

Potential Linked Credit Plan

Year: 2025-26

District: Pithoragarh

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

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'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.

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.

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.

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 policy makers at the State level also to refer to this document, which outlines a vision for development through credit and includes district-specific strategies.

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.

(Pankaj Yadav)
Chief General Manager
21 October 2024

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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	The geographical area of Pithoragarh district is 7,090 sq. Km, and the population is 4,83,000. The entire district is covered by mountain ranges. To the north, it shares international borders with China, and to the east, it borders Nepal.
2	Type of soil	Soil type varies from Alluvial loam soil to brown forest soil.
3	Primary occupation	Most of the district's population depends on agriculture and allied activities.
4	Land holding structure	Out of 73744 operational land holdings, 72748 are small and marginal. Land holdings are scattered, and farmers rely on alternative income-generating activities.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	As per the data of Lead Bank, the average achievement against the targets of the District Credit Plan in the last three years has been 65.90 percent. In the financial year 2023-24, against the target of Rs. 71,863 lakh, the achievement was Rs. 49,060 lakh (68.3 percent).
2	CD Ratio	As on March 31, 2024, the Credit Deposit Ratio (CD ratio) of the district was 32.80 percent. CD ratio for the District Cooperative Bank and Uttarakhand Gramin Bank was 68 percent and 46.3 percent, respectively.
3	Investment credit in agriculture	During the year 2023-24, Investment credit under agriculture stood at Rs. 3654.79 lakh against the target of Rs. 7218.36 lakh.
4	Credit flow to MSMEs	During the year 2023-24, credit flow under MSMEs stood at Rs. 25507.21 lakh against the target of Rs. 22719.85 lakh.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The total credit potential under the priority sector for the year 2025-26, sector-wise/ sub-sector-wise, has been assessed at Rs. 99104.88 lakh.
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2	Projection for agriculture and its components	For the year 2024-25, credit potential for crop loans and working capital for animal husbandry has been estimated at Rs. 43559.55 lakh and the total investment credit for agriculture and allied activities at Rs. 9591.92 lakh.
3	Projection for MSMEs	The total credit potential in manufacturing and service sector activities under Micro, Small and Medium Enterprises is estimated at Rs. 33020.00 lakh. Out of which, Rs. 22560.00 lakh for term loan and Rs. 10460.00 lakh for working capital requirement of MSMEs.
4	Projection for other purposes	For other priority sector, it is estimated at Rs. 12933.41 lakh.

5. Developmental Initiatives

- NABARD is implementing various programs in the district for livelihood generation and formation of Farmer Producer Organizations and refinance is being provided to the banks at a lower rate to cater the credit needs of the farmers. Details of interventions of NABARD are at Chapter 9.
- For the creation of rural infrastructure, as on 31 July 2024, 152 projects with a financial outlay of Rs. 374.30 crore are being implemented in the district under RIDF.

6. Thrust Areas

- All the concerned institutions will have to make efforts to extend benefits of KCC and crop insurance scheme to all the farmers in the district. There is a need to create awareness about the AIF and PMFME schemes of the Government of India and also to promote agro-processing.

7. Major Constraints and Suggested Action Points

- Highlighting the lack of basic facilities in the district, feasibility of implementation of schemes, for creation of basic infrastructure for agriculture and horticulture, land development, minor irrigation, tourism development, animal husbandry and other sectors has been assessed in Chapter 5.
- There is immense employment potential in all these sectors which can be met by the creation of infrastructure.
- Pithoragarh district is prone to climate related hazards, therefore, development projects shall be planned to keep this in consideration. Moreover, adaption and mitigation measures for climate change should also be considered.

8. Way Forward

- The lead bank operating in the district putting its efforts to implement the new guidelines for priority sector lending issued by the Reserve Bank of India.
- Since, the Credit Deposit Ratio of the district is less than 40 percent, a Credit Deposit Ratio sub-committee has been constituted. The action points emanating from the meeting of

SLBC/DLRC/DCC needs to be fully complied.

- All the farmers of the district have not yet been covered under the KCC scheme, therefore, along with increasing the SHG bank linkage in the district, all the banks are required to cover the small and medium farmers, sharecroppers and agricultural laborers through JLG.
- By March 2024 64141 farmers had applied for PM-KISAN in the district. Total KCC as on 31 March 2024 are 42565 banks will have to make serious and sincere efforts to provide KCC to all these farmers.
- Concrete efforts will have to be made for making bank wise/ development block wise / branch wise banking plans.

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 prioritise 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"> Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings.
		<ul style="list-style-type: none"> 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.
		<ul style="list-style-type: none"> Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers.
		<ul style="list-style-type: none"> Study the cropping pattern.
		<ul style="list-style-type: none"> Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue.
		<ul style="list-style-type: none"> Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> MI potential is the area that can be brought under irrigation by ground and surface water.
		<ul style="list-style-type: none"> Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district.
		<ul style="list-style-type: none"> While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get.
		<ul style="list-style-type: none"> 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..
		<ul style="list-style-type: none"> Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account.
		<ul style="list-style-type: none"> 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.
3	Farm Mechanization	<ul style="list-style-type: none"> 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.
		<ul style="list-style-type: none"> Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively.
		<ul style="list-style-type: none"> Adjustment of tractor potential with land holdings.

		<ul style="list-style-type: none"> Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> 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. Feasibility and possibility of shifting from food crops to plantation crops. Estimation of replanting by taking into account approximate economic life of a few plantation crops. Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> Collection of data on number of milch animals as per the latest census. 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; and 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.

5. Agency wise Use and 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"> Provides inputs/ information on Exploitable potential vis-a-vis credit possible. Potential High Value Projects/ Area Based schemes; and Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	<ul style="list-style-type: none"> Infrastructure required to support credit flow for tapping the exploitable potential. Other support required to increase credit flow. Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	<ul style="list-style-type: none"> Private investment opportunities available in each sector. Availability of commercial infrastructure. Information on various schemes of Govt. & Banks.

6. Limitations and constraints

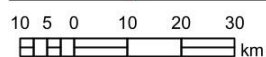
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

Part A

District Map



Block Map - Pithoragarh



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	50717.07
1	Crop Production, Maintenance and Marketing including working capital for Agri. & Allied Activities	43559.55
2	Term Loan for agriculture and allied activities	7157.52
B	Agriculture Infrastructure	338.40
C	Ancillary activities	2096.00
I	Credit Potential for Agriculture (A+B+C)	53151.47
II	Micro, Small and Medium Enterprises	33020.00
III	Export Credit	0.00
IV	Education	1406.25
V	Housing	7246.25
VI	Social Infrastructure	970.78
VII	Renewable energy	196.13
VIII	Others	3114.00
	Total Priority Sector	99104.88

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	43196.80
2	Water Resources	584.91
3	Farm Mechanisation	414.76
4	Plantation & Horticulture with Sericulture	1387.27
5	Forestry & Waste Land Development	7.38
6	Animal Husbandry – Dairy	1791.04
7	Animal Husbandry – Poultry	347.04
8	Animal Husbandry - Sheep, Goat, Piggery	2401.57
9	Fisheries	406.30
10	Farm Credit- Others	180.00
	Sub total	50717.07
B	Agriculture Infrastructure	
1	Construction of storage	149.60
2	Land development, Soil conservation, Wasteland development	151.22
3	Agriculture Infrastructure – Others	37.58
	Sub total	338.40
C	Ancillary activities	
1	Food & Agro. Processing	1808.00
2	Ancillary activities – Others	288.00
	Sub Total	2096.00
II	Micro, Small and Medium Enterprises	
	Total MSME	33020.00
III	Export Credit	0.00
IV	Education	1406.25
V	Housing	7246.25
VI	Social Infrastructure	970.78
VII	Renewable energy	196.13
VIII	Others	3114.00
	Total Priority Sector	99104.88

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)	7090.00
2	No. of Sub Divisions	12
3	No. of Blocks	8
4	No. of revenue villages	1602
5	No. of Gram Panchayats	686

1.a Additional Information

Sr. No.	Particulars	Status
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	Yes
3	Is the district having an international border?	Yes
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Medium
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	Pithoragarh
3	Agro-climatic Zone 1	Western Himalayan Region
4	Agro-climatic Zone 2	Hill
5	Agro-climatic Zone 3	Zone B 1000-1500M
6	Agro-climatic Zone 4	Zone C 1500-2400M
7	Agro-climatic Zone 5	Zone D > 2400 M
8	Climate	Semi-moist
9	Soil Type	Alluvial Sandy Loam to Brown Forest soil

3. Land Utilization (Ha)

Sr. No.	Particulars	Area (in Ha)
1	Total Geographical Area	746734
2	Forest Land	540150
3	Area not available for cultivation	11550

4	Barren and Unculturable land	21231
5	Permanent Pasture and Grazing Land	45137
6	Land under Miscellaneous Tree Crops	41751
7	Cultivable Wasteland	38558
8	Current Fallow	7502
9	Other Fallow	8215

4. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	66688	90	28802	72
2	>1 to <=2 ha	6061	8	8217	21
3	>2 to <=4 ha	897	1	2342	6
4	>4 to <=10 ha	97	0	481	1
5	>10 ha	1	0	18	0
6	Total	73744	99	39860	100

5. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	137.33
2	Of the above, Small/ Marginal Farmers	50.14
3	Agricultural Labourers	5.40
4	Workers engaged in Household Industries	6.00
5	Other workers	67.67

6. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	483.44	239.31	244.13	391.92	91.52
2	Scheduled Caste	120.38	60.11	60.27	109.54	10.84
3	Scheduled Tribe	19.54	9.56	9.98	15.92	3.62
4	Literate	345.55	189.62	155.93	273.01	72.54

7. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	114.73
2	Rural Households	96.97
3	BPL Households	44.13

8. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1536
2	Villages having Agriculture Power Supply	NA
3	Villages having Post Offices	315
4	Villages having Banking Facilities	74
5	Villages having Primary Schools	965
6	Villages having Primary Health Centres	56
7	Villages having Potable Water Supply	1536
8	Villages connected with Paved Approach Roads	1348

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Diary 2023
1.a Additional Information	NA
2. Soil & Climate	NA
3. Land Utilisation [Ha]	District Statistical Diary 2023
4. Distribution of Land Holding	District Statistical Diary 2023
5. Workers Profile [In '000]	District Statistical Diary 2023
6. Demographic Profile [In '000]	District Statistical Diary 2023
7. Households [In '000]	District Statistical Diary 2023
8. Village-Level Infrastructure [Nos.]	District Statistical Diary 2023

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

1. Infrastructure Relating to Health & Sanitation [Nos.]

Sr. No.	Particulars	Nos.
1	Anganwadis	1111
2	Primary Health Centres	20
3	Primary Health Sub-Centres	5
4	Dispensaries	55
5	Hospitals	2
6	Hospital Beds	844

2. Infrastructure & Support Services for Agriculture [Nos.]

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	64
2	Registered FPOs	18
3	Agro Service Centres	0
4	Soil Testing Centres	1
5	Approved nurseries	8
6	Pumpsets Energised	15
7	Krishi Vigyan Kendras	1

3. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	48357.00
2	Irrigation Potential Created	NA
3	Net Irrigated Area (Total area irrigated at least once)	3331.00
4	Area irrigated by Canals/ Channels	0.00
5	Area irrigated by Wells	0.00
6	Area irrigated by Tanks	0.00
7	Area irrigated by Other Sources	3331.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	5990.00

4. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1732

5. Animal Population as per Census ['000 Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	33514	2187	31327
2	Cattle - Indigenous	72967	26775	46192
3	Buffaloes	26163	327	24836
4	Sheep - Cross bred	7335	927	6408
5	Sheep - Indigenous	37198	7247	29951
6	Goat	226060	51625	174435
7	Pig - Cross bred	63	28	35
8	Pig - Indigenous	98	30	68
9	Horse/Donkey/Camel	3438	NA	NA
10	Rabbit	1344	NA	NA
11	Poultry - Improved	58814	24317	34497
12	Poultry - Indigenous	12703	3456	9247

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	36
2	Veterinary Dispensaries	62
3	Disease Diagnostic Centres	0
4	Artificial Insemination Centers	52
5	Animal Breeding Farms	2
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	325
9	Milk Collection Centres	NA
10	Fishermen Societies	6
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	0
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	2

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	33.70	MT	1	gm/day
2	Egg	69.75	Lakh Nos.	14	nos/p. a.
3	Milk	142030.00	MT	805	gm/day
4	Meat	644.10	MT	4	gm/day
5	Wool	77.96	MT	-	-

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating to Health & Sanitation [Nos.]	Statistical Diary 2023 Pithoragarh
12. Infrastructure & Support Services For Agriculture [Nos.]	Statistical Diary 2023 Pithoragarh
13. Irrigation Coverage ['000 Ha]	District at a glance 2022-23
14. Infrastructure For Storage, Transport & Marketing	Statistical Diary 2023 Pithoragarh
15. Animal Population as per Census [Nos.]	Statistical Diary 2023 Pithoragarh
16. Infrastructure for Development of Allied Activities [Nos.]	Statistical Diary 2023 Pithoragarh
17. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Uttarakhand Basic AH Statistics 2023

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	Share of agri to district GDP	21.17	21.82	21.16
2	Land Holdings - SF (%)	8.00	8.00	8.00
3	Land Holdings - MF (%)	90.43	90.43	90.43
4	Rainfall - Actual (mm)	2124	1802	1496
5	Cropping Pattern	Mixed	Mixed	Mixed

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	13071.95	14872.93	17820.80

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	18.00	23.68	1315.56	16.47	22.15	1344.87	17.03	23.33	1369.94
2	Wheat	16.78	31.72	1890.35	16.80	28.41	1691.07	16.25	29.09	1790.15
3	Barley	3.74	4.37	1168.45	3.36	5.48	1630.95	2.92	4.80	1643.84
4	Maize	3.25	6.20	1907.69	2.69	4.25	1579.93	2.62	3.93	1500.00
5	Finger Millet	6.73	12.19	1811.29	6.78	10.86	1601.77	5.30	9.07	1711.32
6	Lentil	4.00	4.87	1217.50	3.40	2.50	735.29	3.20	3.01	940.62
7	Black Soybean	2.10	2.57	1223.81	2.25	2.48	1102.22	2.46	2.86	1162.60

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.65	0.61	0.59
2	Net sown area (lakh ha)	0.37	0.35	0.33
3	Cropping intensity (%)	175.68	174.29	178.79

Table 5: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	32763	43634	42565
2	GLC through KCC (Rs. lakh)	5843.53	16144.94	21283.14

Table 6: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	62462	61414	64141

Table 7: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	1
2	Soil Health Cards Issued (No.)	1553	4274	3442

Table 8: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	7628	12581	5265

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	District Statistical Diary 2023
Table 2: GLC under Agriculture	DLRC 2022 2023 2024
Table 3: Major Crops, Area, Production, Productivity	District Statistical Diary 2023
Table 4: Irrigated Area, Cropping Intensity	District Statistical Diary 2023
Table 5: KCC Coverage	DLRC 2022 2023 2024
Table 6: PM Kisan & Other DBTs	Agriculture Department Pithoragarh
Table 7: Soil testing facilities	Agriculture Department Pithoragarh
Table 8: Crop Insurance	Agriculture Department Pithoragarh

Farm Mechanization

Table 1: Mechanization in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	1	0	0
2	Power Tillers	336	428	66
3	Threshers/Cutters	7	0	1

Table 2: Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	0	0	0
2	Other minor repair & service centers (No.)	7	8	9

Sources

Table Name	Source(s) and reference year of data
Table 1: Mechanization in District	Agriculture Department, Pithoragarh
Table 2: Service Centers	Agriculture Department, Pithoragarh

Plantation and Horticulture

Table 1: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Turmeric	Turmeric	Turmeric
2	Area cultivated (Ha)	168	176	164

Table 2: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)	NA	NA	14
2	Production - kg	NA	NA	6460

Sources

Table Name	Source(s) and reference year of data
Table 1: Crop Identified for One District-One Product	District Statistical Diary 2023
Table 2: Sericulture	District Statistical Diary 2023

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	95814	95814	95814
2	Of the above, male (No.)	NA	NA	NA
3	Of the above, female (No.)	NA	NA	NA
4	Broiler Farms (No.)	35	80	150
5	Hatcheries (No.)	1	1	1
6	Popular breeds	Chebro	Chebro	Chebro

Sources

Table Name	Source(s) and reference year of data
Table 1: Poultry	Animal Husbandry Department Pithoragarh

Animal Husbandry - SGP

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Marino cross
2	Popular goat breed(s)	Sirohi, Pantja, Barbari
3	Popular pig breed(s)	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: Popular Breed(s)	Animal Husbandry Department Pithoragarh

Fisheries

Table 1: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	183	166	138

Sources

Table Name	Source(s) and reference year of data
Table 2: Inland Fisheries Facilities	District Statistical Diary 2023
Table 3: Marine Fisheries (No.)	Fisheries Department, Pithoragarh
Table 4: Brackish Water Fisheries	Fisheries Department, Pithoragarh
Table 5: Fisheries Infrastructure Development Fund (FIDF)	Fisheries Department, Pithoragarh

Agri. Infrastructure

Table 1: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Storage Godowns (No.)	52	52	52
2	Storage Godowns (Capacity - '000 MT)	2.28	2.28	2.28
3	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	10	10	10

Sources

Table Name	Source(s) and reference year of data
Table 1: Agri Storage Infrastructure	District Statistical Diary 2023

Land Development, Soil Conservation & Watershed Development

Table 1: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Wadi Projects (No.)	1	1	0
2	Wadi Projects - Area of plantation ('000 ha)	0.059	0.059	0

Sources

Table Name	Source(s) and reference year of data
Table 1: NABARD's interventions	NABARD

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MUDRA Loans (Rs. lakh)	7102.17	11378.71	10442.44

Table 2: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	74	74	74

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office Pithoragarh
Table 2: Other Ancilliary Services	Cooperative Department

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	17842.88	18672.55	25507.21
2	Udyog Aadhar Registrations (No.)	3332	3596	3731

Table 2: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	2880	2940	3026

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DLRC Pithoragarh
Table 2: Traditional activities	District Statistical Diary 2023

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	114.07	1732.00	3563.00

Table 2: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	8	8	8
2	No. of SHGs formed	335	1713	792
3	No. of SHGs credit linked (including repeat	757	804	2293

	finance)			
4	Bank loan disbursed (Rs. lakh)	503.86	752.23	2447.13
5	Average loan per SHG (Rs. lakh)	0.66	0.93	1.07
6	Percentage of women SHGs %	100.00	100.00	100.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DLRC Pithoragarh
Table 2: Status of SHGs	SRLM

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	299	329	331
2	Weavers (No.)	5	5	5
3	Industrial Societies (No.)	10	10	10
4	Total (No)	314	344	346

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	74	74	74

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	District Statistical Diary 2023
Table 2: Details of credit cooperative societies	District Statistical Diary 2023

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated		Per Branch Outreach	
		Total	Rural	Semi-urban	SHGs/JLGs	BCs/BFs	Villages	Households
Commercial Banks	10	54	32	22	1756	57	28	2125
Regional Rural Bank	1	31	25	6	1341	135	49	3700
District Central Coop. Bank	1	21	18	3	1158	0	73	5463
Primary Agri. Coop. Society	74	74	67	7	0	0	21	1550
Others	8	9	1	8	368	14	171	12748

2. Deposits Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	323833.30	337396.28	382965.16	13.50	62.00
Regional Rural Bank	77418.35	81575.61	88618.17	8.60	14.35
Cooperative Banks	67461.26	68484.72	74119.30	8.20	12.00
Others	48038.53	51313.47	71938.64	40.20	11.65
All Agencies	516751.44	538770.08	617641.27	14.60	100.00

3. Loans & Advances Outstanding

Agency	Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	85881.46	96218.77	101423.98	5.40	50.12
Regional Rural Bank	32761.47	35818.85	41009.92	14.50	20.27
Cooperative Banks	44171.26	48803.82	50424.64	3.30	24.92
Others	6835.96	8859.75	9503.60	7.30	4.70
All Agencies	169650.15	189701.19	202362.14	6.70	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	26.50	28.50	26.50
Regional Rural Bank	42.30	43.90	46.30
Cooperative Banks	65.50	71.30	68.00
Others	14.20	17.30	13.20
All Agencies	32.80	35.20	32.80

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	46017	118062	35710	12580
Regional Rural Bank	39567	55069	22669	17145
Cooperative Banks	7099	7231	2093	44
Others	1191	1968	382	575
All Agencies	93874	182330	60854	30344

6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agri. Sector		Loans to Weaker Sections		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	18159.31	17.90	4415.03	4.40	5542.67	5.50	4355.29	4.30
Regional Rural Bank	14750.42	36.00	3608.96	8.80	7311.55	17.80	4089.95	10.00
Cooperative Banks	13129.47	26.00	13129.47	26.00	12174.99	24.10	1018.84	2.00
Others	3020.91	31.80	321.13	3.40	333.60	3.50	1231.57	13.00
All Agencies	49060.11	24.20	21474.59	10.60	25362.81	12.50	10695.65	5.30

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 [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	24762.22	12846.41	51.90	27769.71	14733.15	53.10	32519.30	18159.31	55.80	53.60
Regional Rural Bank	13773.82	10539.02	76.50	14743.36	11510.38	78.10	18357.23	14750.42	80.40	78.30
Cooperative Banks	12789.92	10790.64	84.40	13373.00	10947.43	81.90	16092.04	13129.47	81.60	82.60
Others	3578.41	1587.90	44.40	4595.65	1741.21	37.90	4895.35	3020.91	61.70	48.00
All Agencies	54904.37	35763.97	65.10	60481.72	38932.17	64.40	71863.92	49060.11	68.30	65.90

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 [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	24046.15	13071.95	54.4	27098.02	14872.93	54.9	28495.05	17820.80	62.5	57.3
Term Loan (Agri.)	6246.14	2060.73	33.0	6459.66	2912.68	45.1	7218.36	3653.79	50.6	42.9
Total Agri. Credit	30292.29	15132.68	50.0	33557.68	17785.61	53.0	35713.41	21474.59	60.1	54.4
MSME	11617.84	17842.88	153.6	13929.80	18672.55	134.0	22719.85	25507.21	112.3	133.3
Other Priority Sectors*	12994.24	2788.41	21.5	12994.24	2474.01	19.0	13430.66	2078.31	15.5	18.7
Total Priority Sector	54904.37	35763.97	65.1	60481.72	38932.17	64.4	71863.92	49060.11	68.3	65.9

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

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	31759.70	3916.26	12.3	26550.05	2205.24	8.3	30288.22	2519.83	8.3	9.6
Regional Rural Bank	24393.22	1461.57	6.0	24949.94	1547.76	6.2	27754.69	1212.69	4.4	5.5
Cooperative Banks	16487.27	95.81	0.6	17318.19	926.22	5.3	17138.44	1074.47	6.3	4.1
Others	3133.15	293.55	9.4	3635.95	106.44	2.9	3661.30	172.12	4.7	5.7
All Agencies	75773.34	5767.19	7.61	72454.13	4785.66	6.61	78842.65	4979.11	6.32	6.85



Source(s)	
1	DLRC/LDM Office
2	SLBC India portal

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 NDDDB 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 Reforms

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.

a) 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.

b) 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.

c) 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.

d) 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.

e) 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.

f) 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.

g) 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).

h) 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.

i) 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.

j) 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 of 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 crore 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 organising 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. 52000 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

1. Status of the Sector in the District

The areas of Pithoragarh district with high peaks to deep valleys, provide diversity to agriculture. Agriculture is the main occupation here and a variety of crops are grown, including wheat, paddy, oilseeds, pulses, spices, potatoes and fodder. The net sown area in the district is 32,640 ha and the gross sown area is 57,507 ha. The cropping intensity is 176 percent and net irrigated area is only 10.20 percent of net sown area. Farmers in the district are facing uncertain rains, snowfall and the wrath of wild animals in agriculture. Farmers of all areas of the district are affected due to the damage caused by monkeys and wild boars. The fields in the district are terraced, in which fertile soil is decreasing every year due to excessive rainfall, to prevent which soil conservation works need to be done. Agricultural holdings are scattered in the district and 98 percent of the land holdings are less than 2 ha. The average production of crops is also quite low. Scattered holdings in mountainous areas are a major reason for migration. There is a need for the Uttarakhand government to motivate the farmers of the hill areas for farming and to take steps towards chakbandi of small and scattered holdings in the hilly areas. There is also a need to encourage cooperative and contract farming in the state. The state government is also making efforts to promote cluster-based agriculture.

2. Infrastructure and linkage support available, planned and gaps

- Lack of availability of high productivity seeds and natural fertilizers and non-availability, distribution and consumption of pesticides on time are affecting agricultural productivity. The state government needs to address these issues for increasing the productivity.
- Crop Insurance (PMFBY) and Weather Based Crop Insurance (WBCIS) schemes are also being run for loanee and non-loanee farmers in the district. In 2023-24, a total of 9504 farmers in Kharif and 2591 farmers in Rabi have been covered under these schemes.
- The Agriculture Department has a district level soil testing laboratory in which the main nutrients are tested. There is no arrangement at the district level to check the micronutrients in the soil and at present samples are sent to Champawat.
- Short-term production loans are being provided by 74 PACS, 21 branches of District Cooperative Bank, 31 branches of Uttarakhand Gramin Bank and 54 branches of Commercial Banks in the district. BCs are being appointed by banks under financial inclusion, but there is a need to make other meaningful efforts along with policy initiatives to solve the problem of network faced by BCs to work in difficult geographical conditions.
- Green fencing should be done around the fields by the Uttarakhand government for protection from wild animals in all the government parks.
- KVK is located at Bin block which extends extension and advisory services to the farmers of the district.

2.1.2 Water Resources

1. Status of the Sector in the District

Water is one of the most important elements in the Agriculture Production System. Water not only supports plant life but also enhances the optimum utilization and efficiency of other elements such as seeds and fertilizers suitable in agriculture. All types of irrigation projects (including surface and ground water) covering 2000 hectares of cultivable land are defined as the Minor Irrigation Plan. Water resources can be used efficiently by other irrigation methods such as drip irrigation, Sprinkler irrigation and water saving methods such as construction of drains in the edge of the field, underground pipelines and Rainwater Conservancy Tanks. By assessment of credit disbursement in this sector over the last three years it has been found that the status of credit disbursement by banks under water resources has been negligible. Due to lack of orientation of bank employees and not sending a single loan application to the banks by the Agriculture and Horticulture Department of the district, the banks of the district have not disbursed loans in this area. Irrigation in the district is mainly rainfed with around 10 percent of the NSA being irrigated through minor irrigation schemes only. There has been no assessment of Ground Water by the CGWB and irrigation is restricted through surface water only.

2. Infrastructure and linkage support available, planned and gaps

- In the district, the net irrigated area is 3331 hectares and gross irrigated area is 5990 hectares. Irrigation facility in the district comprises 532.04 km length of canal, 7 tubewells, 191 Hydrams (Hydraulic Ram Pumps), 3544 Hauz and 2272 km length of Gul.
- Irrigation is done in the district through small irrigation schemes (CCA less than 2000 hectares). It is not possible to build medium (2000-10000 hectare CCA) and large (more than 10000 hectare CCA) irrigation schemes, such as big canals, dams etc. in the district. It is also becoming difficult to maintain the small canals which are constructed at various places in the district. The reason for this is that due to the steep slope and uneven geological structure, landslides and debris come due to which these gullies break, but due to lack of adequate amount of money for repair, it is not possible to repair them continuously.
- Under the Horticulture Technical Mission, the Horticulture Department provides grant assistance to farmers for installing drip and sprinkler irrigation systems.

2.1.3 Farm Mechanization

1. Status of the Sector in the District

About 90 percent of agricultural holdings in the district are less than 1 hectare. 8 percent of agricultural holdings are between 1 to 2 hectares. About 98 percent of the farmers fall in the small and marginal category. Ploughing machine, power tiller, power weeder, hand sprayer, thresher, ploughing plough, pump set, etc. are made available to the farmers by the Agriculture Department. The Agriculture Department is providing agricultural equipment to the farmers/farmer organizations at 80 percent subsidy under the Sub Mission on Agriculture Mechanization. Banks can provide the remaining 20 percent amount through loan in collaboration with the Department of Agriculture. Farm power in the district

is very low. As per WAPCOS study report, the farm power in the district was 1.21 KW/ha in 2016-17. No financing has been reported in the sector in the last three years.

2. Infrastructure and linkage support available, planned and gaps

- There are no agriculture service centers in the district.
- Suitable mechanics of power tillers and high tech equipment are not available in the district.
- Under the "Sub Mission on Agricultural Mechanization" of the "National Mission on Agriculture Extension and Technology (NMAET)", the villages where farmer collectives have been formed, can be selected and subsidy can be provided for agricultural machinery. Other farmers of the village can avail this facility and also the farmers of other nearby villages can use on custom hiring basis.
- Banks should also participate under the Agriculture Mechanization demonstration and distribution scheme being implemented by the Agriculture and Horticulture Department of the state and provide loans to the farmers easily for the purchase of these machines.
- One NABARD promoted FPO is also providing Farm machinery related services.

2.1.4 Plantation & Horticulture, including Sericulture

1. Status of the Sector in the District

The area under fruits, vegetables and potato is 5889 ha, 3135 ha and 1096 ha respectively and production is 15991 MT, 27121 MT and 8954 MT respectively (2022-23). Horticulture is a good option for effective land use in the district and the topography and climate of the district is very suitable for all types of horticultural crops. There is good potential for silk farming in the hot valley of Muwani in the district. In the last few years in the Kwiti area of the district, except for planting litchi plants in the cluster, no other horticultural crop has been developed as a cluster. The State Govt. has launched Apple Mission and Kiwi Mission. To make these missions successful, there is need to implement these missions in cluster model. Apart from this, the state government is also emphasizing on increasing mushroom production.

2. Infrastructure and linkage support available, planned and gaps

- The present government farms/nurseries in the district are incapable of providing seedlings of horticultural crops and all the nurseries are not functioning at their full capacity.
- Work can also be done to provide planting material of fruit plants under "Sub Mission on Seed and Planting Material" of "National Mission on Agriculture Extension and Technology (NMAET)".
- In Pithoragarh district, silk is being produced by the farmers in Muvani area, in the survey of year 2011 in the district, there is a possibility of production of coral silk due to the natural availability of Kaul plants.
- There is a need to promote processing or value addition units of horticultural crops in the district.

2.1.5 Forestry & Waste Land Development

1. Status of the Sector in the District

The district has 5,40,150 hectares of forest land which is 72.33 percent of the total geographical area of the district while the net sown area is only 32,640 hectares. A large population of Darma, Vyas and other remote valleys of the district is also dependent on forests for their livelihood. For the rural people, the forest is a means for their firewood, fodder, medicines and timber.

2. Infrastructure and linkage support available, planned and gaps

Bamboo and ringal based handicraft training can be provided by various agencies in the district, which will also provide employment to the people. Uttarakhand Ringal products also have GI tag.

Growing of mixed forest / plantation with multipurpose broadleaves trees and shrubs should be encouraged on degraded and wasteland. Uttarakhand Forest Corporation can promote eco-tourism in PPP mode which would also open new vistas of financing for the banks under this sector. State Agriculture University (SAU) need to develop agro climate specific agro forestry models with forest & horticulture trees in combination with field crops.

2.1.6 Animal Husbandry – Dairy

1. Status of the Sector in the District

In the animal husbandry sector, Dairy is an important activity in the district and provides employment and sources of income to most of the Small Farmers and Rural Women. According to the Animal Census 2019, there are 54,452 hybrid cattle and 1,08,417 indigenous breed cattle in the district. Animal husbandry has emerged as an important business activity for employment in rural areas in the district. Commercialization of dairy development is still in its initial stages in the district. To promote this, banks are required to provide loans on easy terms to the cattle farmers in the area for this activity.

2. Infrastructure and linkage support available, planned and gaps

- There are 32 veterinary hospitals, 52 artificial insemination centers and 62 animal service centers in the district which are providing facilities to the animal farmers.
- A milk processing plant of 6000 liter capacity has been installed in the Bin development block of the district, in which about 5000 liters of milk is being processed and sold daily. Apart from this, about 70,000 liters of milk is sold daily in the district and supplied to homes, out of which about 5,000 liters of milk is coming from outside the district.
- Milk production in the district is much less than the demand. Milk is being supplied to the camps of Army, ITBP, SSB in the district and in the coming time, it is envisaged that the demand for milk will increase as the number of army and paramilitary increases and the population of the district increases.
- Development program of cow and buffalo breed is being run by the department in the district. For Sex sorted semen AI, subsidy of Rs. 500 is provided by state

government and subsidy of Rs. 150 is being provided by department from district plan. Additionally, subsidy of Rs. 250 is provided by central government for Dharchula and Gangolihat tehsil. Moreover, 80 percent subsidy on premium of animal insurance to OBC/SC/ST category and 60 percent to others is given.

2.1.7 Animal Husbandry – Poultry

1. Status of the Sector in the District

The demand and consumption of poultry products is high in the district and at present, poultry products are being supplied from Nainital and Udham Singh Nagar districts. According to animal census 2019, there were 95,814 chickens in the district. Backyard poultry farming is being done by some farmers in the district and the Animal Husbandry department is also providing financial assistance to the farmers in this. But there is a huge difference between total production and demand.

2. Infrastructure and linkage support available, planned and gaps

- There are 32 veterinary hospitals and 62 animal service centers in the district which are providing facilities to poultry farmers.
- A Broiler hatchery is located in the district, which has a capacity of 10,000 per batch.
- Poultry farming is also a suitable activity for the mountainous climate. Farmers have to make special efforts to keep chickens alive in the harsh climate of the district.
- Insurance companies hesitate to insure chickens. But despite all these difficulties, poultry farming is emerging as a new business in the district and rural youth are showing interest in it and are setting up their own poultry farms of 500-2000 birds.
- It is proposed to establish veterinary college in Gangolihat and animal breeding area in Nabiyal village of the district.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

1. Status of the Sector in the District

Sheep and Goat rearing has been an important part of the hill economy. Sheep rearing is mainly done in Munsyari and Dharchula blocks, from where sheep farmers migrate to the plains/low lying areas in winters and return to their residence in the mountains in summers. This cycle continues even today. Sheep and goat rearing in the district is mainly done to meet the needs of wool and meat. Angora rabbit is reared in the Munsyari development block of the district and woolen products are made and sold by the weavers there, but due to inbreeding, lack of government schemes and low trend of new people coming forward, this business is gradually decreasing. Sheep farming has been an important source of livelihood in Pithoragarh for centuries. According to the animal census 2019, there are 44,533 sheep and 2,26,060 goats in the district. Sheep/goat/rabbit rearing is a subsidiary activity of the agriculture sector, which is adopted by the farmers for additional income.

2. Infrastructure and linkage support available, planned and gaps

- 90 percent of the sheep in the district are of indigenous breed. The main breeds of sheep

in this region are Rampur Busheri, Gaddi, Spanish Merino, Rambulate etc.

- There are 2 sheep breeding farms in the district, which are located in Munsyari and Dharchula development blocks. There are 18 sheep and wool extension centres and all are functional. There are 32 veterinary hospitals and 62 animal service centers in the district which are providing treatment for sheep and goat.
- Two thousand families of Pithoragarh district currently have about 45,000 sheep, from which they get 1,000 quintals of wool annually. The price of wool in the market is upto Rs.110.00 per kg.
- The demand for meat of these animals also remains constant in the district. The goat breed in the district is indigenous which can be increased in number by crossbreeding. This will help in fulfilling the demand for goat meat in the market and the economy of the district can gain momentum.
- Under RIDF, proposal has been sanctioned for strengthening of sheep farm in Pangu and the State Govt. is trying to cross local breed with marino for breed improvement.

2.1.9 Fisheries

1. Status of the Sector in the District

Fisheries sector is an important allied activity of agriculture. Fresh water fisheries and fishing is an economic activity in the district. There is a possibility of fisheries in the district mainly in cold water and flowing water. Although there are natural lakes and ponds in the district, fisheries are not being done in the organized sector. The total fish production in the district is about 337 quintals, whose estimated total value is about Rs. 11.96 lakh.

2. Infrastructure and linkage support available, planned and gaps

- Ramganga, Kali and Gori are the main rivers in the district. Local demand for fish exceeds production.
- Directorate of Coldwater Fisheries Research, Bhimtal has established six fish ponds and seed production centers under the Tribal Sub Plan. Fish seeds will be made available to fish farmers from these centres. The Fisheries Department is also promoting trout fishing in Kanalichhina, Dharchula and Munsyari blocks of the district.
- FPO of fish farmers is being formed by NABARD in Dungri area of Kanalichhina block.
- Up to 50 percent subsidy is also available for fish farming in fish based integrated farming system suggested under NMSA.
- Under the National Mission for Protein Supplement (NMPS-Fisheries), 50 percent subsidy is being provided on construction of fish pond and fish farming.
- Under the Tribal Sub Plan, government grants and training are provided to the beneficiaries as per rules.

2.1.10 Farm Credit – Others

1. Status of the Sector in the District

Ploughing-Draught animals are the backbone of mountain agriculture, they are used in all types of agricultural work. The land holdings are small and terraced fields are cultivated. For this reason, agricultural land is ploughed with bulls. Local breed and hybrid bulls are

used for agricultural work. Local breeds are available in the district itself, but crossbreed or high breed bulls can be purchased from the plains of the state, Haryana and western UP.

2. Infrastructure and linkage support available, planned and gaps

In hilly areas, Mules are the only means of transporting goods, building materials and agricultural produce from the main road to their homes and farms, besides they are also used to carry passengers to distant areas. Travellers going on adventure tourism also use mules to transport their luggage. According to Animal Census 2019, there are 32,294 native and 3,760 mixed breed bulls and 3,438 horses, donkeys and mules in the district.

2.1.11 Sustainable Agricultural Practices

1. Status of the Sector in the District

At present, farmers mainly focus only on crop production in which there is uncertainty in their income and their employment. In this context, the integration of various activities related to agriculture will not only increase the income of the farmers but will also create new employment opportunities in their families. Sustainable agriculture practices provide a much-needed alternative to fertilizer and chemical intensive agriculture, whose long-term effects include topsoil erosion, groundwater depletion, and biodiversity reduction. Under sustainable agricultural practices, farmers can adopt methods of agroforestry, integrated farming system, crop rotation, organic farming, mulching, natural farming, intercropping, etc.

2. Infrastructure and linkage support available, planned and gaps

- The Integrated Livelihood Support Project (ILSP) in collaboration with various departments had prepared and displayed some models of integrated farming system so that awareness could be created among the farmers.
- Indian Farming Systems Research Institute (IIFSR), Modipuram and other ICAR institutes have developed 51 integrated farming systems for Marginal and Small landholders of 25 States/UTs in India. Information regarding state specific IFS model can be obtained from the link given below http://www.iifsr.res.in/sites/default/files/prog_files/Bulletin_IFS_July_2020.pdf
- IFS models were also developed for location-specific areas by State Agricultural Universities.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

1. Status of the Sector in the District

There is no possibility of setting up large capacity rural warehouses/ cold storage in the district. The main reason for this is difficult geographical conditions, limited land, non-availability of fruits throughout the year and transportation problems. In previous years, ground-level credit flow to this sector has been zero. The production of food grains in the district is less than required, so there is no surplus for marketing. During the rain and snowfall in the district, there are problems of transportation for continuous availability of

food grains in remote areas and online marketing of agricultural markets through E-NAM, with online agricultural trade through e-RAKAM, the potential of this sector has been assessed by estimating the storage needs of agricultural products.

2. Infrastructure and linkage support available, planned and gaps.

There are 27 food storage stores in the district with a total capacity of 10,401 MT. In addition, there are 64 seed warehouses/fertilizer depots and 52 rural godowns with a capacity of 2,670 and 2,280 MT respectively.

2.2.2 Land Development, Soil Conservation and Watershed Development

1. Status of the Sector in the District

The net sown area (32,640 ha) in the district is limited to only 4.4 percent of the total reported area (7,46,734 ha). The main problems faced in land development in the district are the same as in other hilly areas, that is, the landholdings are very small and scattered. The main objective of Land Development Activities is to promote various factors of agricultural production, seeds, fertilizers, irrigation, proper use of agricultural machinery and use of new scientific agricultural techniques. Bio-measures include vegetative fences, cropping in strips, ploughing, mulching, etc., which can be done by the farmer at minimum cost. The mechanical measures involve higher costs which can be made available to farmers through loans by banks.

2. Infrastructure and linkage support available, planned and gaps

- The Agriculture Department has collected one soil sample per 10 hectares in the grid on non-irrigated agricultural land and one soil sample per 2.5 hectares in the grid on irrigated land. Therefore, soil health cards (SHC) are being provided to all farmers on the basis of a total of 3,851 soil samples in the district.
- Watershed development works are being carried out under Integrated Watershed Management Programme. A total of 7,08,486 hectares are under a total of 129 micro watersheds in the district of which work has been done in 1,37,361.36 ha of 87 micro catchments. The remaining 42 are to be executed by the year 2026-27.
- In Integrated Watershed Development Program – I, II, III, Special Watershed Programme/Gramya-I, work has been done in 44 Gram Panchayats through a total of 9 micro watersheds in Gangolihat development block. In Gramya-II, watershed development works are to be carried out in Munsiyari, Didihat and Berinag development blocks of the district. At present, watershed development works are being carried out in 63 gram panchayats in the second phase of the decentralized watershed development project. (Source Uttarakhand State, Preliminary Report Integrated Watershed Management Programme, Directorate of Watershed Management, Dehradun).

2.2.3 Agri. Infrastructure – Others

1. Status of the Sector in the District

The main crops in the district are paddy, wheat, soybean, mustard, mandua, peas, franc bean, radish, okra, fenugreek, spinach, potato, ginger, turmeric etc. But the main problem of the farmer in sowing these crops is the low availability of improved seeds of these crops and their non-availability on time. The Agriculture and Horticulture Department provides

improved seeds of crops to the farmers every year, but its quantity is not even 10 percent of the total seed requirement of the district. The present situation of seed availability in the district is not good and the estimated seed replacement rate on the basis of seed distribution data of various crops to farmers by the departments every year is very low. Seeds, which are a very important component for crop production, are not available in sufficient quantity to the farmers due to which the average production of main crops in the district is also very low.

2. Infrastructure and linkage support available, planned and gaps

- There is lack of improved seeds production, despite the fact that the environment of the district is suitable for the production of seeds of many crops, mainly vegetables.
- In the year 2014-15, NABARD has formed a producer organization (Pithoragarh Seed Producer Self Reliant Cooperative) in the area with the help of the PRODUCE Fund provided by the Government of India by organizing the farmers to provide timely improved seeds to spice and vegetable producers in the district. Currently, the FPO is involved in Farm machinery business along with the seed business.
- At present, mainly potato seeds are produced in the district, which is only about 1500 quintals per year. This seed production is done by Balati and Tigsen Potato Farm and Potato Federation of the Horticulture Department, but this seed is not sufficient for all the potato farmers of the district.
- Under MIDH-NMNEH and "National Mission for Sustainable Agriculture (NMSA)", there is a provision of 50 percent grant for setting up Vermi Compost units.
- Some farmers of the district have been given training in seed production by NABARD and KVK, Gaina and these farmers are currently purchasing breeder/ foundation seeds from research institutions and making seeds of crops like onion, garlic, ginger, turmeric etc. They are selling it to research institutions only.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

1. Status of the Sector in the District

The quality of the products can be increased by preservation and processing of fruits and vegetables, processing of medicines and aromatic plants in the district so that farmers can get more benefits. The Government of India has declared the agro processing area as a thrust area. To develop the agro-processing sector, the Government of India has increased the limit of Foreign Direct Investment (FDI) in it to 100 percent under its Make in India campaign. The Reserve Bank of India has included this sector in the priority sector with the aim of making bank loans easily available. Reserve Bank of India has also kept Rs. 100 crore per capita loan in the agro processing sector in the category of priority sector loans. Turmeric is the product identified under ODOP and 24 units have been financed under PMFME scheme in the district.

2. Infrastructure and linkage support available, planned and gaps

- There is a community fruit and processing center in the district, which along with providing training to the people, also provides for processing facility of their

produce.

- Women of self-help groups are provided training on fruit processing by NGOs in the district.
- Training for processing of fruits and spices has been done by NABARD in collaboration with NGOs at many places. In the last few years, federations have been formed by the women of SRLM supported self-help groups in the district and processing of fruits, flowers (Buransh) and spices has been started.
- Under the MIDH-HMHEH scheme, subsidy up to 50 percent per unit up to Rs. 800.00 lakh is available for food processing and value addition management.

2.3.2 Agri Ancillary Activities – Others

1. Status of the Sector in the District

At present, there is no micro-finance institution working in the district. Most of the Farmer Producer Organizations formed by NABARD or other institutions are still doing the collectivization work on a small scale. Also, no Kisan Seva Society (FSS) is functioning in the district.

2. Infrastructure and linkage support available, planned and gaps

All the 74 Primary Agricultural Cooperative Societies (PACS) in the district function in a three-tier structure as members of the District Cooperative Bank. These societies seek sanction of loan limit from District Cooperative Bank every year for providing agriculture and priority sector loans to their members. NABARD is implementing a special refinance scheme for conversion of PACS into Multi-Service Centre (MSC).

Chapter 3

Credit potential for MSMEs

➤ Credit potential for MSMEs

1. Status of the Sector in the District

Pithoragarh district being in border and remote area, the level of industrialization/urbanization is very low. Rural non-agricultural sector in the district can be developed by setting up small and cottage units along with tourism-based service sector. The major activities here are flour-mill, goldsmithing, shawl cloth making, readymade garments, welding, tin boxes, furniture, electronic repair, tailoring, hosiery, leather work, bee keeping, Incense sticks making, woolen cloth, Dann making, wooden toys, paddy mill and oil crushing. Under the service area in the district include, Hotels, Roadside Dhabas, Cyber Cafes, Milk Parlors, means of transport (Jeep/Car) Motor Garages, Tyres retreading, Small Shops, tourist Guides, Accommodation, Education, Tent Houses, etc. There is one District Industrial Estate in Bin block of Pithoragarh district.

The Government of India has implemented the new definition of Micro, Small and Medium Enterprises (MSME) from 01 July 2020 under which-

- A micro enterprise is one in which the investment in plant and machinery or equipment does not exceed Rs. 1.00 crores and its Annual turnover does not exceed Rs. 5.00 crores.
- A small enterprise is one in which the investment in plant and machinery or equipment does not exceed Rs. 10.00 crores and its Annual turnover does not exceed Rs. 50.00 crores.
- A medium enterprise is one in which the investment in plant and machinery or equipment does not exceed Rs. 50 crores and its Annual turnover does not exceed Rs. 250.00 crores.

2. Infrastructure and linkage support available, planned and gaps

- A total of 3424 people are associated with the handloom sector in the district, who are engaged in carpet making, 374 people in Ringal craft, 256 are in black smithery and 126 are handicraftsmen associated with copper and wood business.
- There are about 3094 Micro, Small and Medium Enterprises units working in Pithoragarh, providing employment to 8497 people.
- There is maximum potential for development of tourism industry (eco-tourism and adventure tourism) in the district. Trekking and adventure tourism can be done on high peaks in the district. Natural lakes, lush green meadows, forested mountain ranges, dense forests, etc. provide very beautiful views to the tourists.
- The tourism footfall in Vyas valley (Adi Kailash & Om Parvat) and Darma valley (Panchachuli base camp) in summers of 2024 has shown promising scope of hotels, home stays, restaurants and other services in the area.
- Many people of the district are skilled in making wool and dann (carpet). In Munsiyari and Dharchula areas of the district, people are able to make good quality pashmina and angora shawls, but due to lack of proper marketing, these arts are dying.
- A special Integrated Industrial Incentive Policy is being run by the Uttarakhand government

to encourage hilly areas. The district is placed in category A.

- The Government of India has made it mandatory for all 239 PSUs in the country to purchase 20% of their total procurement from micro and small enterprises.
- With the implementation of a single tax system (GST) across the country, micro, small and medium industries will benefit and will have ease of doing business. Tax concession of industries established in the year 2017 in the state of Uttarakhand by the Government of India has also been extended till 2027.

3.3 Active Growth Centers

Under the Growth Center Scheme initiated by Government of Uttarakhand (MSME), 11 growth centers are established for development of Food processing, Spices processing. Aromatic plants, Mandua and traditional crops processing in various blocks of the district. These growth centers are established for accelerated development of the identified products and services by focusing on forward and backward linkages for overall industrial and economic development of the identified sectors in the district and are being run by various government agencies/ departments specialized in the concerned sectors.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

- **Status of the Sector in the District**

Not a single export-based unit is working in the district and no branch of any bank in the district is distributing loans for this sub-sector. Pithoragarh is a remote district and is adjacent to the China-Nepal border. Regular movement of goods and agro-based products from here is also a problem. The international trade that is used to be carried out with Tibet through the barter system has also been closed after 2019.

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

With the permission of the Ministry of External Affairs, Government of India, the Indo-Tibetan International Sites Trade commences from June 1 every year from Lipulekh Pass and lasts till the month of November. Indian traders carry items like jaggery and sugar candy to Taklakot mandi in Tibet, for which the Ministry of External Affairs issues trade passes to them. The goods imported by these traders from Taklakot mandi include blankets, readymade clothes, shoes, cotton and woolen clothes, carpets, bed sheets, tin, bars, cement, jambu etc. Indian traders have been demanding exemption of import duty on imported goods to increase this trade, which needs to be considered. It was a major trade center before the Indo-China war of 1962. The construction of motor bridge between India and Nepal at Chharchhum, Dharchula under RIDF is almost complete. Once the bridge is operational, it may open possibilities of import-export between the two regions.

4.2 Credit Potential for Education

- **Status of the Sector in the District**

The objective of Education Loan Scheme is to provide eligible loans for educational purposes. The bank provides financial assistance to meritorious students for pursuing higher education in India and abroad. As per the norms prescribed by the Reserve Bank of India, loans up to Rs. 20.00 lakh to a single person for educational purposes including professional courses fall under priority sector lending category. Literacy rate of the district is 82.25 percent.

- **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. According to ASSOCHAM, only 3 percent students in India take education loan, whereas in other developed countries like England, 85 percent, 77 percent in America and 70 percent in Germany and France take advantage of this scheme. There are 1130 Junior Basic School, 354 Senior Basic School, 3 Colleges, 3 PG Colleges, 8 Polytechnic colleges and 9 ITIs.

4.3 Credit Potential for Housing

- **Status of the Sector in the District**

According to an estimate by the Ministry of Rural Development, there was a housing shortage of 439.3 lakh in rural India during the Twelfth Five Year Plan period. In 2012, urban areas required 18.78 million houses, out of which more than 95 percent of the housing requirement was in the economically weaker or low income group. The vision for Rural Housing formulated by the Ministry of Rural Development is as follows: "Ensure adequate and affordable housing for all, provide sustainable and inclusive housing in Rural Areas through government support, encourage participation of communities under the Panchayati Raj system, self-help and public-private partnerships".

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

The Government of India has launched the Housing for All by 2022 scheme. For this, the government is implementing schemes like Pradhan Mantri Awas Yojana (Urban) and Pradhan Mantri Awas Yojana (Rural). Under PMAY-G, 1918 households in Pithoragarh district have been selected as beneficiaries using the criteria mentioned in the SECC, 2011, against which 631 beneficiaries have been provided grant till March 2019.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure refers to the availability of infrastructure that includes all kinds of investments that can directly provide the basis for economic activity. To increase the productivity of the three factors of production, i.e. land, capital and labour, good infrastructure is necessary. Rural infrastructure is very important for an agriculture-based economy, especially in hilly districts like Pithoragarh where most of the population lives in rural areas and is dependent on the agricultural sector for their livelihood. Projects related to suspension bridges, roads, hydram, bridges, rural warehouses in agriculture sector, nurseries, fish hatcheries, breeding units, chilling, pine needle bracket unit in industrial area, multi-level parking and electrification of crematorium in social sector etc. are required in different development blocks.

5.1.2 Infrastructure and linkage support available, planned and gaps

- At present, there is a shortage of fruits and vegetable markets in the district, as large quantities of vegetables and fruits are being produced by the farmers and the goods are taken by them to other places like Haldwani, where they are exploited by the arhtiyas.
- There is only 1 soil testing laboratory in Bin block to test the soil for the farmers in the district.
- Of the 756 canals constructed by the irrigation department in the district, more than 350 canals are damaged.
- There are a total of 191 hydrams, 3509 cisterns in the district, most of which need improvement and reconstruction.
- There is immense potential of tourism in the district, but due to lack of proper infrastructure facilities, the tourism potential of this area is not being fully exploited.
- In the district, cattle farmers have to face the shortage of fodder in some months of the year. There is a need to establish fodder banks to solve this problem.
- There is also a need to promote the establishment of more fruit preservation and processing units in cooperative and private sector.

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

Construction and strengthening of Drinking water infrastructure, Hatchery, Sheep farm, ITI/Polytechnic buildings, Navoday Vidhyalay, GICs, veterinary centre, etc. have been undertaken under RIDF. First trout hatchery and mini fish processing unit of the district is being constructed under RIDF.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Rapid changes in social and economic sectors, high technology, increasing population are resulting in a rapid increase in the demand for infrastructure facilities. With a view to diversification of priority sectors, the Government has been making changes in policy legislation from time to time in terms of the quantum and nature of public investment to derive maximum returns from the limited resources available. Social participation was considered essential for achieving innovative technology, high quality and economic viability in the projects. It was on this basis that the public-private partnership was laid. In view of the lack of participation of private sector in these activities in hospitals and schools in the district, loan potential has been assessed to increase the participation of private institutions in these activities.

5.2.2 Infrastructure and linkage support available, planned and gaps

- There are a total of 1130 junior basic school, 354 senior basic school, 276 higher secondary school, 6 graduate/post graduate institutes, 9 industrial training institutes and 8 technical educational institutes in the district.
- There are 2 district level hospitals, 1 women's hospital, 17 PHC, 8 CHC, 57 government allopathic hospitals/dispensaries, 1 district level post-natal center, 2 tuberculosis hospitals in the district. All these are running with government assistance.
- Many public toilets in the district are not fit for use due to wear and tear. Some NGOs are carrying out actual surveys on their behalf and are constructing public toilets in some development blocks.
- Apart from this, availability of clean drinking water is a big problem in the district and transportation of water by women from natural sources located far away is a reality.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Solar energy, biogas and biofuel are the three major sources of energy which have not been tapped properly. The only sources that can be reclaimed in a short period are called renewable sources of energy. Solar, Hydropower, Biogas and biofuel can be important sources of energy in Pithoragarh district.

5.3.2 Infrastructure and linkage support available, planned and gaps

In the district, there are possibilities for hydropower production. In this context, there are 10 small hydropower projects with a total capacity of 13,750 kW. In the district, water energy is being utilized for grinding in mills. In most parts of the district, daily solar radiation ranges from 5.0 kWh/square meter to 5.5 kWh/square meter, making it suitable for the installation of solar energy devices. The establishment of appropriate solar energy devices is feasible due to the ample opportunities for harnessing solar energy in this region. A 1 percent capacity of solar conversion can transform 0.05/kWh square meter radiation into energy. Despite the abundant opportunities in this region, progress in loan disbursement is low.

In the district, there are several fields where water can be brought from gadhere (Pits) located 10-15 meters below to irrigate the fields. In this regard, solar photovoltaic water pumping systems can also be used for irrigation purposes.

RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	264	NA	622.71
B	Ongoing tranches	134	335.95	290.14
	Total (A + B)	398	335.95	912.85

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	RIDF loan
A	Irrigation/ Agriculture	77	156.38
B	Rural roads & bridges	262	587.73
C	Social Sector	59	168.74
	Total (A + B + C)	398	912.85

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Finance Minister, Government of India in his Budget Speech of 2014 announced two projects of national importance, first, removal of financial untouchability through Pradhan Mantri Jan Dhan Yojana and formation of Joint Liability Groups of five lakh landless farmers. Microfinance is a very important sector in achieving the financial inclusion goal of the Government of India. The Bank Linkage Program of Self Help Group, started by NABARD in the year 1992 for Women Empowerment by forming only 500 self-help groups, has become the world's largest Microfinance Program today. According to the Master Circular issued by the Reserve Bank of India for Self Help Group – Bank Linkage, all the banks of the district have been directed to prepare branch-wise, development block-wise, bank-wise plan for financing Self Help Groups and make it an integral part of the Corporate Loan Scheme. But no such scheme is being prepared in the district. 85 percent of the population of the Pithoragarh district is rural and depends on agriculture and related auxiliary activities for their livelihood. The NABARD All India Rural Financial Inclusion Survey 2021-22 report tells us that the average monthly income of an agricultural household from its agricultural activities is Rs. 6153, which is only 45 percent of the total monthly income. To meet its needs, a farming family has to do some other non-agricultural work including MNREGA.

6.1.1 Infrastructure and linkage support available, planned and gaps

- During the financial year 2023-24 in the district, a total of 792 self-help group savings accounts have been opened, and 2293 have been provided with bank loans. The average loan distribution per self-help group in the district is approximately Rs. 1.07 lakh.
- The Joint Liability Group (JLG) is a medium through which financial support is provided to small, marginal, landless, oral lessees, sharecroppers, etc., in the form of loans. It operates as an alternative to collateral for loans extended to these groups.
- Some of the district specific issues that hamper the Self Help Group Bank Linkage Programme in the district are lack of mutual trust between banks and NGOs, lack of effective grievance redressal mechanism of Self Help Group members, etc. A study on the loans given by banks to Self Help Groups (SHGs) turning into NPAs has revealed the following situation:
 - Focus on forming groups only to get subsidy from the government.
 - Lack of consistent support from Self Help Promotion Institutions (SHPIs/ CRP)
 - Irregular Monitoring/supervision by Banks
 - Lack of proper system of credit appraisal or rating of Self Help Groups before giving bank loans
 - Inadequate training to employees of bank and self-help promoting institutions.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- In the Paramparagat Krishi Vikas Yojana, increasing the income of farmers through organic farming, increasing the irrigated area through Pradhan Mantri Krishi Sinchai Yojana and more crop production in less water, farmers getting fair price for their produce through e-NAM and e-RaKAM are also sure to increase the income of the farmers.
- Efforts have been started to bring more and more farmers under the ambit of Pradhan Mantri Fasal Bima Yojana and to bring minimum 50 percent of gross sown area under crop insurance. This will not only reduce the risk related to crop production and agricultural income of the farmers, but the risk related to agricultural loan disbursement of banks will also be minimized by the crop insurance scheme. The state government should also notify more and more crops in this scheme, so that all the farmers get benefits and crop diversification can be maintained.
- Voluntary consolidation efforts need to be made to organize scattered holdings.
- The outline of the special scheme for deserted villages is to provide KCC to all PM-Kisan beneficiaries under the instructions of the Government of India. By March 2024, 64,141 farmers had applied for PM-KISAN in the district. Total KCC as on 31 March 2024 are 42,565. Banks will have to make serious and sincere efforts to provide KCC to all these farmers.
- The Government of India has also set a target to double the income of farmers. With the creation of Soil Health Card (SHC) of all the farmers, they will be able to find out the deficiency of main and micro elements in the soil, so that they will be able to use the right fertilizers in proper quantity in their fields. Apart from this, the use of neem coated urea will also reduce their crop production cost.

2. Water Resources

- At present, water is being taken from cisterns (Houz), natural springs and hydram in the district, and supplied to the fields through Guls. The main sources of water are flowing water on the ground surface, natural springs, seasonal and perennial sources (Gad- Gadere) etc. Irrigation methods such as drip irrigation, sprinkler irrigation and water saving methods such as drained fields, underground pipelines and rainwater harvesting tanks can be used efficiently to utilize the water resources.
- Potential can be utilized to the maximum in minor irrigation projects. For the year 2024-25, special attention needs to be paid to drip irrigation, sprinkler irrigation, replacement of pumpsets, etc. under micro irrigation to ensure increase in farmers income from cash and high value crops like vegetables, flowers, off-season vegetables, etc. by promoting crop diversification and cropping. Along with this, the cost can also be reduced by making maximum use of water from these irrigation systems.
- There is no concerned department supplying irrigation mainly micro irrigation system in the district, it is being provided only by the Agriculture Department. There

is also a need to encourage private investment in this sector.

- A large tract of land near rivers can be irrigated by means of gravity canals, guls and lift irrigation. The concerned department can select these places, survey them and develop them by making a comprehensive action plan, for which loans can also be provided under NABARD's RIDF.
- Water treatment units can be set up at the block level to recycle and reuse the wastewater coming out of the houses. This treated water can be used for agricultural purposes.
- Community Irrigation in District - There is also a need to harvest rainwater. Under this, multipurpose "Poly Lined Farm Ponds" should also be built, whose construction cost is also very low.
- Construction of guls and canals to increase the net irrigated area of the district. Projects for repair can be funded under NABARD's RIDF.

3. Farm Mechanization

- Under MIDH-HMNEH, 25-50 percent subsidy is available to farmers for horticultural mechanization such as tractors, power tillers, automatic machines and 50-75 percent subsidy is available on purchase of agricultural machinery under NFSM. Farmers need to be guided towards keeping agricultural machinery, machines like tractors, power tillers, power sprayers, scissors and some apple packing and grading machines etc. so that productivity and income of the farmers can be increased.
- Youth should be given training in repair and maintenance of power tillers/agricultural equipment through ITI/RSETI, which will not only provide employment but also benefit the agriculture sector.
- Through primary agricultural credit cooperative societies, agricultural equipment can be made available to farmers on rent.

4. Plantation and Horticulture

- In order to double the income of the farmers and reduce the risk in agriculture, appropriate amount of long term loans needs to be made available to farmers to motivate them to adopt plantation/horticulture in addition to crop production. This will require setting up nurseries to provide certified seeds and plants to farmers and provide more extension services.
- Nurseries can be set up in the private sector to provide good quality saplings. Subsequently, by entering into an agreement with these nursery owners, the Horticulture Department can produce saplings of improved varieties of fruits at the district level itself.
- Silk can be produced throughout the year from naturally existing mulberry, oak and kaul plants in all the development blocks of the district. Uttarakhand Silk Board/Federation will also have to make meaningful efforts to make this activity an employment-oriented activity in the district.
- There is a lack of information among the branch managers/other staff in banks. They need to be trained to give loans for these activities.
- Keeping in view the potential of plantation and horticulture in the district, the state government needs to run area-based schemes for the region-wise upliftment of these

crops.

- Beekeeping has long been a traditional practice in the hills, but its potential has not been commercially exploited. The bee species reared in the state are *Apis mellifera* in the plains and *Apis serrana indica* in the hilly areas. There is a need to promote beekeeping in the district. Farmers will get additional income along with horticulture crops from beekeeping.
- There is also a need to work regularly by preparing annual plans keeping in mind the possibilities of mushroom production, exotic vegetable production and production of medicinal plants in the district. Mushroom production, poly house, Beekeeping, aromatic plants, and fruit cultivation will also have to be increased in the district.
- The environment of the district is very favorable for floriculture. There is a need to select some farmers here and give them proper training and establish professional units of floriculture.

5. Forestry/ Waste Land Development

- The Bamboo and Fibre Development Board of the state government is also trying to promote bamboo plantation in the district. Handicraft training based on bamboo and ringal is also being provided by various agencies in the district, which is also providing employment to the people.
- Social forestry unit should be established under the forest department to encourage plantation of trees outside the traditional forest area.
- To make forestry related schemes business oriented, programs should be made for training and excursion providing expertise, skill building and professional qualities. There is also a need to make arrangements for regular marketing for the sale of products made of ringal/bamboo and to promote marketing through advance contracts.

6. Animal Husbandry - Dairy

- The Animal Husbandry and Dairy Department of the district should run a large program by arranging good quality semen for artificial insemination to improve local breeds.
- All the above types of units can also be established under the sub scheme for dairy development of "National Mission for Protein Supplement (NMPS)", so by combining bank loans with this scheme in the district, the concerned department and banks should jointly prepare an action plan for the establishment of units in the dairy sector.
- Most of the milch animals in the district are of local breeds, whose milk production is very low, so banks should encourage the farmers of the district to buy animals of more milk yielding breeds.

7. Animal Husbandry – Poultry

- Banks will have to make efforts to make this sector successful in the district by providing adequate loans in this area in collaboration with the Animal Husbandry Department.
- There is a need to make efforts to set up hatcheries by encouraging private investment in the district.

- A special integrated industrial promotion policy is being implemented for the hilly areas of Uttarakhand, under which there is a provision to provide financial incentives to entrepreneurs for setting up such ventures. This scheme is being run through the District Industries Center. Therefore, banks should provide loans to establish units related to poultry development under this scheme.
- Backyard poultry farming should be encouraged, and insurance companies need to support this sector by making insurance plans for poultry insurance.
- Under the Agri Clinic and Agri Business Center (ACABC) scheme, unemployed youth trained in agriculture and related fields should also be encouraged to set up veterinary clinics/service centers for the development of this sector.
- Broiler farming also needs to be encouraged in a phased manner.
- There is a need to impart training to farmers for poultry farming in the harsh climate of the district.
- Backyard poultry farming should also be promoted as an employment-oriented activity under NRLM.

8. Animal Husbandry – Sheep, Goat, Piggery

- Banks will have to make efforts to make this sector successful in the district by providing adequate loans in this area in collaboration with the Animal Husbandry Department.
- The main problems of Angora rabbit rearing are the non-availability of quality feed supply and good quality breeding breed. Shrinking pastures are also a major problem for sheep and goat farmers. Therefore, to solve this problem, the Animal Husbandry Department should develop pasture and make arrangements to give more encouragement to Azolla and Napier grass.
- Banks have to take a proactive role in increasing their participation in this activity.
- Under NRLM/ SRLM, sheep, goat and rabbit rearing should be promoted as an employment-oriented business. Under MNREGA also, financial assistance is being provided for construction of cattle shed and goat shed.
- All the schemes for sheep, goat and rabbit rearing need to be run in area wise clusters so that inclusive development of this area can be achieved.

9. Fisheries

- Fisheries Farmers 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 an angling site and also form an angling association to commercialize it.
- To reduce risk in agriculture, the concept of joint farming needs to be propagated and financial support provided.
- In collaboration with the Fisheries Department of the district, banks can increase the credit flow in this area by providing bank loans for the margin money given by the beneficiaries for this scheme.
- Feed cost needs to be reduced by setting up of govt. feed farms or govt. should subsidize it.

10. Construction of Storage and Marketing Infrastructure

- On providing loans for construction of warehouses through banks, the concerned departments will also be able to enter into long-term agreements with the beneficiaries to rent their godowns, which will facilitate the district administration to run the food security scheme in the district. This will help people who build warehouses in inaccessible and hilly areas in getting a regular source of income and will also aid in timely repayment of their bank loan.
- Keeping in mind the online connectivity of agricultural markets, there is a need to establish organized market/mandi/market yard in the district.
- There is a need to create a cold chain for marketing the fruits and vegetables produced in the district at fair prices.

11. Land Development, Soil Conservation and Watershed Development

- There is a dire need for consolidation of land holdings in the district. The state government is making efforts to implement consolidation in hilly districts. Technical assistance and guidance is being provided to the farmers by the watershed unit of the Agriculture Department, which needs to be further expanded.

12. Agriculture Infrastructure: Others

- The farmers of the district will have to be motivated to use more and more vermicompost in agricultural works. The Agriculture and Horticulture departments along with the Krishi Vigyan Kendra will also have to play an important role in this.

13. Food and Agro. Processing

- There is a need to prepare a separate action plan with the participation of banks by identifying surplus production area by the horticulture department of the district.
- In the district, fruits and vegetables of A and B grade are sold in the market, but there is a problem of selling C grade goods, whose chutney, jam, juice and ketchup can be prepared. This will enable the farmers to have a regular income and they will also be able to repay the bank loan on time and will help in doubling the income of the farmers.

14. Agri. Ancillary Activities: Others

- Agricultural services are being provided in the district only through government departments and government institutions. With the establishment of Agri Clinics and Agri Business Centers, government schemes will get wide publicity and expert services will be easily available to the farmers at the local level.

15. Micro, Small and Medium Enterprises (MSME)

- There is ample potential for fruit processing in the district, which has not been exploited so far. There is a need to set up fruit processing units in all the

development blocks of the district.

- The Government should take interest in the speedy development of industrial estates.
- Enhancing institutional credit to the sector by expanding the MUDRA scheme and motivating small finance banks to play their role.
- Setting up of Permanent Units under Skill India Project which can undertake massive skill development programmes to provide employment to rural youth.

16. Export Credit

- To increase exports from India, along with making effective policies in constant consultation with Indian traders, there is a need to encourage this sector a lot. Opening of trade with Tibet as done before should be considered.

17. Education

- The bank should organize financial literacy camps in all schools and colleges of the district and tell students about education loans.
- Credit camps at various schools especially for 12th class students by Banks.

18. Housing

- Some of the procedures for obtaining loans in this sector need to be simplified. Problems such as difficulty in getting loans for agricultural families to build houses on agricultural land in the municipal area and the long-term action to change the land use (agricultural land) need attention.
- There is also a need to arrange online application for passing the house map and a regular time period for its submission.

19. Social Infrastructure

- Government investment in minor irrigation sector should be increased so that irrigation facilities can be expanded in the district. It is necessary to activate the hydrams which have become useless due to lack of maintenance by the Minor Irrigation Department.
- To solve the fodder problem, an animal feed bank can be established in every 8-10 villages and there is a need to establish a baler/feed block unit, so that the nutritional value of the grass can be maintained.
- To solve the fodder problem, an animal feed bank can be established in every 8-10 villages and there is a need to establish a baler/feed block unit, so that the nutritional value of the grass can be maintained.

20. Renewable Energy

- UREDA should select places and beneficiaries for installing solar equipment in the district and send their loan applications to the banks and prepare an action plan in collaboration with the banks.
- In some remote villages in the district where there is still a problem of regular

power supply, solar energy can be used for lighting and heating water. Lift irrigation units can also be set up using solar energy.

21. Informal Credit Delivery System

- The guidelines for lending to Pradhan Mantri Jan Dhan Yojana, Self Help Groups and Joint Liability Groups issued by the Reserve Bank of India should be followed and an action plan should be prepared for branch-wise credit disbursement. There is a lack of orientation among the employees working in the banks of the district, therefore, they should be given training regularly.
- Data of landless farmers is not available in the district, so the Agriculture Department should collect block-wise data for development of all such farmers.

Chapter 8

Status and prospects of Cooperatives

➤ Background

1 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’.

2 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.

➤ 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”.

➤ 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.

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

➤ **PACS Computerization**

The PACS in Uttarakhand had already been computerized by the State Government with NABARD's CDF Support of Rs. 5 crores for PACS Computerization. Now MoC vide letter dated 27.02.2024 had sanctioned Rs. 13.48 crore to Uttarakhand under the Centrally Sponsored Scheme for PACS Computerization for integration of 670 PACS with the National Level PACS Software. The work for migration of data to the NLPS and digitization of PACS is under progress in the state.

➤ **World's Largest Grain Storage Scheme**

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

➤ **Pradhan Mantri Jan Aushadhi Kendras (JAKs)**

PACS have been allowed by the Government to operate Pradhan Mantri Bhartiya Jan Aushadhi Kendras (PMBJK) under the Pradhan Mantri Bhartiya Jan Aushadhi Pariyojana of Department of Pharmaceuticals Ministry of Chemicals and Fertilizers (GOI). Under this scheme PACS can now apply online for opening PMBJKs. PACS functioning as PMBJKs will be able to provide generic medicines at affordable prices to rural citizens which are 50-90% less than that of branded medicines in the open market. Drug licenses have been issued to 19 PACS in Uttarakhand by the state govt for operation as JAKs. As on 25.06.2024, 09 PACS have started functioning as JAKs in Uttarakhand.

➤ **PACS as Pradhan Mantri Kisan Samriddhi Kendras (PMKSK)**

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

➤ **PACS to carry out O&M of rural piped water supply schemes (PWS)**

To utilize the deep reach of PACS in rural areas on the initiative of the Ministry of Cooperation Ministry of Jal Shakti has made PACS as eligible agencies to carry out the Operations & Maintenance (O&M) of PWS in rural areas. As per information received from the state govt as on 25.06.2024, 36 PACS have been identified in 09 districts under the scheme in Uttarakhand.

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

An MoU has been signed between Ministry of Cooperation MeitY NABARD and CSC e-Governance Services India Limited for providing more than 300 e-services such as banking insurance Aadhar enrolment/ updation health services PAN card and IRCTC/ Bus/ Air ticket

etc. through PACS. As per the information shared by the state govt as on 25.06.2024, 637 PACS are functioning as CSCs in Uttarakhand.

➤ **Establishing New Multipurpose PACS/ Dairy/ Fishery Cooperatives in uncovered Panchayats:** The plan for establishing new multipurpose PACS or primary dairy/ fisheries cooperatives covering all the Panchayats/ villages in the next five years with support of NABARD, NDDB, NFDB, NCDC, and other National level Federations was approved by the GoI. As per the National Cooperative Database a total of 57 new PACS Dairy and Fishery cooperative societies have been registered in the state.

➤ **Uttarakhand Deendayal Upadhyay Cooperative Farmers Welfare Scheme**
The scheme is aimed at Doubling the income of farmers strengthening the economic condition of farmers creating self-employment opportunities livelihood improvement and to promote reverse migration. Under the scheme interest free loans are provided to farmer members and self-help groups. Interest free loans up to Rs. 1.00 lakh and Rs. 3.00 lakh is provided under short-term and medium-term loans respectively under the scheme. An interest free loan up to Rs. 5.00 lakh is also provided to SHGs under the scheme.

➤ **Chief Minister Ghasyari Kalyan Yojana**
Through this scheme vacuum bags of animal feed (silage) will be provided to the cattle farmers. These bags will be of 25 to 30 kg. Farmers of the state will no longer need to go anywhere to get animal feed as animal feed will be provided to them by the government. This animal feed will also improve the health of milch animals and milk production will also increase by 15 to 20 percent. Through this scheme time and labour of cattle herders will also be saved which can be used in other income generating activities.

➤ **Status of Cooperatives in the District**

- The cooperative sector in Pithoragarh district comprises a total of 420 cooperatives, covering 346 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 74 rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly 91,000 members.

➤ **Potential for formation of cooperatives**

- Agriculture, especially horticulture and floriculture, animal husbandry and fisheries have good potential for cooperative activity as shown in Chapter 2- Credit Potential in Agriculture. Though the block-wise distribution of credit cooperatives is uniform, there is good scope for the functioning of cooperatives in animal husbandry, fisheries and agriculture sectors in all the development blocks. The formation of societies will have a widespread impact on boosting economic activities in these sectors.

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	Infrastructure Development	RIDF	Pithoragarh	Loan	NA	NA	<ul style="list-style-type: none"> 152 projects related to rural roads, bridges, drinking water, irrigation, education, animal husbandry, dairy etc. are under implementation in the district. Total sanctioned RIDF loan in the above ongoing projects – Rs. 374.30 crore
2	Skill Training	LEDP on Dairy	Gangolihat	Grant	NA	120	Support for 10-day training of 120 women self-help group members
3	Skill Training	LEDP on Millets	Bin block	Grant	NA	150	Support for 10-day training of 150 women self-help group members
4	Tribal Development	Tribal Development Project	Munsyari	Grant	NA	200	Support to 200 families for farm and non farm wadis
5	Collectivization	FPO on Dairy	Bin block	Grant	NA	200	<ul style="list-style-type: none"> Collective buying and selling by forming an organization of farmers
6	Collectivization	FPO on Fisheries	Kanalichhina block	Grant	NA	170	<ul style="list-style-type: none"> Collective buying and selling by forming an organization of farmers
7	Financial Inclusion	Financial and Digital Literacy Programme	Pithoragarh	Grant	NA	4000	<ul style="list-style-type: none"> Financial literacy in rural areas Financial inclusion
8	Collectivization	FPO on Coarse grains - CSS FPO	Gangolihat block	Grant	NA	200	Collective buying and selling by forming an organization of farmers
9	Collectivization	FPO on Munsyari Rajma - CSS FPO	Munsyari block	Grant	NA	210	Collective buying and selling by forming an organization of farmers

Success Stories

Success Story 1: Angora Rabbit Rearing



Scheme	Tribal Development Fund
Project Implementing Agency	NIDHI
Duration of the project	5 Years
Beneficiary	
1. No. of beneficiaries	30
2. Community	Scheduled Tribe
3. State	Uttarakhand
4. District	Pithoragarh
5. Block	Munsyari

• Support provided

- In the TDF project area, 30 landless families were supported by providing each family with four pairs of improved breed of Angora rabbit.
- Training was provided for rabbit rearing, breeding management, feed management and wool processing.
- Exposure visit was conducted for TDF beneficiaries to ICAR-CSWRI, North Temperate Regional Station, Garsa, Kullu for imparting training and exposure on Angora rearing, breed improvement, feed, disease management, etc.
- The Exposure visit also included the visit to the Production centre of Bhuttico, Kullu and

got firsthand practical experience of wool blending and production of various products.

- **Pre-implementation status**

- a) Around 10 years ago, NABARD and DRDO introduced German Angora rabbits to the area and trained some farmers in Angora wool production.
- b) However, over time, due to lack of knowledge, inbreeding lead to weakening of Angora breed, resulted in shorter staple lengths, which was not suitable for making wool products.
- c) As their livelihood was dependent on wool products, they had to buy the raw material from market which was quite costly resulting in low income.

- **Challenges faced**

- a) The Angora rabbit were brought from ICAR-CSWRI, North Temperate Regional Station, Garsa, Kullu, Himachal Pradesh.
- b) As the distance from the source to the project area is more than 1000 Km, safe transportation of angora rabbits was a big challenge.
- c) The agency made cages based on design of german cages (which were used to transport them from Germany). These cages enabled safe transportation of angora rabbits with zero mortality.
- d) High mortality rate was observed in offsprings of these rabbits. To address this issue, training and exposure visit was conducted for these beneficiaries.

- **Impact**

- a) The beneficiaries sell wool, wool products and offsprings of angora rabbit. The wool is sold at ₹ 2500 - 3000 per Kg and offsprings of angora at ₹ 1000 per 3-month-old offspring.
- b) The beneficiaries are earning an addition income of ₹ 20000-30000 per family through this activity.

Appendix 1a

Climate Action & Sustainability

1a. Climate Action - Scenario at Global & National Level

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.

Climate Finance and Challenges

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

Initiatives of Govt. of India

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

and conscious utilisation.

Initiatives of RBI

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

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

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

Initiatives of NABARD

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

In a significant stride towards sustainable development, NABARD recently unveiled its Climate Strategy 2030. The strategy is structured around four key pillars:

- Accelerating Green Lending across sectors
- Playing a broader Market Making Role
- Internal Green Transformation of NABARD
- 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.

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

1b. Climate Change Scenario – At the State Level

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 Vivekanand Parvatiya Krishi Anusandhan Sansthan and 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.

Any specific Climate Change initiative in the State by the 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 subsidised family-size biogas plant are given to families, offering a clean bio-gaseous 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 Livability 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

1c Climate Change Scenario - At the District Level

➤ Prospects of Climate Action in the District

- Located in the upper Himalayas, Pithoragarh district has varying geographical environments as the altitude varies up to 6400 meters above the sea level. The whole of the area of the district sprawls in the ragged terrain of mystic Himalayas. The major portion of the district lies under perpetual snow and a considerable area is rocky and barren. Cultivation is therefore limited to river valleys and gently sloping belts. Pithoragarh district has large distinction in temperature due to the substantial variations in altitude as the variations from place to place are considerable ranging between the maximum of 30.3°C and minimum -1.7°C. The areas above 3500 metres (11500 ft.) remain in a permanent snow cover. Regions lying at 3000–3500 metres (9800–11500 ft.) becomes snowbound for four to six months. Pithoragarh district has enormous snow reservoirs which act as a natural source for big rivers originating at the base of less Himalayas. Roughly 30 of district wears the everlasting snow cover. Recent study has revealed that Milam Glacier (one of the largest glacier in the district) has receded 1450m in last 69 years with an average recession rate of 20.90 m/year.
- Waste generation in the urban areas of the district has seen a significant rise in recent times which stressed on the need for necessary infrastructure and manpower for the scientific disposal of waste. The waste generation within the district varies with the amount of tourist influx. Consciousness among the masses regarding their role in waste management and enforcement of various policies of the government by the urban local bodies is much needed.
- Quite a few governments and private healthcare facilities are available in the Pithoragarh district which consists of bedded and non-bedded hospitals veterinary hospitals pathology labs clinics etc. The district relies on the conventional method of deep burial for the disposal of biomedical waste. So far none of the district-level healthcare facilities have established linkage with a Common Biomedical waste treatment facility.

➤ Any specific Climate Change initiative in the District by:

- State Government is also running various initiatives and also including climate change in their all policies and schemes. Agriculture Dept Horticulture Dept Veterinary Dept. and all other major line depts in the district level are implementing their schemes in line with climate action plan of the district/ state. Mukhyamantri Saur Swarojgar Yojna will directly impact livelihoods in a climate friendly way and also decrease dependance on fossil fuel.
- NABARD is supporting implementation of a Livelihood and Enterprise Development Project (LEDP) based on millets to promote and enhance the production of millets as a climate resilient crop.
- Urban local bodies (ULBs) in the district are undertaking waste management activities but those are still in its early stage. Waste management operations are carried out in each ULB which includes segregation at source door to door collection sweeping waste transport waste disposal etc. for which infrastructure has been developed pertaining to collection segregation and composting. Based on composition of waste different methods are adopted for waste recovery recycling etc. Some of the ULBs are making third party interventions to achieve effective waste disposal.

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.
- In Uttarakhand also with the help of NABARD 6 important products in Pithoragarh district – Uttarakhand Aipan Munsiyari Rajma Uttarakhand Ringal Products Uttarakhand Copper Products Uttarakhand Thulma and Chyura have received GI Tags. Uttarakhand Tejpatta is already a GI product.
- The existing GI products have not been utilized as intended and users are not getting any specific advantage of GI tag available. There is a need to build a show case post GI project for GI products which can help the intended or registered users to get the benefits of unique identity of their products.
- There is need for developing a complete value chain to encash GI Tag potential. This can be done through an experienced agency supported by NABARD or any other funding agency with a dedicated project on one of the potential product.

Annexure 1

Activity-wise and Block-wise Physical and Financial Projections

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs.)		Berinag	Dharchula	Didihat	Gangolihat	Kanlichhina	Munakot	Munsyari	Pithoragarh	District Total
	I. Agriculture													
	A. Farm Credit													
	A.1 Crop Production, Maintenance, Marketing													
1	Annual Vegetables - Cabbage/ Patta Gobhi (Irrigated)	100	Acre	48971	Phy	300	100	300	300	300	300	100	300	2000
					BL	146.91	48.97	146.91	146.91	146.91	146.91	48.97	146.91	979.40
2	Annual Vegetables - Capsicum/ Shimla Mirch (Irrigated)	100	Acre	51339	Phy	260	80	260	260	260	260	80	260	1720
					BL	133.48	41.07	133.48	133.48	133.48	133.48	41.07	133.48	883.02
3	Annual Vegetables - Cauliflower/ Phool Gobhi (-)	100	Acre	47231	Phy	300	100	300	300	300	300	100	300	2000
					BL	141.69	47.23	141.69	141.69	141.69	141.69	47.23	141.69	944.60
4	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	106740	Phy	240	300	120	150	140	130	300	210	1590
					BL	256.18	320.22	128.09	160.11	149.44	138.76	320.22	224.15	1697.17
5	Annual Vegetables - Tomato/ Tamatar (-)	100	Acre	50171	Phy	560	560	650	560	650	650	560	650	4840
					BL	280.96	280.96	326.11	280.96	326.11	326.11	280.96	326.11	2428.28
6	Cereals - Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa (Irrigated)	100	Acre	22130	Phy	1800	950	1300	2500	1300	1600	950	1600	12000
					BL	398.34	210.24	287.69	553.25	287.69	354.08	210.24	354.08	2655.61
7	Cereals - Maize/ Makka (Irrigated)	100	Acre	15488	Phy	1100	900	850	550	550	550	900	550	5950
					BL	170.37	139.39	131.65	85.18	85.18	85.18	139.39	85.18	921.52
8	Cereals - Rice/ Chaval/ Dhan (Irrigated)	100	Acre	23020	Phy	4600	4300	3800	3800	8000	3000	4200	7200	38900
					BL	1058.92	989.86	874.76	874.76	1841.60	690.60	966.84	1657.44	8954.78
9	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	22296	Phy	4700	3800	5400	4700	6200	4600	5200	5000	39600
					BL	1047.91	847.25	1203.98	1047.91	1382.35	1025.62	1159.39	1114.80	8829.21
10	Oil Seeds - Soybean/ Soyabean (Irrigated)	100	Acre	19920	Phy	600	600	620	580	650	220	660	620	4550
					BL	119.52	119.52	123.50	115.54	129.48	43.82	131.47	123.50	906.35

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs.)		Berinag	Dharchula	Didihat	Gangolihat	Kanlichhina	Munakot	Munsyari	Pithoragarh	District Total
11	Pulses - Horse Gram/ Kulthimah/ Hurali/ Kollu (-)	100	Acre	16180	Phy	180	180	160	180	180	190	180	170	1420
					BL	29.12	29.12	25.89	29.12	29.12	30.74	29.12	27.51	229.74
12	Pulses - Kidney Beans/ Rajma/ Kholar/ Bhatt (Irrigated)	100	Acre	22880	Phy	90	100	100	100	80	20	100	80	670
					BL	20.59	22.88	22.88	22.88	18.30	4.58	22.88	18.30	153.29
13	Pulses - Lentil/ Masur/ Masoor (Irrigated)	100	Acre	17039	Phy	600	950	700	800	900	600	800	500	5850
					BL	102.23	161.87	119.27	136.31	153.35	102.23	136.31	85.20	996.77
14	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)	100	Acre	17724	Phy	200	200	200	200	200	220	200	210	1630
					BL	35.45	35.45	35.45	35.45	35.45	38.99	35.45	37.22	288.91
15	Spices & Condiments - Garlic/ Lahasun (Irrigated)	100	Acre	80136	Phy	80	90	80	100	80	90	90	90	700
					BL	64.11	72.12	64.11	80.14	64.11	72.12	72.12	72.12	560.95
16	Spices & Condiments - Ginger/ Adrak (Irrigated)	100	Acre	107707	Phy	220	120	180	300	300	250	120	180	1670
					BL	236.96	129.25	193.87	323.12	323.12	269.27	129.25	193.87	1798.71
						4242.74	3495.40	3959.33	4166.81	5247.38	3604.18	3770.91	4741.56	33228.31
	Post-harvest/HH Consumption (10%)					424.27	349.54	395.93	416.68	524.74	360.42	377.09	474.16	3322.83
	Repairs & maintenance of farm assets (20%)					848.55	699.08	791.87	833.36	1049.48	720.84	754.18	948.31	6645.66
	Sub Total					5515.56	4544.02	5147.13	5416.85	6821.6	4685.44	4902.18	6164.03	43196.8
	A.2 Water Resources													
1	Diesel Pump Sets--3-5 HP	90	No.	46000	Phy	5	4	5	5	5	5	4	6	39
					BL	2.07	1.66	2.07	2.07	2.07	2.07	1.66	2.48	16.15
2	Drip Irrigation--For 1 ha	90	ha	97245	Phy	25	15	20	25	25	25	15	30	180
					BL	21.88	13.13	17.50	21.88	21.88	21.88	13.13	26.26	157.54
3	Solar PV Pump Sets (DC)--3 HP	90	No.	200970	Phy	5	5	5	5	5	5	5	5	40
					BL	9.04	9.04	9.04	9.04	9.04	9.04	9.04	9.04	72.32
4	Sprinkler Irrigation-Mini-8mm*8mm for 1 ha	90	ha	129841	Phy	35	35	30	30	30	50	30	50	290
					BL	40.90	40.90	35.06	35.06	35.06	58.43	35.06	58.43	338.90
	Sub Total					73.89	64.73	63.67	68.05	68.05	91.42	58.89	96.21	584.91

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs.)		Berinag	Dharchula	Didihat	Gangolihat	Kanlichhina	Munakot	Munsyari	Pithoragarh	District Total
	A.3 Farm Mechanization													
1	Thresher-MulticropPower Threshers-	75	No.	225000	Phy	5	3	5	5	5	5	3	5	36
					BL	8.44	5.06	8.44	8.44	8.44	8.44	5.06	8.44	60.76
2	Weeder-PowerWeeder-Engine-operated above 5 BHP	75	No.	147500	Phy	40	40	40	40	40	40	40	40	320
					BL	44.25	44.25	44.25	44.25	44.25	44.25	44.25	44.25	354.00
	Sub Total					52.69	49.31	52.69	52.69	52.69	52.69	49.31	52.69	414.76
	A.4 Plantation & Horticulture													
1	Bee Keeping-Boxes-50 colony	70	No.	400000	Phy	10	10	10	10	10	10	10	10	80
					BL	28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	224.00
2	Floriculture-Gladiolus-0.4ha (Open field)	70	ha	300000	Phy	1	0	1	1	1	2	0	2	8
					BL	2.10	0.00	2.10	2.10	2.10	4.20	0.00	4.20	16.80
3	Medicinal & Aromatic Crops--large cardamom 0.4ha	70	ha	65000	Phy	20	25	20	20	20	20	25	20	170
					BL	9.10	11.38	9.10	9.10	9.10	9.10	11.38	9.10	77.36
4	Mushroom Cultivation--Lowcost Mushroom Production Unit	70	1000 Kg. per Cycle	400000	Phy	12	12	12	12	12	25	12	25	122
					BL	33.60	33.60	33.60	33.60	33.60	70.00	33.60	70.00	341.60
5	New Orchard - Temperate Fruits-Almond-(plant spacing- 3.0 x 3.0m) - 1111 plants/ha Rs.65/plant-1	70	ha	72215	Phy	0	12	0	0	0	0	12	0	24
					BL	0.00	6.07	0.00	0.00	0.00	0.00	6.07	0.00	12.14
6	New Orchard - Temperate Fruits-Apple-Rs.100/plant(3.0 x 1.5m RS M9)2222 plants/ha)-1	70	ha	222200	Phy	0	20	0	0	0	0	20	5	45
					BL	0.00	31.11	0.00	0.00	0.00	0.00	31.11	7.78	70.00
7	New Orchard - Temperate Fruits--Walnut 6*6mtr; Rs. 250/plants	70	ha	69500	Phy	0	25	5	0	0	0	25	0	55
					BL	0.00	12.16	2.43	0.00	0.00	0.00	12.16	0.00	26.75
8	New Orchard - Tropical/ Sub Tropical Fruits--(plant spacing - 6.0 x 6.0m) - 278 plants/ha Rs.175/plant-1	70	ha	48650	Phy	5	5	5	5	5	5	5	5	40
					BL	1.70	1.70	1.70	1.70	1.70	1.70	1.70	1.70	13.60
	New Orchard - Tropical/ Sub Tropical				Phy	5	5	5	5	15	10	10	15	70

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs.)		Berinag	Dharchula	Didihat	Gangolihat	Kanlichhina	Munakot	Munsyari	Pithoragarh	District Total
9	Fruits-Acid Lime/Lemon- (plant spacing – 3.0 x 3.0m) -1111 plants/ha Rs.60/plant-1	70	ha	66660										
					BL	2.33	2.33	2.33	2.33	7.00	4.67	4.67	7.00	32.66
10	New Orchard - Tropical/ Sub Tropical Fruits-Mango-(plant spacing– 2.5 x 2.5m) – 1600 plants/ha Rs.125/plant-1	70	ha	200000	Phy	2	2	2	10	2	5	2	5	30
					BL	2.80	2.80	2.80	14.00	2.80	7.00	2.80	7.00	42.00
11	Protection Structure-Poly/ Green Housing-100(hill)	70	sq.m.	245000	Phy	25	25	25	25	25	25	25	30	205
					BL	42.88	42.88	42.88	42.88	42.88	42.88	42.88	51.45	351.61
12	Protection Structure-Poly/ Green Housing-Bamboo structure for Hills-100	70	sq.m.	80000	Phy	20	20	20	20	20	20	20	20	160
					BL	11.20	11.20	11.20	11.20	11.20	11.20	11.20	11.20	89.60
13	Sericulture-Mulberry Plantation- Raising of Mulberry plantation (300)+rearing house	70	No.	157244	Phy	5	25	3	5	25	5	8	5	81
					BL	5.50	27.52	3.30	5.50	27.52	5.50	8.81	5.50	89.15
	Sub Total					139.21	210.75	139.44	150.41	165.90	184.25	194.38	202.93	1387.27
	A.6 Forestry													
1	Plantation-Bamboo-1	90	ha	91000	Phy	1	1	1	0	3	1	1	1	9
					BL	0.82	0.82	0.82	0.00	2.46	0.82	0.82	0.82	7.38
	Sub Total					0.82	0.82	0.82	0.00	2.46	0.82	0.82	0.82	7.38
	A.7 Animal Husbandry - Dairy													
1	Automatic Milk Collection Unit-- Milk Collection & Processing Centre 500Ltr	85	No.	700000	Phy	2	2	2	2	2	5	2	5	22
					BL	11.90	11.90	11.90	11.90	11.90	29.75	11.90	29.75	130.90
2	Chaff Cutter-Electric-3HP Electric Motor	90	No.	30000	Phy	2	2	2	2	2	5	2	5	22
					BL	0.54	0.54	0.54	0.54	0.54	1.35	0.54	1.35	5.94
3	Chaff Cutter-Manual-Manual Chaff Cutter	90	No.	9500	Phy	2	2	2	2	2	5	2	5	22
					BL	0.17	0.17	0.17	0.17	0.17	0.43	0.17	0.43	1.88
4	Crossbred Cattle Farming--with Shed, equipment's, cost of one working cycle	90	1+1	170000	Phy	75	75	75	75	100	100	60	100	660
					BL	114.75	114.75	114.75	114.75	153.00	153.00	91.80	153.00	1009.80

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs.)		Berinag	Dharchula	Didihat	Gangolihat	Kanlichhina	Munakot	Munsyari	Pithoragarh	District Total
5	Graded Buffalo Farming-- Murrah/Graded Murrah Buffalo	90	1+1	200000	Phy	25	10	25	25	25	30	10	30	180
					BL	45.00	18.00	45.00	45.00	45.00	54.00	18.00	54.00	324.00
6	Indigenous Cattle Farming--Badri Cow	90	1+1	50000	Phy	40	40	35	35	40	50	40	50	330
					BL	18.00	18.00	15.75	15.75	18.00	22.50	18.00	22.50	148.50
	Sub Total					190.36	163.36	188.11	188.11	228.61	261.03	140.41	261.03	1621.02
	A.8 Working Capital - AH - Dairy/Drought animal													
1	Cross bred Farming_Others_	100	Per Animal	34692	Phy	60	60	60	60	60	65	60	65	490
					BL	20.82	20.82	20.82	20.82	20.82	22.55	20.82	22.55	170.02
	Sub Total Working Capital					20.82	20.82	20.82	20.82	20.82	22.55	20.82	22.55	170.02
	A.9 Animal Husbandry - Poultry													
1	Commercial Broiler Farming-- inclusive of shed, equipment, one working cycle	90	1000	670000	Phy	3	3	3	3	3	10	3	10	38
					BL	18.09	18.09	18.09	18.09	18.09	60.30	18.09	60.30	229.14
2	Indigenous Poultry Farming-Dual purpose-inclusive of shed, equipment, one working cycle	90	500	350000	Phy	1	1	1	1	1	6	1	6	18
					BL	3.15	3.15	3.15	3.15	3.15	18.90	3.15	18.90	56.70
	Sub Total					21.24	21.24	21.24	21.24	21.24	79.20	21.24	79.20	285.84
	A.10 Working Capital - AH - Poultry													
1	Broiler Farming_Others_	100	500	36000	Phy	20	20	20	20	20	25	20	25	170
					BL	7.20	7.20	7.20	7.20	7.20	9.00	7.20	9.00	61.20
	Sub Total Working Capital					7.20	7.20	7.20	7.20	7.20	9.00	7.20	9.00	61.20
	A.11 Animal Husbandry - SGP													
1	Goat - Rearing Unit-New Shed-	80	40+2	675000	Phy	25	60	25	60	25	25	60	25	305
					BL	135.00	324.00	135.00	324.00	135.00	135.00	324.00	135.00	1647.00
2	Rabbit Rearing--Angora Rabbit rearing 8M+12F	90	20+4	132000	Phy	0	50	0	0	0	0	50	0	100
					BL	0.00	59.40	0.00	0.00	0.00	0.00	59.40	0.00	118.80
3	Sheep - Rearing Unit-New Shed-	90	40+2	675000	Phy	0	45	0	0	0	0	45	0	90

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs.)		Berinag	Dharchula	Didihat	Gangolihat	Kanlichhina	Munakot	Munsyari	Pithoragarh	District Total
					BL	0.00	273.38	0.00	0.00	0.00	0.00	273.38	0.00	546.76
	Sub Total					135.00	656.78	135.00	324.00	135.00	135.00	656.78	135.00	2312.56
	A.12 Working Capital - AH - Others/SR													
1	Goat Farming_Rearing Unit - Semi-intensive_	100	5+1	31780	Phy	25	45	25	55	25	25	55	25	280
					BL	7.95	14.30	7.95	17.48	7.95	7.95	17.48	7.95	89.01
	Sub Total Working Capital					7.95	14.30	7.95	17.48	7.95	7.95	17.48	7.95	89.01
	A.13 Fisheries													
1	Composite Fish Culture-Composite Fish Culture - New Tanks-Fish Farming in new ponds in hills/min 50 cum/1000/cum	80	Acre	50000	Phy	30	50	30	30	50	30	50	50	320
					BL	12.00	20.00	12.00	12.00	20.00	12.00	20.00	20.00	128.00
2	Integrated Pisciculture -With dairy-05 animals in existing ponds TL+1yrWC	80	Acre	1517000	Phy	1	1	1	1	2	1	1	2	10
					BL	12.14	12.14	12.14	12.14	24.27	12.14	12.14	24.27	121.38
3	Integrated Pisciculture -With Poultry-with Poultry (500 Birds Unit)] in Plains	80	Acre	1300000	Phy	1	1	1	1	2	2	1	2	11
					BL	10.40	10.40	10.40	10.40	20.80	20.80	10.40	20.80	114.40
	Sub Total					34.54	42.54	34.54	34.54	65.07	44.94	42.54	65.07	363.78
	A.14 Working Capital - Fisheries													
1	Fish Culture in Pond_Others_Pithoragarh-Samgratith Mtshya Palan 10 month	100	Acre	607287	Phy	2	0	0	0	3	0	2	0	7
					BL	12.15	0.00	0.00	0.00	18.22	0.00	12.15	0.00	42.52
	Sub Total Working Capital					12.15	0.00	0.00	0.00	18.22	0.00	12.15	0.00	42.52
	A.15 Farm Credit - Others													
1	Draught Animals -Mules-	90	No.	200000	Phy	10	25	10	10	10	5	25	5	100
					BL	18.00	45.00	18.00	18.00	18.00	9.00	45.00	9.00	180.00
	Sub Total					18.00	45.00	18.00	18.00	18.00	9.00	45.00	9.00	180.00
	Total Farm Credit (sum of A.1 to A.15)					7126.63	7153.63	7126.63	7126.63	7126.63	7117.63	7153.63	7117.63	50717.07
	B. Agriculture Infrastructure													
	B.1 Storage Facilities													

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs.)		Berinag	Dharchula	Didihat	Gangolihat	Kanlichhina	Munakot	Munsyari	Pithoragarh	District Total
1	Godown-Small-100 MT	85	No.	800000	Phy	2	4	2	2	2	2	4	4	22
					BL	13.60	27.20	13.60	13.60	13.60	13.60	27.20	27.20	149.60
	Sub Total					13.60	27.20	13.60	13.60	13.60	13.60	27.20	27.20	149.60
	B.2 Land Development													
1	Bunding--Rejuvenation of old terraces - 5 - 10% Slope	90	ha	86394	Phy	8	8	8	8	8	8	8	8	64
					BL	6.22	6.22	6.22	6.22	6.22	6.22	6.22	6.22	49.76
2	Soil Conservation Activities/ Erosion Control activities-Bench Terracing-5-10 % slope	90	ha	93412	Phy	10	10	10	10	10	10	10	10	80
					BL	8.41	8.41	8.41	8.41	8.41	8.41	8.41	8.41	67.28
3	Soil Conservation Activities/ Erosion Control activities-Land Leveling-3-5 % slope	90	ha	55902	Phy	8	10	8	8	8	8	10	8	68
					BL	4.02	5.03	4.02	4.02	4.02	4.02	5.03	4.02	34.18
	Sub Total					18.65	19.66	18.65	18.65	18.65	18.65	19.66	18.65	151.22
	B.3 Agriculture Infrastructure - Others													
1	Compost/Vermi Compost-Vermi Compost-Pit size 10*8*2.5	90	No.	36300	Phy	15	15	10	10	10	15	30	10	115
					BL	4.90	4.90	3.27	3.27	3.27	4.90	9.80	3.27	37.58
	Sub Total					4.90	4.90	3.27	3.27	3.27	4.90	9.80	3.27	37.58
	Total (B.1+B.2+B.3)					50.75	50.75	49.12	49.12	49.12	50.75	55.65	49.12	338.40
	C. Ancillary Activities													
	C.1 Food & Agro Processing													
1	Agro Processing Unit--Agro Processing Unit	80	No.	1000000	Phy	20	20	20	15	15	30	20	50	190
					BL	160.00	160.00	160.00	120.00	120.00	240.00	160.00	400.00	1520.00
2	Fruit Processing -Jam, jelly & Squash - Jam, Fruit Pulp, Juice Making Unit	80	No.	800000	Phy	5	5	5	5	5	5	5	10	45
					BL	32.00	32.00	32.00	32.00	32.00	32.00	32.00	64.00	288.00
	Sub Total					192.00	192.00	192.00	152.00	152.00	272.00	192.00	464.00	1808.00
	C.2 Ancillary Activities -													
1	Agri Clinic & Agri Business Centers--	90	No.	2000000	Phy	2	2	2	2	2	2	2	2	16
					BL	36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	288.00
	Sub Total					36.00	36.00	36.00	36.00	36.00	36.00	36.00	36.00	288.00
	Total (C.1+C2)					500.00	500.00	500.00	500.00	500.00	500.00	500.00	500.00	2096.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs.)		Berinag	Dharchula	Didihat	Gangolihat	Kanlichhina	Munakot	Munsyari	Pithoragarh	District Total
	Total (A+B+C)					7666.75	7666.75	7666.75	7666.75	7666.75	7666.75	7666.75	7666.75	53151.47
	II. Micro, Small and Medium Enterprises (MSME)													
1	Service Sector - Term Loan-Micro-	80	No.	4000000	Phy	60	100	60	65	55	55	70	150	615
					BL	1920.00	3200.00	1920.00	2080.00	1760.00	1760.00	2240.00	4800.00	19680.00
2	Service Sector - Term Loan-Small-	80	No.	40000000	Phy	0	2	0	1	0	0	1	5	9
					BL	0.00	640.00	0.00	320.00	0.00	0.00	320.00	1600.00	2880.00
3	Service Sector - Working Capital-Micro-	80	No.	1000000	Phy	90	150	100	90	80	80	120	500	1210
					BL	720.00	1200.00	800.00	720.00	640.00	640.00	960.00	4000.00	9680.00
4	Service Sector - Working Capital-Small-	80	No.	7500000	Phy	0	3	0	0	0	0	0	10	13
					BL	0.00	180.00	0.00	0.00	0.00	0.00	0.00	600.00	780.00
	Sub Total					2640.00	5220.00	2720.00	3120.00	2400.00	2400.00	3520.00	11000.00	33020.00
	IV. Education													
1	Education Loans-Higher Studies-Domestic-	90	No.	1250000	Phy	15	15	15	15	15	15	15	20	125
					BL	168.75	168.75	168.75	168.75	168.75	168.75	168.75	225.00	1406.25
	Total Education					168.75	168.75	168.75	168.75	168.75	168.75	168.75	225.00	1406.25
	V. Housing													
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-Construction	85	No.	2500000	Phy	28	38	28	28	28	28	38	65	281
					BL	595.00	807.50	595.00	595.00	595.00	595.00	807.50	1381.25	5971.25
2	Repair of Dwelling Units-Other Centre-Repair	85	No.	600000	Phy	25	50	25	25	25	25	50	25	250
					BL	127.50	255.00	127.50	127.50	127.50	127.50	255.00	127.50	1275.00
	Total Housing					722.50	1062.50	722.50	722.50	722.50	722.50	1062.50	1508.75	7246.25
	VI. Social Infrastructure													
1	Drinking Water-RO Plant-1000 LPH RO Plant	85	No.	2500000	Phy	1	1	1	1	1	1	1	2	9
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	42.50	191.25
2	Education-Schools-	80	No.	5000000	Phy	0	1	1	0	1	1	0	2	6
					BL	0.00	40.00	40.00	0.00	40.00	40.00	0.00	80.00	240.00
3	Healthcare-Hospital-	80	No.	15000000	Phy	1	0	1	0	0	0	1	1	4
					BL	120.00	0.00	120.00	0.00	0.00	0.00	120.00	120.00	480.00
4	Sanitation-Toilets-	85	No.	50000	Phy	15	15	15	15	15	15	20	30	140

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs.)		Berinag	Dharchula	Didihat	Gangolihat	Kanlichhina	Munakot	Munsyari	Pithoragarh	District Total
					BL	6.38	6.38	6.38	6.38	6.38	6.38	8.50	12.75	59.53
	Total Social Infrastructure					147.63	67.63	187.63	27.63	67.63	67.63	149.75	255.25	970.78
	VII. Renewable Energy													
1	Biomass Energy-Community Bio Gas Plant-Deenbandhu Type 2 (3cum)	85	No.	29600	Phy	10	10	10	20	15	5	7	15	92
					BL	2.52	2.52	2.52	5.03	3.77	1.26	1.76	3.77	23.15
2	Solar Energy--Solar Light	85	No.	50000	Phy	10	10	10	10	10	10	10	15	85
					BL	4.25	4.25	4.25	4.25	4.25	4.25	4.25	6.38	36.13
3	Solar Energy--Solar Power Plant 50 KW (MSSY)	85	No.	2500000	Phy	1	0	1	0	1	1	1	0	5
					BL	21.25	0.00	21.25	0.00	21.25	21.25	21.25	0.00	106.25
4	Solar Energy-Solar Pump Sets-3 HP	85	No.	200000	Phy	2	2	2	3	3	2	2	2	18
					BL	3.40	3.40	3.40	5.10	5.10	3.40	3.40	3.40	30.60
	Total Renewable Energy					31.42	10.17	31.42	14.38	34.37	30.16	30.66	13.55	196.13
	VIII. Others													
1	Individuals/ Individual members of JLGs--	90	No.	200000	Phy	75	100	50	50	50	50	75	60	510
					BL	135.00	180.00	90.00	90.00	90.00	90.00	135.00	108.00	918.00
2	SHGs/ JLGs-Others-	90	No.	200000	Phy	150	140	140	100	120	200	150	220	1220
					BL	270.00	252.00	252.00	180.00	216.00	360.00	270.00	396.00	2196.00
	Total Others					405.00	432.00	342.00	270.00	306.00	450.00	405.00	504.00	3114.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)					21299.3	21326.3	21236.3	21164.3	21200.3	21344.3	21299.3	21398.3	99104.88

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	9415.00	2495.07	11110.00	3418.58	11409.00	3495.23	14108.60
RCBs	7110.00	9190.08	7280.00	9167.65	8080.00	11625.41	9622.92
RRBs	6136.00	1344.54	6306.00	2007.22	6604.00	2643.38	7503.62
Others	1385.00	42.26	2402.00	279.48	2402.00	56.78	3936.90
Sub total (A)	24046.00	13071.95	27098.00	14872.93	28495.00	17820.80	35172.04

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	2859.00	229.45	2660.00	753.81	2839.00	919.80	2382.25
RCBs	1576.00	1600.56	1989.00	1779.78	2389.00	1504.06	3082.18
RRBs	1272.00	216.85	1272.00	300.41	1452.00	965.58	1359.90
Others	539.00	13.87	539.00	78.68	539.00	264.35	411.69
Sub total (B)	6246.00	2060.73	6460.00	2912.68	7219.00	3653.79	7236.02

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	12274.00	2724.52	13770.00	4172.39	14248.00	4415.03	16490.85
RCBs	8686.00	10790.64	9269.00	10947.43	10469.00	13129.47	12705.10
RRBs	7408.00	1561.39	7578.00	2307.63	8056.00	3608.96	8863.52
Others	1924.00	56.13	2941.00	358.16	2941.00	321.13	4348.59
Sub total (A+B)	30292.00	15132.68	33558.00	17785.61	35714.00	21474.59	42408.06

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	5809.00	9291.29	7321.00	9813.46	11986.00	13000.22	12172.05
RCBs	1632.00	0.00	1732.00	0.00	3150.00	0.00	3149.66
RRBs	3386.00	7231.01	3486.00	7586.76	6492.00	9900.61	6492.46
Others	791.00	1320.58	1391.00	1272.33	1090.00	2606.38	1315.83

Sub total (C)	11618.00	17842.88	13930.00	18672.55	22718.00	25507.21	23130.00
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Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	6679.00	830.60	6678.00	747.30	6284.00	744.06	6802.52
RCBs	2473.00	0.00	2473.00	0.00	2473.00	0.00	1354.39
RRBs	2979.00	1746.62	2979.00	1615.99	3809.00	1240.85	3891.05
Others	863.00	211.19	864.00	110.72	865.00	93.40	1111.41
Sub total (D)	12994.00	2788.41	12994.00	2474.01	13431.00	2078.31	13159.37

Table 6: Grand Total (C+D+E)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	24762.00	12846.41	27769.00	14733.15	32518.00	18159.31	35465.42
RCBs	12791.00	10790.64	13474.00	10947.43	16092.00	13129.47	17209.15
RRBs	13773.00	10539.02	14043.00	11510.38	18357.00	14750.42	19247.03
Others	3578.00	1587.90	5196.00	1741.21	4896.00	3020.91	6775.83
Total	54904.00	35763.97	60482.00	38932.17	71863.00	49060.11	78697.43

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												
Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
Crop loan	2495.07	9190.08	0.00	1344.54	42.26	13071.95	3418.58	9167.65	0.00	2007.22	279.48	14872.93
Agri Term loan	229.45	1600.56	0.00	216.85	13.87	2060.73	753.81	1779.78	0.00	300.41	78.68	2912.68
Grand Total (I+II)	2724.52	10790.64	0.00	1561.39	56.13	15132.68	4172.39	10947.43	0.00	2307.63	358.16	17785.61

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
Crop loan	3495.23	11625.41	0.00	2643.38	56.78	17820.80	14108.60	9622.92	0.00	7503.62	3936.90	35172.04
Agri Term loan	919.80	1504.06	0.00	965.58	264.35	3653.79	2382.25	3082.18	0.00	1359.90	411.69	7236.02
Grand Total (I+II)	4415.03	13129.47	0.00	3608.96	321.13	21474.59	16490.85	12705.10	0.00	8863.52	4348.59	42408.06

Annexure 4

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.	400000
5	Biomass Energy	Community Bio Gas Plant		No.	29600
6	Bunding		Rejuvenation of old terraces	Ha	86394
7	Chaff Cutter	Electric		No.	30000
8	Chaff Cutter	Manual		No.	9500
9	Commercial Broiler Farming			1000	670000
10	Composite Fish Culture	Composite Fish Culture	New Tanks	Acre	50000
11	Compost/ Vermi Compost	Vermi Compost		No.	36300
12	Crossbred Cattle Farming			1+1	170000
13	Diesel Pump Sets		3	No.	46000
14	Draught Animals	Mules		No.	200000
15	Drinking Water	RO Plant		No.	2500000
16	Drip Irrigation			Ha	97245
17	Education	Schools		No.	5000000
18	Education Loans	Higher Studies	Domestic	No.	1250000
19	Floriculture	Gladiolus		Ha	300000
20	Fruit Processing	Jam, jelly & Squash		No.	800000

21	Goat	Rearing Unit	New Shed	40+2	675000
22	Godown	Small		No.	800000
23	Graded Buffalo Farming			1+1	200000
24	Healthcare	Hospital		No.	15000000
25	Indigenous Cattle Faming			1+1	50000
26	Indigenous Poultry Farming	Dual purpose		500	350000
27	Individuals/ Individual members of JLGs			No.	200000
28	Integrated Pisciculture	With dairy		Acre	1517000
29	Integrated Pisciculture	With Poultry		Acre	1300000
30	Medicinal & Aromatic Crops			Ha	65000
31	Mushroom Cultivation			1000 Kg. per Cycle	400000
32	New Orchard	Temperate Fruits		ha	69500
33	New Orchard	Temperate Fruits	Almond	ha	72215
34	New Orchard	Temperate Fruits	Apple	ha	222200
35	New Orchard	Tropical/ Sub Tropical Fruits		ha	48650
36	New Orchard	Tropical/ Sub Tropical Fruits	Acid Lime/Lemon	ha	66660
37	New Orchard	Tropical/ Sub Tropical Fruits	Mango	ha	200000
38	Plantation	Bamboo		ha	91000
39	Protection Structure	Poly/ Green Housing		sq.m.	245000
40	Protection Structure	Poly/ Green Housing	Bamboo structure for Hills	sq.m.	80000
41	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000

42	Rabbit Rearing			20+4	132000
43	Repair of Dwelling Units	Other Centre		No.	600000
44	Sanitation	Toilets		No.	50000
45	Sericulture	Mulberry Plantation		No.	157244
46	Service Sector	Term Loan	Micro	No.	4000000
47	Service Sector	Term Loan	Small	No.	40000000
48	Service Sector	Working Capital	Micro	No.	1000000
49	Service Sector	Working Capital	Small	No.	7500000
50	Sheep	Rearing Unit	New Shed	40+2	675000
51	SHGs/ JLGs	Others		No.	200000
52	Soil Conservation Activities/ Erosion Control activities	Bench Terracing	5	ha	93412
53	Soil Conservation Activities/ Erosion Control activities	Land Leveling	3	ha	55902
54	Solar Energy			No.	2500000
55	Solar Energy			No.	50000
56	Solar Energy	Solar Pump Sets		No.	200000
57	Solar PV Pump Sets (DC)			No.	200970
58	Sprinkler Irrigation	Mini		ha	129841
59	Thresher	Multicrop Power Threshers		No.	225000
60	Weeder	Power Weeder	Engine	No.	147500

Annexure 5

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)	Acre	106740
2	Annual Vegetables	Cauliflower/ Phool Gobhi	Acre	47231
3	Annual Vegetables	Cabbage/ Patta Gobhi (Irrigated)	Acre	48971
4	Annual Vegetables	Tomato/ Tamatar	Acre	50171
5	Annual Vegetables	Capsicum/ Shimla Mirch (Irrigated)	Acre	51339
6	Broiler Farming	Others_	500	36000
7	Cereals	Maize/ Makka (Irrigated)	Acre	15488
8	Cereals	Finger Millet/ Ragi/ Nachani/ Madia/ Manduwa (Irrigated)	Acre	22130
9	Cereals	Wheat/ Gehu (Irrigated)	Acre	22296
10	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	23020
11	Cross bred Farming	Others_	Per Animal	34692
12	Fish Culture in Pond	Others_Pithoragar h_Samgratith Mtshya Palan 10 month	Acre	607287
13	Goat Farming	Rearing Unit _ Semi_intensive_	5+1	31780
14	Oil Seeds	Soybean/ Soyabean (Irrigated)	Acre	19920
15	Pulses	Horse Gram/ Kulthimah/ Hurali/ Kollu	Acre	16180
16	Pulses	Lentil/ Masur/ Masoor (Irrigated)	Acre	17039
17	Pulses	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)	Acre	17724
18	Pulses	Kidney Beans/ Rajma/ Kholar/ Bhatt (Irrigated)	Acre	22880
19	Spices & Condiments	Ginger/ Adrak (Irrigated)	Acre	107707
20	Spices & Condiments	Garlic/ Lahasun (Irrigated)	Acre	80136

Abbreviations

Abbreviation	Expansion
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 Organisation
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 Organisation
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
NWDPRA	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

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