked Credit Plan**

## **Year: 2025-26**

District: Tehri Garhwal

State: Uttarakhand



**National Bank for Agriculture and Rural Development**  
**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.

**PLP Document Prepared by:**

Shri A N Shukla  
District Development Manager, NABARD  
Tehri Garhwal

**PLP Document finalized by:**

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.'

## **Foreword**

National Bank for Agriculture and Rural Development (NABARD) is committed to promote sustainable and equitable development of rural areas through institutional credit, promotional support, and infrastructure development. NABARD prepares Potential Linked Credit Plan (PLP) every year for all districts. The PLP provides a detailed scientific assessment of credit potential for various sectors in the district. It highlights the sector specific infrastructure gaps and critical interventions to be made by State Governments and FIs for harnessing potential available under priority sector.

I express my gratitude to Lead Bank, other banks in the district, Line Departments, Research Institutions, Krishi Vigyan Kendras, NGOs and other stakeholders working for the development of the district for providing required information/data to our District Development Manager for preparing this document. I am fully convinced to the fact that all stakeholders would be able to accelerate the developmental activities in the district through coordinated efforts with the help of the institutional credit assessed in the document.

Providing KCC (including Animal Husbandry and Fisheries) to farmers at concessional rate, promotion of Farmer Producer Organizations (FPOs) to increase farmers' income, financing of viable projects on basic infrastructure, community farming and post-harvest management under Agri-Infrastructure Fund (AIF), envisioning a vibrant and inclusive economy, climate action and sustainability, PACS strengthening, diversification and computerization, renewable energy promotion, etc. are also highlighted in the PLP. Various stakeholders such as farmers, NGOs, Line Departments of State Government, banks, etc. have been consulted while preparing the PLP and efforts have been made to make it as a referral document for overall development of the district.

This year, NABARD has leveraged technology for preparing a digital PLP for efficient credit projections. This new generation document has standardized structure, coverage and data indices. It has almost done away with manual interventions, which is the founding block of a data driven environment. We believe that this Digital PLP will be a catalyst for empowering Rural India and serve the needs of all stakeholders in the rural eco-system. The PLP document underlines the need for long-term investment credit and lays emphasis on enhancing the credit flow for capital formation in Agriculture and Allied Sectors, Micro, Small and Medium industries, and other Priority Sectors. Policies of Government of India, Reserve Bank of India, State Government, etc. for agriculture & allied activities, MSME, other priority sectors and strengthening of infrastructure etc. are considered while preparing the document.

We believe that this sector-wise, activity-wise and block-wise district specific document would help the financing banks and its branches to underscore the potential of various sectors and to formulate implementable credit plans for substantially enhancing the credit flow for priority sectors in the district. We encourage the policymakers at the State level also to refer to this document, which outlines a vision for development through credit and includes district-specific strategies.

(Pankaj Yadav)

Chief General Manager

21 October 2024

## Index

Sr. No.	Particulars		Page No.
1	Executive Summary		i
2	Methodology of Preparation of Potential linked Credit Plans (PLPs)		iv
3	<b>Part A</b>		ix
4	District Map		x
5	Broad Sector wise PLP projection for the year 2025-26		xi
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		xii
7	District profile		xiii
8	Banking Profile		xxii
9	<b>Part B</b>		xxvii
10	Chapter 1	Important Policies and Developments	1
11	Chapter 2	Credit Potential for Agriculture	14
12	2.1	<b>Farm Credit</b>	14
13	2.1.1	Crop Production, Maintenance & Marketing	14
14	2.1.2	Water Resources	15
15	2.1.3	Farm Mechanization	15
16	2.1.4	Plantation & Horticulture, including Sericulture	16
17	2.1.5	Forestry & Waste Land Development	17
18	2.1.6	Animal Husbandry – Dairy	17
19	2.1.7	Animal Husbandry – Poultry	18
20	2.1.8	Animal Husbandry – Sheep, Goat, Piggery	18
21	2.1.9	Fisheries	19
22	2.1.10	Farm Credit – Others	20
23	2.1.11	Sustainable Agricultural Practices	20
24	2.2	<b>Agriculture Infrastructure</b>	21
25	2.2.1	Construction of Storage and Marketing Infrastructure	21
26	2.2.2	Land Development, Soil Conservation and Watershed Development	22
27	2.2.3	Agri. Infrastructure – Others	23
28	2.3	<b>Agriculture – Ancillary Activities</b>	23
29	2.3.1	Food & Agro Processing	23
30	2.3.2	Agri Ancillary Activities – Others	24
31	Chapter 3	Credit potential for MSMEs	25

<b>Sr. No.</b>	<b>Particulars</b>		<b>Page No.</b>
32	Chapter 4	Credit Potential for Export Credit, Education & Housing	26
33	Chapter 5	Credit Potential for Infrastructure	29
34	5.1	Infrastructure – Public Investments	29
35	5.2	Social Infrastructure involving Bank Credit	30
36	5.3	Renewable Energy	30
37	Chapter 6	Informal Credit Delivery System	32
38	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	33
39	Chapter 8	Status and prospects of Cooperatives	36
40	Chapter 9	NABARD's Projects and Interventions in the District	37
41	Success Stories		39
42	Appendix 1a	Climate Action - Scenario at Global & National Level	41
43	Appendix 1b	Climate Change Scenario – At the State Level	43
44	Appendix 1c	Climate Change Scenario - At the District Level	46
45	Appendix 2	Potential for Geographical Indication (GI) in the district	47
46	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	48
47	Annexure 2	Ground Level Credit Flow – Agency-wise and Sector-wise	56
48	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	58
49	Annexure 4	Unit costs for major activities fixed by NABARD	60
50	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	63
51	Abbreviations		64
52	Name and address of DDM		67

## 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

1	Location	Tehri Garhwal district lies in north-west part of Uttarakhand between 30.03 to 30.30 degrees north latitude & 77.56 to 79.04 degrees east longitude. With a geographical area is 3642 sq. km, It is surrounded by Uttarkashi, Rudraprayag, Chamoli, Pauri & Dehradun. Elevation from 300 to 2250 meter ASL.
2	Type of soil	Sandy, Smooth and Red
3	Primary occupation	Agriculture and Horticulture
4	Land holding structure	33.46% is less than 1 ha, 19.77% is between 1 ha and 2 ha and 46.76% is above 2 ha.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Target in 2021-22 was Rs.66899.00 lakh, Rs.69711.00 lakh in 2022-23 and Rs.81914.00 lakh in 2023-24. Achievement was Rs.36194.00 lakh (54.10%), Rs.44536.65 lakh (63.89%) and Rs.63762.22 lakh (77.84%) respectively.
2	CD Ratio	34.70% in 2023-24, 32.90% in 2022-23 and 29.20% in 2021-22.
3	Investment credit in agriculture	Target in 2021-22 was Rs.15272.00 lakh, Rs.17694.00 lakh in 2022-23 and Rs.17694.00 lakh in 2023-24, against these targets, the achievement was Rs.2949.30 lakh (19.30%), Rs.3922.25 lakh (22.20%) and Rs.6048.64 lakh (34.20%) respectively.
4	Credit flow to MSMEs	Target in 2021-22 was Rs.12567.00 lakh, Rs.12610.00 lakh in 2022-23 and Rs.24813.00 lakh in 2023-24, against these targets, the achievement was Rs.18418.30 lakh (146.6%), Rs.20487.16 lakh (162.5%) and Rs.36966.93 lakh (149%) respectively.

5	Other significant credit flow, if any	Under other significant credit flow, target of other priority sector in 2021-22 was Rs.23237.00 lakh, Rs.23350.00 lakh in 2022-23 and Rs.23350.00 lakh in 2023-24, against these targets, the achievement was Rs.4535 lakh (19.5%), Rs.6801.17 lakh (29.1%) and Rs.6399.07 lakh (27.4%) respectively.
---	---------------------------------------	---

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

1	Projection for the year	Projection for the FY 2025-26 is Rs.132415.97 lakh, which is approximately 38% higher than projection of FY 2024-25.
2	Projection for agriculture and its components	Projection for agriculture is 72563.35 lakh out of which projection for crop is Rs. 41062.36 lakh and term lending is Rs.31500.99 lakh. Out of total agriculture term lending, projection for agriculture infrastructure is Rs.1892.12 lakh and for ancillary activities is Rs.1386.00 lakh.
3	Projection for MSMEs	Projection for MSMEs for FY 2025-26 has been made for Rs.40040.00 lakh under investment and operational capital for MSMEs.
4	Projection for other purposes	Projection for other purposes for FY 2025-26 is Rs.3937.50 lakh for education, Rs.11924.34 lakh for Renewable energy and housing, Rs. 2791.29 lakh for Social Infrastructure and Rs.1134.00 lakh for other credit, Rs.2791.29 lakh for social infrastructure and Rs.1134.00 lakh for other credit.

#### 5. Developmental initiatives

From the point of view of development, presently various schemes of the state government are in progress in the district such as Chief Minister Self-Employment Scheme, Prime Minister Kisan Samman Nidhi, Chief Minister Solar Self-Employment Scheme, Deendayal Upadhyay Home-Stay Scheme, Traditional Agriculture Scheme, Chief Minister Agricultural Development Scheme etc.

#### 6. Thrust Areas for 2025-26

For the financial year 2025-26, a target has been set for the development of agriculture and allied sectors through some important schemes for the overall development of Tehri Garhwal such as agricultural infrastructure fund, formation of farmer producer organizations and animal husbandry etc. Farmer Producer Organizations funded by NABARD are working in the district and eight Farmer Producer Organizations have also been formed under the Central Sector Scheme of the Government of India, which are moving on the path of progress.



**7. Major Constraints and Suggested Action Points**

Out of total 97523 farmers of Tehri Garhwal, only about 57804 farmers have been able to benefit under the Kisan Credit Card Scheme. For this, efforts are desired to link all the banks of the district with the Kisan Credit Card Scheme under the 'Kisan Bhagidari Prathmikata Hamari' campaign, along with all the farmers, including small and medium farmers, sharecroppers and laborers engaged in agricultural work. Keeping in view the geographical condition of the district, the target has been set to develop agriculture and its allied sectors through Integrated Agriculture/Farmer Producer Organizations.

**8. Way Forward**

The credit deposit ratio of Tehri Garhwal will have to be increased from 34.7% to above 60%. Relative to this, the annual credit disbursement targets have to be increased from the current 77.84% to 100%. To achieve these targets and projections, all the banks and line departments of the district need to work together.

## **Methodology of Preparation of Potential Linked Credit Plans**

### **1. Introduction**

Potential Linked Credit Plan is a comprehensive documentation of potentials in the district for rural economic activities, both in physical and financial terms. It is also an assessment of the gaps in infrastructure support which need to be filled in to fully exploit the realizable potentials.

### **2. Objectives**

The objectives of PLP are:

- To enable various organizations involved in the process of rural development in directing their efforts in a planned manner, in accordance with the potentials available for exploitation.
- To enable optimum utilization of scarce financial resources (specifically bank credit) by channeling the same into sectors with growth potential, and to assess the gaps in infrastructure support which need to be taken care of for exploiting the potentials and prioritize resource requirement for the purpose.

### **3. Methodology**

NABARD took the initiative, in 1988-89, of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long-term potential (in terms of physical units) in each sector of agriculture and rural development with reference to natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been endeavoring to introduce refinements in the methodology of preparing PLPs and improving its contents so that the PLPs could be used as a reference document for Annual Credit Plans of banks. NABARD has been reviewing the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment conducive to development of agriculture and rural areas.

The methodology consists of assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the Line Departments concerned at the district level, identification of infrastructure facilities required to support the exploitation of the potential, identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure, examination of the trends in sector-wise credit flow, various schemes of State/Central Govt., and estimation of block-wise physical and financial credit potential.

The indicative unit costs suggested by the State Level Unit Cost Committee are made use of while arriving at the financial outlays.

The broad methodology of arriving at the potential for major sectors is given below.

#### 4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> <li>Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;</li> </ul>
		<ul style="list-style-type: none"> <li>Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;</li> </ul>
		<ul style="list-style-type: none"> <li>Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;</li> </ul>
		<ul style="list-style-type: none"> <li>Study the cropping pattern;</li> </ul>
		<ul style="list-style-type: none"> <li>Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue.</li> </ul>
		<ul style="list-style-type: none"> <li>Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>MI potential is the area that can be brought under irrigation by ground and surface water;</li> </ul>
		<ul style="list-style-type: none"> <li>Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;</li> </ul>
		<ul style="list-style-type: none"> <li>While fairly clear estimates are available for groundwaters and its present and future utilization, surface water estimates for individual districts are difficult to get.</li> </ul>
		<ul style="list-style-type: none"> <li>Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;</li> </ul>
		<ul style="list-style-type: none"> <li>Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and</li> </ul>
		<ul style="list-style-type: none"> <li>The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.</li> </ul>
3	Farm Mechanization	<ul style="list-style-type: none"> <li>The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors.</li> </ul>

		<ul style="list-style-type: none"> <li>Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively.</li> </ul>
		<ul style="list-style-type: none"> <li>Adjustment of tractor potential with land holdings.</li> </ul>
		<ul style="list-style-type: none"> <li>Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops.</li> </ul>
		<ul style="list-style-type: none"> <li>Feasibility and possibility of shifting from food crops to plantation crops.</li> </ul>
		<ul style="list-style-type: none"> <li>Estimation of replanting by taking into account approximate economic life of a few plantation crops.</li> </ul>
		<ul style="list-style-type: none"> <li>Estimation of potential for rejuvenation of existing plantations.</li> </ul>
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> <li>Collection of data on number of milch animals as per the latest census.</li> </ul>
		<ul style="list-style-type: none"> <li>Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows.</li> </ul>
		<ul style="list-style-type: none"> <li>1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.</li> </ul>

## 5. Agency-wise Use Utility

Continuous efforts are made to make PLPs user-friendly keeping in view the stakeholders' focus. The document is useful to various stakeholders in a variety of ways, as illustrated below:

1	Bankers	<ul style="list-style-type: none"> <li>Provides inputs/ information on Exploitable potential vis-a-vis credit possible.</li> </ul>
		<ul style="list-style-type: none"> <li>Potential High Value Projects/ Area Based schemes.</li> </ul>
		<ul style="list-style-type: none"> <li>Infrastructure support available which can form basis for business/ development plans.</li> </ul>
2	Government Agencies/ Departments	<ul style="list-style-type: none"> <li>Infrastructure required to support credit flow for tapping the exploitable potential.</li> </ul>

		<ul style="list-style-type: none"> <li>• Other support required to increase credit flow.</li> </ul>
		<ul style="list-style-type: none"> <li>• Identification of sectors for Government sponsored programmes.</li> </ul>
3	Individual/ Business entities	<ul style="list-style-type: none"> <li>• Private investment opportunities available in each sector.</li> </ul>
		<ul style="list-style-type: none"> <li>• Availability of commercial infrastructure.</li> </ul>
		<ul style="list-style-type: none"> <li>• Information on various schemes of Govt. &amp; Banks.</li> </ul>

## 6. Limitations and constraints

Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.



# Part A

# District Map

## Block Map - Tehri Garhwal



### 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 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	69285.22
<b>1</b>	<b>Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities</b>	<b>44707.70</b>
<b>2</b>	<b>Term Loan for agriculture and allied activities</b>	<b>24577.52</b>
B	Agriculture Infrastructure	1892.12
C	Ancillary activities	1386.00
I	Credit Potential for Agriculture (A+B+C)	72563.34
II	Micro, Small and Medium Enterprises	40040.00
III	Export Credit	25.50
IV	Education	3937.50
V	Housing	11721.50
VI	Social Infrastructure	2791.29
VII	Renewable energy	202.84
VIII	Others	1134.00
	<b>Total Priority Sector</b>	<b>132415.97</b>

## Summary of Sector/ Sub-sector wise PLP Projections 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing including working capital for AH & Fisheries	41062.36
2	Water Resources	246.24
3	Farm Mechanisation	363.41
4	Plantation & Horticulture with Sericulture	4941.82
5	Forestry & Waste Land Development	120.70
6	Animal Husbandry - Dairy	12706.46
7	Animal Husbandry - Poultry	3907.83
8	Animal Husbandry - Sheep, Goat, Piggery	1882.20
9	Fisheries	1968.00
10	Farm Credit- Others	2086.20
	<b>Sub total</b>	<b>69285.22</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	1224.00
2	Land development, Soil conservation, Wasteland development	314.95
3	Agriculture Infrastructure - Others	353.17
	<b>Sub total</b>	<b>1892.12</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	612.00
2	Ancillary activities - Others	774.00
	<b>Sub Total</b>	<b>1386.00</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>40040.00</b>
<b>III</b>	<b>Export Credit</b>	<b>25.50</b>
<b>IV</b>	<b>Education</b>	<b>3937.50</b>
<b>V</b>	<b>Housing</b>	<b>11721.50</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>2791.29</b>
<b>VII</b>	<b>Renewable energy</b>	<b>202.84</b>
<b>VIII</b>	<b>Others</b>	<b>1134.00</b>
	<b>Total Priority Sector</b>	<b>132415.97</b>

## District Profile

### 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)	3642.00
2	No. of Sub Divisions	12
3	No. of Blocks	9
4	No. of revenue villages	1766
5	No. of Gram Panchayats	1034

#### 1.a Additional Information

Sr. No.	Particulars	Nos.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	No
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	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	Tehri Garhwal
3	Agro-climatic Zone 1	Zone A up to 1000 M - Irrigated lower hills (600-1000M)
4	Agro-climatic Zone 2	--
5	Agro-climatic Zone 3	--
6	Climate	Sub Humid
7	Soil Type	Sandy, Smooth & Red

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	485517
2	Forest Land	321564
3	Area not available for cultivation	5786
4	Permanent Pasture and Grazing Land	34
5	Land under Miscellaneous Tree Crops	4777
6	Cultivable Wasteland	76916
7	Current Fallow	12551
8	Other Fallow	9637

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

Sr. No.	Stage	Nos.
1	Safe	9

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	64174	75	30315	47
2	>1 to <=2 ha	16847	20	22986	35
3	>2 to <=4 ha	4183	5	11663	18
	Total	85204	100	64964	100

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

Sr. No.	Particulars	Nos.
1	Cultivators	97523.00
2	Of the above, Small/ Marginal Farmers	11453.00
3	Agricultural Labourers	3582.00
4	Workers engaged in Household Industries	2229.00
5	Workers engaged in Allied agro activities	62578.00
6	Other workers	5522.00

## 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	618931.00	297986.00	320945.00	548792.00	701390.00
2	Scheduled Caste	102130.00	50371.00	51759.00	NA	NA
3	Scheduled Tribe	875.00	459.00	416.00	NA	NA
4	Literate	407964.00	227406.00	180558.00	NA	NA

## 8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	618931.00
2	Rural Households	548792.00
3	BPL Households	62308.00

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

Sr. No.	Particulars	Nos.
1	Villages Electrified	1766
2	Villages having Post Offices	271
3	Villages having Banking Facilities	1764
4	Villages having Primary Schools	1579
5	Villages having Primary Health Centres	317
6	Villages having Potable Water Supply	1763
7	Villages connected with Paved Approach Roads	1450

## Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Book 2022
1.a Additional Information	KVK, Tehri Garhwal
2. Soil & Climate	Agriculture Department
3. Land Utilisation [Ha]	Agriculture Department
4. Distribution of Land Holding	Agriculture Department
5. Workers Profile [In '000]	Agriculture Department
6. Demographic Profile [In '000]	District Statistical Book 2022
7. Households [In '000]	District Statistical Book 2022
8. Household Amenities [Nos. in '000 Households]	District Statistical Book 2022
9. Village-Level Infrastructure [Nos.]	District Statistical Book 2022

## District Profile

### Health, Sanitation, Livestock and Agricultural Infrastructure

#### 10. Infrastructure Relating to Health & Sanitation [Nos.]

Sr. No.	Particulars	Nos.
1	Anganwadis	2017
2	Primary Health Centres	74
3	Primary Health Sub-Centres	21
4	Dispensaries	74
5	Hospitals	2
6	Hospital Beds	556

#### 11. Infrastructure & Support Services for Agriculture [Nos.]

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	45
2	Registered FPOs	14
3	Agro Service Centres	23
4	Soil Testing Centres	1
5	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	12946
2	Net Irrigated Area (Total area irrigated at least once)	7300
3	Area irrigated by Canals/ Channels	3265
4	Area irrigated by Other Sources	9681
5	Irrigation Potential Utilized (Gross Irrigated Area)	12946

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	3780

#### 14. Animal Population as per Census ['000 Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	5538	1276	4262
2	Cattle - Indigenous	80833	40818	40015
3	Buffaloes	78394	2599	75795
4	Sheep - Cross bred	23259	6683	16576
5	Sheep - Indigenous	20064	6934	13130
6	Goat	126944	34910	92034
7	Pig - Cross bred	623	267	356
8	Pig - Indigenous	420	175	245
9	Horse/Donkey/Camel	1337	829	508
10	Poultry - Improved	35838	12345	23493
11	Poultry - Indigenous	59815	20600	39215

#### 15. Infrastructure for Development of Allied Activities [Nos.]

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	38
2	Disease Diagnostic Centres	1
3	Artificial Insemination Centers	34
4	Animal Breeding Farms	1
5	Animal feed manufacturing units	9
6	Fodder Farms	8
7	Dairy Cooperative Societies	233
8	Milk Collection Centres	422

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	130.71	MT	5.87	gm/day
2	Egg	2650.00	Lakh Nos.	1.15	Nos./p. a.
3	Milk	423.00	Lakh LPD	4.10	gm/day
4	Meat	2450.00	MT	6.00	gm/day

## Sources

Table Name	Source(s) and reference year of data
10. Infrastructure Relating to Health & Sanitation [Nos.]	District Statistical Book 2022
11. Infrastructure & Support Services for Agriculture [Nos.]	District Statistical Book 2022
12. Irrigation Coverage ['000 Ha]	District Statistical Book 2022
13. Infrastructure for Storage, Transport & Marketing	District Statistical Book 2022
15. Processing Units	District Statistical Book 2022
14. Animal Population as per Census [Nos.]	District Statistical Book 2022
15. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Book 2022
16. Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Statistical Book 2022



## District Profile

### Key Insights into Agriculture and Allied Sectors

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

**Table 1: Status**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rainfall -Normal (mm)	1125	1275.48	NA
2	Rainfall - Actual (mm)	1258	1125.00	NA

**Table 2: Irrigated Area, Cropping Intensity**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	66771.00	88461	NA
2	Net sown area (lakh ha)	47068.00	NA	NA
3	Cropping intensity (%)	141.86	NA	NA

**Table 3: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	NA	NA	54254

**Table 4: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	NA	1	1

**Table 5: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	26458	28478	12776
2	Crop Loss Compensation, if any (₹ lakh)	7520.00	NA	NA

**Table 6 : GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow	13240.70	17248.32	NA

## Sources

Table Name	Source(s) and reference year of data
Table 1: Status	District Statistical Book
Table 2: Irrigated Area, Cropping Intensity	District Statistical Book
Table 3: KCC Coverage	Lead Bank Office, Tehri Garhwal
Table 4: Soil testing facilities	District Statistical Book
Table 5: Crop Insurance	AICIL
Table 6: GLC under Agriculture	Lead Bank Office, Tehri Garhwal

## District Profile

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

#### Animal Husbandry - Dairy

**Table 1**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC for working capital (₹ lakh)	3262.42	3451.07	3621.42
2	KCC for working capital (No.)	6134	6293	62963
3	Finance under group mode (₹ lakh)	255.52	234.20	659.56

#### Sources

Table Name	Source(s) and reference year of data
Table 1	Lead Bank and TGDCB

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHG/JLG	BCs/BFs	Villages	Households
Commercial Banks	18	87	63	24	0	1	4630	148	26	1761
Regional Rural Bank	1	21	18	2	1	0	2632	67	37	5900
District Central Coop. Bank	1	36	20	6	10	0	3012	0	35	3980
Coop. Agri. & Rural Dev. Bank	1	1	0	0	1	0	0	0	0	0
Primary Agri. Coop. Society	88	88	87	0	1	0	0	0	18	1092

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	574115	644488	565288	-12.3	57.4	462722.00	516329.00	575913.00	11.5	77.42
Regional Rural Bank	174535	187924	170799	-9.1	17.3	36973.00	41826.00	46346.00	10.8	6.23
Cooperative Banks	192588	197837	248641	25.7	25.2	96138.00	106294.00	121613.00	14.4	16.35
All Agencies	941238	1030249	984728	-4.4	100.0	595833.00	664449.00	743872.00	12.0	100.0

### 3.Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [₹ lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	172509	185248	565288	205.20	57.40	103018.00	144261.00	167588.00	16.20	64.98
Regional Rural Bank	19615	21584	170799	691.30	17.30	17204.00	19516.00	22834.00	17.00	8.85
Cooperative Banks	86753	90587	248641	174.50	25.20	53796.00	54710.00	67499.00	23.40	26.17
All Agencies	278877	297419	984728	231.10	100.00	174018.00	218487.00	257921.00	18.00	100.0

### 4.CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	22.30	27.90	29.10
Regional Rural Bank	46.50	46.70	49.30
Cooperative Banks	56.00	51.50	55.50
All Agencies	29.20	32.90	34.70

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

Agency	Cumulative up to 31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	90693	156757	42737	17396
Regional Rural Bank	46786	40922	15109	10969
Cooperative Banks	4153	5744	1170	18
All Agencies	141632	203423	59016	28383

## 6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans to Women	
	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans	Amount [₹lakh]	% of Total Loans
Commercial Banks	42557.92	25.40	11760.70	7.00	12065.75	7.20	30547.21	18.20
Regional Rural Bank	7257.70	31.80	3077.50	13.50	4043.01	17.70	3178.07	13.90
Cooperative Banks	13946.60	20.70	5558.02	8.20	1.00	0.00	2988.59	4.40
All Agencies	63762.22	24.70	20396.22	7.90	16109.76	6.20	36713.87	14.20

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

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	
Commercial Banks	40686.00	20794.00	51.10	42185.00	25454.31	60.30	49329.18	42557.92	86.30	65.90
Regional Rural Bank	8381.00	5956.00	71.10	8650.00	5265.48	60.90	10701.48	7257.70	67.80	66.60
Cooperative Banks	17832.00	9444.00	53.00	18876.00	13816.88	73.20	21883.34	13946.60	63.70	63.30
All Agencies	66899.00	36194.00	54.10	69711.00	44536.67	63.90	81914.00	63762.22	77.80	65.30

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

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	Target [₹lakh]	Ach'ment [₹lakh]	Ach'ment [%]	
Crop Loan	15823.00	10291.40	65.00	16057.00	13326.07	83.00	16057.00	14347.58	89.40	79.10
Term Loan (Agri.)	15272.00	2949.30	19.30	17694.00	3922.25	22.20	17694.00	6048.64	34.20	25.20
Total Agri. Credit	31095.00	13240.70	42.60	33751.00	17248.32	51.10	33751.00	20396.22	60.40	51.40
MSME	12567.00	18418.30	146.60	12610.00	20487.16	162.50	24813.00	36966.93	149.00	152.70
Other Priority Sectors*	23237.00	4535.00	19.50	23350.00	6801.17	29.10	23350.00	6399.07	27.40	25.30
Total Priority Sector	66899.00	36194.00	54.10	69711.00	44536.65	63.90	81914.00	63762.22	77.80	65.30

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

Source(s)	
1	Lead Bank Office, Tehri Garhwal
2	Lead Bank Office, Tehri Garhwal
3	Lead Bank Office, Tehri Garhwal





# **Part B**



## Chapter 1

### Important Policies and Developments

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

##### ➤ Cooperative Development

The Ministry of Cooperation GoI has taken 54 initiatives to strengthen and deepen the cooperative movement at the grassroots level. The ministry in coordination with state governments NABARD national level federations and other stakeholders is working on the following initiatives:

- *World's Largest Grain Storage Plan in Cooperative Sector (WLGSP)*

Ministry of Cooperation (MoC) GoI is implementing Pilot Project for World's Largest Grain Storage Plan in Cooperative Sector. The Pilot Project entails setting up of grain storage infrastructure including warehouse and silos along with other agri-infrastructure including Procurement Centre Custom Hiring Center Primary Processing Center Grameen Haats etc.

- *Centrally Sponsored Scheme for Computerization of Primary Agricultural Credit Societies (PACS)*

Government has approved a scheme for Computerization of Primary Agricultural Credit Societies (PACS) with the objective of increasing efficiency of PACS bringing transparency and accountability in their operations; facilitating PACS to diversify their business and undertake multiple activities/ services. A total of 63000 PACS have been taken for computerization under the project.

- *Establishing Multi-purpose PACS/ Dairy/ Fisheries cooperatives in every panchayat with support of NABARD, NDDB, NFDB, NCDC and other National level Federations.*

- *PACS as Common Service Centers (CSCs) for better access to e-services*

Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY NABARD and CSC e-Governance Services India Limited.

- *Micro-ATMs to Bank Mitra Cooperative Societies for providing doorstep financial services.*

- *Computerization of Agriculture and Rural Development Banks (ARDBs)*

To strengthen the long-term cooperative credit structure the project of computerization of 1851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop a national level software for ARDBs.

- *Co-operative Education – Setting up of World's Largest Cooperative University*

This aims at introduction of cooperative education in independent degree / diploma courses in Schools and Universities.

- *World's Largest Cooperative Training Scheme*

This aims at revamping existing cooperative training structure in the country.

- *New Cooperative Policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.*

- *Amendment to Multi State Cooperative Act 2002 and setting up of 3 new Multi State*
- *Cooperative Society (MSCS) in the areas of seed production and marketing; organic products and export from cooperative sector.*
- *To provide facilities at par with FPOs for existing PACS.*
- *Establishment of National Cooperative Database*

➤ **Digital Agriculture Mission:**

The Digital Agriculture Mission (DAM) aims to revolutionize India's agriculture sector by leveraging digital technology inspired by the success of India's digital revolution in other sectors. With a substantial financial outlay of 2817 crore, it focuses on creating a Digital Public Infrastructure (DPI) for agriculture.

• *Agri-Stack Initiative*

Key components of the mission include the Agri Stack—a farmer-centric DPI to streamline services with the creation of a unique digital Farmer ID linked to important farmer data such as land records and crop details.

• *VISTAAR (Virtually Integrated System to Access Agricultural Resources)*

Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

• *JanSamarth Portal*

JanSamarth Portal a GoI initiative is a unique digital portal linking credit linked schemes for ease of access to the all the beneficiaries and related stakeholders. Schemes such as e-Kisan Upaj Nidhi KCC AIF etc. are accessible through the portal.

➤ **Agriculture Infrastructure Fund (AIF) Scheme**

The Agricultural Infrastructure Fund (AIF) has played a pivotal role in transforming India's agricultural landscape. In addition to existing activities the purview of AIF scheme has now been extended to the following:

• *Viable Farming Assets*

The scheme now includes the creation of infrastructure for viable projects for building community farming assets.

• *Integrated Processing Projects*

The list of eligible activities under AIF now includes integrated primary and secondary processing projects.

• *PM KUSUM Component*

The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.

• *Enhanced Credit Guarantee Coverage*

The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.

➤ **Dairy Processing & Infrastructure Development Fund (DIDF)/ Animal Husbandry Infrastructure Development Fund (AHIDF)**

Government has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026. Further NABARD is included as loaning entity under the revamped AHIDF scheme.

➤ **Fisheries & Aquaculture Infrastructure Development Fund (FIDF)**

GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

➤ **Framework for Voluntary Carbon Market (VCM) in Agriculture Sector**

The Ministry of Agriculture and Farmers Welfare GoI has launched a Framework for Voluntary Carbon Market in Agriculture Sector. Under the Framework the Ministry envisages creating long-term carbon credit benefits primarily for small and marginal farmers by developing a VCM Framework and setting guidelines. NABARD is the nodal agency to coordinate and implement the various pilot projects under the VCM.

➤ **PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan)**

PM JANMAN is a recently launched initiative by the Government of India specifically designed to address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups (PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory with an allocation of 24104 crore.

## **2. Union Budget**

### **2.1. Important Announcements**

- Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.

- Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.

- Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.

- Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.

- Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts.

- A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.

- Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.

- Mudra Loans: The limit enhanced to ₹20.00 lakh from the current ₹10.00 lakh under the Tarun category.

- Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.

- Development of Twelve industrial parks under the National Industrial Corridor Development Programme.

- Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

## **2.2. Highlights related Agriculture & Farm Sector**

### **Priorities identified for Agricultural Sector**

- Transforming Agricultural Research
- Release of New Varieties
- Natural Farming
- Mission for Pulses and Oilseeds
- Vegetable Production and Supply Chains
- Digital Public Infrastructure (DPI) for Agriculture
- Shrimp Production and Export.

### **Focus Areas**

- Productivity and resilience in Agriculture
- Employment & Skilling
- Inclusive Human Resource Development and Social Justice
- Manufacturing & Services
- Urban Development
- Energy Security
- Infrastructure
- Innovation Research & Development
- Next Generation Reform

### 3. Policy Initiatives - RBI

- Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.

- RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.

- Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The e-KCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

### 4. Policy Initiatives - NABARD

#### • Refinance support:

NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.

#### • Schematic Refinance for Water Sanitation and Hygiene (WASH)

To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).

#### • Special Refinance Scheme (SRS) on PACS as MSCs:

NABARD introduced Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.

#### ➤ Credit-linked subsidy schemes of GoI

##### • *New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM)*

GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.

##### • *Agri Clinics and Agri Business Centres (ACABC)*

The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by Ministry of Agriculture GoI. Composite subsidy of 44% of the project cost for women SC/ST & all categories of candidates from Northeast and Hill states and 36% of project cost for all other beneficiaries is provided under the scheme.

#### ➤ Interest Subvention Schemes of GoI

- NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and

RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 3.00 lakh at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.

- **NRLM Interest Subvention:** NABARD also implements interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY-NRLM.

- **GoI introduced Sugar Ethanol Interest Subvention scheme** in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.

➤ **Rural Infrastructure Development Fund (RIDF):**

RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects at present covers as many as 39 activities classified under three broad sectors viz. (i) Agriculture and Related sector (ii) Social Sector and (iii) Rural Connectivity.

➤ **Micro Credit Intervention:**

NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs training and capacity building of SHG members and other stake holders besides initiating special programmes for backward regions. A few recent initiatives taken under micro credit are as under:

- Scheme for grant support to SHGs/ JLGs/ POs/ Microentrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform.
- Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.
- NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-Suvidha (Microenterprises through Skill Upgradation for Women) to support need based and location specific developmental projects by strategizing end-to-end interventions.
- Pilot Project: Real-time banking solution for SHGs (Money Purse Application).
- Pilot Project – Graduated Rural Income generation Project (GRIP): A pilot project to build capacities and enable asset generation by ultra-poor rural women and graduating them to access formal financial services through the innovative concept of returnable grant was sanctioned during 2023-24.
- MoU with NRLM MoRD: Marking a strategic alliance to benefit rural women SHGs NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development GoI inked a landmark MoU on 27 February 2024.

➤ **Financial Inclusion**

Major Policy interventions and launching of new Schemes under the fund during 2023-24 includes:

- Support for the Deployment of micro-ATMs to two District Central Co-Operative Banks in Gujarat with a grant support of Rs. 3.67 crore for deploying 1631 micro-ATM devices at PACS (440) and cooperative milk societies (1191).
- Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.
- Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies.



- Incentive Scheme for BCs operating in NE States and hilly states.

#### ➤ **Farm Sector Development**

- **Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds:**

A pilot project titled "Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds" has been launched in five states: Punjab Haryana Rajasthan Uttar Pradesh and Tamil Nadu. This innovative pilot initiative by NABARD is the first of its kind aimed at demand side management of water at the micro-watershed/village level.

- **Expansion of JIVA:**

Based on the success of the pilot phase JIVA is being expanded to 25 new projects in central eastern and north-eastern states to further widen and deepen the programme focusing on completed or near-completion watershed/spring shed and tribal development projects with thrust on districts identified under aspirational / low priority sector lending districts.

- **Accelerator approach for growth of FPOs:**

NABARD has come up with FPO accelerator programme which is a structured framework to empower FPOs by providing access to specialized training mentorship and resources envisaging the enhancement in FPO's operational efficiency adopt modern agricultural techniques and navigate market complexities.

- **Saturation Drive campaign:**

Government has launched the saturation drive to provide FPOs benefits of schemes of Agriculture department in the form of licenses of inputs seeds fertilizer etc. FPOs will also be linked to mandis facilitated with registrations under GST FSSAI and onboarding on platforms like ONDC and other E-retailing platforms for sale of their produce.

- **National FPO Policy:**

MoA&FW GoI is working on finalization of a National Policy on FPOs to create a supportive environment for the FPOs after ongoing deliberations and consultative meetings on the draft policy.

#### ➤ **Climate Action and Sustainability:**

NABARD is a Direct Access Entity (DAE) to the Green Climate Fund (GCF) and the National Implementing Entity (NIE) to Adaptation Fund (AF) and National Adaptation Fund for Climate Change (NAFCC).

#### ➤ **Off Farm Sector Development**

- **Capacity Building Fund Social Stock Exchange (CBF-SSE):** The Capacity Building Fund of Social Stock Exchange (CBF-SSE) was set up in NABARD with funding to be contributed by NABARD SIDBI BSE NSE and Other CBF is being used to improve the ability of all stakeholders to navigate through the operational dynamics of SSE understand the nuances processes instruments etc.
- **Gram Vihar New Scheme for promotion of Rural Tourism:** A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day" i.e. one day trip without night stay.

**➤ Agriculture Credit during 2023-24:**

Disbursement of agriculture credit during 2023-24 was 25.10 lakh crore as against target of 20.00 lakh crore indicating achievement of 125%. Commercial Banks RRBs and Co-operatives accounted for 75% 13% and 12% of the total disbursement respectively.

**➤ Technology Facilitation Fund (TFF):**

NABARD has set up a Technology Facilitation Fund (TFF) with a corpus of 50 crore. The fund is focused on providing support to tech start-ups working in agriculture and rural development sector. The fund provides a range of flexible support mechanisms including grants loans equity and convertible grants designed around the needs of each start-up.

**5. Govt Sponsored Programmes linked with Bank Credit****1. Policy Initiatives – State Govt. (including Cooperatives)****Uttarakhand Logistic Policy 2023**

- The policy aims to address the cross-functional needs of the entire value chain of the ecosystem and provides fiscal and non-fiscal incentives to logistics companies ranging from 10-25 of project cost.
- Strengthening of new and existing logistics infrastructure.
- Creation of a simplified proactive and responsive institutional mechanism.
- To develop hub-spoke logistics model in the State to strengthen economic linkages between hilly and plain areas.
- To promote green and innovative practices to develop competitive logistics infrastructure.

**Uttarakhand Service Sector Policy 2024**

- The investor can avail Capital Subsidy up to 25 of Investment in Eligible Capital Assets in 5 years.
- To facilitate private sector investments into Focus Service Sectors.
- To create state-of-art sustainable infrastructure for the new service sector
- To promote inclusive and balanced regional service sector growth.
- To build institutional capacity and high-value productive employment opportunities in Focus Service Sectors.
- To ease clearances in Focus Services Sectors and to create an enabling business environment facilitated by a single window system.

**Uttarakhand State Solar Policy 2023**

- Reach a cumulative capacity of 2500 MW by December 2027.
- Accelerate investment in solar through new deployment mechanisms.
- Provide reliable access to electricity to rural consumers.
- Support the development of solar-based livelihood applications.
- Create opportunities for tourism to be part of the energy transition by offering incentives and innovative business models.
- Showcase the potential of agro photovoltaics to boost agricultural income.
- Provide training for skill development to create employment through solar project deployment.

**Aroma Park Policy 2018**

- The objective is to increase the income of farmers and creating employment opportunities in rural areas by providing better markets for various aromatic plants herbs produced by farmer.

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

### **Organic Agriculture Act 2019**

- To promote organic farming and to regulate sale of Chemical and Synthetic Fertilizers Pesticides Herbicides Veterinary Drugs Livestock feed etc.
- Under the Act if any private agency is willing to engage in the procurement / trade/ export/ processing of organic agricultural produce such agency shall register itself with UOCB. Registration is free of cost. Whoever violates any provision of Sec. 3 4 5 8 or 9 of this Act shall be punished with imprisonment for a term which may extend to 1 year or with fine which may extend to Rs. 100000 or with both.

### **Mega Industrial and Investment Policy 2021**

- Under this policy new projects with capital investment of Rs. 50.00 crore or more and units for expansion of existing projects shall be included.
- Entrepreneurs shall be given 50% reimbursement assistance on stamp duty charges.
- Interest reimbursement assistance of 7% subject to project classification.
- The eligible enterprises shall be reimbursed 100% of the electricity duty due/paid on the electricity bill consumed in the production work.
- Capital Subsidy of 30% subject to a maximum of Rs. 50.00 lakhs for setting up an effluent treatment plant.

### **State Export Policy 2021**

- Increase share of exports from Rs. 15900 crore in FY 2021 to Rs. 30000 crore in 5 years.
- Create additional employment opportunity for 30000 individuals.
- Provide a simplified proactive and responsive institutional mechanism for rapid growth of exports.
- Develop new and strengthen existing export infrastructure.
- Enhance export potential of traditional & focus export sectors.
- Provide fiscal and non-fiscal incentives.
- Provide handholding support to existing and new exporters.
- Coordinate with all national and global agencies connected with promotion of exports.

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

- Tourism to contribute USD 10 billion to states economy annually & at least 15% of the state's GSDP.
- To attract investment of Rs. 40000 crores in tourism and take up minimum 100% PPP projects before 2030.
- To facilitate skill development of 10 lakh workers and employ 20 lakh people.
- To increase foreign tourists visits & average length of stay to 4-5 days.
- To ensure that new tourism projects adopt sustainable measures.

### **Uttarakhand MSME Policy 2023**

- To provide access to capital for the establishment of new MSMEs so that by attracting maximum investment.

- To encourage expansion scaling-up and diversification of existing MSMEs.
- To reduce regional disparities and disparities on the parameters of entrepreneurship employment and per capita income.
- Maximize benefit of financial incentives to promote the establishment of Micro and Small enterprises.
- Creation of a sensitive administrative system equipped with excellent modern technology for upgradation of already established units.

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

Attract & facilitate manufacturing investment of Rs. 500 crore and additional upskilling and services investment of Rs. 500 crores in the state. Annual revenue of Rs. 500 crores from the drone manufacturing and service ecosystem. Create 5,000 jobs in the state and additional 5,000 certified Drone pilots in the state.

### **Uttarakhand Start-Up Policy 2023**

To stimulate the growth of 1000 start-ups in next 05 years and establish 30 new incubation centers across the state. Monthly allowance up to Rs.15,000/- for student entrepreneurs and Rs. 20,000/- for women entrepreneurs.

## **2. State Budget**

### **2.1. Important Announcements**

- States budget is of Rs 89.23 thousand crore for the fiscal year 2024-25 amounting to growth of 15.27% over 2023-24.
- The Gross State Domestic Product (GSDP) of Uttarakhand for 2024-25 (at current prices) is projected to be Rs. 394675.30 crore amounting to growth of 14% over 2023-24.
- Fiscal deficit for 2024-25 is targeted at 2.3% of GSDP. In 2023-24 as per the revised estimates fiscal deficit is expected to be 2.2% of GSDP lower than the budget estimate for 2023-24.
- In 2024-25 State GST is estimated to be the largest source of own tax revenue (45% share). State GST revenue is estimated to increase by 16 over the revised estimates of 2023-24.
- Budget's priorities include infrastructure green energy social welfare education and sports which will help in achieving the goals of Satat Vikas at a faster pace.
- Under the Pradhan Mantri Matsya Sampada Yojana a provision of approximately Rs 104.25 crore is being made in the financial year 2024-25.
- A provision of Rs 35 crore is being made in the year 2024-25 under the Chief Minister State Agricultural Development Scheme.
- State government is ensuring prosperity in the state by keeping the Gareeb(poor) Yuva (youth) Annadata (food provider) and Nari Shakti (women empowerment) i.e. GYAN in focus.
- Complete digitization of land records and other government records in the state in a phased manner. Bio fencing will be implemented in a phased manner under agriculture horticulture and forest department in the state.
- E-office systems will be introduced in all government offices.
- A new scheme is being proposed to strengthen cyber security infrastructure in Uttarakhand.
- Social welfare: To promote women's equality and ensure gender sensitive planning Rs 14538 crore has been allocated as gender budget.

- Education and Sports: All government schools will be provided essential furniture. Rs 250 crore has been allocated towards organizing the 38th National Games in the state.
- The Jamarani Dam Multipurpose Project under PM-Krishi Sinchayee Yojana has been allocated Rs 710 crore.
- The development and diversification of a high-quality academic environment as well as the promotion of new technologies are being undertaken under the auspices of the NEP. A provision of Rs 2.00 crore has been made for the implementation of research and development projects for the year 2024-25.
- Provision of Rs. 5.00 crore is being made under Women Self Help Group Empowerment Scheme.

## **2.2.Highlights related Agriculture & Farm Sector**

- Prime Ministers Micro Food Enterprises Scheme: Rs. 26.77 crore allocated for 2024-25.
- Chief Ministers Fishery Wealth Scheme: Rs. 12.00 crore allocated for 2024-25.
- Micro Food Enterprises Development Scheme: 25% additional financial assistance for units in mountainous regions.
- Chief Ministers State Livestock Mission Program: 90% interest subsidy on bank loans for self-employment.
- Pradhan Mantri Matsya Sampada Yojana: Rs. 104.25 crore allocated for 2024-25 to support fisheries development.
- Deendayal Upadhyaya Co-operation and Farmer Welfare Scheme: Rs. 85.00 crore allocated for 2024-25.
- Mission Apple Scheme: Rs. 35.00 crore allocated for 2024-25.
- Farmer Pension Scheme: Rs. 46.10 crore allocated for 2024-25.
- Millet Mission Project: Rs. 7.00 crore allocated for 2024-25.
- Promotion of Local Crops Program: Rs. 5.75 crore allocated for 2024-25.
- Cinnamon and Tamarind Missions: A 10-year action plan is being prepared.
- Chief Ministers State Agriculture Development Scheme: Rs. 35.00 crore allocated for 2024-25.
- Spring and River Rejuvenation Authority (SARRA):
  - a) Rs. 19.00 crore allocated under the revenue head.
  - b) Rs. 50.00 crore allocated under the capital head for 2024-25.
- State Millet Mission: Implemented with positive outcomes aiding farmers income through increased private sector purchases.
- Silage and Dairy Cattle Nutrition Scheme:
  - a) 75% subsidy on silage.
  - b) 50% subsidy on feed blocks probiotics and mineral mixtures.
- Additional subsidies for regional animal feed: Rs. 6/kg in mountainous areas Rs. 4/kg in plain areas.
- Fodder Policy: Announced to address fodder shortages. Fish Production Growth:
  - 22% annual growth over the past two years.
  - Current production: 7324 metric tons; trout production up to 506 metric tons.
- Boundary-Fencing Saturation: Phased approach implemented by Agriculture Horticulture and Forest Departments.
- Chief Ministers Natural Farming Scheme: Approval received for implementation.
- Dairy Value Incentive Scheme:

- a) Direct subsidies transferred via DBT.
- b) Rs. 32.00 crore allocated for 2024-25.
- c) Approximately 53000 beneficiaries supported.
- Fish Farmers Support:
  - a) Accident insurance coverage.
  - b) Distribution of Farmer Credit Cards.
  - c) Establishment of Fish Farmer Producer Organizations.

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

- Rs. 2217.00 crore has been allocated towards community development including schemes such as Pandit Deendayal Upadhyay Rural Skill Scheme PMAY and PMSGY.
- Rs. 525.00 crore has been allocated towards rural water supply programmes.
- Rs. 1359.00 crore is proposed to be spend on allopathic rural health services such as primary health centres and community health centres.
- Provision of Rs. 5.00 crore is being made under Women Self Help Group Empowerment Scheme.
- Provision of Rs. 35.00 is being made for the construction of ITIs.
- Provision of Rs. 144.00 crore is being made for the Rashtirya Gram Swaraj Abhiyan.
- Provision of Rs. 25.00 crore is being made for the construction of Panchayat buildings.
- Provision of Rs 20.00 crore is being made for the Chief Ministers Border Area Development Scheme.
- Provision of Rs 10.00 crore is being made for Rural Business Incubator.
- Provision of Rs 8.00 crore is being made for the Mera Gaon Meri Sadak Scheme.
- Provision of Rs 20.00 crore is being made for the Mukhya Mantri Palayan Roktham Scheme.
- Provision of Rs 15.00 crore is being made for the construction of mini stadiums in rural areas in the financial year 2024-25.
- Provision of Rs 390.74 crore rupees is being made for the Pradhan Mantri Awas Yojana (Gramin).

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

- a) **Mukhyamantri Swarojgar Yojna (MSY Nano):** The main objective of the scheme is to ensure availability of term loan/working capital loan/composite loan to small businessmen/entrepreneurs. Under the scheme collateral free loan facility up to Rs 50000 will be provided. Projects related to industry service business and primary sector activities including agriculture horticulture animal husbandry poultry fisheries meat processing etc. will be financed through banks and back ended subsidy upto 25% to 40% are being provided to beneficiaries.
- b) **Ganga Gai Mahila Dairy Yojana :** 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. To ensure clean milk production grant money will be provided for construction of cattle shed and cattle trough for the milch animals of the beneficiary. Under the scheme Rs. 52,000 unit cost is proposed out of which Rs. 27000 is government grant Rs. 20000 is bank loan and Rs. 5000 is beneficiary's share.



- c) **Mukhyamantri Solar Self-Employment Scheme:** Scheme envisages to prevent job migration to create additional sources of income for farmers/ rural person by installing solar power plants on agricultural land that has been turning barren and to promote the production of green energy in the State. In this scheme up to 70% of total cost of the project is being provided as a loan by cooperative banks at the rate of 8% interest for a period of 15 years. The unit cost per KW has been increased to Rs. 50000/- from Rs. 40000/- and subsidy to 40% of project cost.
- d) **Special Scheme for Promoting Women Entrepreneurship (Nav Disha Yojana):** A special scheme of providing 25 Capital Subsidy (maximum Rs. 25.00 lacs and Interest Subsidy @ 6% (maximum Rs. 5.00 lacs per unit per annum) has been approved to encourage women entrepreneurship in manufacturing as well as services sector was started by the State Govt. in the year 2015.
- e) **Deendayal Upadhyay Sahkarita Kisan Kalyan Yojana:** 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. This also envisages loan facilities upto Rs. 3.00 lakh at 0 interest rates to farmers of the State for allied agricultural activities viz. agro processing fisheries animal husbandry organic farming etc.
- f) **Veer Chandra Singh Garhwali Paryatan Swarojgar Yojna:** Launched on 1st June 2002 with the aim to provide self-employment. Scheme envisages assistance for vehicle and non-vehicle items. Under this scheme government assistance of 33% (maximum Rs. 33.00 lakh) in hilly areas and of 25% (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 -50% (maximum of Rs. 20.00 lakh) is being provided.
- g) **Deendayal Upadhyaya Grah Awas (Home Stay) Scheme:** The main objective behind starting the scheme is to provide clean and affordable home stay facilities to national and international tourists. Under this scheme for hill areas capital subsidy of 33% or Rs. 10 lakh whichever is minimum and for first five years of loan payment interest subsidy is 50% of the interest or Rs. 1.50 lakh per year whichever is minimum. For plain areas capital subsidy is 25% or Rs. 7.50 lakh whichever minimum and interest subsidy for first 5 years of loan payment is 50% of interest or Rs. 1.00 lakh per year whichever is minimum.
- h) **Rural Credit- cum-Subsidy Housing Scheme**  
It is a subsidy linked Rural Housing Scheme. Families residing in villages with income less than Rs. 32000/- p.a. eligible under the scheme. Maximum cost of house can be Rs 50000/- with Rs.40000/- as loan amount and Rs.10000/- (maximum) as subsidy. The implementing agency of this scheme is DRDA. The loan and subsidy ratio under the scheme is 75:25.

## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

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

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

- From high peaks to deep valleys Tehri Garhwal district provides diversity to agriculture. Agriculture is a primary occupation here and various crops are cultivated. Out of 97523 farmers in district 114530 are small & marginal farmer Main crops of the district include wheat, rice, sesame, pulses, spices and potato. Farmers in the district are facing challenges such as uncertain rainfall snowfall & damage from wild animals.

- Dealing with uncertainties in agriculture snowfall and the impact of wild animals is a common concern for farmers in all regions of the district especially due to damages caused by monkeys and wild boars. The total cultivated area in the district is 66771 ha with a net sown area of 47068 ha. There are small fragmented & terraced fields in district where soil erosion occurs annually due to heavy rainfall necessitating soil conservation efforts. 92.52 % of agricultural land holding are less than 2 ha.

- Crop loan credit flow of district in last years: In FY 2023-24 it was ₹14347.58 lakh against the target of ₹16057.00 lakh; in 2022-23 ₹13326.07.00 lakh against the target of ₹16057.00 lakh and in 2021-22 ₹10291.40.00 lakh against the target of ₹15823.00 lakh. Similarly, the flow of Term Agriculture Credit in FY 2023-24 was ₹6048.54 lakh against target of ₹17694.00 lakh; in 2022-23 ₹3922.25.00 lakh against the target of ₹17694.00 lakh and in 2021-22 ₹2949.30.00 lakh against the target of ₹15272.00 lakh.

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

- Soil Testing Center is located in New Tehri which tests major nutrients.
- There are 4 soil conservation units in district located at Narendranagar, Chamba, New Tehri and Kirtinagar.
- The gross irrigated land in the district is about 26.68 which is low and there is a need to increase it.
- One Krishi Vigyan Kendra (KVK) a farm science center situated in the district is dedicated to improving the agricultural economy of the region by providing farmers with the latest technologies viz. training research demonstration products & infrastructure.
- There is a need to create small markets at block level connect them with big markets at the district level and connect the district markets with the national market through electronic National Agricultural Market (e-NAM). At the block level market farmers can sort grade their crops and prepare their crops as per the standards. Tehri district is a hilly area and there is a lot of potential for the production of fruits and off-season vegetables for which markets are also available in district. Geographical area of the district has temperate to cold climate which is suitable for



the production of fruits and off-season vegetables. Therefore, farmers should adopt these cash activities. Eight FPOs are working under Central Sector Scheme (CSS) implemented by NABARD. Apart from these six FPOs in the agriculture sector formed by NABARD financial assistance under PODF-ID fund of NABARD are also doing good work.

### **2.1.2 Water Resources**

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

Irrigation projects in the district cover cultivable land of 12946 ha (gross irrigated area) including surface and ground water. Water resources can be used more efficiently by other irrigation methods such as drip irrigation sprinkler irrigation and water saving methods such as drain fields underground pipelines and rain water conservation tanks. After assessing the credit flow in this sector in the last three years it was found that the situation of credit flow under water resources by the banks has been negligible. The net sowing area in the district in the years 2018-19, 2019-20 and 2020-21 was 50656 ha 50152 ha and 47068 ha. respectively. Net irrigated area is 7444 ha, 6921 ha and 7300 ha. respectively. Tehri Garhwal being a hilly region here traditional means of irrigation are used i.e. to irrigate through gravity using water from the ground. Lift irrigation scheme is an alternate. Solar lift irrigation schemes are prepared by minor irrigation department.

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

The irrigation sector in the district requires huge improvement (only 19.10 of the land is irrigated). For ensuring effective use of water deptt. of minor irrigation has also started setting up of sprinkler/drip irrigation systems. These systems are required to be implemented on a large scale to provide water to every farm and it needs to be implemented compulsorily in all watershed project area. Various schemes are being run by departments i.e. Pradhan Mantri Krishi Sinchai Yojna (PMKSY) and SC/ST Vikas Yojna etc. for irrigation purpose. Lift irrigation schemes require mechanical and electrical equipments for which adequate suppliers are available in the district. The role of all villagers farming families NGO women self-help groups Mahila Mangal Dal etc. will have to be clarified in Per drop more crop.

Rainfall in the district occurs almost throughout the year. Maximum rainfall is recorded during the monsoon period i.e. from July to September. During the non-monsoon season rainfall is fairly low in November and increases from December to March. Monthly and annual rainfall is quite variable in Tehri Garhwal district. The average rainfall in the district ranges from 980 mm to 1258 mm.

### **2.1.3 Farm Mechanization**

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

Approximately 92.52% of agricultural plots are less than 2 hectares in the district. About 92 of farmers fall into the small and marginal category. There is a need to increase the ground level credit through banks under the agricultural mechanization scheme. The Agriculture Department provides farmers with equipment such as seed drills, power tillers, hand sprayers, threshers, traditional plows and pump sets. Under the Agricultural Mechanization Scheme the Agriculture Department is making agricultural machinery available to farmer organizations at 80% subsidy. Banks in collaboration with the Agriculture Department can provide the remaining 20% amount through loans.

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

Trained mechanics of farm equipments are not available in district. Youth should be given training in repair & maintenance of power tillers/agricultural equipment through ITI/RSETI which will benefit the agriculture sector alongwith employment generation. Through primary agricultural credit cooperative societies agricultural equipment can be made available to more farmers on rent. 5 tractors 218 power tillers and 24 threshers are available in the district. Banks should also participate under the Agricultural Mechanization Demonstration and Distribution Scheme run by the State Agriculture and Horticulture Department and should provide easy loans to farmers for purchase of these equipments. Sub-Mission on Agricultural Mechanization (SMAM) is helpful in increasing the reach of farm mechanization to small & marginal farmers and to the regions where availability of farm power is low offsetting adverse economies of scale and higher cost of ownership of high value farm equipment by promoting Custom Hiring Centre for agriculture machinery passing the benefit of hi-tech high value and hi-productive agriculture machinery to farmers by creating hubs for such farm equipments.

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

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

The topography and favorable climate of the district is very suitable for all types of plantation and horticulture crops. The total area of fruits, vegetables, spices/flower crops of Tehri Garhwal district in the year 2020-21 was 21298 ha, 8343.63 ha, 2195.76 ha. and 20.90 ha. respectively and the total production was 29178.26 MT, 64746.90 MT, 16863.43 MT and 124.77 MT respectively. Kanatal area of the district is recognized as a fruit belt. Despite ample of potential in horticulture, loans are not being adequately given in this area by the banks and it had been continuously neglected. In the financial year 2023-24 NABARD had approved financial assistance of ₹176.35 lakh for pack houses ₹112.34 lakh for input centre project and ₹1864.65 lakh for poly houses in Tehri Garhwal under RIDF.

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

There are 5 government plant nursery farms in the district (Magrown 1 Dhanaulti 2 Khand Kumalda 1 and Pratapnagar 1) 5 private sector accredited nurseries (Tapalisera Shreekot Pav Silwar Firdi Kimoda Jaydwar and Ghoda Ghodi) and 15 other registered nurseries. In which the capacity of about 175000 fruit saplings is available and sapling supply is sufficient. 41 mobile teams of the Horticulture Department are working in the district to promote horticulture. There are four Community Fruit Conservation Centers located at Ghansali Muni Ki Reti Chamba and Bauradi. There is a need to increase the production capacity of government nurseries. Central govt. scheme of Horticulture Mission for North East & Himalayan States (HMNEH) is being implemented in state for holistic development of horticulture sector and ensuring forward & backward linkages by cluster approach. State govt. schemes of Bee keeping Mushroom production & marketing & PMFBY etc. are also being implemented in the district. Major temperate crops available in district are Apple Citrus Pear Peach Plum Apricot & Walnut. However, while Apple orchards are limited to few pockets of district citrus species are found in scattered manner.

## **2.1.5 Forestry & Waste Land Development**

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

There are 321564 hectares of forest land in the district which is 66.23 of the total area of the district while the net sown area is only 47068 hectares. There is a lot of biodiversity in the forests except pine forests. Major forest trees include Khair Khanju Banj (oak Kail Deodar Cheed Rai/Murenda Anyar Darli Papdi Sal etc.) Himalayan grassy areas (Bugyal) at altitudes above the tree line are found and are always covered with the snow. In Tehri Garhwal district Cheed forests are found on the southern aspects from 1000 meters to 2150 meters and on the northern aspects from 900 meters to 2000 meter. The dominant tree species in these forests is pine. Another type of forest Deodar forests are found in the northern part of the district in the Pratapnagar tehsil. Deodar timber is highly prized for use in house building granaries boat-building and railway sleepers.

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

Today there is a huge demand for bamboo products in the entire country the state of Uttarakhand can also contribute to this. Therefore, to popularize bamboo cultivation there is a need to expand this activity in the district.

**Forest Fire Prevention and Management Scheme** As per this Central Sector Scheme there is a need to promote hi-tech forestry plantations as commercially viable and bankable projects. A part of the district can be developed under forestry sector. This being a centrally funded program helps the states in managing forest fires. The objective of the scheme includes:

- Reducing the number of forest fires.
- Restoring the productivity of affected forests.
- Partnering with forest communities to protect the forest.
- Maintaining environmental stability.
- Developing a fire danger rating system and forest fire forecasting system.
- Encouraging the use of modern technology for forest fire prevention and management.
- Learning about the effects and dynamics of forest fires.

## **2.1.6 Animal Husbandry – Dairy**

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

Dairy development in the animal husbandry sector is an important activity in the district and this sector provides employment and source of income to small farmers and rural women. Animal husbandry is present in the district as an important component of employment and a new business activity in rural areas. There are a total of 12 milk routes in the district in which milk is being collected by the milk union from 215 villages. Milk processing plants of 3500 liter capacity have been installed in Chamba development block of the district which include a 3000 liter capacity milk processing plant and a 500 litre capacity plant established by Ushamath Mahila Mahasangh (UMM) as a result of NABARDs MEDP-Dairy training. Ensuring compliance with the budgetary announcements and the guidelines issued by the Reserve Bank of India to include the working capital related costs of animal husbandry and fisheries in the Kisan Credit Card the district level technical committee has included both the activities in the financial scale of the year 2023-24.

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

No. of veterinary hospitals in the district are 38 and artificial insemination centers are 34 which needs to be increased keeping in view the hilly area although the work of artificial insemination of

animals is also being adopted as a livelihood by NGOs and some individually trained people. There are 09 fodder development nurseries and 8 fodder depots. 233 milk societies of the Cooperative Milk Union collect about 3500 liters of milk every day through 12 milk routes. Some private/producing groups also have milk routes from which milk is collected. Many remote villages are still outside the milk route. At least 20 new routes are required. To purchase good quality animals farmers have to go to places like Karnal, Rohtak, Yamunanagar, Dehradun Haridwar and Saharanpur etc. The area of pastureland in the district is only 34 acres. Dairy farms continue to struggle with the problem of animal fodder. There are many local animal feed vendors who generally import fodder from outside and sell it to consumers in the local market.

## **2.1.7 Animal Husbandry – Poultry**

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

Demand and consumption of poultry products in district is high but production is much less than demand. This shortage of products is met from nearby districts like Dehradun Haridwar and outside the state like Ambala & Saharanpur. Due to some grant-based programs in district work of rearing chickens of Croiler & Kadaknath species has also started. Rearing these species does not require much technical knowledge and they are relatively less sick like indigenous chickens. Due to the favorable weather of mountains & less technical inclination of farmers these species have good potential in district. Under improved poultry there are 12345 male & 23493 females in the district.

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

There are 38 veterinary hospitals functioning in the district. As per animal census 2019 No. of Chickens & Hens of all species in district is\ 95650. Vaccines and medicines are available from nearby veterinary hospitals. There is a lack of necessary facilities (backward & forward linkages) for poultry farming which include supply of DOC chicks poultry feed medicines transportation and marketing etc. The cost of inputs increases due to transportation due to which local poultry products are unable to compete with products coming from outside. Since there is no poultry feed plant in the district it is supplied by some businessmen from cities like Rishikesh/Dehradun etc. District requires about 6 poultry feed plants. There is a lack of extension facilities for poultry farming by the department and due to lack of information people are afraid to invest in this sector on a commercial level.

## **2.1.8 Animal Husbandry – Sheep, Goat, Piggery**

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

Sheep/Goat/Pig rearing is generally a subsidiary activity carried out by small and marginal farmers and agricultural labourer. Sheep goats & pigs can play important role in increasing the income of marginal farmer. Due to huge demand for beef & pork it has potential for large commercial units. Rearing of Sheep Goat & Pig is endeavor of small farmer and supports the livelihoods of perhaps more than 80 percent of rural households as well as some peri-urban & urban households. Goat rearing plays an important role in providing gainful employment to weaker sections especially the rural poor. Goat is probably the only animal which is bred for multiple objectives viz. meat hide milk manure & hair. Goat rearing in Uttarakhand is mainly done for production of meat. There are 23259 cross bred & 20064 indigenous Sheeps; 126944 Goats and 623 cross bred & 420 indigenous Pigs in district.

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

There is a center at Dhalwala in the NGO sector for wool processing where wool cleaning and carding facilities are available.

Under National Livestock Mission (NLM) 240 Exotic Australian Pure Merino Breed imported to India in Dec. 2019 from Australia and established at Govt. Sheep Breeding Farm (GSBF) Kopardhar Tehri Garhwal. The progeny thus born will be reared at Government sheep breeding farms Khaliyan, Bangar, Rudraprayag and subsequently rams born will be distributed to shepherds of Uttarakhand for Breed Improvement.

There is a sheep farm located in Thauldhar of the district where high breed male sheep are made available to sheep farmers.

Due to non-availability of good breed sheep and goats in adequate quantity in government farms breed improvement has not taken place which is adversely affecting the profitability of these activities. The No. of veterinary dispensaries is 38 and artificial insemination centers are 34 which needs to be increased considering the hilly area.

Under NRLM/ SRLM sheep goat and rabbit rearing should be promoted as an employment-oriented business.

All the schemes for sheep goat and rabbit rearing need to be implemented in area wise clusters so that inclusive development of this activity can be ensured in that area.

### **2.1.9 Fisheries**

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

There are many perennial rivers and water sources in the district. Major rivers are Yamuna Bhagirathi Alaknanda & Bhilangana. Apart from this about 50 tributaries of these rivers are also in the district. River surface of about 130 km is available for fisheries in the district. Till the FY 2021-22 596.42 quintals of fishes were produced in departmental reservoirs 132.28 quintals in individual reservoirs and about 220000 fingerlings were distributed by the department. District Tehri Garhwal alongwith Chamoli & Uttarkashi contributed around 65 of total trout production during financial year 2023-24. Fish is a highly perishable commodity as spoilage starts right from the time it is caught. This is particularly acute during the monsoon when in remote hilly areas changes in water quality parameters lead to the mortality of fish stocks. Such fish stock in the absence of proper post-harvest facilities spoils at the spot. To address the issues strengthening of post-harvest infrastructure such as the creation of cold storage facilities ice plants cold chains and processing units transportation modern wholesale and retail fish market outlets etc. is planned in the state at suitable locations out of these one processing plant is under construction in Tehri Garhwal. Tehri Garhwal district in FY 2023-24 was the second highest producer of trout fishes in the state of Uttarakhand with the total production of 130.35 MT against 142.00 MT production of trout in Chamoli.

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

Boats and Fish material are distributed under CSR funds to the people of villages around the reservoir for fisheries to promote livelihood by THDC in the district. Fish Farmer Development Agency should be established in the district. Farmers should be provided permits and leasing facilities by the Fisheries Department for fish farming in rivers. To promote tourism in the district the Tourism Department should develop angling sites and also form an angling association to commercialize it.



To reduce risks in agriculture there is a need to propagate the concept of joint farming and provide financial assistance.

Since Tehri Garhwal district is hilly trout fishing in the rivers here can be profitable and entrepreneurs can also build small ponds and rear fishes of other species in them.

Government and other agencies are implementing variety of schemes for the development of the fisheries sector in the state. Important among them are the PMMSY NABARD NCDC CMMSY and district plan schemes. These schemes are playing a pivotal role in the development of the sector in a holistic manner.

The state government is also creating an enabling environment through need-based interventions like declaring fish farming on par with agriculture for subsidy rebates in electricity bills and extending the lease period of community ponds from 10 years to 29 years for fishery purposes.

## **2.1.10 Farm Credit – Others**

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

Ploughing and Draft animals are the backbone of mountain agriculture they are used in all types of agricultural works. The land holding is small and farming is done on terraced fields. For this reason plowing of agricultural land is done with oxen. Local breed and cross breed bulls are used for agricultural work. Local breed is available in the district itself but hybrid breed or high breed bulls can be purchased from the plain areas of the state Haryana and Western Uttar Pradesh. In mountainous areas mules are the only means of transportation of goods building materials and agricultural products from the main road to homes and fields apart from this they are also used to transport passengers in remote areas. Tourists also use mules to transport their luggage. There are total 3147 Horses and Mules in the district.

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

Good breed of Mules are not available in the district. At present Horses and Mules are purchased from Bijnaur Saharanpur Muzaffarnagar Ramnagar. Mule and Horses breeding unit can be established under the technical management of Animal Husbandry department in the district which will be able to provide animals of good breed (like Donkey Stalin etc.) to the district as well as other districts of the state. Banks should assess the demand in their area and work with the Animal Husbandry Department to provide good breed of bulls to the farmers through loans. Farmers of the district should be taken to the cattle fairs held in other states on regular basis for visiting and influencing through the financial assistance available under RKVY. There is a need to provide information to farmers about good breed of local animals.

## **2.1.11 Sustainable Agricultural Practices**

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

At present farmers mainly focus only on crop production in which there remains uncertainty in their income and their employment. 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. Integrated Farming System (IFS) can be defined as "Sustainable Farming System (SFS) based on the combination of two or more components using the principles of minimal competition and maximum complementarity. It utilizes the most modern tools of farm management aiming for sustainable and environmentally friendly development while

ensuring agricultural income family nutrition and services related to ecological systems." An assessment of income from agriculture indicates that under diversified agriculture the income from more than two enterprises is twice that of two or less enterprises. Scientifically designed IFS is needed on the principle of minimum competition and maximum complementarity to achieve various goals. The benefits of IFS are depicted below:

- Increasing soil fertility and productivity by recycling organic waste and sustaining farm incomes.
- Integrated farming system will meet the energy and timber requirement of rural households and will also meet the demand for wood in the construction sector at a low cost.

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

Integrated Farming System (IFS) is a holistic approach in agriculture that combines various agricultural practices and technologies to enhance productivity sustainability and profitability. Major objective of integrated farming is to create a synergistic system where different components support and complement each other. Integrated farming system meets spread out demand for food income and diverse requirements of food grains vegetables milk egg meat etc. thereby improving the nutrition of small farmers with limited resources.

A credit linked capital subsidy scheme of the Government of India is available to encourage construction and marketing of storage structures for agricultural produce and products in the private sector.

The main components of IFS include crops livestock birds and flora. These crops include mixed/mixed crops. Intermediate cropping can be a sub-system like multi-tier cropping. Livestock components may include milch cattle goats sheep poultry fish etc. and tree components may include fruits timber fuel and fodder. The key factors that need to be considered while choosing an IFS model include soil type rainfall its distribution and duration of the cropping season. (Please include some facts or figures)

## **2.2 Agriculture Infrastructure**

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

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

In the district there are 22 food grain warehouses with a total capacity of 4561.20 MT. Additionally there are 10 seed storage depots and 75 rural warehouses with capacities of 110 and 189 MTs respectively. The establishment of large capacity rural warehouses or cold storage facilities in the district is not feasible due to challenging geographical conditions limited land availability horticulture practices lack of perennial fruit availability and transportation issues.

The production of grains in the district is lower than the demand. Therefore, there is not a significant marketable surplus for marketing. During rainfall and snowfall difficulties in transportation to distant areas persist affecting the continuous availability of grains. Recognizing these challenges and considering the online presence of agricultural markets through E-NAM and E-RAKAM an assessment of potential in this sector has been made to address the storage needs of agricultural products.

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

There are 75 rural warehouses with capacity of 189 MT. There are 10 seed warehouses/fertilizer depots and 75 rural warehouse depots with capacity of 110 & 89 MT respectively. Available schemes are:

- NABARD Warehousing Scheme-It Provides grants for infrastructure like chilling & freezing facilities individually quick-frozen units and more.
- Integrated Scheme for Agricultural Marketing (ISAM)-Promotes creation of agricultural marketing infrastructure by providing subsidies to state cooperative & private sector investments. Concerned deptt. of the district needs to prepare an action plan to increase private participation in this sector keeping in mind the difficulties in supplying grains to remote area and online trading of agricultural products in agricultural markets. By providing loans for construction of warehouses through banks concerned departments of district will also be able to enter into long term agreements with the beneficiaries for renting their warehouses which on one hand will facilitate the district administration in running the food security schemes in the district. At the same time people constructing warehouses in remote/hilly area will also be able to get regular income & repay bank loan in time.

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

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

Organic farming in district has been gaining traction due to the favourable climate & diverse agro-climatic conditions. Various programmes like Paramparagat Krishi Vigyan Yojna (PKVY) are facilitated by govt. & NGOs for organic farming. Investment in various land development activities includes restoring/improving soil healthC6 and reclamation bunding (contour bunding field bunding) salinity-affected/ waterlogged soil farm ponds watershed development sub-surface pipe drainage development works in irrigation areas (bunds levels and regional channels) and lining of regional channels etc. Activities related to seed production and processing organic input production and establishment of a bio-control laboratory and fencing of fields have also been included in this sector. Demand for organic produce from Uttarakhand is being well received in urban markets. Many farmers are integrating traditional farming methods with modern organic practices with a focus on sustainability & biodiversity.

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

Fruit orchards in the district is a traditional and emerging activity which is highly beneficial for the hilly areas. Therefore, fruit orchards can be planted in area with high slope. This will not only stop the deforestation of land but farmer can also increase their income. There is only one soil testing laboratory in district. Same should be opened at block level to make it accessible to farmers as some villages are at 100-150 km from the district headquarter. Facility for testing microelements should be provided at the block level. State horticulture Deptt is implementing various central sector state sector and district sector schemes for the holistic development of horticulture sector. Most of them are grant/subsidy oriented. However, some activities/projects are back ended credit linked subsidy oriented. These includes pre-harvest infrastructure like setting up of new nurseries tissue culture labs soil testing labs disease forecasting labs leaf/tissue analysis labs bio control labs farm machineries use of AI drones IOT etc. Many post-harvest management infrastructure activities are also back ended credit linked i.e. integrated pack house with facilities of sorting grading washing and packing refer vans cold /CA storages (including solar/ bio mass based) drying processing & value addition units etc. A flagship scheme of poly houses (about 14800) especially for hilly areas under RIDF through NABARD has been sanctioned recently.



### **2.2.3 Agri. Infrastructure – Others**

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

There is a possibility of bank credit in vermicompost & seed production units in district, but demand is not much. Lack of awareness is also one of the reasons behind this. However, in the last few years interest of farmers towards earthworm manure has increased. Farmers are being made aware through the Farmers Club. Organic manure has been identified by NABARD as an emerging activity in the district as the fertility of the land has been reduced due to indiscriminate use of chemical fertilizers. Therefore in order to increase production and productivity it is necessary to establish vermicompost polyhouse & seed production units. Department of Agriculture is the nodal agency for development technical & extension services of the sector. This department also works to make farmers aware for development of this area. e-NAM, an electronic trading platform that connects agricultural markets across India would also be useful for this purpose. The objectives of e-NAM is to address challenges in the agricultural marketing system and improve the experience for farmers traders retailers consumers and logistics providers. All banks should realize the potential of development of this sector and provide financing especially to small and marginal farmer. This requires special publicity. Keeping in view the need for development in this sector the Banks should also encourage the private sector to invest in this sector.

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

The Department of Agriculture is the nodal agency for the development, technical and extension services of the sector. This department also works to make the farmers aware for the development of this area.

All banks should realize the potential of development of this sector and provide financing, especially to small and marginal farmers, this would require special publicity. Keeping in view the need for development in this sector, the Bank should also encourage the private sector to invest in this sector.

### **2.3 Agriculture – Ancillary Activities**

#### **2.3.1 Food & Agro Processing**

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

Quality of products can be increased by preserving and processing fruits & vegetables processing of medicines and aroma plants for providing benefits to farmers. Agro processing sector has been declared as thrust area by Govt. of India (GOI). GOI has increased Foreign Direct Investment (FDI) limit to 100 under its Make in India campaign. Reserve Bank of India (RBI) has included this sector in priority sector for facilitating bank credit. GOI has set up a Food Processing Fund in NABARD to promote agro processing sector through which loans are provided to food parks & agro processing units. Under the Food Processing Policy of Uttarakhand state all districts have been classified for promoting food processing. Under this Tehri Garhwal district has been classified into B category.

Food Park project has also been started in the district to strengthen agro-based economy of state for food processing and to provide fair price to farmers for the products processed by them, to develop infrastructure facilities at their doorstep to earn foreign exchange to encourage export of processed products and to provide additional employment opportunities.

The scheme adopts One District One Product (ODOP) approach to reap benefit of scale in procurement of inputs availing common services & marketing of products. Support for common

infrastructure branding & marketing would be for ODOP. The scheme also focuses on waste to wealth products minor forest products.

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

District lacks necessary infrastructure & supporting services for proper development of food processing industries. In addition to general infrastructure gaps the gaps are :

- District Industries Center should make arrangements for training of entrepreneurs' extension services supply of raw materials & sale of finished goods etc. There is a lack of infrastructure facilities roads marketing system etc. affects investment in industrial items. Small units & self-help groups may be provided better facilities for sale of their produced goods. Special care is needed to strengthen the SHGs and make them capable through economic activities. Necessary support should be provided by District Rural Development Agency & District Industry Centre.
- Food processing is the link between the primary sector and the secondary sector. Therefore, apart from normal infrastructure facilities like electricity water transportation storage silos cold storage & cold chain APMC market for availability of raw materials quality control laboratory machinery & equipment development of food industry is required. Development of this sector requires support services like licensing agencies training and skill development institutes marketing and branding services etc. Agricultural Infrastructure Fund (AIF) scheme aims to construct community assets such as custom hiring centres farm machinery banks and storage structures to prevent post-harvest losses.

### **2.3.2 Agri Ancillary Activities – Others**

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

The size of land holdings in the district is becoming very small day by day due to which the percentage of small and marginal farmers is increasing and they are not getting proper price for the crops. In view of all these circumstances it is necessary that Self-Help Groups and Joint Liability Groups should be formed by organizing small land holding and landless farmers and they should be formed as consumer organizations and bank loans should be made available to them. There are immense possibilities in the field of Agri Clinic and Agri Business Center in the district. Through it not only the unemployed will get self-employment but farmers will also get information about the new changes and new technologies taking place in the field of agriculture.

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

Not a single Agri-Clinic/Agri Business Center has been established in the district yet subsidy is also available in the Agri-Clinic/Agri Business Center Scheme. For the success of these Agri-Clinics/Agri Business Centres it is necessary that there should be diversity in the type of business which requires better business model efficient advisory services credit counseling and cooperation from banks. With diversification and renewal of agricultural activities the need for support and extension services is also increasing year by year. In this direction establishment of Agri Clinic and Agri Business Center by agriculture graduates or graduates of other subjects related to agriculture (such as horticulture animal husbandry veterinary medicine forestry dairy poultry fisheries etc.) is important. Agri Clinic will provide farmers information about cropping methods latest technology protection of crops from pests and diseases market trends and market/market prices of various crops medical facilities for animals etc. which will increase the productivity of crops/animals. Agri Business Center will provide agricultural inputs agricultural equipment on rent and other services to the farmers Loans to food and agro-processing up to an aggregate sanctioned limit of ₹100 crore per borrower from the banking system.

## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

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

According to Ministry of MSME there are over 63 million MSMEs in India. The sector employs over 120 million people making it second-largest employment generator after agriculture. As on 30.07.2024 the total number of MSMEs registered (and classified) on the Udyam Registration Portal and Udyam Assist Platform is 47775158 (with 46994642 Micro enterprises 712775 Small enterprises and 67741 Medium enterprises respectively) which further provides employment to 206875611 persons. The union budget allocation to MSME during 2021-22, 2022-23 and 2023-24 was ₹15700 Cr, ₹21422 Cr, ₹22138 Cr. respectively.

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

Most of the major industrial infrastructure has been developed in plains while development is limited in hills. Some of the major MSME projects are in BHEL Haridwar Pantnagar Dehradun & Pauri. Categorisation of MSME: Micro enterprises - Where investment in plant & machines or equipment does not exceed ₹1.00 crore and turnover does not exceed ₹5.00 crore. Small Enterprises where investment in plant and machines or equipment does not exceed ₹10.00 crore and turnover does not exceed ₹50.00 crore. Medium Enterprises where investment in plant and machines or equipment does not exceed ₹ 50.00 crore and turnover does not exceed ₹250.00 crore. Handloom is an important segment recognized for its contribution to Indian heritage. NABARD has taken several measures to promote this sector such as development of weavers clusters weavers SHGs skill development initiatives weavers societies & refinance assistance at concessional interest rates for financing individual weavers etc. For credit purposes weavers left out of cooperative sector members of non-viable or defunct Primary Weavers Cooperative Societies [PWCS] and weavers with weak cooperative credit structure may be organized into Handloom Weavers Groups [HWGs] on the lines of JLGs. LEDP and MEDP: NABARD is implementing programs for skill development and capacity building of Self Help Group members in setting up and managing successful enterprises for livelihood. Few central govt. available schemes are Emergency Credit Line Guarantee Scheme (ECLGS): Under this 100% guarantee is provided to Member Lending Institutions (MLIs) in respect of the credit facility extended by them to eligible borrowers Credit Guarantee Scheme for Stand Up India: Supports women & SC/ST entrepreneurs by providing collateral-free loans ranging from ₹10 lakh to ₹1 crore. Udyam Assist Platform (UAP): It provides comprehensive support to MSMEs & serves as one-stop solution for MSMEs for various services compliances etc.

##### 3.3 Active Growth Centres

For providing thrust to MSME, Govt of Uttarkhand has established six growth centers in food processing, sheep breeding, spice processing and fisheries sectors in tehri garhwal district.

## 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

Tehri Garhwal district is rich in natural resources and has export potential in the sectors such as organic agricultural products agro based & processed food aromatic & medicinal plant-based products pharmaceuticals nutraceuticals and service sectors like tourism & wellness. Presently India has created an enabling environment for Export Promotion Mission along with other initiatives like Make in India Digital India and Skill India for the global economy and world trade. All these initiatives will help in diversification of India's export basket by helping various sectors of the Indian economy achieve global competitiveness. This will increase the demand for Indian products and develop a strong and far-reaching mechanism for regular evaluation to rationalize imports and reduce trade imbalance. The industry friendly policies and conducive environment for industrial development has helped Uttarakhand emerge as an attractive investment destination. Export promotion programmes of Chief Minister MSME scheme includes measures to support MSMEs in expanding their market reach through exports. This includes financial assistance up to ₹ 5 lakh for meeting international standards and participating in global trade events. The state has around 2.73 lakh Udyam registered MSMEs contributing significantly to its industrial output and employment. As per the state govt. district-wise distribution of MSMEs Tehri Garhwal has 9969 Micro and 99 Small & Medium enterprises. As per the Uttarakhand MSME policy 2023 Tehri Garhwal is categorized under B category.

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

Some of the measures taken by the Government to facilitate India's trade and promote exports are as follows:

- Remission of duties and taxes on export products [RODTEP].
- Goods Exports from India Scheme [MEIS] and Services Exports from India Scheme [SEIS].
- Fee waiver schemes.
- Export Promotion Capital Goods [EPCG] Scheme.
- Interest Equalization Scheme [IES] on Rupee Export Credit before and after shipment.
- Transport and Marketing Assistance for Specified Agricultural Products Scheme [TMA].
- To develop Tehri Garhwal as an export hub facilities and opportunities will have to be provided related to this sub-sector i.e. export.

As per RBI guidelines Export credit under agriculture & MSME sectors are allowed to be classified as PSL in the respective categories viz. agriculture & MSME. Export Credit (other than in agriculture and MSME) will be allowed to be classified as priority sector. Capacity building programs focusing on hospitality services need to be organised to unlock the potential under the tourism sector in Tehri Garhwal district. This would gain importance in view of the Bed & Breakfast scheme of GoI/ Home stay scheme of GoUK. Conduct of Skill Development Programs on a large scale basis to ensure setting up of sustainable units/ provide employment to rural youth under Skill India Project. The Transport sector is dominated by private players Banks may leverage their strength and reach to the transport sector financing.

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

Education is the focal point of human resource development and empowerment in any country. Education has expanded both in India and abroad by adding new courses in diverse fields. Loans for education should be seen as investments for economic growth and prosperity. Knowledge and information will prove to be the driving force for economic growth in the years to come. Banks are gradually expanding their loan portfolios focusing on the education loan sector. The cost of education in India is rising significantly and the pressure of this cost hike affects families and students. Banks can assist students not only with financial aid but also in advancing on their chosen educational paths. Off late the banks have proven to be a one-stop solution for all the problems faced by students. Currently banks primarily provide two types of education loans for higher studies whether in India or abroad.

Education is central to the Human Resources Development and empowerment in any country. Investment in education is an investment in human capital in the sense that educated citizens drive the economic growth of the country. While governments endeavor to provide primary education to all higher education is progressively moving into the domain of private sector. With a gradual reduction in government subsidies higher education is getting more and more costly and hence the need for institutional funding in this area.

Banks have been focusing on the education loan sector to exploit the available potential and with rising cost of higher education banks education loan portfolio is steadily increasing. As the pressure of bearing this hike in prices falls on the family and student Banks help students to pursue their chosen educational path with a financial aid. The student loan schemes of the banks have proved to be one-stop solution to all problems.

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

Education is an area in which investment directly benefits the progress of the country and the state. Banks should strive to provide education loans with an ease to the eligible candidates in the district. The literacy rate of Uttarakhand is 79.63%. As per the census of 2011, literacy rate of male & female population is 80.33% & 70.70% respectively. Though responsibility to provide quality education is of the Government but to fill a crucial gap in funding private sector needs to make investment. Private funding may also address issues other than greater industry-institution linkages, research facilities etc. There is a good scope of further liberalizing the process of private participation in this sector to attract best investors & also to provide quality customization wider range of courses and diversity among others. NABARD provides loans under RIDF for providing necessary infrastructure facilities for construction of schools ITIs and Polytechnics. State adheres to Right to Free and Compulsory Education Act 2009 and provides compulsory free education to children in the age group of 6-14 years. Various schemes of State & Govt. of India are being implemented in state to promote education. Few initiatives taken by state/central govt. are:

- Cycle Scheme: Reimbursement of ₹2850/- is being made to the girl students of plain area after passing 8th class and taking admission in 9th class. In case of hilly area the amount of ₹ 2850/- is being deposited to her bank account. During the FY 2023-24, 49130 students of class 9th were benefited from this scheme.
- Promotion of digital learning virtual classes in 500 secondary schools and smart classes in 709 schools are operational.



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

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

Bread, Clothing and Shelter are crucial for a persons' well-being. Shelter is one of the fundamental needs of an individual. Human Beings being a social animal require a place to live in the society a residence that belongs to them. For people to live together socially there is a need for a designated arrangement to provide space and amenities which we refer to as housing. Housing is regarded as the engine of economic growth and can give a big push to the economy through its forward and backward linkages with more than 250 ancillary industries. The demand for residential housing is driven by rapid pace of urbanization, growing disposable incomes of individuals, government initiatives on affordable housing through PMAY(U), stamp duty concessions etc.. As per UN estimates, the urbanization rate is set to cross 50% by 2050 with close to 600 million Indians expected to be living in urban areas by 2030. The growth in affordable housing is propelled and pushed by GOI initiative of PMAY-G and PMAY-U. The Housing finance in India is expected to grow by 14% till FY 26 indicating robust demand in the sector. As per SLBC report of ACP Priority Sector achievement of Tehri Garhwal was ₹57.03 crore against the target of ₹145.50 crore (39.2%). Under the Pradhan Mantri Aawaas Yojana (PMAY) achievement of Tehri Garhwal was 3232 housing units against the target of 3254 fixed by state govt.

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

The housing industry in India is one of the fastest-growing sector. The increasing population, rising income levels and rapid urbanization are the main reasons for development in this sector. The responsibility for matters related to housing and urban development is outlined in the Indian Constitution and falls under the jurisdiction of the governments. Within this framework governments regulate and implement social housing schemes. Providing housing to the people serves as an engine for economic development as it directly impacts employment and income generation.

According to the guidelines of the Reserve Bank of India housing loans up to 25 lakh for houses costing up to 30 lakh in the district and loans up to 6 lakh for house renovation will be considered priority sector loans. Therefore, banks should also prepare an action plan to provide housing loans to the eligible beneficiaries of housing loans and along with the grant amount received under various schemes appropriate amount of loan should be made available for constructing houses as per the needs of the beneficiaries. As per the Uttarakhand Human Development Report 2019 Govt. of Uttarakhand most of urban households (84.1 per cent) live in owner-occupied houses and only 10 per cent live in rented houses and almost the same pattern prevails in all districts. Udham Singh Nagar has the highest proportion of urban households living in own houses and Tehri Garhwal has the highest proportion of people living in rented accommodation.

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

Infrastructure is a broad phrase that includes all types of investments that provide the basis for direct economic activity. Good infrastructure is necessary to increase the productivity of the three factors of production, land, capital and labour. Rural infrastructure is very important for an agriculture-based economy, especially in districts where most of the population lives in rural areas. Most of the population living in rural areas depends on agriculture or agriculture allied sectors for their livelihood and in such a situation it is very important to develop Rural Infrastructure.

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

Projects related to Jhoola bridges, roads, Hydram bridges, rural warehouses in agriculture sector, nursery, fish hatchery in animal husbandry sector, breeding units, pine needle briquette unit in chilling industrial area, multi-level parking and electrification of crematorium in social sector etc. are needed in different development blocks in the district. Development of industrial estates with world-class infrastructure, including roads, power supply, water supply, and drainage systems. Allotment of industrial plots at subsidized rates to MSMEs for setting up manufacturing units, with subsidies ranging from 25% to 50% of the land cost depending on the location and category of the enterprise.

Financial assistance of up to 25% of the fixed capital investment, subject to a maximum limit of 50 lakhs for setting up new enterprises or expanding existing ones. Interest Subsidy: Interest subsidies of up to 5% on loans taken for industrial projects, reducing the cost of borrowing for MSMEs. The maximum limit of the interest subsidy is 2 lakhs per annum per enterprise.

Financial assistance of up to 25% of the fixed capital investment, subject to a maximum limit of 50 lakhs for setting up new enterprises or expanding existing ones.

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

Rural Infrastructure Development Fund (RIDF) has been constituted by the National Bank for Agriculture and Rural Development in the year 1995-96 in which commercial banks contribute a prescribed percentage of the shortfall in minimum credit distribution in agriculture/priority sector assigned to them. Since then, NABARD has been financing various infrastructure projects of the State Governments on a large scale. Today, NABARD is financing 39 types of different infrastructure projects. Tehri Garhwal district has received large benefit under RIDF. Presently, 180 projects worth ₹

580.00 crore sanctioned by NABARD are on-going in district upto Tranche 29 of RIDF. These projects have been approved towards rural roads, rural bridges, irrigation areas and animal husbandry activities. Overall benefits of RIDF are improved infrastructure, economic prosperity, sustainable development, unlocking investments & timely implementation.

## **5.2 Social Infrastructure involving Bank Credit**

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

The assurance of drinking water, cleanliness, education and healthcare facilities is a standard for the quality of life for any individual. Its impact is felt in the day-to-day life of a person. Water brought to homes through pipelines is quite expensive, especially in remote villages. Clean water is a necessity for every person, whether they are urban or rural and the Swachh Bharat Abhiyan is also a means to fulfill this objective. Similarly, education is an empowering medium for progress in the future. The Indian government has also emphasized "Education for All" through various programs. This is a new field. Bank loans have been included in structural investment activities related to schools, medical establishments and infrastructure for drinking water & cleanliness facilities in demand-based rural and urban area.

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

Recognizing the importance of social infrastructure and thereby increasing credit absorption in rural and urban areas, the Reserve Bank of India has approved the creation of social infrastructure for schools, health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI centers. Bank loans up to a limit of 5.00 crore per borrower have been included under priority sector lending.

Means of transport are also not available in sufficient quantity in rural areas due to which the villagers have to face a lot of problems. These are some areas where government efforts alone will not be enough but development will be possible only under PPP model because due to less population, more efforts have to be made for getting a transport and the health of roads is also not good.

## **5.3 Renewable Energy**

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

Renewable energy is a energy generated from renewable natural resources like sunlight, wind, rain, tides & geothermal heat which are naturally replenished. Renewable energy include solar & wind energy, hydropower, micro-hydropower, biomass & biofuels, which are utilized in various ways. Renewable energy can replace traditional energy in four main sector viz. electricity & fuel production for vehicles, heating & cooling (cooling/heating) of air, water & rural energy (off-grid) services. In this way, energy derived from renewable sources is never depleted, as its sources are continuously replenished. There are many renewable energy projects in Tehri Garhwal including Tehri Hydro Power Complex and Tehri Pumped Storage Plant. Few other are : Tehri Dam : It is a multi-purpose dam on the Bhagirathi River and is the tallest dam in India and 13th-tallest dam in the world. It was completed in 2006 and generates 1,000 megawatts of hydroelectricity. Tehri Hydro Power Complex (THPC) : A multipurpose project on Bhagirathi River includes the Tehri Hydro Power Plant, Koteshwar Hydro Electric Project and Tehri Pumped Storage Plant. The complex is designed to store water during monsoon & release it for irrigation & drinking water during non-monsoon periods. Tehri Pumped Storage Plant (Tehri PSP) : Designed to generate 1,000 MW of peaking power and provide balancing load to thermal & renewable generation during off-peak hours. The plant consists of four reversible pump turbine units of 250 MW each. First two units were commissioned in March 2024 and rest are expected to be completed by 2025. 24 MW Bhilangana - III Hydro Power Project : It is a run-of-river project generating clean power sold to state electricity grid. The project reduces dependence on fossil fuels & contributes to sustainable development.



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

288 Biogas plants are installed in inhabited villages in the district. Livestock is available in abundance in the district. According to Animal Census 2019, 86371 cows and 79394 buffaloes are available in the district. With dairy farming being the major supporting activity, small farmers also have 3-4 animals. A biogas plant of 4 cubic feet is preferred. Trained artisans are present in each block for construction and maintenance of biogas plants. In the field of solar energy, SPV will also provide NABARD refinance facilities to banks financing solar photo voltaic systems like home lighting and water pumping systems etc.

Mainly 9 programs are implemented by UREDA in the district such as:

1. Power generation from non-conventional sources
2. Integrated Rural Energy Programme
3. Solar Photo Voltaic Programme
4. Rural Electrification Programme
5. National Biogas Programme
6. Solar thermal schemes (solar cooker, solar hot water plant) and advanced Choolha programme
7. Energy saving through energy audit
8. Construction of biogas plant under cow-enrichment scheme
9. Bio fuel program are in progress.

All banks operating in the district should discuss schemes related to renewable energy with their customers in their customer seminars and motivate them to adopt them. Efforts should be made for micro grids by households on the slopes in the district where the flow of water is strong.

**RIDF** - Details of RIDF projects sanctioned in the district are given below:

(₹ crore)

Sr. No.	Tranche	No. of project	Fin. Outlay	RIDF Loan
A	Closed Tranches	198	510.451800	479.334

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	28	80.177600	74.5518
B	Rural roads & bridges	10	15.253100	11.878
C	Social Sector	111	691.782100	467.285
	Total (A + B + C)	149	787.212800	553.7148

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit
A	Irrigation	28	Irrigation potential
B	Rural roads	10	Road length

## **Chapter 6**

### **Informal Credit Delivery System**

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

Micro finance is a type of financial service that provides small loans to individuals or small businesses who are outside the formal banking system. It's an effective tool for financial inclusion that can help the poor and marginalized achieve social equity and empowerment. NABARD has given a specific direction to this microfinance program, serving as a facilitator and protector. This program has had a tremendous social and economic impact on the empowerment of women. NABARD is actively involved in their capacity building & supporting policies for banking with the poor. In the 2022-2023 financial year, the number of loan accounts for microfinance grew by 10% year-on-year. The total disbursements from all lenders was ₹ 3,19,948 crore, which was higher than ₹ 2,53,966 crore from previous financial year.

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

Under the Women Self Help Group Scheme, around 2232 self-help groups have been formed and savings accounts opened by NABARD in the district, out of which linkage of about 1774 groups has been done. The district is now covered by the National Rural Livelihood Mission. The Uttarakhand State Rural Livelihood Mission (USRLM) aims to help the poor in the state by improving their incomes, creating assets for community-based organizations (CBOs), and helping them convert their assets into a sustainable living. In the financial year 2023-24, CCL target of groups was 2150 against which 2232 cases were sanctioned and 2168 were disbursed by the banks.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### • Farm Credit

Department of agriculture & KVK may make efforts to promote crop varieties that yield higher production and they should also encourage the replacement of seeds. There is a significant issue of wild animals in the district, affecting crop production and hence its crucial issue that the department of agriculture should take an urgent action on this matter.

#### • Water Resources

Department of Irrigation and Minor Irrigation may come up with good irrigation/lift schemes for enhancing and maintaining irrigation resources. Department of agriculture should make assessment in a timely manner and after testing, the information on the content of micro and macro nutrients in the soil, it should be recorded by updating the soil health card.

#### • Farm Mechanization

Banks should also participate under the Agricultural Mechanization Demonstration and Distribution Scheme run by the State Agriculture and Horticulture Department and should provide easy loans to the farmers for the purchase of farm equipments.

#### • Plantation and Horticulture

There is a great need for a spawning unit for mushrooms in the district. This work can be done by the department, KVK, or any private investment.

#### • Forestry/ Waste Land Development

The forest fires that occur every year in the district cause economic losses and have adverse effects on the environment. Due to this, wild animals also get displaced and cause damage to the fields.

#### • Animal Husbandry - Dairy

Cooperative milk unions should identify potential milk routes for the collection of milk and processing centers in the district where farmers are not able to sell their milk and not getting fair prices for their products.

#### • Animal Husbandry – Poultry

The Department may make efforts to remove constraints faced by farmers animal insurance, especially in the poultry sector.

#### • Animal Husbandry – Sheep, Goat, Piggery

There is good possibility of expansion of goat rearing in the district and banks can invite loan proposals in this area through JLG.

#### • Fisheries

Since Tehri Garhwal district is hilly district and trout fishing in the rivers had been a profitable business. The total fish production during 2022-23 was 17.54 MMT. Therefore, more entrepreneurs may come forward for this activity by building small ponds and rear fishes of other species, other than trout in the district.

**• Construction of Storage and Marketing Infrastructure**

There is good production of fruits and vegetables in the district, hence there is a need for storage here. Banks can invite eligible proposals received under the Agricultural Infrastructure Fund Scheme in this area.

**• Land Development, Soil Conservation and Watershed Development**

In the district of Tehri Garhwal, there is a predominance of small and marginal farmers and the agricultural land is fragmented into small plots. Department of cooperative and agriculture may form strategy to pool the land and work together in the form of a cooperative society or collective farming. This may be implemented through PACS in the district.

**• Agriculture Infrastructure: Others**

There is good production of fruits and vegetables in the district, hence there is a need for storage here. Banks can invite eligible proposals received under the Agricultural Infrastructure Fund Scheme in this area. Tehri Garhwal is known for its good production of off-season vegetables which are in good demand in the market like potatoes, cauliflower, cabbage, broccoli, tomatoes, onions, European carrot, brinjals, French beans & peas.

**• Food and Agro. Processing**

Processing of food and agricultural products is negligible in the district. Most of the processing units in the district are domestic units and processing is mostly limited to cleaning, grading and packing.

**• Agri and Ancillary Activities**

Under the scheme of the Government of India to form 10000 Farmer Producer Organizations, clusters have been identified in all the development blocks of the district and Farmer Producer Organizations (FPOs) have been formed. All banks should cooperate to increase credit flow in these sub-sector. The Central Government provides grant money for setting up Agri Clinic/Agri Business Centre and its benefit can be availed.

**• Micro, Small and Medium Enterprises (MSME)**

The level of industrialization in the district is very low. There is a lot of potential in the field of tourism in the district and this sector can be developed as a big employment generating area. Handicrafts and handloom-related items like bamboo items and woolen clothes are made in the district, but these artisans need training and organization for export.

**• Export Credit**

To develop the district as an export hub. In Tehri Garhwal district, facilities and opportunities will have to be provided related to export.

**• Education**

There is a need to create awareness about education loans at the grassroots level and bankers can identify needy students in schools and colleges.

**• Housing**

Banks should prepare an action plan to provide housing loans to the eligible beneficiaries of housing loans along with the grant amount received under various schemes. Appropriate amount of loan should be made available for constructing houses as per the needs of the beneficiaries.

- **Social Infrastructure**

Means of transport are also not available in sufficient quantity in rural areas due to which the villagers have to face lots of problem.

- **Renewable Energy**

There is good potential for using solar energy as an alternative source of energy in the district. Solar rooftops should be promoted, especially in home stays and hotels etc. Tehri Garhwal has good quantity of cow dung, due to which Biogas is a good opportunity for farmers to save money and utilize the resource.

- **Informal Credit Delivery System**

Efforts have to be made for the capacity building of the members of Self-Help Groups under National Rural Livelihood Mission so that they are able to earn sustainable livelihood. Capacity building may be done both in farm and non-farm sector.

## **Chapter 8**

### **Status and prospects of Cooperatives**

#### **1. Background**

- 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’.
- A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

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

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

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

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World’s largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World’s largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World’s largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Watershed Development	Maniyargad Watershed Project	Chamba block of Tehri Garhwal	District Tehri Garhwal is a leader in the field of watershed development. Here, NABARD had provide financial assistance for two watershed projects viz. Maniyargarh in Chamba development block and Bhinnukhal watershed development project in Fakot development block, both of these projects have been successfully completed.		157	Currently, the communities of both these places are taking advantage of the structures built here under the project by growing and selling agricultural and horticultural products
2	Promotional Activity	Rural Mart	Jakhanidhar , Bhilangana , Chamba and Fakot development blocks of Tehri Garhwal	The district has the highest No. of rural marts approved by NABARD. Total six rural marts are functioning successfully here. All these marts have been provided financial assistance to the self-help groups formed by NABARD under its Rural Development Fund.		900	Through these rural marts, self-help group members are displaying their products and getting good prices for them, thereby providing them with a sustainable livelihood.
3	Skill Training	Livelihood Enterprise Development Programme	Fakot, Jakhanidhar and Devprayag development block of Tehri Garhwal	Three livelihood and entrepreneurship development programs have been sanctioned by NABARD in Tehri Garhwal district by providing financial assistance. These programs have been approved for training the members of self-help groups		330	Members of SHG have developed as producer groups thereby ensuring the economies of scale in dairy, beekeeping and honey production base enterprises. These LEDPs are providing sustainable livelihood to SHG members formed under NABARD supported WSHG programme and have created a

				formed by NABARD in dairy development and beekeeping & honey production. Depending on the programme, 90 to 150 beneficiaries have been kept in each programme.			platform for marketing their produce through various forward linkages.
4	Financial Inclusion	Financial Inclusion Fund	All nine development blocks of Tehri Garhwal	Under this activity, NABARD has provided financial assistance by sanctioning two mobile vans, 40 micro ATMs, 20 hand held projectors, 200 FiDgi programmes and 66 street plays to Tehri Garhwal District Cooperative Bank.			People have been sensitised about the safe digital banking experience, customer liability for unauthorised electronic banking transactions, saving, deposits, advances, budgeting of saving, insurance schemes life/non-life) [PMFBY, cheap animal insurance by animal husbandry department by five animals, PMJDY, PMJJBY, PMSBY and APY], uses & benefits of RuPay KCC & KCC-AH, subvention/prompt payment/PM- Kisan, pension schemes and various subsidy schemes etc.



## Success Stories

### Success Story 1: LEDP on Beekeeping



Scheme	Livelihood Enterprise Development Programme
Project Implementing Agency	Appropriate Technology India
Duration of the project	Two years
Beneficiary	Members of Self Help Groups
No. of beneficiaries	150
Community	Women
State	Uttarakhand
District	Tehri Garhwal
Block	Devprayag
Village	Bharpoor, Simswad Talla, Paje, Toli, Bacheli, Simswad Malla, Sakani and Bamana

#### 1.1 Support provided

Type of support provided was grant based. An amount of ₹7,97,500/- was provided by NABARD for the above LEDP towards training, technical knowledge, marketing, infrastructure, demonstration and exposure visits etc.

#### 1.2 Pre-implementation status

At the time of starting of the project, members of the SHGs werewilling but they were not having any income for their livelihood. After imparting to all 5 batches of LEDP training on Bee keeping and Honey Production to SHG members , the incremental income is ranging between Rs. 1000/- to Rs. 1500/- pm.

#### 1.3 Challenges faced

Few members of SHGs were hesitant for such training, as they weren't confident about marketing of their products, but, after the assurance of SHPI ATI not only to take care of marketing but also, ATI would train them about marketing techniques through exposure visits etc., trainees were confident.

#### 1.4 Impact

After the completion of their batches, few members of LEDP started their own enterprise by setting up Bee boxes & Mud hives etc. as a result, there incremental income is ranging between ₹1000/- to ₹1500/- pm.

## Success Story 2: LEDP on Bee Keeping & Honey Production



<b>Scheme</b>	<b>Livelihood Enterprise Development Programme (LEDP) on Woollen Knitting</b>
Project Implementing Agency	Ushamath Mahila Mahasangh
Duration of the Project	2 years
Beneficiaries:	Members of Self Help Groups
No. of Beneficiaries	150
Community	Women SHG members
State	Uttarakhand
District	Tehri Garhwal
Block	Jakhnidhar
Village	Mandaar, Bhatwara, Dung, Miyundi & Pujargaon

### 2.1 Support provided

Type of support provided was grant based. An amount of ₹8,80,00/- was provided by NABARD for the above LEDP towards training, technical knowledge, marketing, infrastructure, demonstration and exposure visits etc.

### 2.2 Pre-implementation status

At the time of the starting of the project, members of the SHGs were willing but they were not having any income for their livelihood. After imparting to all 5 batches of LEDP training on Bee Keeping & Honey Production to SHG members, their incremental income is ranging between Rs. 1500/- to Rs. 1800/- pm.

### 2.3 Challenges faced

Members of SHGs informed that they weren't having any idea of marketing but, were confident of production, after the support from SHPI UMM they were willing for training and marketing, UMM trained them about technical & marketing techniques through sessions, exposure visits & demonstration etc.

### 2.4 Impact

After the completion of their batches, few members of LEDP started their own enterprise by setting up Bee boxes & Mud hives etc. as a result, their incremental income is ranging between ₹1500/- to ₹1800/- pm.. Total of ₹60,000/- has been disbursed to SHGs under CCL.

## Appendix 1a

### 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
- 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 dollar 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 utilization.

## 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 incentivize 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 mobilize resources for the Government for green infrastructural investments. RBI has also released the framework for mobilizing 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 channelizing 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.



## **Appendix 1b**

### **Climate Action & Sustainability**

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

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

• The Uttarakhand State Action Plan on Climate Change (SAPCC) has identified several key sectors that are vulnerable to climate change and require focused attention. These sectors include Agriculture Forests and Biodiversity Livestock and Animal Husbandry Disaster Management Human Health Urban Development Water Resources Tourism Energy Roads Industries and Transport. Each of these sectors is critical to the States economy and the well-being of its people. Agriculture for instance is the backbone of rural livelihoods but it is highly sensitive to climate variability particularly in the hill districts. Forests and biodiversity are equally crucial as they contribute to the ecological stability of the region but are under threat from changing weather patterns and human pressures. Disaster management is another critical area given the states vulnerability to natural calamities like floods and landslides. Urban development water resources and energy are also highlighted as sectors where climate change impacts could have severe consequences. The SAPCC underscores the importance of sustainable urban planning efficient water management and the promotion of renewable energy sources to build resilience in these areas. Overall the sectors identified in the SAPCC reflect the states unique vulnerabilities and provide a roadmap for sustainable development in the face of climate change.

• The initiatives and policies of the Uttarakhand State Government are aligned with the objectives outlined in the State Action Plan on Climate Change (SAPCC) focusing on building resilience mainstreaming adaptation and enhancing the sustainability of vulnerable communities. The Disaster Mitigation and Management Centre (DMMC) focusing on building resilience against natural hazards through early warning systems the role of Community Forestry Councils (Van Panchayats) in supporting the SAPCC by anchoring natural resource-based livelihoods and promoting sustainable forest management work by Watershed Management Directorate (WMD) in operationalizing local-level adaptation measures through detailed land-use plans for micro-watersheds promotion of organic farming and revitalizes rain-fed agriculture by Uttarakhand Organic Commodities Board (UOCB) State Solar Policy 2013 focusing on promotion of solar energy Smart City Mission etc. initiatives shows the alignment of state government initiatives with SAPCC. Additionally premier institutions like G.B. Pant University, Vivekanand Parvatiya Krishi Anusandhan Sansthan, GBPNIHE, Almora etc. are developing new crop varieties adapted to changing climates directly supporting the SAPCC's agricultural strategies. Overall these initiatives demonstrate a comprehensive approach to mainstreaming climate adaptation and building resilience aligned with the strategic priorities of the SAPCC.

##### **2.2 Any specific Climate Change initiative in the District by:**

###### **Govt. of India**

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-

- Jawaharlal Nehru National Solar Mission: Promotes solar energy to compete with fossil fuels.
- National Mission for Enhanced Energy Efficiency: Reduces energy consumption in large industries.
- National Mission on Sustainable Habitat: Integrates energy efficiency in urban planning and waste

management.

- National Water Mission: Aims for the improvement in water use efficiency.
- National Mission for Sustaining the Himalayan Ecosystem: Conserves biodiversity and forests in the Himalayas.
- National Mission for a Green India: Increases Forest/tree cover and improves ecosystem services.
- National Mission for Sustainable Agriculture: Develops climate-resilient crops.
- National Mission on Strategic Knowledge for Climate Change: Enhances climate science and technology understanding.

### **ICAR Institutions**

ICAR institutes in Uttarakhand are actively engaged in climate change mitigation and adaptation through various initiatives and programs. ICAR-Vivekananda Parvatiya Krishi Anusandhan Sansthan (VPKAS) in Almora focuses on developing climate- resilient crop varieties particularly cereals and millets that are better suited to the changing climate in the Himalayan region. ICAR-Indian Institute of Soil and Water Conservation (IISWC) in Dehradun works on soil conservation and watershed management crucial for preventing land degradation and ensuring water security in the state. Their projects promote sustainable land use practices which are essential for mitigating the impacts of climate change. Additionally, KVKs promoted by ICAR institutes support capacity building and knowledge dissemination among farmers promoting best practices in agriculture that align with climate adaptation strategies.

### **State Government**

The CAMPA project in Uttarakhand integrates climate actions by focusing on afforestation and reforestation to enhance carbon sequestration and reduce greenhouse gas emissions. Aligning with the SAPCC CAMPA contributes to climate change adaptation and mitigation directly supporting the State REDD+ Action Plan (SRAP) to reduce emissions from deforestation. Under National Bio Energy Programme a subsidized family-size biogas plant are given to families. offering a clean biogaseous fuel improving village sanitation and mitigating climate change by reducing black carbon and methane emissions. Additional initiatives by the Government of Uttarakhand like promotion of renewable energy through UREDA watershed and spring management through WMD and IWMP recently launched SARRA authority for river rejuvenation and disaster risk reduction programs promotion of Natural Farming etc. contributes to climate resilience and sustainable development in the state.

### **NABARD**

NABARD has been actively engaged in climate change adaptation and mitigation in Uttarakhand. Beyond the AFB-funded project in Champawat benefiting 800 families NABARD has implemented three projects under its Climate Change Fund-Interest Differential (CCF-ID). The first CCF project in Almora promoted climate-resilient farming for 30 households. Recent projects in Chamoli and Uttarkashi focuses on producing value-added products from cow dung benefiting 75 women and constructing Zero Energy Cold Storage Chambers (ZECCs) for 15 households. These initiatives reduce reliance on non- renewable resources promote sustainable practices and create livelihood opportunities. NABARD also supports climate change awareness through seminars conferences and workshops. The Jakhnoli and Katedagad Climate Proofing Projects in Rudraprayag and Pauri Garhwal districts resp. under the Watershed Development Fund emphasize soil and water conservation sustainable farming and climate risk prevention.

**Other Agencies**

ADB's Uttarakhand Liveability and Resilience Improvement Project (ULRIP) focused on creating inclusive, sustainable, and climate-resilient urban environments. IFAD's Integrated Livelihood Support Project (ILSP) project focused on enhancing livelihood options and resilience for rural communities, addressing socio-economic and environmental aspects of climate change. The World Bank's Uttarakhand Disaster Recovery Project and Decentralized Watershed Development II Project (DWDP II) improved disaster resilient infrastructure and water conservation and resilience through watershed management resp. The GEF funded Green-Ag Project in Uttarakhand integrates biodiversity, climate change, and sustainable land management into agriculture, focusing on high-conservation-value landscapes to promote environmental and agricultural harmony. ICFRE, works in the state to achieve long-term ecological stability & sustainable development through conservation and scientific management of forest ecosystems.

## Appendix 1c

### Climate Action & Sustainability

#### 2 Climate Change Scenario - At the District Level

##### 2.1 Prospects of Climate Action in the District

**Agriculture :** Garhwal region as a whole has been in a grip of calamities like earthquakes and other natural calamities since long. Environmental hazards like torrential rains, cloud bursts, flash floods etc. continues to persist in this ecologically fragile region. There are many incidences where the large area were devastated due to cloudburst, triggered debris flow and flash floods. This has led to exaggeration of other issues such as lack of drinking water, health facilities, weak agricultural output and poor socio-economic conditions. The rural area of the district faces these hazards.

**Ecology:** Land holdings being small, fragmented land and less marketing opportunities have resulted in migration of rural mass from villages to big cities. There is also a need to regulate the change of land use.

**Alternate energy:** GoUK is promoting solar roof top and other schemes like farm-waste management etc. to be used as source of energy for domestic and commercial purposes.

**Pollution:** Basic requirement for C&D waste management like collection, transportation and deposition points are missing in almost all the Urban Local Bodies of Tehri Garhwal district. Moreover, the administrative guidelines including bye-laws for C&D are yet not formulated.

##### 2.2 Any specific Climate Change initiative in the District

- Government of India has taken several initiatives for protection of biodiversity and conservation through various schemes like National Action Plan for Climate Change (NAPCC); National Mission on Sustainable Habitat; National Water Mission; National Mission for Sustaining Himalayan Ecosystem; Green India Mission; National Mission for Sustainable Agriculture, National Plan for conservation of Aquatic Ecosystems (NPCA); Biosphere Reserve; Watershed Development Project in Shifting Cultivation Areas; Water Resources programme for Repair, Renovation & Restoration of Water bodies; Compensatory Afforestation Fund Management and Planning Authority (CAMPA).
- State government, through the Sparsh Ganga programme is effortful for keeping the river Ganga clean by not allowing untreatable urban waste into the Ganga as it flows through townships such as Uttarkashi, Tehri Garhwal, Devprayag, Rishikesh and Haridwar. The Sparsh Ganga Board has been constituted by the state government to monitor activities to keep the Ganga clean. The state has also banned the manufacture and use of polythene of size 40 micron and below. The state is also considering a complete ban on the manufacture and use of polythene on lines of Himachal Pradesh. This will definitely be expected to have a positive impact in making the environment of the state sustainable.
- NABARD has provided financial assistance for four on-going Springshed projects in Tehri Garhwal district. These projects would help communities to adapt climate change by mitigating the effects of extreme weather: Springshed can help in reducing the impact of extreme weather like droughts, cloud bursts, and intense rains. During droughts, springshed capture rainfall to recharge groundwater. During heavy rains, springshed help in controlling the flood and reduce soil erosion.



## **Appendix 2**

### **Potential for Geographical Indication (GI) in the district**

- Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- There are no products specified under GI for Tehri Garhwal district.

# Annexure 1

## Activity-wise and Block-wise Physical and Financial Projections

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhilangna	Chamba	Deoprayag	Jakhnidhar	Jaunpur	Kirtinagar	Narendra Nagar	Pratapnagar	Thauldhar	District Total
	<b>I.Agriculture</b>														
	<b>A. Farm Credit</b>														
	<b>A.1 Crop Production, Maintenance, Marketing</b>														
1	Annual Vegetables - French Beans/ Green Beans/ Fansi/ Common Beans (-)				Phy	150	200	100	100	350	200	200	60	100	1460
		100	Acre	53850	BL	80.78	107.7	53.85	53.85	188.48	107.7	107.7	32.31	53.85	786.22
2	Annual Vegetables - Potato/ Aloo (Irrigated)				Phy	170	170	170	170	500	170	170	170	170	1860
		100	Acre	124650	BL	211.91	211.91	211.91	211.91	623.25	211.91	211.91	211.91	211.91	2318.53
3	Annual Vegetables - Tomato/ Tamatar (-)				Phy	120	140	80	140	540	140	140	70	140	1510
		100	Acre	61575	BL	73.89	86.21	49.26	86.21	332.51	86.21	86.21	43.1	86.21	929.81
4	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa (Unirrigated/ Rainfed)				Phy	3400	3400	3400	3400	3400	3400	3400	3400	3400	30600
		100	Acre	16196	BL	550.66	550.66	550.66	550.66	550.66	550.66	550.66	550.66	550.66	4955.94
5	Cereals - Rice/ Chaval/ Dhan (Irrigated)				Phy	3600	3400	3400	3400	3400	3400	3200	3400	3400	30600
		100	Acre	20472	BL	736.99	696.05	696.05	696.05	696.05	696.05	655.1	696.05	696.05	6264.44
6	Cereals - Wheat/ Gehu (Irrigated)				Phy	5400	5400	5400	5400	5400	4600	4600	5400	5400	47000
		100	Acre	21060	BL	1137.24	1137.24	1137.24	1137.24	1137.24	968.76	968.76	1137.24	1137.24	9898.2
7	Oil Seeds - Indian Mustard/Bharatiya Sarso (Unirrigated/ Rainfed)				Phy	400	600	1100	700	600	600	600	700	600	5900
		100	Acre	13216	BL	52.86	79.3	145.38	92.51	79.3	79.3	79.3	92.51	79.3	779.76
8	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)				Phy	600	600	1000	700	700	800	500	1000	800	6700
		100	Acre	42670	BL	256.02	256.02	426.7	298.69	298.69	341.36	213.35	426.7	341.36	2858.89
9	Spices & Condiments - Ginger/ Adrak (Irrigated)				Phy	200	200	150	100	200	200	500	200	155	1905
		100	Acre	146700	BL	293.4	293.4	220.05	146.7	293.4	293.4	733.5	293.4	227.39	2794.64
	Sub Total					3393.75	3418.49	3491.1	3273.82	4199.58	3335.35	3606.49	3483.88	3383.97	31586.43

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhilangna	Chamba	Deoprayag	Jakhnidhar	Jaunpur	Kirtinagar	Narendra Nagar	Pratapnagar	Thauldhar	District Total
1	Post-harvest/HH Consumption (10%)					339.38	341.85	349.11	327.38	419.96	333.54	360.65	348.39	338.4	3158.64
2	Repairs & maintenance of farm assets (20%)					678.75	683.7	698.22	654.76	839.92	667.07	721.3	696.78	676.79	6317.29
	Sub Total					4411.88	4444.04	4538.43	4255.96	5459.46	4335.96	4688.44	4529.05	4399.16	41062.36
<b>A.2 Water Resources</b>															
1	Diesel Pump Sets--3-5 HP	90	No.	46000	Phy	15	15	15	15	15	15	15	15	15	135
					BL	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	6.21	55.89
2	Drip Irrigation--For 1 ha	90	ha	97245	Phy	20	20	20	20	20	20	20	20	20	180
					BL	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5	17.5	157.5
3	Storage Tank -New-Geo Tank-12800l capacity 305 meter dia & 1.2m ht	90	No.	81000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	3.65	32.85
	Sub Total					27.36	27.36	27.36	27.36	27.36	27.36	27.36	27.36	27.36	246.24
<b>A.3 Farm Mechanisation</b>															
1	Other machinery--Brush Cutter	75	No.	30000	Phy	30	40	25	20	35	25	25	20	20	240
					BL	6.75	9	5.63	4.5	7.88	5.63	5.63	4.5	4.5	54.02
2	Power Tiller--8-11 HP with accessories	75	No.	250000	Phy	25	25	10	15	30	20	10	20	10	165
					BL	46.88	46.88	18.75	28.13	56.25	37.5	18.75	37.5	18.75	309.39
	Sub Total					53.63	55.88	24.38	32.63	64.13	43.13	24.38	42	23.25	363.41
<b>A.4 Plantation &amp; Horticulture</b>															
1	Bee Keeping-Boxes-100 colony	70	No.	800000	Phy	25		25			25		15		90
					BL	140		140			140		84		504
2	Floriculture-Cut Flowers-Lilium (Hybrid) (Bulbous flowers) 1000 sq. m.	70	sq. m.	1700000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	11.9	11.9	11.9	11.9	11.9	11.9	11.9	11.9	11.9	107.1
3	Medicinal & Aromatic Crops--kutki 0.4ha	70	ha	97500	Phy	10	10	10	10	10	10	10	10	10	90
					BL	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	6.83	61.47
4	Mushroom Cultivation--Low cost Mushroom Production Unit	70	1000 Kg. per Cycle	400000	Phy	30	20	20	15	15	30	10	10	10	160
					BL	84	56	56	42	42	84	28	28	28	448
					Phy		270			290					560

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhilangna	Chamba	Deoprayag	Jakhnidhar	Jaunpur	Kirtinagar	Narendra Nagar	Pratapnagar	Thauldhar	District Total
5	New Orchard - Temperate Fruits- Apple-₹100/plant(1.5 x 1.5m RS M9) 4444 plants/ha	70	ha	444400	BL		839.92			902.13					1742.05
6	New Orchard - Temperate Fruits- Apricot- ₹65/plant(plant spacing – 4.0 x 4.0m)625 plants/ha -1	70	ha	40625	Phy	10	30	10	10	15	15	10	10	10	120
					BL	2.84	8.53	2.84	2.84	4.27	4.27	2.84	2.84	2.84	34.11
7	New Orchard - Temperate Fruits- Pear-(plant spacing – 5.0 x 5.0m) - 500 plants/ha ₹50/plant-1	70	ha	25000	Phy	30	40	30	30	20	20	15	30	20	235
					BL	5.25	7	5.25	5.25	3.5	3.5	2.63	5.25	3.5	41.13
8	Nursery -Small Nursery-1	70	ha	1725000	Phy	15	25	5	5	15	15	15	5	10	110
					BL	181.13	301.88	60.38	60.38	181.13	181.13	181.13	60.38	120.75	1328.29
9	Protection Structure-Poly/Green Housing-100	70	sq.m.	165000	Phy	100	70	40	40	100	70	60	40	65	585
					BL	115.5	80.85	46.2	46.2	115.5	80.85	69.3	46.2	75.07	675.67
	Sub Total					547.45	1312.91	329.4	175.4	1267.26	512.48	302.63	245.4	248.89	4941.82
<b>A.5 Working Capital - Bee Keeping</b>															
	Sub Total														
<b>A.6 Forestry</b>															
1	Plantation-Bamboo-1	90	ha	91000	Phy	15	5	8	8	8	8	8	5	8	73
					BL	12.29	4.1	6.55	6.55	6.55	6.55	6.55	4.1	6.55	59.79
2	Plantation-Poplar-1	90	ha	205000	Phy	2	5	2	2	5	5	5	2	5	33
					BL	3.69	9.23	3.69	3.69	9.23	9.23	9.23	3.69	9.23	60.91
	Sub Total					15.98	13.33	10.24	10.24	15.78	15.78	15.78	7.79	15.78	120.7
<b>A.7 Animal Husbandry – Dairy</b>															
1	Automatic Milk Collection Unit-- Milk Collection & Processing Centre 500Ltr	85	No.	700000	Phy	5	15	5	5	5	5	15	5	5	65
					BL	29.75	89.25	29.75	29.75	29.75	29.75	89.25	29.75	29.75	386.75
2	Crossbred Cattle Farming-- with Shed equipments cost of one working cycle	90	1+1	170000	Phy	300	325	275	250	250	250	325	300	250	2525
					BL	459	497.25	420.75	382.5	382.5	382.5	497.25	459	382.5	3863.25
3	Graded Buffalo Farming-- Murrah/Graded Murrah Buffalo	90	1+1	200000	Phy	300	350	300	300	300	300	350	300	300	2800
					BL	540	630	540	540	540	540	630	540	540	5040
	Sub Total					1028.75	1216.5	990.5	952.25	952.25	952.25	1216.5	1028.75	952.25	9290

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhilangna	Chamba	Deoprayag	Jakhnidhar	Jaunpur	Kirtinagar	Narendra Nagar	Pratapnagar	Thauldhar	District Total
<b>A.8 Working Capital - AH - Dairy/Drought animal</b>															
1	Buffalo Farming_Milk production 10 LPD_	100	Per Animal	69200	Phy	10	10	10	10	5	5	10	10	10	55.36
					BL	6.92	6.92	6.92	6.92	3.46	3.46	6.92	6.92	6.92	55.36
2	Buffalo Farming_Others_	100	Per Animal	88450	Phy	400	500	400	400	400	400	500	400	400	3361.1
					BL	353.8	442.25	353.8	353.8	353.8	353.8	442.25	353.8	353.8	3361.1
	Sub Total Working Capital					360.72	449.17	360.72	360.72	357.26	357.26	449.17	360.72	360.72	3416.46
<b>A.9 Animal Husbandry - Poultry</b>															
1	Commercial Broiler Farming-- inclusive of shed equipment one working cycle				Phy	10	10	10	10	10	10	10	10	10	90
		80	5000	2790000	BL	223.2	223.2	223.2	223.2	223.2	223.2	223.2	223.2	223.2	2008.8
2	Commercial Layer Farming-- inclusive of shed equipment one working cycle				Phy	5	5	1	5	5	1	1	1	5	29
		80	10000	8040000	BL	321.6	321.6	64.32	321.6	321.6	64.32	64.32	64.32	321.6	1865.28
	Sub Total					544.8	544.8	287.52	544.8	544.8	287.52	287.52	287.52	544.8	3874.08
<b>A.10 Working Capital - AH - Poultry</b>															
1	Layer Farming_Others_	100	100	75000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	33.75
	Sub Total Working Capital					3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	3.75	33.75
<b>A.11 Animal Husbandry - SGP</b>															
					Phy	30	30	20	40	75	25	20	25	25	290
1	Goat - Rearing Unit-New Shed-	90	10+1	185000	BL	49.95	49.95	33.3	66.6	124.88	41.63	33.3	41.63	41.63	482.87
					Phy	2	2	2	2	2	2	2	2	2	18
2	Sheep - Breeding Unit-New Shed-	80	100+5	1775000	BL	28.4	28.4	28.4	28.4	28.4	28.4	28.4	28.4	28.4	255.6
					Phy	50	20	50	25	50	25	15	50	25	310
3	Sheep - Rearing Unit-New Shed-	90	20+1	340000	BL	153	61.2	153	76.5	153	76.5	45.9	153	76.5	948.6
	Sub Total					231.35	139.55	214.7	171.5	306.28	146.53	107.6	223.03	146.53	1687.07
<b>A.12 Working Capital - AH - Others/SR</b>															
1	Goat Farming_Others_	100	10+1	47021	Phy	50	10	10	30	200	10	10	50	45	415
					BL	23.51	4.7	4.7	14.11	94.04	4.7	4.7	23.51	21.16	195.13

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhilangna	Chamba	Deoprayag	Jakhnidhar	Jaunpur	Kirtinagar	Narendra Nagar	Pratapnagar	Thauldhar	District Total
	Sub Total Working Capital					23.51	4.7	4.7	14.11	94.04	4.7	4.7	23.51	21.16	195.13
	<b>A.13 Fisheries</b>														
1	Fish Culture -Trout-25x2x1m <sup>3</sup>	90	Acre	550000	Phy	20	50	20	20	50	20	20	20	20	240
					BL	99	247.5	99	99	247.5	99	99	99	99	1188
2	Integrated Pisciculture -With Poultry-with Poultry (500 Birds Unit)] in Plains				Phy	10	5	5	5	10	10	10	10	10	75
		80	Acre	1300000	BL	104	52	52	52	104	104	104	104	104	780
	Sub Total					203	299.5	151	151	351.5	203	203	203	203	1968
	<b>A.14 Working Capital - Fisheries</b>														
	Sub Total Working Capital														
	<b>A.15 Farm Credit</b>														
1	Draught Animals -Mules-	90	No.	200000	Phy	50	50	50	100	100	50	50	50	50	550
					BL	90	90	90	180	180	90	90	90	90	990
2	Draught Animals -Pony-	90	No.	50000	Phy	80	100	70	100	100	70	70	80	70	740
					BL	36	45	31.5	45	45	31.5	31.5	36	31.5	333
3	Two Wheeler Loans -Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Scooter/Motor Cycle/Bike				Phy	90	180	90	90	100	150	190	80	90	1060
		90	No.	80000	BL	64.8	129.6	64.8	64.8	72	108	136.8	57.6	64.8	763.2
	Sub Total					190.8	264.6	186.3	289.8	297	229.5	258.3	183.6	186.3	2086.2
	Total Farm Credit (sum of A.1 to A.15)					7137.45	7211.25	7132.95	7236.45	7243.65	7176.15	7204.95	7130.25	7132.95	69285.22
	<b>B. Agriculture Infrastructure</b>														
	<b>B.1 Storage Facilities</b>														
1	Godown-Small-100 MT	85	No.	800000	Phy	20	20	20	20	20	20	20	20	20	180
					BL	136	136	136	136	136	136	136	136	136	1224
	Sub Total					136	136	136	136	136	136	136	136	136	1224
	<b>B.2 Land Development</b>														
1	Bunding--Rejuvenation of old terraces - 5 - 10 Slope	90	ha	86394	Phy	20	15	20	20	20	20	15	20	20	170
					BL	15.55	11.66	15.55	15.55	15.55	15.55	11.66	15.55	15.55	132.17

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhilangna	Chamba	Deoprayag	Jakhnidhar	Jaunpur	Kirtinagar	Narendra Nagar	Pratapnagar	Thauldhar	District Total
2	Soil Conservation Activities/ Erosion Control activities- Bench Terracing-5-10 slope				Phy	20	20	20	20	20	20	20	20	20	180
		90	ha	93412	BL	16.81	16.81	16.81	16.81	16.81	16.81	16.81	16.81	16.81	151.29
3	Soil Conservation Activities/ Erosion Control activities- Land Leveling-3 slope				Phy	10	15	10	10	10	10	10	10	15	100
		90	ha	34969	BL	3.15	4.72	3.15	3.15	3.15	3.15	3.15	3.15	4.72	31.49
	Sub Total					35.51	33.19	35.51	35.51	35.51	35.51	31.62	35.51	37.08	314.95
	<b>B.3 Agriculture Infrastructure - Others</b>														
1	Compost/ Vermi Compost- Vermi Compost-Pit size 5*3*2.5	90	No.	27500	Phy	20	30	30	30	30	30	15	30	30	245
					BL	4.95	7.43	7.43	7.43	7.43	7.43	3.71	7.43	7.43	60.67
2	Seed Processing--New Seed Production Farm/Unit as per MIDH unit cost				Phy	2	2	1	1	2	1	2	1	1	13
		90	No.	2500000	BL	45	45	22.5	22.5	45	22.5	45	22.5	22.5	292.5
	Sub Total					49.95	52.43	29.93	29.93	52.43	29.93	48.71	29.93	29.93	353.17
	Total (B.1+B.2+B.3)					223.03	225.51	203.01	203.01	225.51	203.01	221.79	203.01	203.01	1892.12
	<b>C. Ancillary Activities</b>														
	<b>C.1 Food &amp; Agro Processing</b>														
1	Agro Processing Unit--Agro Processing Unit	80	No.	1000000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	8	8	8	8	8	8	8	8	8	72
2	Spice Processing--Spice Processing Unit	80	No.	1500000	Phy	5	5	5	5	5	5	5	5	5	45
					BL	60	60	60	60	60	60	60	60	60	540
	Sub Total					68	68	68	68	68	68	68	68	68	612
	<b>C.2 Ancillary Activities -</b>														
1	Agri Clinic & Agri Business Centers--	90	No.	2000000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	18	18	18	18	18	18	18	18	18	162
2	Loan to PACS/ FSS/ LAMPS-- FPOs	80	No.	1500000	Phy	15	5	5	5	1	5	5	5	5	51
					BL	180	60	60	60	12	60	60	60	60	612
	Sub Total					198	78	78	78	30	78	78	78	78	774
	Total (C.1+C2)					266	146	146	146	98	146	146	146	146	1386
	Total (A+B+C)					7601.96	7481.96	7481.96	7481.96	7433.96	7481.96	7481.96	7481.96	7481.96	72563.34

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhilangna	Chamba	Deoprayag	Jakhnidhar	Jaunpur	Kirtinagar	Narendra Nagar	Pratapnagar	Thauldhar	District Total
	<b>II. Micro, Small and Medium Enterprises (MSME)</b>														
1	Manufacturing Sector - Term Loan- Micro-	80	No.	5000000	Phy	35	40	35	20	25	35	40	15	20	265
					BL	1400	1600	1400	800	1000	1400	1600	600	800	10600
2	Manufacturing Sector - Working Capital-Micro-	80	No.	1500000	Phy	25	40	30	25	25	30	60	25	30	290
					BL	300	480	360	300	300	360	720	300	360	3480
3	Service Sector - Term Loan-Micro-	80	No.	4000000	Phy	45	150	80	45	70	75	150	45	40	700
					BL	1440	4800	2560	1440	2240	2400	4800	1440	1280	22400
4	Service Sector - Working Capital- Micro-	80	No.	1000000	Phy	80	45	40	40	40	45	75	40	40	445
					BL	640	360	320	320	320	360	600	320	320	3560
	Sub Total					3780	7240	4640	2860	3860	4520	7720	2660	2760	40040
	<b>III. Export Credit</b>														
					Phy		1								1
1	Export Credit --Others	85	No.	3000000	BL		25.5								25.5
	Total Export Credit						25.5								25.5
	<b>IV. Education</b>														
1	Education Loans-Higher Studies- Domestic-	90	No.	1250000	Phy	40	40	40	40	40	40	40	30	40	350
					BL	450	450	450	450	450	450	450	337.5	450	3937.5
	Total Education					450	450	450	450	450	450	450	337.5	450	3937.5
	<b>V. Housing</b>														
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-Construction	85	No.	2500000	Phy	50	55	50	50	50	55	60	50	50	470
					BL	1062.5	1168.75	1062.5	1062.5	1062.5	1168.75	1275	1062.5	1062.5	9987.5
2	Repair of Dwelling Units-Other Centre-Repair	85	No.	600000	Phy	50	55	35	25	30	25	55	40	25	340
					BL	255	280.5	178.5	127.5	153	127.5	280.5	204	127.5	1734
	Total Housing					1317.5	1449.25	1241	1190	1215.5	1296.25	1555.5	1266.5	1190	11721.5
	<b>VI. Social Infrastructure</b>														
1	Drinking Water-RO Plant-1000 LPH RO Plant	85	No.	2500000	Phy	5	5	5	5	5	5	5	5	1	40
					BL	106.25	106.25	106.25	106.25	106.25	106.25	106.25	106.25		850



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhilangna	Chamba	Deoprayag	Jakhnidhar	Jaunpur	Kirtinagar	Narendra Nagar	Pratapnagar	Thauldhar	District Total
2	Education-Schools-	80	No.	5000000	Phy	1	1	1	1	1	1	1	1	1	9
					BL	40	40	40	40	40	40	40	40	40	360
3	Healthcare-Hospital-	80	No.	15000000	Phy	1	1	1	2	2	1	1	2	2	13
					BL	120	120	120	240	240	120	120	240	240	1560
4	Sanitation-Toilets-	85	No.	50000	Phy	5	5	5	5	10	5	5	5	5	50
					BL	2.13	2.13	2.13	2.13	4.25	2.13	2.13	2.13	2.13	21.29
	Total Social Infrastructure					268.38	268.38	268.38	388.38	390.5	268.38	268.38	388.38	282.13	2791.29
	<b>VII. Renewable Energy</b>														
1	Biomass Energy-Community Bio Gas Plant-Biogas Plant Type 3 (4 cum)	85	No.	56200	Phy	10	10	10	10	5	10	20	5	10	90
					BL	4.78	4.78	4.78	4.78	2.39	4.78	9.55	2.39	4.78	43.01
2	Solar Energy-Solar Pump Sets-10 HP	85	No.	500000	Phy	5	5	5	10	5	10	5	5	10	20
					BL	21.25	21.25	21.25				21.25			85
3	Solar Energy-Solar Water Heater System-500 Ltr	85	No.	110000	Phy	5	20	5	5	5	10	20	5	5	80
					BL	4.68	18.7	4.68	4.68	4.68	9.35	18.7	4.68	4.68	74.83
	Total Renewable Energy					30.71	44.73	30.71	9.46	7.07	14.13	49.5	7.07	9.46	202.84
	<b>VIII. Others</b>														
1	Individuals/ Individual members of JLGs--	90	No.	200000	Phy	30	30	30	30	25	35	30	20	35	265
					BL	54	54	54	54	45	63	54	36	63	477
2	SHGs/ JLGs-Others-	90	No.	200000	Phy	60	50	40	30	25	50	50	30	30	365
					BL	108	90	72	54	45	90	90	54	54	657
	Total Others					162	144	126	108	90	153	144	90	117	1134
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)					12811.05	12793.05	12775.05	12757.05	12739.05	12802.05	12793.05	12739.05	12766.05	132415.97

### Annexure 2

#### Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25

(₹ lakh)

**Table 1: Crop Loan**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	6270.00	5607.51	6798.00	7933.15	6798.00	8132.10	6687.00
RCBs	6494.00	3028.99	6204.00	3356.30	6204.00	3583.29	6120.00
RRBs	3059.00	1654.90	3055.00	2036.62	3055.00	2632.19	2750.00
Sub total (A)	15823.00	10291.40	16057.00	13326.07	16057.00	14347.58	15557.00

**Table 2: Term Loan (MT+LT)**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	8103.00	899.89	9903.00	1372.24	9903.00	3628.60	6792.30
RCBs	4683.00	1751.35	5141.00	2212.63	5141.00	1974.73	3099.00
RRBs	2486.00	298.06	2650.00	337.38	2650.00	445.31	1601.00
Sub total (B)	15272.00	2949.30	17694.00	3922.25	17694.00	6048.64	11492.30

**Table 3: Total Agri. Credit (A+B)**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	14373.00	6507.40	16701.00	9305.39	16701.00	11760.70	13479.30
RCBs	11177.00	4780.34	11345.00	5568.93	11345.00	5558.02	9219.00
RRBs	5545.00	1952.96	5705.00	2374.00	5705.00	3077.50	4351.00
Sub total (C)	31095.00	13240.70	33751.00	17248.32	33751.00	20396.22	27049.30

Table 4: MSME							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	9031.00	10920.00	8167.00	14589.80	15310.88	29034.25	27642.08
RCBs	2066.00	3994.25	2870.00	3504.85	5877.34	4262.24	7187.84
RRBs	1470.00	3504.05	1573.00	2392.51	3624.78	3670.44	5514.78
Sub total (D)	12567.00	18418.30	12610.00	20487.16	24813.00	36966.93	40344.70
Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	17280.00	3273.00	17317.00	1559.10	17317.00	1762.97	14645.00
RCBs	4589.00	673.00	4661.00	4743.10	4661.00	4126.34	4041.00
RRBs	1368.00	589.00	1372.00	498.97	1372.00	509.76	1122.00
Sub total (E)	23237.00	4535.00	23350.00	6801.17	23350.00	6399.07	19808.00
Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	40684.00	20700.40	42185.00	25454.29	49328.88	42557.92	55766.38
RCBs	17832.00	9447.59	18876.00	13816.88	21883.34	13946.60	20447.84
RRBs	8383.00	6046.01	8650.00	5265.48	10701.78	7257.70	10987.78
<b>Grand Total</b>	<b>66899.00</b>	<b>36194.00</b>	<b>69711.00</b>	<b>44536.65</b>	<b>81914.00</b>	<b>63762.22</b>	<b>87202.00</b>

**Annexure 3**

**Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25**

**Table 1: Crop Loan**

(₹ lakh)

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	5607.51	3028.99		1654.90		10291.40	7933.15	3356.30		2036.62		13326.07

**Table 1: Crop Loan**

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	8132.10	3583.29		2632.19		14347.58	6687.00	6120.00		2750.00		15557.00

**Table 2: Term Loan**

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	5607.51	3028.99		1654.90		10291.40	7933.15	3356.30		2036.62		13326.07
Sub total	899.89	1751.35		298.06		2949.30	1372.24	2212.63		337.38		3922.25
Grand Total (I+II)	6507.40	4780.34	0.00	1952.96	0.00	13240.70	9305.39	5568.93	0.00	2374.00	0.00	17248.32

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	8132.10	3583.29		2632.19		14347.58	6687.00	6120.00		2750.00		15557.00
Sub total	3628.60	1974.73		445.31		6048.64	6687.00	6120.00		2750.00		15557.00
Grand Total (I +II)	11760.70	5558.02	0.00	3077.50	0.00	20396.22	13374.00	12240.00	0.00	5500.00	0.00	31114.00

**Annexure IV**  
**Unit costs for major activities fixed by NABARD for the year 2024-25**

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	2000000
2	Agro Processing Unit			No.	1000000
3	Automatic Milk Collection Unit			No.	700000
4	Bee Keeping	Boxes		No.	800000
5	Biomass Energy	Community Bio Gas Plant		No.	56200
6	Bunding		Rejuvenation of old terraces	ha	86394
7	Commercial Broiler Farming			5000	2790000
8	Commercial Layer Farming			10000	8040000
9	Compost/ Vermi Compost	Vermi Compost		No.	27500
10	Crossbred Cattle Farming			1+1	170000
11	Diesel Pump Sets		3	No.	46000
12	Draught Animals	Mules		No.	200000
13	Draught Animals	Pony		No.	50000
14	Drinking Water	RO Plant		No.	2500000
15	Drip Irrigation			ha	97245
16	Education	Schools		No.	5000000
17	Education Loans	Higher Studies	Domestic	No.	1250000
18	Export Credit			No.	3000000
19	Fish Culture	Trout		Acre	550000
20	Floriculture	Cut Flowers		sq. m.	1700000
21	Goat	Rearing Unit	New Shed	10+1	185000
22	Godown	Small		No.	800000
23	Graded Buffalo Farming			1+1	200000

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
24	Healthcare	Hospital		No.	15000000
25	Individuals/ Individual members of JLGs			No.	200000
26	Integrated Pisciculture	With Poultry		Acre	1300000
27	Loan to PACS/ FSS/ LAMPS			No.	1500000
28	Manufacturing Sector	Term Loan	Micro	No.	5000000
29	Manufacturing Sector	Working Capital	Micro	No.	1500000
30	Medicinal & Aromatic Crops			ha	97500
31	Mushroom Cultivation			1000 Kg. per Cycle	400000
32	New Orchard	Temperate Fruits	Apple	ha	444400
33	New Orchard	Temperate Fruits	Apricot	ha	40625
34	New Orchard	Temperate Fruits	Pear	ha	25000
35	Nursery	Small Nursery		ha	1725000
36	Other machinery			No.	30000
37	Plantation	Bamboo		ha	91000
38	Plantation	Poplar		ha	205000
39	Power Tiller		8	No.	250000
40	Protection Structure	Poly/ Green Housing		sq.m.	165000
41	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
42	Repair of Dwelling Units	Other Centre		No.	600000
43	Sanitation	Toilets		No.	50000

Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
44	Seed Processing			No.	2500000
45	Service Sector	Term Loan	Micro	No.	4000000
46	Service Sector	Working Capital	Micro	No.	1000000
47	Sheep	Breeding Unit	New Shed	100+5	1775000
48	Sheep	Rearing Unit	New Shed	20+1	340000
49	SHGs/ JLGs	Others		No.	200000
50	Soil Conservation Activities/ Erosion Control activities	Bench Terracing	5	ha	93412
51	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	34969
52	Solar Energy	Solar Pump Sets		No.	500000
53	Solar Energy	Solar Water Heater System		No.	110000
54	Spice Processing			No.	1500000
55	Storage Tank	New	Geo Tank	No.	81000
56	Two-Wheeler Loans	Two-Wheeler Loan to Farmers/ Milk/ Vegetable Vendors		No.	80000



### Annexure V

#### Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC) for 2024-25

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Potato/ Aloo (Irrigated)		124650
2	Annual Vegetables	French Beans/ Green Beans/ Fansi/ Common Beans ( )		53850
3	Annual Vegetables	Tomato/ Tamatar ( )		61575
4	Buffalo Farming	Milk production 10 LPD_		69200
5	Buffalo Farming	Others_		88450
6	Cereals	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa (Unirrigated/ Rainfed)		16196
7	Cereals	Rice/ Chaval/ Dhan (Irrigated)		20472
8	Cereals	Wheat/ Gehu (Irrigated)		21060
9	Goat Farming	Others_		47021
10	Layer Farming	Others_	100	75000
11	Oil Seeds	Indian Mustard/ Bharatiya Sarso (Unirrigated/ Rainfed)		13216
12	Pulses	Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)		42670
13	Spices & Condiments	Ginger/ Adrak (Irrigated)		146700

## Abbreviations

<b>Abbreviation</b>	<b>Expansion</b>
ACP	Annual Credit Plan
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
AHIDF	Animal Husbandry Infrastructure Development Fund
AMIS	Agriculture Marketing Infrastructure Scheme
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
APEDA	Agriculture and Processed Food Products Export Development Authority
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
BGREI	Bringing Green Revolution to Eastern India
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
CRRI	Central Rice Research Institute
CSO	Civil Society Organization
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
eNAM	Electronic National Agriculture Market
ECGC	Export Credit Guarantee Corporation
FC	Farmers Club
FFDA	Fish Farmers Development Agency
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres

FPO	Farmer Producer Organization
FSS	Farmers Service Society
GLC	Ground Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
ha	Hectare
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large-sized Adivasi Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Agriculture Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development

NREGP	National Rural Employment Guarantee Programme
NRLM	National Rural Livelihood Mission
NWDPPRA	National Watershed Development Project for Rainfed Areas
PAIS	Personal Accident Insurance Scheme
PACS	Primary Agriculture Cooperative Society
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAP	Service Area Plan
SAO	Seasonal Agricultural Operations
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers Committee
STCCS	Short Term Co-operative Credit Structure
STW	Shallow Tube Well
SMPB	State Medicinal Plant Board
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group

### **Name and address of DDM**

Name	A N Shukla
Designation	DDM, NABARD
Address 1	B-10/4, Type-IV
Address 2	New Tehri
Post Office	New Tehri Collectorate SO
District	TEHRI GARHWAL
State	Uttarakhand
Pincode	249001
Telephone No.	01376232190
Mobile No.	9450772774
Email ID	tehrigarhwal@nabard.org