

Potential Linked Credit Plan

Year: 2025-26

District: S.A.S Nagar

State: Punjab



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

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.

Foreword

The Potential Linked Credit Plan (PLP) is a vital document that outlines the exploitable potential for rural economic activities in the district, both in physical and financial terms. Prepared by NABARD with inputs from various stakeholders, including government departments, banks, farmers, NGOs, and others involved in the rural economy, the PLP serves as a guiding framework for credit flow and infrastructure development. The block-wise and sector-wise credit potential under priority sectors for the year has been meticulously estimated, providing a roadmap for bankers to enhance credit delivery and for the government to prioritize investments in necessary infrastructure.

The PLP document 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 document is a tool for credit planning and strategic blueprint that aligns with national and global development goals, including the Sustainable Development Goals (SDGs). It focuses on sustainable and climate-resilient agricultural practices, technological advancements, nutritional security, and inclusive socio-economic development. It recognizes the growing importance of modern technologies like Drones, Artificial Intelligence (AI), and the Internet of Things (IoT) in agriculture, highlighting these as emerging areas requiring credit support. The PLP has been shaped through extensive consultation with stakeholders and reflects the collective wisdom and experience of NABARDs District Development Managers (DDMs). It identifies critical infrastructure gaps and provides actionable insights for both credit and non-credit interventions aimed at holistic rural development. 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.

I would like to extend my sincere thanks to ADC (Dev.), Reserve Bank of India, Lead Bank, DCC/DLRC, Bankers, etc. for their invaluable support and contributions in preparing this document. Their continued cooperation will be crucial for the effective implementation and monitoring of the initiatives outlined in the PLP. As the PLP is an evolving document, your feedback and suggestions are welcomed to enhance its relevance and effectiveness in future iterations.

(Raghunath B.)
Chief General Manager

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S.A.S Nagar

PLP Document finalized by: Punjab Regional Office

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

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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	District along with Chandigarh and Panchkula forms a part of the Chandigarh Tricity. The important towns in the district are Kharar Kurali Mohali Zirakpur & Dera Bassi. In all the district has 4 development blocks consisting of 373 inhabited villages.
2	Type of soil	District primarily features alluvial soil which is generally formed by the deposition of silt sand and clay by rivers. This soil is known for its fertility and are well-suited for agriculture supporting the cultivation of crops such as wheat rice and various pulses.
3	Primary occupation	Most of the population is engaged in farming and related activities. Major crops grown include wheat and rice. Alongside agriculture dairy and poultry farming are also common. District is developing as an IT hub and Fashion Technology centre with immense job opportunities in the service sector.
4	Land holding structure	Small/marginal and medium farmers dominate the regions agrarian landscape with 42% of total land holding reflecting the trend of increasing fragmentation of landholdings due to generational divisions and high population density.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Loans amounting to Rs698739.37 lakhs were disbursed under priority sector during FY 2023-24. 17.6% of loans under priority sector were disbursed to Agriculture and allied sectors and 14% of loaning was made to weaker sections.
2	CD Ratio	CD ratio has increased marginally from 59.4 to 59.6 in FY 2023-24
3	Investment credit in agriculture	Investment credit in agriculture has declined to Rs47426 lakhs from Rs116015 lakhs in previous FY.
4	Credit flow to MSMEs	Credit flow to MSME stand at Rs479262 lakhs which is an increase of 36.5% over previous FY
5	Other significant credit flow, if any	Credit flow to Other Priority Sector has improved from Rs59450 lakhs in FY22 to Rs 96082 lakhs in FY23

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Total potential for different investment activities for the year 2025-26 has been estimated at Rs.820974.13 lakh. While estimating the projections various policies of Central and State Governments RBI and NABARD have been taken into account.
2	Projection for agriculture and its components	The potential sectors for the year 2025-26 include Farm Credit at Rs.201541.25 lakhs Agriculture Infrastructure at Rs.32439.70 lakhs and Ancillary Activities at Rs.18354.63 lakhs
3	Projection for MSMEs	Rs410331.75 lakhs
4	Projection for other purposes	Rs158307.29 lakhs

5. Developmental Initiatives

1. Conduct of skill enhancement programmes-MEDP & LEDP for SHGs &JLGs
2. Farm sector interventions in association with KVK Kurali
3. Promotion of micro-finance through JLGs with grant support toSAS Nagar CCB Punjab Gramin Bank and others.
4. Conduct of skill development programmes in association withgovt. agencies like National Skill Industries Cooperation(NSIC) and NGOs.
5. Creation of supporting infrastructure through RIDF in the formof roads & bridges projects to improve connectivity of villagesschools to improve standard of education augmentation canalinfrastructure for better irrigation facilities etc.

6. Thrust Areas

1. As per the trends in the district viz-a-viz CD ratio,achievements against ACP, geographical location, industrialscenario, and demography there is need to promote hi-techagriculture and support capital formation in Agriculture Sector including Agriculture Ancillary Sector.
2. The need of the hour is capital formation in Agriculture sectorand for that purpose term lending component under Agriculture sector needs to be enhanced.
3. Further as per GoI's priority areas emphasis has been laid onformation of FPOs and computerization and transformation ofPACS into Multi Service Centres.

7. Major Constraints and Suggested Action Points

1. Ground Water exploitation in the district is in critical stageso urgent measures need to be taken up for recharging theground water and adopting crop diversification.
2. Sustainable model of Paddy cultivation with lesser water consumption such as Direct Seeding of Rice needs to be promoted. Also farmers need to be sensitized about notcultivating water guzzling varieties of Rice such as PUSA-44and instead opt for short duration varieties such as PR-126 128etc.

8. Way Forward

1. Focus area for district's development is promoting cropdiversification (beyond wheat and rice) encouraging sustainablefarming practices including integrated farming adopting modernirrigation techniques and providing better access to marketlinkages and technology to boost farmer income.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

Sr.No	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> - Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings; - 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; - Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers; - Study the cropping pattern; - Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and - 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; - Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district; - 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; - 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.; - Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and - 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	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;

		Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;
		Adjustment of tractor potential with land holdings; and
		-Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	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; and
		Estimation of potential for rejuvenation of existing plantations.
	Animal Husbandry – Dairy	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
		1/6 th 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

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	- 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	- Infrastructure required to support credit flow for tapping the exploitable potential;

		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

6. Limitations and constraints

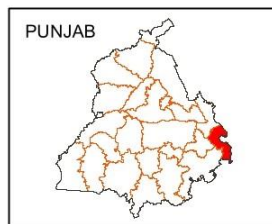
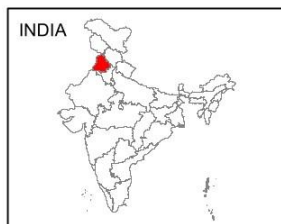
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow – sector and sub-sector-wise are noticed in the exercise of PLP preparation.

Part A

District Map



Block Map - S.A.S Nagar



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	201541.25
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	95046.20
2	Term Loan for agriculture and allied activities	106495.05
B	Agriculture Infrastructure	32439.70
C	Ancillary activities	18354.63
I	Credit Potential for Agriculture A+B+C)	252335.58
II	Micro, Small and Medium Enterprises	488673.45
III	Export Credit	18562.50
IV	Education	53475.00
V	Housing	70612.50
VI	Social Infrastructure	10193.75
VII	Renewable energy	2329.79
VIII	Others	3133.75
	Total Priority Sector	899316.32

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	93600.21
2	Water Resources	5421.70
3	Farm Mechanisation	9964.82
4	Plantation & Horticulture with Sericulture	4494.71
5	Forestry & Waste Land Development	1512.29
6	Animal Husbandry - Dairy	14582.49
7	Animal Husbandry - Poultry	2695.74
8	Animal Husbandry - Sheep, Goat, Piggery	2134.99
9	Fisheries	1344.30
10	Farm Credit- Others	65790.00
	Sub total	201541.25
B	Agriculture Infrastructure	
1	Construction of storage	30561.75
2	Land development, Soil conservation, Wastelanddevelopment	90.39
3	Agriculture Infrastructure - Others	1787.56
	Sub total	32439.70
C	Ancillary activities	
1	Food & Agro. Processing	17616.63
2	Ancillary activities - Others	738.00
	Sub Total	18354.63
II	Micro, Small and Medium Enterprises	
	Total MSME	488673.45
III	Export Credit	18562.50
IV	Education	53475.00
V	Housing	70612.50
VI	Social Infrastructure	10193.75
VII	Renewable energy	2329.79
VIII	Others	3133.75
	Total Priority Sector	899316.32

District Profile

Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Punjab National Bank

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	1210.00
2	No. of Subdivisions	3
3	No. of Blocks	4
4	No. of revenue villages	373
5	No. of Gram Panchayats	341

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Punjab
2	District	S.A.S Nagar
3	Agro-climatic Zone 1	AZ10 - Undulating Plain
4	Agro-climatic Zone 2	AZ11 - Central Plain
5	Agro-climatic Zone 3	AZ14 - Sub Montane Undulating
6	Climate	Hot and Humid

7	Soil Type	Sandy Loamy Soil
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3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	121000
2	Forest Land	10000
3	Area not available for cultivation	19000
4	Barren and Unculturable land	4000
5	Permanent Pasture and Grazing Land	1000
6	Land under Miscellaneous Tree Crops	1000
7	Current Fallow	1000

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

	Classification of Holding	Holding		Area	
Sr. No.	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	3570	20	1785	2
2	>1 to <=2 ha	3837	22	5756	7
3	>2 to <=4 ha	5351	30	30200	35
4	>4 to <=10 ha	4335	25	39090	45
5	>10 ha	580	3	9169	11
6	Total	17673	100	86000	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	40.00
2	Of the above, Small/ Marginal Farmers	7.40

3	Agricultural Labourers	21.00
4	Workers engaged in Household Industries	7.00
5	Workers engaged in Allied agro activities	
6	Other workers	348.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	994.00	529.00	465.00	450.00	544.00
2	Scheduled Caste	216.00	114.00	102.00		
3	Scheduled Tribe	0.00				
4	Literate	736.00	409.00	326.00	313.00	423.00
5	BPL	2864.00				

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	198.00
2	Rural Households	90.00
3	BPL Households	3.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	131.00
2	Having source of drinking water	198.00
3	Having electricity supply	198.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	373
2	Villages having Agriculture PowerSupply	373
3	Villages having Post Offices	80
4	Villages having Banking Facilities	218
5	Villages having Primary Schools	
6	Villages having Primary Health Centres	74
7	Villages having Potable Water Supply	373
8	Villages connected with Paved ApproachRoads	373

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District administration SAS Nagar
1.a Additional Information	District administration SAS Nagar
2. Soil & Climate	Statistical Abstract Punjab
3. Land Utilisation [Ha]	Agriculture deptt.
4. Ground Water Scenario (No. of blocks)	Agriculture deptt.
5. Distribution of Land Holding	Agriculture deptt.
6. Workers Profile [In '000]	Directorate of Statistics Punjab
7. Demographic Profile [In '000]	Census 2011
8. Households [In '000]	Directorate of Statistics Punjab
9. Household Amenities [Nos. in'000 Households]	Statistical Abstract Punjab
10. Village-Level Infrastructure[Nos.]	Statistical Abstract Punjab

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	
2	Primary Health Centres	19
3	Primary Health Sub-Centres	3
4	Dispensaries	76
5	Hospitals	24
6	Hospital Beds	522

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	381
2	Registered FPOs	3
3	Agro Service Centres	32
4	Soil Testing Centres	1
5	Approved nurseries	1
6	Agriculture Pumpsets	12654
7	Pumpsets Energised	11426
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	125
2	Irrigation Potential Created	NA
3	Net Irrigated Area (Total area irrigated atleast once)	85
4	Area irrigated by Canals/ Channels	22.5
5	Area irrigated by Wells	62.5
6	Area irrigated by Tanks	NA
7	Area irrigated by Other Sources	NA
8	Irrigation Potential Utilized (GrossIrrigated Area)	125

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	3735
2	Railway Line [km]	
3	Public Transport Vehicle [Nos]	23433
4	Goods Transport Vehicles [Nos.]	45005

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/Coffee etc.)	43
2	Sugarcane (Gur/ Khandsari/ Sugar)	15
3	Fruit (Pulp/ Juice/ Fruit drink)	14
4	Spices (Masala Powders/ Pastes)	2
5	Dry-fruit (Cashew/ Almond/Raisins, etc.)	
6	Cotton (Ginning/ Spinning/Weaving)	21
7	Milk (Chilling/ Cooling/Processing, etc.)	5
8	Meat (Chicken/ Mutton/ Pork/ Dryfish, etc.)	2
9	Animal Feed (Cattle/ Poultry/Fishmeal, etc.)	4
10	Others	

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	42	4	38
2	Cattle - Indigenous	7	3	4
3	Buffaloes	116	3	113
4	Sheep - Cross bred	2		2
5	Sheep - Indigenous			
6	Goat	7	1	6
7	Pig - Cross bred	5	1	4
8	Pig - Indigenous	1		1
9	Horse/Donkey/Camel	1		
10	Rabbit			
11	Poultry - Improved	565		
12	Poultry - Indigenous	256		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	40
2	Veterinary Dispensaries	39
3	Disease Diagnostic Centres	5
4	Artificial Insemination Centers	41
5	Animal Breeding Farms	1
6	Fodder Farms	5
7	Dairy Cooperative Societies	235
8	Milk Collection Centres	235
9	Animal Husbandry Training Centres	1
10	Animal Markets	1
11	Fish Markets	1
12	Licensed Slaughter houses [Nos.]	2

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	167200000.00	MT	460	gm/day
2	Egg		Lakh Nos.		nos/p. a.
3	Milk	4.06	Lakh LPD	408	gm/day
4	Meat		MT		gm/day
5	Wool		MT		

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating ToHealth & Sanitation [Nos.]	Department of Health & Family welfare
12. Infrastructure & Support Services For Agriculture[Nos.]	Agriculture deptt
13. Irrigation Coverage ['000Ha]	Agriculture deptt
14. Infrastructure For Storage, Transport & Marketing	Deptt of Food storage and civil supplies
15. Processing Units	DIC SAS Nagar
16. Animal Population as per Census [Nos.]	Animal husbandry deptt.
17. Infrastructure for Development of Allied Activities[Nos.]	Animal husbandry deptt.
18. Milk, Fish, Egg Production &Per Capita Availability - Year-2	Animal husbandry deptt.

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - AgricultureTable

1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP			
2	Land Holdings - SF (%)	21.70	21.70	21.70
3	Land Holdings - MF (%)	20.20	20.20	20.20
4	Rainfall -Normal (mm)	404	404	404
5	Rainfall - Actual (mm)	492	938	
6	Cropping Pattern	Mostly wheat-paddy cycle	Mostly heat-paddy cycle	Mostly wheat-paddy cycle

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	117408.00	225347.00	123394.00

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	32.00	113.00	3531.25	37.00	175.00	4729.73	35.00	180.00	5142.86
2	Wheat	50.10	185.50	3702.59	52.30	222.00	4244.74	52.30	222.00	4244.74
3	Maize	6.00	24.20	4033.33	3.40	11.60	3411.76	3.10	11.12	3587.10
4	Indian Mustard	1.40	1.80	1285.71	1.20	1.60	1333.33	1.20	1.60	1333.33
5	Sugarcane/Ganna	1.80	142.00	78888.89	1.40	112.00	80000.00	2.00	160.00	80000.00

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakhha)	1.21	1.21	1.25
2	Net sown area (lakh ha)	0.85	0.85	0.85
3	Cropping intensity (%)	142.35	142.35	147.06

Table 5: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	28204	46288	42798
2	GLC through KCC (Rs. lakh)	81151.00	109333.00	75968.00
Table Name		Source(s) and reference year of data		
Table 2: GLC under Agriculture		LDM office		
Table 3: Major Crops, Area, Production, Productivity		Agriculture office		

Water**ResourcesTable**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	696.00	201.00	2426.00

1: GLC**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigated Area ('000 ha)	86	86	86
2	Gross Irrigated Area ('000ha)	109	109	125

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Punjab	S.A.S Nagar	Dera Bassi	Over Exploited	Over Exploited	Over Exploited
2	Punjab	S.A.S Nagar	Kharar	Critical	Critical	Critical
3	Punjab	S.A.S Nagar	Mohali	Over Exploited	Over Exploited	Over Exploited
4	Punjab	S.A.S Nagar	Majri	Safe	Safe	Semi-critical

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM office
Table 2: Irrigated Area & Potential	Statistical Abstract 2023
Table 3: Block level water exploitation status	Dynamic Ground Water Resources of India 2023 Report

Farm

Mechanization

Table No.	1: GLC flow Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1819.00	2640.00	3426.00

Plantation & Horticulture including Sericulture

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	735.00	200.00	2453.00

Forestry & Waste Land Development

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	180.00	6.00	2328.00

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	10	10	10
2	Waste Land ('000 ha)	1	1	1
3	Degraded Land ('000 ha)	4	4	4

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry -

DairyTable 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2476.00	7182.00	4837.00

Animal Husbandry -

SGPTable 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	197.00	5179.00	2455.00

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Munjal
2	Popular goat breed(s)	Beetal
3	Popular pig breed(s)	Ghurrah

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM office
Table 2: Popular Breed(s)	DoAH

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	119.00	228.00	2445.00

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1398.00	588.00	1026.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	12	15	15
2	Cold Storages (Capacity -'000 MT)	20	25	25
3	Market Yards [Nos] / Wholesale Market (No.)	5	5	5

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM office
Table 2: Agri Storage Infrastructure	Statistical Abstract 2023

Land Development, Soil Conservation & Watershed Development**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	571.00	608.00	826.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM office

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	11379.00	62238.00	13488.00

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000kg)	26000.00	15000.00	

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Vermi Compost ('000 kg)	300	300	

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM office
Table 2: Fertilizer Consumption	Statistical Abstract 2023
Table 3: Production of inputs	Statistical Abstract 2023

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	16251.00	36340.00	8080.00

Table 2:

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	359	396	
2	Procurement through PACS and LAMPS (MT)	0	0	0

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	0	2	2
2	ACABCs (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM office
Table 2: Procurement	Statistical Abstract 2023
Table 3: Other Ancilliary Services	SAS Nagar DCCB

MSME**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	215728.00	351092.00	535354.00

Export/ Education/ Housing**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit(Rs. lakh)	0.00	45.47	0.00
2	GLC under Education (Rs. lakh)	3595.39	3925.81	7511.70
3	GLC under Housing (Rs. lakh)	29862.53	37594.39	62138.78

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM office

Social Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs.lakh)	4.50	38.90	855.87

Renewable Energy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	18.00	0.00	300.00

Informal Credit Delivery

Table 1: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	4	4	4
2	No. of SHGs formed	215	225	430
3	No. of SHGs credit linked (including repeat finance)	102	168	377
4	Percentage of women SHGs %	100.00	100.00	100.00

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.)		412	412
2	Consumer Stores (No.)		7	7
3	Housing Societies (No.)		167	167
4	Weavers (No.)			
5	Marketing Societies (No.)		3	3
6	Labour Societies (No.)			
7	Industrial Societies (No.)		56	56

8	Sugar Societies (No.)			
9	Agro Processing Societies (No.)			
10	Others (No.)		174	174
11	Total (No)	0	819	819

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.)	86	86	86
2	Multi state cooperative societies(No.)	0	0	0

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	Cooperative department SAS Nagar
Table 2: Details of credit cooperative societies	Cooperative department SAS Nagar

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies assoiated			Per Branch Outreac h	
		Total	Rural	Semi- urban	Urban	mFIs/ mF Os	SHGs/J LG s	BCs/BFs	Village s	Househ olds
Commercial Banks	32	430	122	143	165		2921	52	1	0
Regional Rural Bank	1	22	19	3	0		1286		17	9
District Central Coop.Bank	1	21	10	7	4		937		18	9
Coop. Agr. & Rural Dev. Bank	1	2		2					187	99
Primary Agr. Coop. Society	66	66	66						6	3
Others		0								
All Agencies	101	541	217	155	169	0	5144	52	1	0

S.A.S Nagar, PLP 2025-26

2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	1869368	2297810	3086045	34.3	96.7	2964998.00	2806692.00	4897523.00	74.5	96.11
Regional Rural Bank	56441	75251	77132	2.5	2.4	21565.00	70869.00	139083.00	96.3	2.73
Cooperative Banks	16236	29456	29456	0.0	0.9	65993.00	68148.00	59394.00	-12.8	1.17
Others				0	0.0	12861.00	12800.00		-100.0	0.00
All Agencies	1942045	2402517	3192633	32.9	100.0	3065417.00	2958509.00	5096000.00	72.2	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	288677	346859	655495	89.0	92.9	1791622.00	1677680.00	2936679.00	75.0	96.67
Regional Rural Bank	13870	10428	15784	51.4	2.2	13202.00	43049.00	68210.00	58.4	2.25
Cooperative Banks	23448	32135	31820	-1.0	4.5	24665.00	25563.00	23556.00	-7.9	0.78
Others	3271	2837	2488	-12.3	0.4	12681.00	10920.00	9449.00	-13.5	0.31
All Agencies	329266	392259	705587	79.9	100.0	1842170.00	1757212.00	3037894.00	72.9	100.00

S.A.S Nagar, PLP 2025-26

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	60.4	59.8	60.0
Regional Rural Bank	61.2	60.7	49.0
Cooperative Banks	37.4	37.5	39.7
Others	98.6	85.3	0
All Agencies	60.1	59.4	59.6

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

Agency	Cumulative up to			
	31/03/2024			
	PMJ DY	PMS BY	PMJJ BY	AP Y
Commercial Banks	309439	331238	90954	80326
Regional Rural Bank	17761	80868	32302	13489
Cooperative Banks	0	1586	459	153
Others				
All Agencies	327200	413692	123715	93968

6. Performance on National Goals

S.A.S Nagar, PLP 2025-26

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	656740.00	22.4	102703.62	3.5	425360.00	14.5		0.0		0.0
Regional Rural Bank	21571.76	31.6	551.26	0.8	2959.00	4.3		0.0		0.0
Cooperative Banks	20427.61	86.7	20139.55	85.5	487.00	2.1		0.0		0.0
Others		0.0		0.0	5605.00	59.3		0.0		0.0
All Agencies	698739.37	23.0	123394.43	4.1	434411.00	14.3	0.00	0.0	0.00	0.0

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	577357.61	356592.95	61.8	635086.36	595413.17	93.8	672109.02	656740.00	97.7	84.4
Regional Rural Bank	29702.93	11645.95	39.2	32673.23	17837.12	54.6	24418.98	21571.76	88.3	60.7
Cooperative Banks	41322.47	3030.53	7.3	45454.70	22640.87	49.8	22384.29	20427.61	91.3	49.5
Others	5441.78	0.00	0.0	5985.95	0.00	0.0	1627.71	0.00	0.0	0.0
All Agencies	653824.79	371269.43	56.8	719200.24	635891.16	88.4	720540.00	698739.37	97.0	80.7

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	218131.35	81151.00	37.2	239944.48	109333.04	45.6	165176.00	75968.61	46.0	42.9
Term Loan (Agri.)	104334.38	36257.00	34.8	114767.81	116014.66	101.1	80823.00	47425.82	58.7	64.9
Total Agri. Credit	322465.73	117408.00	36.4	354712.29	225347.70	63.5	245999.00	123394.43	50.2	50.0
MSME	216364.50	215728.25	99.7	237993.95	351092.64	147.5	408786.00	479262.13	117.2	121.5
Other Priority Sectors*	114994.56	38133.18	33.2	126494.00	59450.82	47.0	65755.00	96082.81	146.1	75.4
Total Priority Sector	653824.79	371269.43	56.8	719200.24	635891.16	88.4	720540.00	698739.37	97.0	80.7

9. NPA Position (Outstanding)

Broad Sector	31/03/202 2			31/03/202 3			31/03/202 4			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			0			0			0	0.0
Regional Rural Bank	43524.00	1343.00	3.1	52917.00	1052.00	2.0	68529.71	1011.33	1.5	2.2
Cooperative Banks	25222.00	3317.00	13.2	25562.64	3063.97	12.0	23557.00	3072.00	13.0	12.7
Others	12895.00	11773.37	91.3	11043.32	10288.12	93.2	9639.52	9197.46	95.4	93.3
All Agencies	81641.00	16433.37	20.13	89522.96	14404.09	16.09	101726.23	13280.79	13.06	16.43

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

Source(s)	
1	SLBC
2	Lead Bank SAS Nagar

Part B

Chapter 1

Important Policies and Developments

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:

- a) **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.
- b) **Centrally Sponsored Scheme for Computerization of Primary Agricultural Credit Societies (PACS)**
 - Government has approved a scheme for Computerization of Primary Agricultural Credit Societies (PACS) with the objective of increasing efficiency of PACS, bringing transparency and accountability in their operations; facilitating PACS to diversify their business and undertake multiple activities/ services. A total of 63000 PACS have been taken for computerization under the project.
 - Establishing Multi-purpose PACS/ Dairy/ Fisheries cooperatives in every panchayat with support of NABARD, NDDB, NFDB, NCDC, and other National level Federations
 - PACS as Common Service Centers (CSCs) for better access to e-services
 - Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY, NABARD and CSC e-Governance Services India Limited.
 - Micro-ATMs to Bank Mitra Cooperative Societies for providing doorstep financial services.
- c) **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.
- d) **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.
- e) **World's Largest Cooperative Training Scheme:** This aims at revamping existing cooperative training structure in the country.
- f) **New Cooperative Policy** with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- g) **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

- h) **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.
- i) **Agri -Stack:** 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.
- j) **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.
- k) **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.
- l) **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.
- m) **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.
- n) **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.
- o) **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.
- p) **PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan):** PM JANMAN is a recently launched initiative by the Government of India specifically designed



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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.

Union Budget: 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 lakh from the current 10 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.

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 and
- Next Generation Reforms

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.
- **RBI's 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 eKCC 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.

Policy Initiatives - NABARD

- **Refinance support:** NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.
- **Schematic Refinance for Water Sanitation and Hygiene (WASH):** To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).
- **Special Refinance Scheme (SRS) on PACS as MSCs:** NABARD introduced Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.
- **Credit-linked subsidy schemes of GoI:** New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM): GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.
- **Agri Clinics and Agri Business Centres (ACABC):** The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by Ministry of Agriculture GoI. Composite subsidy of 44% of the project cost for women SC/ST & all categories of candidates from Northeast and Hill states and 36% of project cost for all other beneficiaries is provided under the scheme.
- **Interest Subvention Schemes of GoI:** NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 3 lakh at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.
- **NRLM Interest Subvention:** NABARD also implements interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY-NRLM.
- GoI introduced **Sugar Ethanol Interest Subvention scheme** in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the

claims settlement process.

- **Rural Infrastructure Development Fund (RIDF):** RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects at present covers as many as 39 activities classified under three broad sectors viz. (i) Agriculture and Related sector (ii) Social Sector and (iii) Rural Connectivity.
- **Micro Credit Intervention:** NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs training and capacity building of SHG members and other stake holders besides initiating special programmes for backward regions. A few recent initiatives taken under micro credit are as under:
 - o Scheme for grant support to SHGs/ JLGs/ POs/ Microentrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform.
 - o Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.
 - o 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.
 - o **Pilot Project: Real-time banking solution for SHGs (Money Purse Application)**
 - o **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.
 - o **MoU with NRLM MoRD:** Marking a strategic alliance to benefit rural women SHGs NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development GoI inked a landmark MoU on 27 February 2024.
- **Financial Inclusion**
 - o Major Policy interventions and launching of new Schemes under the fund during 2023-24 includes:
 - o Support for the Deployment of micro-ATMs to two District Central Co-Operative Banks in Gujarat with a grant support of 3.67 crore for deploying 1631 microATM devices at PACS (440) and cooperative milk societies (1191).
 - o **Financial Inclusion under Special Campaign 3.0:** RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.
 - o Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies:
 - o **Incentive Scheme for BCs operating in NE States and hilly states:**
- **Farm Sector Development**
 - o **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 program 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 program which is a structured framework to empower FPOs by providing access to specialized training mentorship and resources envisaging the enhancement in FPO's operational efficiency adopt modern agricultural techniques and navigate market complexities.
- **Saturation Drive campaign:** Government has launched the saturation drive to provide FPOs benefits of schemes of Agriculture department in the form of licenses of inputs seeds fertilizer etc. FPOs will also be linked to mandis facilitated with registrations under GST FSSAI and onboarding on platforms like ONDC and other E-retailing platforms for sale of their produce.
- **National FPO Policy:** MoA&FW, GoI is working on finalization of a National Policy on FPOs to create a supportive environment for the FPOs after ongoing deliberations and consultative meetings on the draft policy.
- **Climate Action and Sustainability:** NABARD is a Direct Access Entity (DAE) to the Green Climate Fund (GCF) and the National Implementing Entity (NIE) to Adaptation Fund (AF) and National Adaptation Fund for Climate Change (NAFCC).

- Off Farm Sector Development

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

Agriculture Credit during 2023-24:

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

Technology Facilitation Fund (TFF):

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

Policy Initiatives – State Govt. (including Cooperatives)

- i. Department of Agriculture and Farmers Welfare, Govt of Punjab aims to increase Basmati rice cultivation by 40% and expand the area under DSR (Direct Seeded Rice) technique by one lakh hectares in 2024-25.
- ii. For ensuring export-quality of Basmati rice, the government has banned ten insecticides (viz. Acephate Buprofezin Chlorpyrifos Hexaconazole Propiconazole Thiamethoxam Profenofos Imidacloprid Carbendazim and Tricyclazole) having high residual effects.
- iii. Govt of Punjab banned the cultivation of long-duration, high-water requiring paddy variety Pusa-44 and promoting short-duration low-water consuming varieties such as PR-126.
- iv. A scheme incentivizing farmers to the tune of Rs. 10000/- per acre was launched to promote horticulture in the state aiming at crop diversification and water conservation. Drip irrigation is being promoted under this scheme with subsidies provided through Department Soil and Water Conservation without any ceiling limit in cultivated area.
- v. To tackle water scarcity and promote sustainable agriculture, Department of Soil and Water Conservation, Govt of Punjab launched a project to transform 30000 acres of farmland by installing 2400 km of underground pipelines improving irrigation access statewide. Additionally, two NABARD-funded projects worth Rs. 277.57 crore will expand these networks benefiting over 40000 hectares.
- vi. SUGARFED started its first 14 MW Co-Gen plant using paddy straw at Bhogpur Co-operative Sugar Mill and a new Ethanol project at Gurdaspur Co-operative Sugar Mill is proposed with initial budgetary support of Rs. 24 crore in FY 2024-25.
- vii. A total of 829 Aam Aadmi Clinics have been established in the State where 80 types of medicines along with lab tests at 38 diagnostic labs are being provided free of cost. An allocation of Rs. 249 crore has been made in FY 2024-25 for further strengthening of this initiative.
- viii. A comprehensive de-addiction plan has been deployed through a network of 529 OOAT Clinics and 306 Rehabilitation Centers in the state. Further a Tele Manas Hub is being established at the Institute of Mental Health (IMH) Amritsar to provide consultation/counselling on Mental Health by trained counsellors.

State Budget

- Outlay of Rs.194 crore for soil and water conservation including proposals to undertake two new NABARD projects for providing financial assistance to farmers for laying out underground pipelines for irrigation.
- "Mission Phulkari" launched to train village level artisans with the latest craftsmanship techniques. NABARD has also promoted one OFPO i.e. Sangrur Phulkari Producer Company Ltd. and supporting this activity since 2019.

- With the aim to modernize operations, streamline processes and enhance efficiency, an allocation of Rs. 50 crores in FY 2024-25 has been made for computerization of State Cooperative Agriculture and Rural Development Bank and Primary Agricultural Co-operative Societies (PACS).
- State government has made budgetary allocations of Rs. 575 crores for crop diversification and establishment of horticulture crop clusters.
- Allocation of Rs. 263 crores for supporting agroforestry & forestry efforts.

Highlights related Agriculture & Farm Sector

- The State Government has allocated Rs. 13784 crores for FY 2024-25 for agriculture and allied sectors on similar lines to the FY 2023-24.
- Mission Unnat Kissan has been launched to provide timely technical information to the farmers for scientific cultivation of cotton and 33% subsidy on cotton seed will also be provided to approx. 87000 farmers in the State.
- Rs. 575 crores allocated for a special scheme on diversification in FY 2024-25. For value addition activities in agriculture sector, an amount of Rs. 50 crores have been provided to PAGREXCO.
- MOU signed with SIDBI for setting up of automated beverage unit at Hoshiarpur, chilli processing center at Abohar, value added processing facility at Jalandhar, ready-to-eat food manufacturing unit at Fatehgarh Sahib and other projects aggregating Rs. 250 crores.
- Rs. 350 crores allocated under the Sub-Mission on Agriculture Mechanism to provide financial assistance on various machines/equipment to augment productivity and managing paddy stubble.
- Punjab Horticulture Advancement and Sustainable Entrepreneurship (PHASE) launched to improve product quality and develop horticulture crop clusters in major production zones in the State. Allocations have also been made for schemes on mushroom cultivation, flower seed production, exotic vegetables, and establishment of orchards.
- New ethanol project at Gurdaspur Co-operative Sugar Mill announced in the State Budget with an allocation of Rs.24 Crore.

Highlights related Rural Development & Non-Farm Sector

An allocation of Rs. 3154 crores have been made for rural development. More than 12000 acres of land have been freed from illegal encroachment, which was largely handed over to its rightful owners, the Panchayats.

The following allocations has been made under various schemes for Rural Development in the state:

- MGNREGS: Rs. 655 crore.
- Pradhan Mantri Krishi Sinchai Yojana: Rs. 20 crores
- National Rural Livelihood Mission: Rs.120 crore
- Rashtriya Gram Swaraj Abhiyan: Rs.20 crore.
- Rs.17330 crore allocated for school and higher education which is 6 times higher than the previous year. Transformation of 100 government senior secondary schools as

- Schools of Brilliance with an initial allocation of Rs.10 crore has been made for FY 2024-25. Government of Punjab to imbibe essential skills to primary and upper primary students has launched 'Mission Samrath' with an allocation of Rs.10 crore.
- **Govt Sponsored Programs linked with Bank Credit**
 - Punjab Dairy Development Board is implementing various credit linked schemes wherein subsidy is provided to dairy entrepreneurs. Various components in which the subsidy is being provided are listed below:
 - Dairy farm of indigenous animals up to 10 animals with a maximum cost of Rs. 7 lakh and subsidy of 25% for General Category and 33% for SC/ST category.
 - Cattle sheds with cost of Rs. 4- 6 lakh and subsidy of 25% for General Category and SC/ST category.
 - Single row fodder harvester with maximum cost of Rs.2.5 lakh with subsidy of Rs. 50000 and Rs. 63000 for General category and SC/ST category respectively.
 - Self-propelled forage cutter with maximum cost of Rs.2.25 lakh with subsidy of Rs. 50000 and Rs. 63000 for General category and SC/ST category respectively.
 - Automatic Milk Dispensing Unit with maximum cost of Rs. 4 lakh and subsidy of Rs. 4 lakhs for all beneficiaries.

Department of Horticulture, GoP under MIDH provides subsidy to entrepreneurs for setting up cold storages with subsidy of 35%, for setting up mushroom production units and spawn making unit with maximum subsidy of Rs.20 lakh and Rs.15 lakh or 40% of the cost, provides 40% and 25 % subsidy for SM Farmers and other category farmers respectively for cut flowers and bulbous flowers.

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Agriculture & Allied Sector plays an important role in the economy of the district. As per 2011 census, about 45% of the total population in the district lives in the rural areas, which is directly or indirectly dependent on agriculture. The total geographical area of SAS Nagar District is 121000 ha. Of this, the Net Sown Area (NSA) is 86000 ha. and Gross Cropped Area (GCA) is 125000 ha and Gross Irrigated Area is 125000. Thus, the Cropping Intensity (CI) is 135%. Farmers are mostly dependent on ground water for cultivation. The soil of the district varies in texture generally from loamy to sandy loam and thus, the soil of the district is rich in fertility. The average landholding in the district is 2.89 hectares. Since the Net Sown Area is decreasing (due to urbanization in the district), there is decline in area under cultivation in all the major crops grown in the district. Paddy constitutes the main Kharif crop whereas wheat is the main rabi crop. Apart from wheat and paddy the people have started cultivating sunflower and sugarcane in the district. The farmers are also being encouraged by the horticulture department to take up mushroom and vegetable cultivation. As per the Statistical Abstract 2023, there are 3570 marginal landholdings, 3837 small landholdings, and 10266 other landholdings in the district.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- The Govt. of India has launched a campaign to provide KCC to eligible PM Kisan beneficiaries as well as farmers engaged in activities relating to Animal Husbandry sector. Further, under the new KCC scheme for Animal Husbandry and Fishery, both Animal Husbandry and Fisheries department are working in collaboration with banks to issue KCC facility to eligible farmers.
- IFFCO, KRIBHCO, Markfed and private dealers have a wide network of outlets for supply of inputs like seeds, diesel, fertilizers and pesticides/insecticides.
- Procurement of Wheat and Paddy is done by State Govt., FCI, Markfed, Punsup, PSWC, Pvt. Traders and PAIC.
- Agriculture Department provides technical guidance and also arranges demonstrations and camps at regular intervals on the use of new technology better scientific techniques of cultivation and post-harvest management of farm produce. The department also provides inputs like fertilizer, pesticides, seeds etc.
- KVK Kurli imparts training in hybrid seed production, diversification of crops, soil testing and also on pest management and post harvest management etc.
- Farm Advisory Service Centre of P.A.U. Ludhiana provides extension services to the farmers like propagation of improved production technology and field demonstration of front line technology on seed production
- 5 regulated markets and 4 sub-yards and sufficient number of purchase centres are arranged by the Marketing Board during the harvesting season.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Water is one of the most critical resources necessary for sustenance of life and central to socio-economic development. Irrigation is the largest investment in the agriculture sector, which is undertaken through small, medium and large irrigation projects. While large and medium projects are implemented by the Government, individual farmers go for the small projects viz. dugwells, tube wells, etc.

In SAS Nagar district, agricultural activities are carried out mainly with the help of ground water which has resulted in considerable decline of water levels and requires further deepening of wells in order to draw water.

Out of gross sown area of around 125000 ha, 85000 ha is irrigated majorly through tube wells and to a small extent by canals. The percentage of gross irrigated to gross cropped is 100% as per Statistical Abstract 2023.

As per Dynamic Ground Water Resources of India 2023 report, the stage of ground water exploitation of the district is 130% which is lower than state average of 164%. All blocks of the district have been classified as Critical or over exploited except Majri block which has been classified as semi-critical.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- There are good number of dealers for supply of equipment and material required for installation of pump sets and underground pipelines (UGPL).
- Dealers of sprinklers and drip sets are also available in adjoining cities of Chandigarh, Ludhiana and Patiala. The district is well connected by road and rail. No problem in procuring the equipment is contemplated. Thus infrastructure support is available for promotion of these activities.
- The Soil and Water conservation department provides subsidies for the installation of drip systems / sprinklers.
- Underground water Pipe lines, Micro irrigation, Roof top rain water harvesting, promotion of Water Savings techniques using Laser leveling and Tensiometer etc. are some of most effective ways to ensure judicious use of water.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Mechanization of farm indicates the use of machines for conducting agricultural operations replacing the traditional methods which involve human and animal labour. The present focus of farm mechanization in the state is Resource Conservation Technologies (RCT) through the use of laser land levelers, zero till drill, Happy Seeders, Super Seeders, and other new technologies. The concept of Agriculture Machinery Service Centers (AMSCs) is also being popularized in the State. As per Statistical Abstract 2023, district has 83 tractors per thousand hectare, which is equal to the state average.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- With a large network of dealers, tractors of different makes and sizes are available easily throughout the district.
- Threshers and power tillers/Harvesters Combines are also available through dealers. One tractor manufacturing unit viz., Punjab Tractors Ltd. already exists in the district and an assembly unit for tractors has been established.
- Subsidy is also available on purchase of agri-machines and implements through Agriculture Dept. There are sufficient numbers of repair/spare parts workshops throughout the district. Technical support is available through the extension departments.

- With sustained efforts of the State Govt., Zero tillage machinetechnology has been widely adopted by farmers resulting in saving tothe extent of Rs3500/- per Ha on account of diesel alone due totimely sowing.
- Lack of proper knowledge of farmers to purchase, operate and maintain farm machinery, especially innovative precision implementswhich leads to wrong choice and making farming operationsuneconomical and risky.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Crop diversification from traditional agricultural crops to minimizeincreasing pressure on land is the need of the day and horticulturalcrops, which have great potential for higher income offer great scopein Punjab as the farmers of the State are relatively more entrepreneurial.

The agro – climatic conditions in the district are favourable forhorticulture viz. fruit crops like Guava, Pear, Peach, Ber, Mango, Kinnow and Aonla. Besides fruit crops, conditions prevailing in the district are favourable for non-traditional horticulture activitieslike commercial floriculture, cut flower production, ornamentalfloriculture, mushroom and bee keeping. The cultivation of medicinalplants like mentha is also suitable for the district. As per thestatistical abstract 2023, total area under different fruits was 3350ha and out of which maximum was under Guava (915 ha), Mangoes (787ha) and Kinnow (301 ha). Total area under vegetable was 2648 ha comprising potato (1055 ha), onion (13 ha) and other seasonalvegetables. NABARD through FPOs is encouraging farmers fordiversification from wheat-paddy to other organic crops like pulsesand maize in the district.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The department of horticulture has trained staff at district andblock H.Q. for providing extension services.

- It also has a laboratory / center for guiding and providingtraining to farmers for fruit processing & preservation. There is a farm produce testing laboratory in SAS Nagar to match with thequality of international standards.
- The department has one nursery at Majra village in Majri block which provides plant saplings of Guava, Mango & Papaya.
- There are 15 cold storages existing in the district with capacityof 25182 tonnes (as per data received from the district horticulture department). Further there are 16 storages / warehouses in the district.
- NHM is developing clusters for bringing more land underhorticultural crops. There are 3 clusters in Punjab and SAS Nagarfalls in cluster 2 along with Amritsar, Taran Taran, Gurdaspur, Nawanshahar and Hoshiarpur. This is being monitored by ADC(D) andimplemented by District Mission Committees.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The total area under forest cover in SAS Nagar was 10% of totalgeographical area as per Statistical abstract 2023. The entireforest area falls under the category of protected forests. Asbringing additional land under forest is difficult, agroforestryoffers a sound and viable option with potential for large scalediversification in agriculture. Due to the

intense competition among different land-uses, there is limited scope to increase the area under forests except for bringing the available vacant wastelands/degraded lands under Tree Cover through adoption of Agro Forestry and Social Forestry in the Farmlands and Institutional lands.

According to National Forest Policy, there should be 33 per cent forest cover in India as a whole. In plains, the forest cover should be 20 per cent of the geographical area. In Punjab, at least 15 per cent area is required to be brought under forest and tree cover as 84 per cent land is under agriculture and horticulture cultivation here.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- The Forest Department has adequate staff for guiding the farmers for planting various types of plants and they are also providing seedlings/ saplings to private growers at a subsidized rate. However, availability of good quality planting material is a problem.
- Punjab had formulated a long term "State Forestry Action Programme" (SFAP) which is to be implemented over a period of 20 years.
- The Punjab Forest Department has decided to give a big push to agro-forestry and would distribute seedlings of fast-growing and economically important tree species such as Eucalyptus, Shisham and Drekh.
- The district also has some wastelands which provides potential for agroforestry / forestry development.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Livestock rearing is an important sub-sector under agriculture and allied activities. It contributes over one third GVA to agriculture and is the second largest contributor to agricultural GVA. Over the period of 2012-13 to 2019-20, the livestock sector recorded an average growth of 5.30%, as compared to 0.8% in the crop husbandry sector. As compared to crop husbandry the low dependence of this sub-sector on natural factors like rainfall, soil type and climatic conditions make it a more sustainable source of income generation. This sub-sector plays a significant role to generate alternative source of income and full/part-time employment for rural households in Punjab.

As per the NSSO report on Income, Expenditure, Productive Assets and Indebtedness of Agricultural Households in India (2012-13), Punjab reported the second highest average monthly income of Rs. 5,303 from farming of animals, surpassed only by Haryana (Rs. 6,089). Milk production was highest source of income generation which contributed 91.6% to the total average monthly receipt from farming of animals. As per livestock census 2019, total livestock population (Buffaloes and cows) in the district was 1,58,010. Of this, there were 1,16,311 buffaloes and 41,699 cows. The number of Milch animals (Cattle and Buffaloes) has increased by 6.98 % as compared to livestock census 2012.

The per capita availability of milk is about 1281 gms in Punjab (Statistical Abstract 2023)

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- There are 40 Veterinary Hospitals and 39 Veterinary Dispensaries available in the district.
- Average of five villages are served by a veterinary institution.
- Approx 1.36 lakh cases were treated, 37,000 A.I.s and 1.8 lakh vaccinations were performed by veterinary institution during FY22-23.
- Upgradation of Veterinary hospitals & polyclinic is being done by State Govt.

with RIDF assistance from NABARD.

- In SAS Nagar, installed capacity in milk plants in government and private sector is 15 lakh lpd and there are 06 milk chilling centers (Statistical Abstract of Punjab 2023).
- The GoI has launched a stimulus package of Rs15000 crore through Animal Husbandry Infrastructure Development Fund for incentivizing investments by individual entrepreneurs, private companies, MSME, FPOs and Sec 8 companies to establish the dairy processing and value addition infrastructure, meat processing and value addition infrastructure and Animal Feed Plant.
- NABARD has sanctioned Rs254.41 crore to National Dairy Development Board (NDDB) to modernize the milk processing plant and machinery of 04 milk unions of Punjab.
- To give boost to the sector, GoI has taken decision to provide KCC limit to the Dairy farmers and has directed the banks to provide KCC limit for working capital requirements for the purpose

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Poultry is a potential area for development because it ensures quick returns from investment and well-distributed turnover throughout the year. The climatic conditions of the district are congenial for growth of poultry. As per status report in Abstract of Punjab 2023, there were 18,31,008 Broilers/Layers and 3,188 backyard poultry in the district. There is a good demand for eggs and poultry meat in the district. However, the flow of credit to this sector has been fluctuating.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

There is good potential for financing expansion of existing commercial farms, automation of feeding and watering operations. Bankers may facilitate poultry farmers in SAS Nagar to tie up with these projects. There is scope for entering into contract by small poultry farmers with big dressing units established in nearby districts. To give boost to the sector, GoI has taken decision to provide KCC limit to the Poultry farmers and has directed the banks to provide KCC limit for working capital requirements for the purpose.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep/ Goat/ Piggery serve as a source of subsidiary income to a large number of rural people. As per the Livestock census of 2019, there were 7750 Sheep, 7300 Goats and 5950 Pigs in the district. The increasing demand for meat and wool product has encouraged the farmers/entrepreneurs to take up this activity in a commercial way. Kharar and Majri blocks are suitable for sheep/goat rearing. Piggery also has tremendous potential. To give boost to the sector, GoI has taken decision to provide KCC limit to the farmers engaged in Sheep, Goat, Piggery activities, the banks have been directed to provide KCC limit for working capital requirements for the purpose.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

These activities are not being taken up on a commercial basis in the district. Only small units sponsored under SGSY/NRLM, SC/ST Credit Plan etc. are being financed by the banks. Goat and Piggery are mainly undertaken for meat production to meet the local requirements. There are 7407 (SF-3837 and MF-3570) Small and Marginal farmers in the district and Most of the SF/FM have been covered for allied activities for generating

extra income for their livelihood under National Livestock Mission. Some of the gaps that could be plugged include-

- There is no sheep and woolen extension center.
- Lack of assured market for pigs.
- Shortage of pasture land.
- Inadequate infrastructure facilities at Goat and pig breeding farmers.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fishery contributes 0.36 percent to state GDP at current prices while the contribution of fishery to GDP is 1.25 percent of GDP at current prices at all India level. Punjab has recorded commendable growth in fish farming in the last three decades. Total fish production of the State has increased from 2,800 tons in 1980-81 to 1.51 lakh tons in 2019-20 (Handbook on Fisheries Statistics, 2020). Being a landlocked State, major fish production (around 75%) is from the aquaculture sector and rest is contributed by capture sector (from river, canals, lakes/wetlands and reservoirs).

As per the Statistical Abstract of Punjab 2023, the area under Fisheries in the district is 573 ha and Number of Fingerlings is 5,84,000. No licence has been issued for fish cultivation / production in the district. There is no fish seed farm in the district and a private fish market is there in the neighboring district i.e. Roop Nagar. One private fish seed hatchery has been set up in the district. There are innumerable small fresh water ponds/tanks in the villages. A few of them are utilized for fish culture. At present the potential of these ponds for fish production is underutilized. By integration of livestock (Dairy, piggery, poultry etc.) or vermicomposting or horticulture with fisheries, a farmer may reduce his overhead expenses. The main fish varieties reared in the district are Rohu, Catla, Mrigal, Grass Carp, Common Carp and Silver Carp.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

PMMSY SCHEME: The Pradhan Mantri Matsya Sampada Yojana (PMMSY) aims to enhance fish production to 220 lakh metric tons by 2024-25 from 137.58 lakh metric tons in 2018-19 at an average annual growth rate of about 9%. To give boost to the sector, GoI has taken decision to provide KCC limit to the Fish farmers and has directed the banks to provide KCC limit for working capital requirements for the purpose.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

The demand for bullocks and draught animals has drastically decreased over the years with the increased use of tractors, two wheelers etc for Agriculture/transportation purpose. Two-wheelers play a crucial role in improving farmers mobility and productivity. They enable quick transportation of produce, tools, and essentials between fields, markets, and villages. Their affordability, low fuel consumption, and ability to navigate narrow rural roads make them ideal for agricultural communities. Some models are adaptable, supporting attachments like small trailers for transporting goods. By saving time and labor, two-wheelers help farmers manage daily tasks more efficiently, improving both income opportunities and access to essential services.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- There are good link roads in the villages upto the fields of the farmers in the district.

- There is adequate penetration of two-wheeler agencies in the towns. Availability of bank loan for vehicle/ tractors on easy terms through NBFCs and others have significantly increased the demand.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Sustainable agriculture is the use of farming systems and practices which maintain or enhance

1. The economic viability of agricultural production;
2. The natural resource base; and
3. Other ecosystems which are influenced by agricultural activities. According to FAO, sustainable agricultural development is "the management and conservation of the natural resource base, and the orientation of technological and institutional change in such a manner as to ensure the attainment and continued satisfaction of human needs for present and future generations"

District is facing challenges like soil degradation, plateauing productivity, water scarcity, and air pollution from stubble burning, which are common across the state.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Several initiatives are being implemented to promote eco-friendly practices.

1. Promoting Regenerative and No-burn Agriculture (PRANA) project, which encourages farmers to shift away from crop residue burning, a common practice that harms soil and contributes to air pollution. The initiative promotes alternatives like using the Happy Seeder machine, which allows sowing wheat without burning paddy stubble, thus improving soil health and reducing pollution. Farmers are incentivized with subsidies for adopting these technologies?
2. Punjab government is supporting sustainable practices through programs focused on water conservation, integrated pest management, and the promotion of high-value crops.
3. There are also efforts to improve the use of farm machinery and promote techniques like zero tillage, which help conserve soil moisture and reduce input costs.
4. PAU has developed an Integrated Farming System model under "All India Coordinated Research Project (AICRP) on Integrated Farming Systems" which is very promising. The model has been developed based on field trials conducted at PAU, Ludhiana.
5. Organic farming is an approach which relies on economic viability, social acceptability and environmental sustainability. With the collaborated efforts of state and central government agencies around 6000 Farmers Adopted Organic under PKVY in the State of Punjab during 2018 to 2021 (Ministry of Agriculture and Farmers welfare).

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

State has highest storage capacity In India. State has capacity of 213.95 lakh metric tonne (LMT) for food grains in its godowns and open plinths. The storage capacity with Food Corporation of India (FCI) is 112 LMT. Various state agencies have a cumulative storage capacity of 54.5 LMT. The cold storage capacity in the state was 24.46 lac metric tonnes with a total of 725 cold storage projects. This was 6.42% of the country's cold storage capacity. (Source : Economic Survey, Punjab 2023) Most of the cold storage facility in Punjab is used for Potato only. However,

having a sizable production of horticulture crops, Punjab needs more cold chain facilities in the form of cold storages as well as IQF facilities. There are 5 regulated markets and 4 sub-yards in the district. Average number of villages served per regulated market is 75 and area served per regulated market is 219 sq.kms.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

- The Government has announced to provide necessary infrastructure support for Industrial, Logistics and Warehousing Hub in Zirakpur-Tepla-Rajpura region. Zirakpur, along with Tepla and Rajpura can emerge as the primary logistics hub, which can cater to freight from Shimla, Baddi, Delhi and Punjab.
- Punjab currently has a strong network of customs ports with facilities present in Dappar besides Ludhiana and Jalandhar.
- Besides, markets in the nearby districts also fulfill the demand of the local area.
- The focus of cold storages has been on potatoes. The awareness about multi chamber and multi product is lacking among entrepreneurs.
- Existing storage facilities in Public/private sector are insufficient and awareness about the availability of credit facilities and subsidy for cold stores for horticulture for strengthening this sector is low.
- Negotiable warehouse receipt system may be encouraged at district level, as this will reduce distress sale and ensure availability of credit to the farmers immediately after harvest.
- The government is incentivizing post-harvest management through Agriculture Infrastructure Fund, Mission for Integrated Development of Horticulture (MIDH), AMIF. FCI is also in the process of tendering for setting up of silos for storage in different states including Punjab.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land development comprises all the activities undertaken by farmers to improve productivity of land, to prevent erosion and to improve land quality. A number of activities are also required in post-development stage like land levelling, terraces, stone bunding, drainage, trenches, fences, water-harvesting structures like farm ponds, check-dams, nala-bunding etc. The holistic management of soil and water resources is indispensable for agricultural sustainability as well as for the protection of the natural ecosystem. Development and adoption of improved technologies, judicious use of natural resources, and effective management practices are the need of the hour for protection of soil and water from degradation.

The topography of SAS Nagar comprises plain land in Kharar, Derabassi and undulated hilly terrain in Majri block. The district has sizeable area affected by soil erosion, salinity and sodicity and water logging. The activities like land levelling, land reclamation, vermi compost, etc. have been identified for the district under this sector. Reclamation of alkaline soil can be done through a) Chemical method in which some chemicals are added to the soil in order to bring the alkalinity to desired level b) Mechanical practices such as improving drainage and leaching, mechanical shattering of clay pans, scrapping and c) Cultural method (growing salt tolerant plants).

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- Punjab Watershed Development project: The project is to be implemented in 172 villages of 27 sub-watersheds in 5 districts which includes SAS Nagar. The main objective of the project is to improve the capabilities of village communities to undertake a process of self-directed community development, sustainable management of natural resources, improve the depleted water table and ground water recharge

system by preserving moisture in-situ through various soil conservation measures and to promote livelihoods support systems for disadvantaged sections of society.

- The Soil Conservation Department at SAS Nagar with two subdivisions at Mohali and Derabassi implements land development works under Central/ State sponsored programmes. It also sponsors loan applications of farmers for undertaking land leveling and laying underground pipelines and provides subsidy to the farmers.
- Integrated Watershed Development Programme is being implemented in villages of Derabassi block by Department of Agriculture.
- Village Development Councils have been formed and SHGs are being formed to make the programme self-sustainable.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

The activities included under Agriculture Infrastructure- Others cover Bio fertilizer/Pesticide units, Agri Biotechnology, Tissue culture, Seed Production and Seed Processing, etc. Better seed replacement coupled with high quality seeds can improve productivity. Low Seed Replacement Rate (SRR) and non-availability of quality seeds affect mass production and as result farm income too.

Seed, pesticide and fertilizer are the trinity of improving the production and productivity of the crops. Better seed replacement coupled with high quality seeds can improve productivity. Low Seed Replacement Rate (SRR) and non-availability of quality seeds mar production and as result farm income too.

Due to adoption of wheat-paddy monoculture, the soil fertility is going down resulting in high consumption of chemical fertilizers. The total consumption of chemical fertilizers (NPK) is 15000 nutrient MT in the district. (Source: Statistical Abstract of Punjab 2023). Application of bio pesticides also enhances productivity and at the same time provides safe crops fit for human consumption. Use of such inputs makes the soil healthier by enhancing its bio content/ humus.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- Productivity of agriculture depends on appropriate input management. It is, therefore, very essential to impart training on the judicious use of pesticides and fertilizers. Integrated Pest Management (IPM) and Integrated Nutrient Management (INM) are the best options to improve pesticides and fertilizer use efficiency.
- Need for dissemination of information about innovative schemes viz. bio-fertilizer, vermi compost through KVK/Extension centers, NGOs, etc.
- Need to popularize organic farming through extension agencies and encouraging land development on common lands/ waste land for appropriate land use system.
- Arrangement for certification of organic products by State Government and marketing thereof may be made.
- The marketing linkages for quality seeds, bio pesticide and biofertilizer need to be strengthened.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Punjab is major producer of food grains, fruits and vegetables. 33 Mega Agro projects,

three mega food parks, four agro food parks and 12 cold chain projects are being set up in different districts of Punjab. In SAS Nagar Wheat – Agro project will be set up. The incentives for food processing units: a) Re-imbursement of net SGST upto 200% (b) Exemption from stamp duty & registration fee (c) Employment subsidy upto Rs48,000/- per employee upto 5 years. (d) 100% reimbursement of all taxes for purchase of raw materials upto 10 years.

Keeping the above in view, Ministry of Food Processing Industries (MoFPI) has implemented Pradhan Mantri Kisan SAMPADA Yojana (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters).

There are 05 Regulated Markets viz. Kharar, Kurali, Dera Bassi, Banura and Lalru in the district. 04 Sub yards attached with the regulated markets in the district. Also, there are 12 cold storages in the district. However, there is an urgent need for diversification, in order to shift to new agro-processing ventures.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- Due to high productivity and strong agricultural base, the district has a good scope for value addition.
- The Horticulture Department has a Fruit Preservation Laboratory and Community Canning Centre
- The cold storage infrastructure in Punjab has a cumulative capacity of 24.46 Lakh MT. It also provides 20-30% cost advantage compared to metro cities on account of lower real estate costs.
- The State has set up Punjab Bureau of Investment Promotion (PBIP) which acts as a single point of contact for the investors. The combined strength of industry infrastructure with integrated logistics and export hubs at districts like Ludhiana provides unparalleled opportunities for the sector.
- Further, MoFPI in partnership with the State/ UT Governments, has launched an all India Centrally Sponsored PM Formalisation of Micro food processing Enterprises Scheme (PM FME Scheme) for providing financial, technical and business support for upgradation of existing micro food processing enterprises. It is an All India Sponsored Scheme with an outlay of Rs10,000 crore for coverage of 2,00,000 enterprises over 5 years from 2020-21 to 2024-25.
- Punjab Agro Industries Corporation Limited (PAIC) has also been given the mandate to promote food and agro processing industries in financial collaboration with private investors. PAIC contributes 11% to 26% in the equity capital of such projects.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

- There are 66 PACS/ FSS/ LAMPS in the district as on 31.03.2024. There is good potential available in the district for setting up of Agro Service Centres, Agro Storage Centres, Agro Processing Centre, Agri- information Centre, Agri- Transportation & marketing facilities, Consumer Stores and also setting up of public distribution system, rice & wheat milling/aata chakki, Producer's Organisations etc. by PACS.
- Loans to Cooperative Societies of farmers for disposing of their produce As per revised RBI guidelines on Priority Sectors, loans to Primary Agriculture Credit Co-operative Societies (PACS) by banks, loans to Micro Finance Institutions (MFIs) for on lending in agriculture sector, loans under Agri. Clinic and Agri. Business Centre (ACABC) Scheme are included in other ancillary activities of agriculture.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- Loan from DCCBs and support to PACS from NABARD under PODF is also available.
- The banks may finance trainees of R-SETI and PNB- FTC under GoldCard and Agri- Gold Cards.
- PACS as Multi Service Centers: With the modernization in agriculture, the farmers expect better yields as well as better returns from the agricultural produce. In order to live up the challenges of modernization, the farmers should have access to use the latest farm technology for increasing agriculture production and productivity and for facilitating marketing and storage of produce. PACS as Producers' Organization, can play an important role in this regard.

Agri- Clinics & Agri- Business Centers:-

- Agri- Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, crop insurance, post- harvest technology and clinical services for animals, feed and fodder management, prices of various crops in the market etc. which would enhance productivity of crops/ animals and ensure increased income to farmers.
- Agri- Business Centers are commercial units of agri ventures established by trained agriculture professionals.
- A number of students are opting for agriculture sciences these days. There are training institutes which are grooming these graduates to set up Agri- Clinics or Agri- Business Centers.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

- The district has 14 focal points.
- The Industrial scenario of the district is fast moving and changing. As per the Statistical Abstract of Punjab 2023, there are 89 medium and large industries with 47004 employees, capital investment of Rs.8890.74 cr and production of Rs31791.86 cr.
- Also, there are 15443 small scale enterprises with 102295 employees, capital investment of Rs840 cr and production of Rs13597cr.
- There are 164 village industries employing 1206 individuals and having sales of Rs.962 cr.
- SAS Nagar city has come to be known as Silicon Valley because of concentration of units manufacturing electronic goods. There are electronic units producing TV sets, transformers, electronic sockets, minicomputers, battery chargers, electronic telecommunication equipment, dish antennas, Computers etc.
- The Govt. of India has established its prestigious Semiconductor Complex here.
- In the field of information technology, SAS Nagar is coming up with a focus on Electronics and software, IT enabled services, pharmaceutical research and development, health care, higher and technical education and leisure & entertainment.
- Dera Bassi block has a good number of small-scale units. chemical paints, pharmaceuticals, steel tubes, plywood, handlooms and knitting of 'daris' are some of the industries which have offered good employment to a number of persons. This sector is considered as the job creator and plays a crucial role in providing large scale employment and industrialization of rural and backward areas and creates a vast opportunity for the unemployed people to avail and is counted as a boon for fresh talent in India.
- The service industry of district mainly includes repair & servicing of motor vehicles, motorcycles / scooters, household goods, workshops, recycling, cold storage and other business activities etc.
- Potential areas for service sector include Designer Boutique, Transportation, Computer Network, Mobile Repairing

3.2 Infrastructure and linkage support available, planned and gaps

The recent prominent initiatives undertaken by Ministry of MSME, GOI are given as under:

1. Retail and Wholesale trade has been included as MSMEs for the limited purpose of Priority Sector Lending and they would be allowed to be registered on Udyam Registration Portal
2. Credit Guarantee Trust Fund for Micro and Small Enterprises (CGT-MSE).
3. Prime Minister Employment Generation Program (PMEGP).
4. Credit Linked Capital Subsidy Scheme (CLCSS).
5. Start-up India and Stand-up India.
6. Make in India Scheme.
7. Setting up of Micro Units Development and Refinance Agency Ltd. (MUDRA).
8. National Small Industries Corporation (NSIC).
9. Scheme of Fund for Up-gradation and Regeneration of Traditional Industries (SFURTI)

Initiatives taken up for development of MSME Sector under Industrial and Business Development Policy 2017-Punjab State

- Setting up of 'MSME Punjab' - State has decided to set up 'MSME Punjab', as part of the Punjab Industrial and Business Development Authority to focus on the development of MSMEs.
 - MSME Punjab will have dedicated divisions and requisite competencies to provide necessary assistance to MSME units in Access to Finance/Credit, Access to Technology, Access to Market, Access to Skills and other needs of the Sector.
- Setting up of District level Single Window System for MSME units - In order to strengthen support to the MSME sector at the District Level.

Some of the concerns raised by industry bodies that could be addressed include

1. Uninterrupted power supply
2. Skilled manpower
3. High rate of electricity charges
4. Financial and regulatory challenges

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Punjab is one such state that is economically developed and can contribute to India's growth in addition to improving its own economic profile. The economic base of Punjab state is largely agricultural and the state is ideal for wheat-growing, rice, sugar cane, fruits and vegetables. Being in country hinterland, Punjab is in disadvantageous situation as far as external sector engagement in terms of merchandise and services exports are concerned. However, it has been the "entrepreneurship skills" and "innate commitment" of the people of the state which has been instrumental in progress of Punjab.

- Major Exports from Punjab: Rice (Basmati), cotton yarn, RMG manmade fibres, Readymade Garments, Hand Tools, Machine Tools, Engineering goods, sports goods.
- There are certain areas where state has innate potential to grow as these market segments have growing demands and socio-economic factors for example Baby Food, Desi Ghee, Milk Powder, Milk (All Kinds), Instant Coffee, Rice (All Kinds), Biscuits, Sugar, Vanaspati Ghee, Mustard/Rape Seed Oil, Cattle Feed, Malted Food, Tractors, Pipe and Fittings, Nuts, forging items, Bicycles, Chassis for Matador, Footballs, Country Wine, Indian Made Foreign Liquor, Beer etc. (Source: Economic Adviser, Govt. of Punjab)
- Punjab Small Industries and Export Corporation Ltd (PSIEC) is the nodal agency for promotion of exports and nominated agency for the implementation of Central Government Scheme known as Assistance to State for Developing Export Infrastructure and Allied activities (ASIDE). PSIEC Ltd. is been setting up an 115 acre Plastic Park at Nidampur, Sangrur
- As per Statistical Abstract of Punjab, in the year 2020-21, industrial goods of value of Rs 96.36 cr were exported from SAS Nagar and Ropar districts combined against total exports to the tune of Rs 1.01 lakh cr from the state.

4.1.2 Infrastructure and linkage support available, planned and gaps

In order to motivate entrepreneurs to export and earn precious foreign exchange, governments offer certain incentives. These incentives help reduce the tax burden of the exporters and also achieve a competitive price-edge for their products in foreign markets.

- In addition to this, the Export Promotion Capital Goods (EPCG) scheme enables exporters to import capital goods at concessional rate of duty and suitable export obligation.
- The government has launched the very ambitious scheme of Special Economic Zones (SEZs) in order to reduce bureaucratic hurdles in importing inputs for exports and exporting finished products from India.
- The supply of many commodities, as in the case of a number of agricultural products in India, is more than the domestic demand.
- One Mega Food Park is also coming at Ludhiana with PPC at four adjoining districts under Hub and Spoke model under SAMPADA (Scheme for Agro-Marine Processing and Development of Agro-Processing) financed by NABARD.
- District Specific: The major exportable items are Tractor & Tractor Parts, Papers, Textile, Auto Parts, Chemicals, Steel, Forging Products, Pesticides, Papers, Textile

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

- There are 06 University, 29 Degree colleges, 10 Teacher's training colleges, 16 technical Institutions and 14 Polytechnics, 166 High and 193 senior Secondary Schools, 214 Middle schools and 463 Primary schools in the districts. (Source: Statistical Abstract 2023)
- There are around 26217 undergraduate students in technical institutions and 1.14 lakh school going children in district SAS Nagar (Source: Statistical Abstract 2023)
- The district has a trend of sizable number of students opting for higher studies in educational institutions abroad with an eye for finding permanent residency in those countries. The district has large number of immigration and study consultants helping students in finding the right educational institution in countries like Australia, New Zealand, Canada, Britain etc.

4.2.2 Infrastructure and linkage support available, planned and gaps

Education is central to the Human Resources Development and empowerment in any country. National and State level policies are framed to ensure that this basic need of the population is met through appropriate public and private sector initiatives. While governments endeavor to provide primary education to all on a universal basis, higher education is progressively moving into the domain of private sector. With a gradual reduction in government subsidies higher education is getting more and more costly and hence the need for institutional funding in this area.

Objective of the Scheme:

The Educational Loan Scheme aims at providing financial support from the banking system to deserving/ meritorious students for pursuing higher education in India and abroad. The main emphasis is that every meritorious student though poor is provided with an opportunity to pursue education with the financial support from the banking system with affordable terms and conditions. No deserving student is denied an opportunity to pursue higher education for want of financial support.

Loans to individuals for educational purposes including vocational courses up to Rs 10 lakh irrespective of the sanctioned amount will be considered as eligible for priority sector and Rs 20 lakh for studies abroad.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Population growth and increasing urbanization has a direct bearing on the requirements of housing in India. With the increase in the disposable income level of the people especially the middle income groups coupled with easy accessibility and availability of institutional finance and tax sops attached to housing, a new dimension to housing sector as a viable investment proposition, has emerged of late. As a result, there has been not only increase in the supply of new houses but also improvement in the conditions of the existing housing stock. As the largest single investment for most families, and the driver of demand in enormous sectors of the economy, housing is an engine of economic growth.

Adequate support services are available in the district to support housing activity. As per Statistical Abstract 2023, there were 28731 housing loan accounts in the district with outstanding of Rs 5069.96 cr. Further, government schemes are incentivizing housing for all.

As per data available on website of Ministry of Rural Development, GoI, as on 10 Oct 2024, 73,214 beneficiaries have been registered and 53,360 rural houses have been sanctioned to Punjab under PMAY-G.

4.3.2 Infrastructure and linkage support available, planned and gaps

Adequate support services are available in the district to support housing activity.

- Pradhan Mantri Awas Yojana : Credit-Linked Subsidy Scheme - In order to expand institutional credit flow to the housing needs of urban poor, Ministry of Housing and Urban Poverty Alleviation will implement credit linked subsidy component as a demand side intervention.
- Credit linked subsidy will be provided on home loans taken by eligible urban poor (EWS/LIG) for acquisition, construction of house. Beneficiaries of Economically Weaker section (EWS) and Low Income Group (LIG) seeking housing loans from Banks, Housing Finance Companies and other such institutions would be eligible for an interest subsidy at the rate of 6.5 % for a tenure of 15 years or during tenure of loan whichever is lower. The Net Present Value (NPV) of the interest subsidy will be calculated at a discount rate of 9%.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure development has a key role to play in both economic growth and poverty reduction. Rural infrastructure today comprises of core infrastructure viz. irrigation, connectivity (road, power, IT), transportation, energy (generation, transmission, distribution), post-harvest storage and social infrastructure viz., drinking water, sanitation, sewerage, health, housing and education.

The Indian farmer has suffered not only due to restrictions on marketing and processing, but also due to poor infrastructure. The greatest challenge lies in reducing the transaction costs for farmers by providing them access to world-class physical infrastructure.

a. Rural Infrastructure Development Fund (RIDF)

With the objective of assisting State Governments in the completion of ongoing rural infrastructure projects and to take up new infrastructure projects, the Rural Infrastructure Development Fund (RIDF) was set up with NABARD in 1995-96. Priority was given to the incomplete, ongoing projects and new projects which could be completed within 3 years. At present there are 39 activities eligible for financial support under RIDF.

b. RIDF projects in SAS Nagar

RIDF projects with a TFO of 176 crore and RIDF loan assistance of 136 crore have already been implemented / being implemented in the district over 29 tranches of RIDF.

5.1.2 Infrastructure and linkage support available, planned and gaps

a. Agriculture

The main focus of infrastructure for agricultural development revolves around soil health and water conservation, maintaining soil quality for increasing productivity and sustainability of crop yields.

b. Irrigation Sector

SAS Nagar district has four blocks and 100% percent of the gross sown area is under irrigation. which is irrigated majorly by Tubewells and three blocks viz, Kharar, SAS Nagar and Derabassi are over exploited.

c. Soil and Water Conservation

The annual groundwater recharge in SAS Nagar district is 22571 Ha-mtr (Ham) and the annual draft for users is 26408 Ham. Major crops grown in the district are wheat (Rabi) and paddy (Kharif). Owing to intensive irrigation, ground water resources have been over exploited and three out of four blocks have been classified under overexploited category. Due to declining ground water trend there is need not only to conserve water but also to devise ways to recharge ground water aquifers. Infrastructure Intervention in Agri-extension and Support System during 2024-25 could be provided through establishing Farmers Training and Agro processing centers, Soil and water testing labs and mobile soil testing lab.

d. Rural Connectivity

Rural connectivity has its own significance and contribution in agriculture of the district. As such, all the villages in the district have pucca connectivity. Road density in the district is on an average 146 km per 100 square kilometer area against State average of 207 KM. Every year, additional vehicles, including tractors, trucks/lorries, hit the roads in the district. Therefore, traffic density on the road increases over the years. Rural roads have a life of 5-7 years and every year 15-20% of rural road need improvement.

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

With the implementation of roads & bridges projects, connectivity of villages to the main cities has improved with the result, quality of life of farmers has improved considerably. With the implementation of rural drinking water supply schemes, supply of clean drinking water has improved substantially. With the construction of new school buildings and science labs the standard of education has improved in the schools and connected villages. New veterinary hospitals have provided better facilities which improved the service level of these hospitals and treatment of animals have improved.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

The provision of drinking water, sanitation, education and health defines the quality of life of an individual. These services affect day-to-day life of people and have long term impact in terms of longevity and earning capacity. In the district, economic and social infrastructure are well developed when compared with the country as a whole.

5.2.2 Infrastructure and linkage support available, planned and gaps

For augmentation of infrastructure provisions have been made in state budget as follows: -

- State govt has already established 504 Aam Aadmi Clinics. Another 142 clinics are in the pipeline and are expected to be operational soon.
 - The government has identified 117 existing schools that are proposed to be upgraded as "schools of eminence". Rs200 crore has been earmarked for this purpose.
 - Roof top solar system to be installed in government schools at a cost of Rs100 crore
 - Modern digital classrooms will be established in 500 government schools.
 - It is proposed to set up as many as 16 medical colleges covering every corner of the state. With this, the total number of medical colleges will rise to 25 in Punjab.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The contribution of renewable energy to the power sector has increased and is expected to increase in the future. It is reported that wind energy will continue to dominate the future capacity addition from RE in India. The potential of Small Hydro Power (SHP) is also expected to be harnessed up to 43% of its potential. However, the potential for each of the RE Technologies is expected to increase in future with more resource assessments and technological advancements.

- In the district, there are biogas plants mainly Deen Bandhu Model of 4-6 cubic

meters capacity.

- Agriculture Department and Project Officer, Punjab Energy Development Agency provides necessary guidance/training and assistance for installation.
- Solar Photovoltaic pumps were installed in the district but these are not very successful as water table has gone down considerably. Also, there are domestic home light systems installed in the district.
- 227 solar street lights have been installed at different locations in the district (Statistical Abstract 2023).
- The state government is encouraging roof top solar units and farm level solar power plants.
- PEDDA is a nodal agency for all programmes under Renewable Energy in Punjab. There is a State Energy Development Agency (PEDDA) and they work at the district level through their technical wing attached to the Deputy Commissioner's Office. Besides providing products and services, PEDDA also organizes training and demonstration camps for creating mass awareness.

5.3.2 Infrastructure and linkage support available, planned and gaps

The Agriculture Department and Punjab Energy Development Agency (PEDDA) are the nodal departments for implementing National Programme of Bio-Gas Development. The availability of raw material viz. cattle dung, steel, cement, bricks do not pose any problem. Subsidy is not being received, of late, hindering the installation of bio gas and solar systems. SAS Nagar district is very rich in cattle population. There exists a good potential for installation of bio gas plants in the district. Similarly, solar energy is emerging as a new renewable energy source. Solar energy is being used for cooking, electricity purpose as also for tube well operation.

Infrastructure availability

- The district has a large cattle population and thus the basic inputs also availability of water for the bio gas activity.
- The Agriculture department is acting as the nodal agency to implement the bio gas scheme with an element of subsidy. 3 Community Gas plants and 453 Private gas plants have been established in the district.
- As most of the days in SAS Nagar are sunny during the year, there is ample scope for solar energy.
- To tap optimum potential of solar energy, the Punjab government has decided to set up solar power plants in collaboration with the US-based Sun Power Corporation and Enterprise Business Solutions (EBS) for generating nearly 1000 MW power over the next two years. Punjab will host two biomass power projects with a total capacity of 24.5 MW.

Revised priority Sector guidelines issued by RBI

Bank loans up to a limit of Rs 30 crore to borrowers for purposes like solar based power generators, biomass based power generators, windmills, micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems, and remote village electrification will come under Priority Sector. For individual households, the loan limit of Rs 10 lakh per borrower will be considered under priority sector.

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

In our country, the SHG-Bank linkage programme launched by NABARD during 1992-93, has emerged as the primary model for providing microfinance services and is now a proven method of financial inclusion, providing unbanked rural clientele access to formal financial services with minimal transaction and risk costs. The Programme has proved to be a major supplementary credit delivery mechanism with wide acceptance by banks, NGOs and various government departments. Status of SHG Bank Linkage Programme : As on 31 March 2024, in the state of Punjab, about 49,072 groups have been savings linked with the banking system.

In SAS Nagar district, during FY 2023-24, 430 SHGs have been saving linked and 377 SHGs have been credit linked. (Source: LDM Office)

6.2 Infrastructure and linkage support available, planned and gaps

NABARD Initiatives to promote micro finance activities

NABARD has taken a number of initiatives for promotion of quality and sustainable SHGs, creating awareness of the programme as also to address the issues faced by SHGs in credit linkage, some of which are listed below:

- Designed Simple Account Opening Format in consultation with core group of bankers which was approved by SLBC.
- Designed Standardized Record Keeping for Groups through select group of bankers & NGOs with facilitation by NABARD.
- Capacity building of stake-holders viz NGOs, Branch Managers of RRBs in the area of micro credit.
- LDMs Meeting for creating awareness and providing leadership role in the district.
- Brochure on JLGs brought out in English as well as in Punjabi. These were very well received by our stake-holders.
- Regular review meetings of NGOs at State level as also Zonal level in which LDM & bankers also invited for interface with NGOs to address the issues in linkage of groups.
- Regular State level Meet of RRBs & CCBs to review SHG Programme & JLG scheme.
- SLBC forum used effectively for discussing problems in credit linkage of SHGs & monitoring of performance in credit linkage of SHGs.
- With a view to reviving the dormant NGOs, sensitization programmes at State, Zonal and District level were conducted.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Promotion of short duration varieties of paddy.
- 2 Crop diversification with change in cropping pattern of waterguzzling wheat-paddy cycle at present to a more sustainable one.
- 3 Introduction of crop insurance scheme by Govt. to mitigate crop losses of farmers specially to cover flood prone areas
- 4 To provide proper drying facilities for Maize in agriculture markets so as to promote crop diversification.
- 5 Promotion of solar energy based water pumping system.
- 6 Promotion of Zero Budgeting Natural farming optimum utilization of chemicals.
- 7 Promotion of Mechanical Transplanter for paddy to cope the shortage of labour as well as increasing the number of plants per acre.

2. Water Resources

- 1 Ground Water exploitation in the district is at critical stage, so urgent measures need to be taken up for recharging the ground water to promote rainwater harvesting and microirrigation system.
- 2 Immediate need for changing from puddle method of paddy cultivation to direct seeding of rice for saving on water.
- 3 Need to educate farmers for adoption of water conservation devices, short duration varieties of paddy and the need for diversification.
- 4 The plantation of paddy should be reduced @ 10% to 15% every year and this area needs to be brought under vegetables and other horticulture crops.
- 5 Popularization of sprinkler and drip irrigation to save water and improve soil health.
- 6 Promote Rainwater harvesting to improve water recharging
- 7 Subsidy may also be given for installing Rooftop Water Harvesting Systems.
- 8 Electric connections may be provided on priority with proper availability of power.

3. Farm Mechanization

- 1 With the increasing need for use of precision implements and machinery other than tractor, there is immense potential for enhanced credit flow under the sector.
- 2 The use of specialized precision implements requires development of appropriate skills through training and offers potential for sizeable employment generation for the youth in the sector.
- 3 The policy thrust on post-harvest management and processing is poised to increase the demand for post-harvest equipment/technology that will help in value addition of agricultural/horticultural produce and in reducing post-harvest losses.
- 4 Technical support for new farm machinery, harvester, combines, paddy transplanters, aeroplane spray pumps, reapers etc. need to be stepped up.

4. Plantation and Horticulture

- 2 As there is vast potential for growing of fruits and flowers in the district, there is need to set up food/agro processing units in the district to boost diversification of agricultural crops.
- 3 The removal of toxic elements/residues from vegetable crops and scientific packing may be encouraged for better price realization. Specialized mini cold storage (crop specific) and cold chains (inclusive of refrigerated vans) are to be encouraged with tax incentives.
- 4 Horticulture department and KVK may prepare bankable schemes in local language to promote the sector/activity.

5. Forestry/ Waste Land Development

- 1 Poplar cultivation can be introduced in the district on a large scale as it has the potential to facilitate doubling the income of the farmers, besides providing an opportunity to facilitate recouping of the nutrients of the soil in a natural way.
- 2 Availability of good quality plant material for the species planned has to be ensured by the department. Advice on intercropping would be of immense help as the forestry crops have long gestation periods.
- 3 The main constraints in the development of forestry are the lack of wood-based industry-farmer relationship, non-involvement of State Forest Corporation and Wood based industries in afforestation activities, exploitation of limited number of species and limited credit support by banks. These need to be addressed by concerned stakeholders.
- 4 The State Research Organizations/ Agriculture Universities to develop and promote revenue models for species which start giving yield within 3 years.
- 5 The State Govt. may encourage commercial plantation of clonal bamboo through a holistic plan including farmers' awareness & exposure visits, marketing tie-ups/ contract farming etc.

6. Animal Husbandry - Dairy

- 1 Regular training is required for dairy farmers to update them as per the clean milk policy, changing market consumer preference etc.
- 2 Urgent need for preserving gene pool of indigenous cow and buffalo
- 3 Stepping up extension activities for creating awareness about improved dairy animal breeding and management among dairy farmers, especially women.

7. Animal Husbandry – Poultry

- 1 Farmers may take up allied activities like poultry which will supplement their income. However, they should have some tie-up with technical experts or government agencies to take care of problems like Bird Flu/ Swine Flu etc.
- 2 Processing to be encouraged.
- 3 Brand value to the poultry produced in district should be added on the lines of India Gate Basmati.
- 4 Indigenous breeds along with resistant breeds such as Kadaknath should be promoted.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 The Animal Husbandry Department is required to facilitate realistic price realization for the sheep/ goat/ pig farmers especially for pork products. Commercialization and corporatization may be facilitated in this regard (specially processing units).
- 2 A cluster approach for SFs / MFs with a common identity / branding can be considered by the department.
- 3 Better and cleaner slaughter / shearing houses with subsidies will facilitate the Civic Bodies. Nutrients for sheep/goat and medical facilities are also required. The AH department should play its role in this area in an effective manner.
- 4 The availability of vaccines for the small ruminants may be ensured.

9. Fisheries

- 1 Non availability of laboratory in the district needs to be addressed
- 2 Limited credit support by banks for bigger units of Fish farmers
- 3 Refrigerated vans / trucks are a pre requisite to transport produce safely with quality aspects well preserved to far and wide places.

- 4 Branding would enable higher realizations. Chilling centers under the Govt. of India scheme for development/strengthening of Agriculture Marketing Infrastructure can be set up.

10. Construction of Storage and Marketing Infrastructure

- 1 Pledge marketing requires extensive sensitization as also commercial awareness amongst the farmers. Linkages between owners of cold storages, market yards, farmers and banks need to be institutionalized. The Mandi Board, Agriculture and Horticulture Department need to coordinate their plans as facilitators to each other.
- 2 Overcrowding of cold storage units around cities has resulted in sub-optimal utilisation. Further, the exponential growth in real estate prices has also on many occasions forced closure of the units. Hence, the location viability becomes pertinent in assessment of potential under this sector.
- 3 The amendments to APMC Act provides an opportunity to private and cooperative sector to set up 'Marketing Infrastructure' like market yards platforms for loading assembling and auctioning of the produce weighing and mechanical handling equipment etc.

11. Land Development, Soil Conservation and Watershed Development

- 1 Soil health cards to be timely issued to all farmers. Delay in availability soil test result before start of sowing, prevents farmers from doing necessary soil treatment.
- 2 Sufficient funds to be made available for meeting the subsidy requirements in land leveling, reclamation, supply of gypsum and UGPL
- 3 Land development activities in the command areas of completed RIDF assisted projects for flood protection / irrigation need to be supported. The Drainage Department and the Soil Conservation Department need to coordinate their efforts to achieve the objectives.
- 4 Abandoned wells may be converted to Rain Water Harvesting structures in consultation with the Ground Water Cell.

12. Agriculture Infrastructure: Others

- 1 Creation of awareness and demonstrative effect amongst farmers about loan facilities for Vermi Compost and Bio-Fertilizers Units.
- 2 Government Departments may mobilize extension services and ensure dissemination of information on the appropriate technology at the grass root level. They may introduce mobile soil testing labs and organize soil-testing camps in the villages.
- 3 Central Sector scheme for promotion of bio fertilizer is under implementation.
- 4 The district being covered under Mission for Integrated Development of

Horticulture(MIDH), credit linked back-ended subsidy is available for setting-up of new tissue culture lab as well as strengthening of existing lab infrastructure.

13. Food and Agro. Processing

- 1 Agro-processing Industries may be encouraged particularly in the field of milk processing horticulture processing like jams, chutneys, vegetable processing, etc.
- 2 Food Processing Fund: Set up by GoI with NABARD to provide concessional finance for setting up of food processing units in Mega food park or industrial areas.
- 3 Supportive infrastructure for agro/food processing is being created in the district through credit linked capital investment subsidy schemes of GoI for setting up Cold Storage, Rural Godown, Agricultural Marketing Infrastructure Scheme, etc. as also other schemes implemented by the respective departments

14. Agri. Ancillary Activities: Others

- 1 Cooperative Department should encourage good working PACS to diversify their lending portfolio into new areas to increase their income.
- 2 Agri Graduates should be sensitized to adopt ACABC Scheme. Punjab Agriculture University (PAU), GADVASU, Line Departments and also banks may encourage agriculture graduates to take up self-employment ventures by setting up Agri- Clinics/ Agri Business Centers.

15. Micro, Small and Medium Enterprises (MSME)

- 1 The most critical intervention required to create a definitive impact in development of the MSME Sector is the market tie-up of all the Micro and Small Enterprises.
- 2 The banks may consider issuing GCC / SCC to the small rural artisans and handloom weavers so that besides meeting the working capital needs of these small entrepreneurs the targets for issuance of SCC/GCC can also be met.
- 3 Banks should initiate steps not only to enhance credit flow to MSME sector in a hassle free manner but also ensure adequacy and timeliness. Further banks need to devise an effective mechanism to provide credit plus support and ensure timely repayment of loan.
- 4 Banks should not demand collateral for the loans upto Rs 10.00 lakh rather they should resort to CGTSME.
- 5 Training and skill up gradation programmes for orientation towards setting up of units and managing the business.
- 6 Mapping up of location specific activities and development of rural clusters may be taken up by DIC.

16. Export Credit

- 1 Spreading awareness regarding best practices like good agricultural practices, good collection/harvesting practices, good post-harvest and handling good manufacturing practices, good hygienic practices, good marketing practices etc. which are essential to maintain food safety and quality standards required for export.
- 2 Exporters may be encouraged to avail the credit export insurance facilities extended by ECGC.
- 3 The banks should put in place a control and reporting mechanism to ensure that the applications for export credit are disposed of within the prescribed period.
- 4 Settling the pre shipment credit within the stipulated time after the dispatch of goods or converting them into Post Shipment credit may be ensured.
- 5 Collateral security should not be insisted upon as far as possible and Gold Card scheme should be popularized.

17. Education

- 1 The sector has been hampered by larger number of defaults primarily arising out of frequent change of address by the students and therefore it has been advocated that the loan under this category be securitized to give quantitative and qualitative push to the sector. Parents can be taken as co-guarantor to bring down incidence of defaults in “education loan”.
- 2 The formal education sector to take up training for emerging sectors such as biotechnology hospitality cyber-security NGOs etc. as also the gamut of ‘soft skills’ required in the work-place.

18. Housing

- 1 Bankers/Government Departments may create awareness about advantages of housing loan.
- 2 Vertical space to be adequately utilized for new housing projects instead of horizontal growth as that encroaches upon the agricultural land.
- 3 Bank may extend finance to borrower who desire to construct the house, buy ready made house/flat or repair his old house from housing loan.

19. Social Infrastructure

- 1 The banks and Development Institutions may popularise the Sanitation Schemes.
- 2 Bankers may proactively take up financing of these activities to fulfill their priority sector obligations.
- 3 Bank may utilize CGTMSE scheme wherever available.

20. Renewable Energy

- 1 Farmers may use the renewable sources of energy to decrease their cost and dependency on erratic supply of power.
- 2 While sanctioning big dairy units, a component of biogas may also be included at the project appraisal stage and separate financial assistance should be provided.
- 3 There is a need to popularize the Photovoltaic Water Pumping System and Solar Power Light Scheme in a big way in view of the thrust given for rural energy conservation by the Ministry of New and Renewable Energy Government of India.

21. Informal Credit Delivery System

- 1 Banks to strive achieving the allocated credit linkage target by NABARD/SLBC.
- 2 A consensus may be arrived at by Public Sector Banks to reduce the gap in number of SHGs who have opened Saving Bank Accounts with banks and are yet to be credit linked.
- 3 A suitable MIS be introduced for reporting SHGs/JLGs (bank wise district wise) related data.
- 4 Banks may sensitize account holders of PMJDY for making transactions so that they may become eligible for overdraft facility.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

1. Ministry of Cooperation, GoI has taken number of initiatives / schemes for development and strengthening of Cooperative movement, especially focus of PACS, in the district. Details of the various interventions is as below:
 - Model Byelaws by PACS for making them Multipurpose & Multi-dimensional has been adopted in Punjab.
 - The process of computerization in PACS is underway. Hardware purchase and finalizing of System Integrator (SI) for computerization of PACS has been completed and data feeding is being undertaken by Sis on ERP Software prepared by NABARD.
 - The feasibility of District wise establishment of new Multipurpose PACS or primary Dairy/ Fisheries Cooperative Societies in uncovered Panchayats/ villages is underway.
 - Selection of PACS/ Districts for the Pilot Project for World's largest Decentralized Grain Storage Plan in Cooperative sector. One PACS has been identified in the State under the project and process of identifying 5 PACS in each District is underway.

5. Status of Cooperatives in the District

1. The cooperative sector in SAS Nagar comprises a total of 905 cooperatives, covering 819 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/Marketing/ Industrial societies etc.) and 86 rural credit co-operatives (PACS, LAMPs, FSS etc.). These primary societies have nearly 56251 members spread across 426 villages. Likewise, long-term rural co-operative credit institutions cover 0 State Co-operative Agriculture and Rural Development Banks (SCARDBs) and 2 PCARDBs. It has a membership of nearly 11175 members. Further, there are no MSCS having their registered office in the district. Besides, there are 2 district level federations but no state level federations and national level federations operating in the district.

6. Potential for formation of cooperatives

1. There is fair potential for cooperative activity in the agriculture and allied sectors, as elucidated in the chapter on credit potential for agriculture. The distribution is uniform in that all blocks are under the area of operation of any cooperative society/ all blocks are covered by some society or the other. New societies can have immense multiplier effect in giving a fillip to economic activities in the district.

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	Skill Training	MEDP-micro Enterprise Development Programme on Bakery products and designing of home furnishing products	Manakpur Sharif & Amlala	The programmes created an enabling environment for promotion of livelihood of rural poor. It addressed the issue of lack of vocational skills in taking up income generating activities, lack of access to information and expertise on various aspects of setting up and management of enterprises like potential, demand, market-tieups, finance, branding etc	Collaboration with KVK and NGOs	60	Various trainees had been able to earn/enhance their income through self-employment or wage employment post completion of course.
2	Micro Finance	Promotion of Joint Liability Groups (JLGs)	SAS Nagar	Under Financial Inclusion Fund, NABARD is providing assistance to Cooperative banks and RRB for promotion of Joint Liability Groups.	Collaboration with DCCBs, RRBs and other banks	2400	With NABARD Assistance, around 250 JLGs have been formed by Cooperative bank, RRB and Commercial Banks in the district. Overall, JLGs have proved to be a successful model in expanding financial services to the underserved rural population in the district.

3	Women Empowerment	LEDP-Livelihood and Enterprise Development Programme	Khizrabad	Supporting SHGs/JLGs in their livelihood by enhancing the capacities through identifying the skill gaps, appropriate skill upgradation, exposure visits, demonstrations etc.	Collaboration with Govt. agencies/Technical partners/NGOs	90	SHG members have begun their entrepreneurial journey by selling millet based products like Ragi cookies, Bajra sweets etc. made from desi ghee and jaggery. They started a brand of their own with the name “Bhaina Da Farm” and made sale for an amount of Rs.4 lakh approx. in last 6 months.
4	Infrastructure Development	RIDF projects and NIDA have already been implemented/are being implemented in the district over 30 tranches of RIDF. The current projects under implementation are related to education solar pumping sets irrigation water supply and sanitation and soil and water	SAS Nagar	Finance to state government			With the implementation of the above projects connectivity of villages to the main cities, supply of clean drinking water and the standard of education has improved in the connected villages.

		conservation.					
5	Institution Development	Computerisation of PACS and PACS as MSC	SAS Nagar	Grant support and refinance	Convergence of schemes of central government, state government and NABARD. Further PACS are also availing refinance and grant support under PACS as MSC scheme of NABARD and AIF scheme of the government		These schemes are enabling PACS to transform into multipurpose, multi-dimensional and dynamic economic entities.
6	Awareness Creation	Viksit Bharat Sankalp Yatra	SAS Nagar	Organizing awareness camps to reach vulnerable populations, disseminate information, interact with beneficiaries, and facilitate their enrollment in government banking related schemes.	Collaboration with DCCBs, RRBs and other banks	12000	Approx. 40000 people participated in the various camps organized in the district and increased enrollment under flagship programs like PM Suraksha Bima, PM SVANidhi, and others was observed

Success Stories

Success Story 1: Intervention of NABARD through LEDP on Food processing and Bakery products



1. Scheme :	Livelihood Programme	Entrepreneurship	Development
2. Project Implementing Agency :	Mahila Kalyan Samiti (MKS)		
3. Duration of the project :	3 years		
4. Beneficiary :	SHG/JLG members		
No. of beneficiaries :	90		
Community :			
State :	Punjab		
District :	S.A.S Nagar		
Block :	Majri		
Village :	Gunnu Majra Sialba Khizrabad		

1.1 Support provided

- Supporting SHGs/JLGs in their livelihood by enhancing the capacities through identifying the skill gaps, appropriate skill upgradation, exposure visits, demonstrations etc.
- Collaboration with knowledge partners for technical knowledge sharing
- Facilitating credit support from banks thorough SHG or individual /JLGmode for taking up livelihood activities

- Handholding in establishing business tie up with resource agencies for sale of products

1.2 Pre-implementation status

- Majri Block of SAS Nagar district houses some of the poorest population of the district. Poor connectivity, less employment opportunities has hampered the development of the block.
- Consequently, there is a significant number of SHG women/members who want to contribute to the family income but are devoid of opportunities.

1.3 Challenges faced

- Poor connectivity
- Less employment opportunities
- Availability of full time trainer
- Creating a market for the product and sourcing quality raw material
- Uniformity in various batches of product

1.4 Impact

- This topic of LEDP gained traction among SHG members due to their innate cooking skills and general liking with the content of the course. Unique proposition of the LEDP had been that millet based products like Ragi cookies Bajra sweets etc. had been emphasized with use of natural inputs such as desi ghee and jaggery
- Majority of members started with the intention to hone their cooking skills for their domestic use. But after participation in exhibition, melas organized by NABARD and having tasted success, they all have become entrepreneurs and started making processed food products
- SHG members started sale by opening a small shop from where they could earn Rs1500-Rs2000 per day
- Due to increased demand, production of products was shifted to demonstration centre setup under LEDP.
- SHG members have started a brand of their own with the name “Bhaina Da Farm”.
- Members have been participating in all exhibitions/shows offering free samples to gain customer base.
- They have made sale for an amount of Rs.4 lakh approx. in last 6 months.
- Demand has started coming from nearby villages for conduct of similar programmes
- These trainees have been made a member of women only FPO and raw material for the products is being sourced through FPO.

Appendix 1a

Climate Action & Sustainability

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.

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 programs 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 behavior, moving away from thoughtless and harmful consumption towards purposeful and conscious utilization.

Initiatives of RBI

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

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

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

Initiatives of NABARD

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

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

Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

"Punjab is semi-arid, hot, and subtropical monsoon type with cold winter and hot summers. The number of days with temperature more than 40°C has increased from 289 during the decade (1970-1979) to 322 days during 2010-2019 whereas with temperature less than 2°C has reduced from 83 to 36 days). Temperature is projected to increase by about 1.3°C towards Mid-Century (MC) as per RCP 4.5 (stabilization scenario) and by 2.5°C towards End-Century (EC) and 1.7°C towards MC and 5.2°C towards EC as per RCP 8.5 (High GHG emission scenario). Significant increase in temperature is projected for Bathinda, Gurdaspur, Hoshiarpur, Ludhiana & Sri Muktsar Sahib. Annual rainfall in the State ranged between 189-1929 mm during 1901 to 2018 with a declining trend observed over past six decades, incidences of heavy rainfall (>100 mm) with heavy floods in 1984, 1988 & 1995 and 16 years of deficit monsoon during recent two decades (2000-2020). Average annual rainfall is projected to increase by 5.4% (MC) & 12.5% (EC) for RCP 4.5 scenario and 9.8% (MC) & 12.8% (EC) for RCP 8.5 scenario. The increasing trend in rainfall during post monsoon and decreasing trend in rainfall during both pre-monsoon & winter has been projected towards MC and EC for both RCP 4.5 and RCP 8.5 scenarios. The maximum increase in rainfall in districts Gurdaspur and Hoshiarpur and minimum increase in Mansa district has been projected towards MC and EC for RCP 4.5 and RCP 8.5 scenarios."

Studies have projected significant decrease in productivity of wheat, rice, and maize under different climate scenarios. Govt. of Punjab has developed holistic State Action Plan on Climate Change 2.0 (SAPCC 2.0) with 5 Missions and 43 strategies under Adaptation & 2 Missions and 20 strategies under Mitigation to address climate change with target year 2030:

- State Mission on Forest, Ecosystem, and Biodiversity driven by Dept. of Forests and Wildlife Preservation focusing on enhancing carbon sinks.
- State Mission on Sustainable Agriculture driven by Dept. of Agriculture & Farmers Welfare focusing on crop diversification, crop residue management, livestock health management, and sustainable water resource use.
- State Mission on Water driven by Dept. of Water Resources focusing on restoration of ground water.
- State Mission on Health driven by Dept. of Health & Family Welfare focusing on developing early warning system and mechanism for sensitive disease tagging and management.
- State Mission on Strategic Knowledge driven by Punjab Climate Change Knowledge Centre, PSCST, Dept. of Science, Technology & Environment focusing on Strengthening knowledge networks and capacity building, along with evidence-based planning.
- State Mission on Enhanced Energy Efficiency and Solar Energy driven by Dept. of Power focusing on Maximizing share of renewable resources.
- State Mission on Sustainable Habitat driven by Dept. of Local Government focusing on smart urban development.

2.2 Specific Climate Change initiative in the State by

- **Govt. of India:** The Ministry of Environment, Forest and Climate Change encourages and provides continuous support to the State of Punjab through various

schemes/programs such as the National Mission for Green India (GIM), Nagar Van Yojana, CAMPA funds, Forest Fire Prevention and Management (FFPM) and Environment Education Program for afforestation activities, increasing forest cover and to deal with Climate Change. CGWB has taken up National Aquifer Mapping Program (NAQUIM) to delineate and characterize the aquifer system in Punjab based on which groundwater management plans/reports shared with the State for suitable implementation. Master Plan for Artificial Recharge to Groundwater-2020 for 20 water stressed districts of Punjab covering an area of 45,592 Sq. Km prepared by CGWB and shared with Govt. for suitable interventions. Other schemes being implemented are Per Drop More Crop, construction of water harvesting and conservation through PMKSY-WDC) and MGNREGS.

- **ICAR Institutions:** Farmers training and capacity building on aspects like crop diversification, transfer of technology for productivity enhancement, water saving technologies, etc. being undertaken through ICAR supported KVKs in the State.
- **State Government:**
 - Increasing carbon Sinks: Targeted increase in area under tree and forest cover to 7.5% of the State Geographical Area by 2030.
 - Bio-diversity Conservation: Punjab Biodiversity Board (PBB) set up to take multifarious initiatives for promoting conservation & sustainable utilization of biodiversity.
 - Water Conservation: Pilot launch of DBT scheme 'Paani Bachao Paise Kamao' to incentivize farmers for saving electricity, water conservation under Khet da pani khet vich and soil conservation measures.
 - Crop Diversification: Promoted cultivation of Moong with 3 late-sown varieties of paddy in to make the agrarian sector environmentally sustainable and covered > 5,000 ha area to reduce use of fertilizers.
 - Crop Residue Management: Distributed 76000 machines for addressing stubble burning issues, >4500 villages declared zero stubble burning.
 - Energy: State has drafted its Renewable Energy Policy aiming to meet 30% of its power through RE by 2030".
- **NABARD:**
 - Climate Resilience Building through Crop Residue Management: Spreading awareness about alternative uses of paddy stubble and diversifying cropping pattern from water guzzling paddy to maize, through more than 8,000 village level camps.
 - National Adaptation Fund on Climate Change: NABARD supported development of Model Climate Resilient (CR) sheds to help livestock overcome heat stress and provided weather linked insurance through Punjab State Council for Science and Technology. The animals under CR sheds showed reduction of 82.87% w.r.t. prevalence of ticks. The increase in milk production to the tune of 21% per household observed.
 - Watershed Development: The watershed project rolled out by NABARD in Bari village of Rupnagar district envisages construction of structures viz. staggered contour trenching, waste weir, farm ponds, percolation tanks, gabion, gully plug, check dams, sprinkler, and drip irrigation etc. along with nonstructural works viz. capacity building programs etc.

Appendix 1c

Climate Action & Sustainability

2 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a SAS Nagar, like much of Punjab faces significant prospects of climate change, including rising temperatures, erratic rainfall and extreme weather events. The impacts will likely be most severe in agriculture, public health, and water resources, all of which are vital to the region's economy and well-being. Climate action here would need to focus on sustainable agricultural practices, water management, urban resilience, renewable energy and government-backed policies.
- b The Punjab State Action Plan on Climate Change (SAPCC) is a comprehensive framework designed to mitigate the impacts of climate change in the state of Punjab. It aligns with India's National Action Plan on Climate Change (NAPCC) and focuses on building resilience, promoting sustainable development and reducing greenhouse gas emissions across various sectors. The district can implement SAPCC initiatives related to water conservation, sustainable agriculture, afforestation and renewable energy adoption. This could involve:
 1. Promoting water-saving technologies like drip and sprinkler irrigation.
 2. Encouraging farmers to adopt crop diversification away from water-intensive crops like paddy. Climate-resilient crops like pulses, millets and oilseeds are less water-intensive and more tolerant to temperature fluctuations.
 3. Supporting the use of solar energy for irrigation and household needs. Punjab Solar Rooftop Policy incentives farmers to adopt solar-powered irrigation pumps.As SAS Nagar urbanizes, climate-sensitive planning must be integrated into the district's development strategies. Policies to promote green buildings, energy-efficient infrastructure and sustainable waste management will help mitigate urban heat island effects and reduce the city's overall carbon footprint.

3.2 Any specific Climate Change initiative in the District by

- a **Govt. of India:** National Mission for Sustainable Agriculture (NMSA)-As part of the National Action Plan on Climate Change (NAPCC), the NMSA aims to promote climate-resilient agriculture. Among others, this includes:
 - Promoting organic farming and the use of climate-resilient crop varieties.
 - Encouraging conservation agriculture to improve soil health and reduce the dependency on chemical inputs.
- b **ICAR Institutions:** Introducing heat-tolerant and drought-resistant crop varieties can help farmers adapt to changing weather conditions. PAU through KVKs and line departments is promoting research and partnerships to develop or distribute such seeds to the farming community.
- c **State Government:** The state government has initiated programs such as Pani Bachao, Paisa Kamao which incentivizes farmers to save water by using less electricity for irrigation.

2. Mission Tandarust Punjab had been launched by the state government which focuses on improving the overall environmental health of the state, including air quality, water conservation and promoting sustainable practices.

3. The Punjab government will provide over 22000 Crop Residue Management (CRM) machines on subsidy to manage paddy straw scientifically in the state during FY2024-25.

- d NABARD:** NABARD through FPOs is promoting training of farmers in climate-resilient agricultural techniques, water conservation and sustainable practices.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- 3 Currently SAS Nagar (Mohali) does not have any registered Geographical Indications (GI) products. While Punjab as a whole has several registered GIs such as Phulkari, Basmati Rice, and Punjab Chana, specific products or crafts from the SAS Nagar district have not been registered with the GI Registry (Intellectual Property India).
- 4 SAS Nagar (Mohali) district in Punjab has substantial potential for Geographical Indication (GI) registration, leveraging its unique blend of agricultural, artisanal, and cultural strengths. The district's fertile soil and favorable climate make it ideal for specialized crops like high-quality Kinnow and Malta oranges, which possess a distinct sweetness and juiciness compared to those from other regions. The emergence of organic farming has opened avenues for premium organic vegetables and herbs such as mint, coriander and tulsi, which can be branded for their superior quality and chemical-free cultivation. In addition, SAS Nagar has a growing tradition of handicrafts, particularly Phulkari embroidery, known for its modern yet culturally rich patterns. Local artisans could also promote bamboo and cane products under a GI tag, emphasizing eco-friendly production.
- 5 Sarbloh (literally meaning "all iron") refers to traditional ironware products, particularly those made using indigenous methods. In the context of SAS Nagar (Mohali) Sarbloh can be considered for Geographical Indication (GI) status due to its historical significance, cultural value and potential uniqueness in both production techniques and utility. Gharuan village is known for Sarbloh utensils which are considered to be a blessing from the seventh Sikh Guru Shri Guru Har Rai Sahib during one of his sojourn at the village. Few families settled here have been continuing the age old tradition of making sarbloh utensils- a craft that has been handed down to them from their ancestors since the times of Shri Guru Har Rai Sahib.

**Annexure****1****District-S.A.S Nagar****(₹ lakh)**

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
	I.Agriculture									
	A. Farm Credit									
	A.1 Crop Production, Maintenance, Marketing									
1	Green Grass__	100	Acre	19808	Phy	3459	3954	4695	1483	13591
					BL	685.16	783.21	929.99	293.75	2692.11
2	Indian Mustard/Bharatiya Sarso_Irrigated	100	Acre	20909	Phy	865	865	865	371	2966
					BL	180.86	180.86	180.86	77.57	620.15
3	Maize/ Makka_Irrigated	100	Acre	24210	Phy	3954	4448	4695	2224	15321
					BL	957.26	1076.86	1136.66	538.43	3709.21
4	Other Vegetables__	100	Acre	46219	Phy	5930	6178	6672	3707	22487
					BL	2740.79	2855.41	3083.73	1713.34	10393.27
5	Potato/ Aloo_Irrigated	100	Acre	51721	Phy	741	741	741	741	2964
					BL	383.25	383.25	383.25	383.25	1533
6	Rice/ Chaval/ Dhan_Irrigated	100	Acre	26411	Phy	28417	27181	27181	6178	88957
					BL	7505.21	7178.77	7178.77	1631.67	23494.42
7	Sugarcane/ Ganna_Irrigated	100	Acre	44018	Phy	494	618	1730	371	3213
					BL	217.45	272.03	761.51	163.31	1414.3
8	Wheat/ Gehu_Irrigated	100	Acre	25310	Phy	30888	30888	37065	12355	111196
					BL	7817.75	7817.75	9381.15	3127.05	28143.7
						20487.73	20548.14	23035.92	7928.37	72000.16
	Post-harvest/HH Consumption (10%)					2048.77	2054.81	2303.59	792.84	7200.02

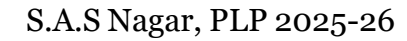


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	Repairs & maintenance of farm assets (20%)					4097.55	4109.63	4607.18	1585.67	14400.03
	Sub Total									93600.21

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
A.2 Water Resources										
1	Conveyance/ Distribution structures-Sub-surface type-UGPL- PVC- 450 mm	90	ha	481500	Phy	270	225	225	80	800
					BL	1170.05	975.04	975.04	346.68	3466.81
2	Drip Irrigation--1.2*0.6	80	ha	145000	Phy	130	110	110	40	390
					BL	150.8	127.6	127.6	46.4	452.4
3	Electric Pump Sets--5 HP	90	No.	77000	Phy			20		20
					BL			13.86		13.86
4	Solar PV Pump Sets (AC)--10 HP	90	No.	700000	Phy	50	50	50	15	165
					BL	315	315	315	94.5	1039.5
5	Sprinkler Irrigation -Micro-0.4 ha (5x5)	90	ha	48500	Phy	105	90	105	40	340
					BL	45.83	39.29	45.83	17.46	148.41
6	Sprinkler Irrigation -Mini-0.4 ha (10x10)	90	ha	49500	Phy	200	250	150	75	675
					BL	89.1	111.38	66.83	33.41	300.72
	Sub Total									5421.7

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
A.3 Farm Mechanisation										
1	Combine harvester-Self propelled belt type-Multicrop with air conditioned drivers control cabin	75	No.	3050000	Phy	8	8	10	4	30
					BL	183	183	228.75	91.5	686.25
2		90	No.	160000	Phy	10	15	15	5	45

[illegible]



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
A.4 Plantation & Horticulture										
1	Bee Keeping-Boxes-Apis Mellifera- Non migratory- 50 colony unit	90	No.	363000	Phy	75	70	55	15	215
					BL	245.03	228.69	179.69	49.01	702.42
2	Dryland Horticulture crops-Indian Goose Berry (Amla)-7.5m*7.5m	90	ha	92000	Phy	15	15	15	6	51
					BL	12.42	12.42	12.42	4.97	42.23
3	Dryland Horticulture crops-Pomegranate-5m*5m	90	ha	92000	Phy	4	5	4	1	14
					BL	3.31	4.14	3.31	0.83	11.59
4	Floriculture--Gerbera cultivation including ployhouse (Area 1000 sq. m.)	90	sq. m.	2007500	Phy	2	3	4	1	10
					BL	36.14	54.2	72.27	18.07	180.68
5	Floriculture-Gladiolus-open field cultivation	90	sq. m.	223	Phy	12000	12000	12000	3000	39000
					BL	24.08	24.08	24.08	6.02	78.26
6	Mushroom Cultivation -Button Mushroom-250 Trays	75	1000 Kg. per Cycle	210000	Phy	25	28	34	9	96
					BL	39.38	44.1	53.55	14.18	151.21
7	New Orchard - Temperate Fruits-Pear-7.5m*7.5m	90	ha	100000	Phy	18	18	18	6	60
					BL	16.2	16.2	16.2	5.4	54
8	New Orchard - Tropical/ Sub Tropical Fruits-Guava-6m*6m	90	ha	110000	Phy	35	35	35	15	120
					BL	34.65	34.65	34.65	14.85	118.8
9	New Orchard - Tropical/ Sub Tropical Fruits-Kinnow-6m*6m	90	ha	113000	Phy	18	18	18	6	60
					BL	18.31	18.31	18.31	6.1	61.03
10	New Orchard - Tropical/ Sub Tropical Fruits-Mango-10m*10m	90	ha	85000	Phy	55	55	55	15	180
					BL	42.08	42.08	42.08	11.48	137.72
11	New Orchard - Tropical/ Sub Tropical Fruits-Sweet Orange-	90	ha	92000	Phy	45	50	55	15	165
					BL	37.26	41.4	45.54	12.42	136.62
12	Nursery -Hi Tech Nursery - fan and pad-based polyhouse structure as per MIDH	90	Acre	6000000	Phy	1	1	1		3
					BL	54	54	54		162
13	Nursery -Small Nursery-	90	ha	1600000	Phy	20	18	18	10	66



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					BL	288	259.2	259.2	144	950.4
14	Protection Structure--Integrated packhouse with conveyer/sorting/grading	90	sq.m.	5000000	Phy	1	1	2		4
					BL	45	45	90		180
15	Protection Structure-Poly/ Green Housing-Fan and Pad system- 501 to 1008 sqm	90	sq.m.	1750	Phy	30000	30000	30000	7000	97000
					BL	472.5	472.5	472.5	110.25	1527.75
	Sub Total									4494.71

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total
	A.5 Working Capital - Bee Keeping					
	Sub Total					

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
	A.6 Forestry									
1	Plantation-Bamboo-Bambusa Balcooa	90	ha	190000	Phy	80	80	80	15	255
					BL	136.8	136.8	136.8	25.65	436.05
2	Plantation-Eucalyptus-Clonal	90	ha	495000	Phy	9	11	11	5	36
					BL	40.1	49.01	49.01	22.28	160.4
3	Plantation-Poplar-	90	ha	212000	Phy	130	160	160	30	480
					BL	248.04	305.28	305.28	57.24	915.84
	Sub Total									1512.29

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total



A.7 Animal Husbandry - Dairy										
1	Automatic Milk Collection Unit--	90	No.	165000	Phy	10	15	15	3	43
					BL	14.85	22.28	22.28	4.46	63.87
2	Breed Multiplication Farm--Buffalo Breeding unit (20 animals)	90	200	1400000	Phy	20	20	20	6	66
					BL	252	252	252	75.6	831.6
3	Buffalo Farming--10 Animals	90	5+5	1100000	Phy	45	45	45	15	150
					BL	445.5	445.5	445.5	148.5	1485
4	Buffalo Farming--5 Animals	90	3+2	350000	Phy	225	225	225	75	750
					BL	708.75	708.75	708.75	236.25	2362.5
5	Bulk Milk Cooling Unit--DG Set- 20 KVA- 1000 ltr	90	No.	800000	Phy	4	5	5	3	17
					BL	28.8	36	36	21.6	122.4
6	Bulk Milk Cooling Unit--DG Set- 25 KVA- 5000 ltr	90	No.	2000000	Phy	10	8	10	12	40
					BL	180	144	180	216	720
7	Crossbred Cattle Farming--5 Animals	90	3+2	350000	Phy	90	90	90	30	300
					BL	283.5	283.5	283.5	94.5	945
8	Dairy Cattle Buffalo Shed--10 Buffaloes- 40*60 (covered area 1400 sqft)	90	No.	500000	Phy	12	15	15	3	45
					BL	54	67.5	67.5	13.5	202.5
9	Dairy Cattle Buffalo Shed--20 cows- 60*70 (covered area 2520 sqft)	90	No.	750000	Phy	15	20	20	5	60
					BL	101.25	135	135	33.75	405
10	Dairy Marketing Outlet/ Parlour--Dairy processing equipment for manufacture of milk products	90	No.	1320000	Phy	3	3	3	6	15
					BL	35.64	35.64	35.64	71.28	178.2
11	Fodder Harvester--Single row	90	No.	250000	Phy	10	10	10	6	36
					BL	22.5	22.5	22.5	13.5	81
12	Heifer Rearing--20 Animals	90	20	1200000	Phy	35	41	41	5	122
					BL	378	442.8	442.8	54	1317.6
13	Indigenous Cattle Farming--10 animals	90	5+5	700000	Phy	55	55	55	15	180
					BL	346.5	346.5	346.5	94.5	1134
14	Indigenous Cattle Farming--2 Animals	90	1+1	180000	Phy	150	150	150	45	495
					BL	243	243	243	72.9	801.9



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15	Indigenous Cattle Faming--Cow unit- 20 animals	90	10+10	2200000	Phy	20	20	23	6	69
					BL	396	396	455.4	118.8	1366.2
16	Milking Machine-Double Bucket-Double Teat Cup	90	No.	75000	Phy	10	13	13	3	39
					BL	6.75	8.78	8.78	2.03	26.34
17	Milking parlour (Herringbone)--12 animals	90	No.	2000000	Phy	4	5	5	1	15
					BL	72	90	90	18	270
18	Mobile Milk Vending Machine--BMC 500 ltr. + genset + vehicle	90	No.	100000	Phy	15	12	12	15	54
					BL	13.5	10.8	10.8	13.5	48.6
19	Refrigerated Tanker Van--double jackets steel tanker (13000 ltr.)	90	No.	5000000	Phy	2	2	1	2	7
					BL	90	90	45	90	315
20	Refrigerated Tanker Van--double jackets steel tanker (5000 ltr.)	90	No.	2500000	Phy	11	11	11	3	36
					BL	247.5	247.5	247.5	67.5	810
	Sub Total									13486.71

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
	A.8 Working Capital - AH - Dairy/Drought animal									
1	Buffalo Farming_Others_	100	Per Animal	75408	Phy	300	300	300	200	1100
					BL	226.22	226.22	226.22	150.82	829.48
2	Indigenous Cattle Farming_Others_	100	Per Animal	53261	Phy	150	150	150	50	500
					BL	79.89	79.89	79.89	26.63	266.3
	Sub Total									1095.78

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
A.9 Animal Husbandry - Poultry										
1		90	1 TPD	2000000	Phy	4	5	5	1	15



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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
A.11 Animal Husbandry - SGP										
1	Goat - Rearing Unit-New Shed-40+2	90	40+2	1200000	Phy	40	45	45	5	135
					BL	432	486	486	54	1458
2	Pig Breeding Unit-New Shed-20+4	90	20+4	920000	Phy	3	4	4	1	12
					BL	24.84	33.12	33.12	8.28	99.36
3	Pig Rearing Unit-New Shed-3+1	90	3+1	250000	Phy	25	28	28	3	84
					BL	56.25	63	63	6.75	189
4	Piglet Fattening Unit-New Shed-50 animals	90	50	632500	Phy	2	2	2	1	7
					BL	11.39	11.39	11.39	5.69	39.86
5	Sheep - Rearing Unit--20+1	90	20+1	250000	Phy	40	45	45	5	135
					BL	90	101.25	101.25	11.25	303.75
	Sub Total									2089.97

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
A.12 Working Capital - AH - Others/SR										
1	Pig Farming_Rearing Unit_	100	Per Animal	9884	Phy	100	100	100	50	350
					BL	9.88	9.88	9.88	4.94	34.58
2	Sheep Farming_Rearing Unit - Semi-intensive_	100	Per Animal	2459	Phy	125	125	125	50	425
					BL	3.07	3.07	3.07	1.23	10.44
	Sub Total									45.02

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
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	A.13 Fisheries									
1	Aquaculture inputs production-Fish Feed Mill-Small unit	90	No.	3000000	Phy	1	1	1		3
					BL	27	27	27		81
2	Aquafarm equipments-- aerators/Harvesting Nets	90	No.	60000	Phy	18	22	22	4	66
					BL	9.72	11.88	11.88	2.16	35.64
3	Fish marketing-Fish Market- Construction of retail market/aquarium market	90	No.	10000000	Phy	1	1	1	1	4
					BL	90	90	90	90	360
4	Oranamental Fish Culture-Rearing in tanks-integrated ornamental fishery unit- 500 sqm, 1 lakh/fry/year	90	No.	2500000	Phy	2	2	2		6
					BL	45	45	45		135
5	Pond construction-Concrete Pond- Construction of new ponds/tanks for fin fish culture	90	ha	700000	Phy	15	20	20	5	60
					BL	94.5	126	126	31.5	378
6	Pond construction-Pond Renovation & Desilting-Renovation of existing pond	90	ha	350000	Phy	20	25	25	5	75
					BL	63	78.75	78.75	15.75	236.25
	Sub Total									1225.89

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
	A.14 Working Capital - Fisheries									
1	Fish Culture in Pond_Others_	100	Acre	60729	Phy	50	50	50	45	195
					BL	30.36	30.36	30.36	27.33	118.41
	Sub Total									118.41

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
A.15 Farm Credit										
1		90	No.	50000000	Phy	2	2	2	2	8



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	Finance to FPOs/FPCs-Procurement & Marketing-Loans to FPO/FPCs undertaking farming				BL	900	900	900	900	3600
2	Loans to Distressed Farmers--Krishi gold cards	90	No.	10000000	Phy	1500	1500	2000	1200	6200
					BL	13500	13500	18000	10800	55800
3	Purchase of Land for Agri. Purposes--Loans to SF/MF for purchase of land for agri activitiy	90	No.	10000000	Phy	150	150	250	100	650
					BL	1350	1350	2250	900	5850
4	Soil Testing Lab--cluster level	90	No.	75000000	Phy	2	2	3	1	8
					BL	135	135	202.5	67.5	540
	Sub Total					15885	15885	21352.5	12667.5	65790
	Total Farm Credit (sum of A.1 to A.15)									201541.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
	B. Agriculture Infrastructure									
	B.1 Storage Facilities									
1	Cold Storage--5000 MT	85	No.	500000000	Phy	2	2	1	1	6
					BL	850	850	425	425	2550
2	Cold Storage--Pre Cooling units 6MT	85	No.	25000000	Phy	2	3	3	1	9
					BL	42.5	63.75	63.75	21.25	191.25
3	Cold Storage-Refrigerated Van-Refrigerated Transport Vehicle	85	No.	30000000	Phy	5	5	1	3	14
					BL	127.5	127.5	25.5	76.5	357
4	Cold Storage-Renovation/Modernisation-Modernisation of Cold Storage	85	No.	250000000	Phy	3	2	2	2	9
					BL	637.5	425	425	425	1912.5
5	Godown--Grain Cleaning and Grading Unit	85	No.	65000000	Phy	4	3	1	2	10
					BL	221	165.75	55.25	110.5	552.5



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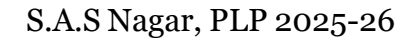
7	Godown-Large-1000 to 10000 MT	85	No.	300000000	Phy	2	2	1	3	8
					BL	510	510	255	765	2040
8	Godown-Silo-	85	No.	275000000	Phy	1	1	2	1	5
					BL	233.75	233.75	467.5	233.75	1168.75
9	Godown-Silo-Steel Silos	85	No.	3000000000	Phy	2	2	2	2	8
					BL	5100	5100	5100	5100	20400
6	Godown--upto 1000 MT	85	No.	30000000	Phy	12	12	9	3	36
					BL	306	306	229.5	76.5	918
10	Low Cost Storage--Electronic Weighing Centre	85	No.	17000000	Phy	5	5	2	3	15
					BL	72.25	72.25	28.9	43.35	216.75
11	Market Yard-Market Yard-Rural Godown	85	No.	60000000	Phy	2	1	2		5
					BL	102	51	102		255
	Sub Total									30561.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
	B.2 Land Development									
1	Reclamation of Problem Soils-- Reclamation	90	ha	50000	Phy	17	18	20	5	60
					BL	7.65	8.1	9	2.25	27
2	Soil Conservation Activities/ Erosion Control activities-Land Leveling-	90	ha	15000	Phy	30	30	35	10	105
					BL	4.05	4.05	4.73	1.35	14.18
3	Stone Bunding-Stone Bunding-Farm pond lined with barbed wire fencing	90	cum.	225	Phy	8100	5400	8100	2700	24300
					BL	16.4	10.94	16.4	5.47	49.21



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	Sub Total									90.39
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
	B.3 Agriculture Infrastructure - Others									
1	Compost/ Vermi Compost--Bio Fertilizers/Bio Pesticides 200 TPA	85	No.	16000000	Phy	2	2	1	2	7
					BL	272	272	136	272	952
2	Compost/ Vermi Compost--organic Farming	85	No.	160000	Phy	80	80	100	40	300
					BL	108.8	108.8	136	54.4	408
3	Seed Processing--Seed Production-Hybrid	85	No.	150000	Phy	1		1		2
					BL	1.28		1.28		2.56
4	Tissue Culture--Tissue Culture Lab	85	No.	25000000	Phy		1		1	2
					BL		212.5		212.5	425
	Sub Total									1787.56
	Total (B.1+B.2+B.3)									32439.7
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
	C. Ancillary Activities									
	C.1 Food & Agro Processing									
1	Agro Processing Unit--Quality Control Labs	85	No.	2000000	Phy	1	1		1	3
					BL	17	17		17	51
2	Agro Processing Unit--Working Capital for Agro Processing Unit	85	No.	2000000	Phy	70	50	20	60	200
					BL	1190	850	340	1020	3400
3	Agro Waste Management Unit-Compost making-Vermi Composting	85	No.	1200000	Phy	3	3	4	2	12
					BL	30.6	30.6	40.8	20.4	122.4

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
	C.2 Ancillary Activities -									
1	Agri Clinic & Agri Business Centers-- Group Mode	90	No.	50000000	Phy	2	2	3	2	9
					BL	90	90	135	90	405
3	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-	90	No.	10000000	Phy	6	6	7	6	25
					BL	54	54	63	54	225
2	Loan to PACS/ FSS/ LAMPS--Setting up of consumer stores in PACS	90	No.	20000000	Phy	2	1	2	1	6
					BL	36	18	36	18	108
	Sub Total									738
	Total (C.1+C2)									18354.63
	Total (A+B+C)									252335.58

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
	II. Micro, Small and Medium Enterprises (MSME)									
1	Loans to MFIs for Onlending to MSMEs-	90	No.	2000000000	Phy	20	20	20	25	85
					BL	9000	9000	9000	11250	38250
2	Manufacturing Sector - Term Loan-Medium-	75	No.	9360000000	Phy	15	10	5	18	48
					BL	26325	17550	8775	31590	84240
3	Manufacturing Sector - Term Loan-Micro-	75	No.	160000000	Phy	180	160	100	260	700
					BL	5400	4800	3000	7800	21000
4	Manufacturing Sector - Term Loan-Small-	75	No.	1348000000	Phy	110	95	38	150	393
					BL	27802.5	24011.25	9604.5	37912.5	99330.75

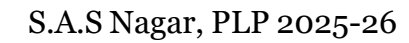


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1	Education-Colleges-Higher Edu inst.	75	No.	50000000	Phy	5	5	3	5	18
					BL	1875	1875	1125	1875	6750
2	Education-Schools-School infra	75	No.	10000000	Phy	5	5	5	5	20
					BL	375	375	375	375	1500
3	Healthcare -Palliative Care Unit-Prprivate clinic	75	No.	550000	Phy	40	40	20	50	150
					BL	165	165	82.5	206.25	618.75
4	Healthcare-Hospital-	70	No.	11000000	Phy	4	4	3	4	15
					BL	308	308	231	308	1155
5	Sanitation-Renovation-sanitation and drinking water	85	No.	1000000	Phy	5	5	5	5	20
					BL	42.5	42.5	42.5	42.5	170
	Total Social Infrastructure									10193.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
	VII. Renewable Energy									
1	Biomass Energy-Community Bio Gas Plant-2 Cu.m.	85	No.	45000	Phy	50	60	75	20	205
					BL	19.13	22.95	28.69	7.65	78.42
2	Biomass Energy-Portable-Briquette Unit 5 tons/day	75	No.	2310000	Phy	1	1	1	20	3
					BL	17.33	17.33	17.33		51.99
3	Biomass Energy-Portable-Gassifier Unit 200kw	85	No.	12000000	Phy	2	2	2	20	6
					BL	204	204	204		612
4	Solar Energy-Roof Top Solar PV System with Battery-	85	No.	300000	Phy	150	150	125	150	575
					BL	382.5	382.5	318.75	382.5	1466.25
5	Solar Energy-Solar Water Heater System-	85	No.	50000	Phy	70	70	45	100	285
					BL	29.75	29.75	19.13	42.5	121.13
	Total Renewable Energy									2329.79

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Dera Bassi	Kharar	Majri	Mohali	District Total
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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	166800.77	74173.00	183480.84	74667.22	144676.00	55288.03	92480.00
RCBs	30835.68	2775.00	33919.25	22266.44	13500.00	20139.55	22000.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	20494.90	4203.00	22544.39	12399.38	7000.00	541.03	47400.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	218131.35	81151.00	239944.48	109333.04	165176.00	75968.61	161880.00

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	84171.40	30686.00	92588.54	114179.57	61066.00	47415.59	61390.00
RCBs	8043.36	4.00	8847.69	6.00	8499.29	0.00	15020.00
SCARDB	3322.02	0.00	3654.22	0.00	1627.71	0.00	0.00

RRBs	8797.60	5567.00	9677.36	1829.09	9630.00	10.23	13030.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	104334.38	36257.00	114767.81	116014.66	80823.00	47425.82	89440.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	250972.17	104859.00	276069.38	188846.79	205742.00	102703.62	153870.00
RCBs	38879.04	2779.00	42766.94	22272.44	21999.29	20139.55	37020.00
SCARDB	3322.02	0.00	3654.22	0.00	1627.71	0.00	0.00
RRBs	29292.50	9770.00	32221.75	14228.47	16630.00	551.26	60430.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	322465.73	117408.00	354712.29	225347.70	245999.00	123394.43	251320.00

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	213805.16	214532.73	235178.68	349910.65	405771.00	479229.25	530744.00
RCBs	2329.04	0.00	2561.94	0.00	0.00	0.00	0.00
SCARDB	77.32	0.00	85.05	0.00	0.00	0.00	0.00
RRBs	152.98	1195.52	168.28	1181.99	3015.00	32.88	4610.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	216364.50	215728.25	237993.95	351092.64	408786.00	479262.13	535354.00

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	112580.28	37201.22	123838.30	56655.73	60596.02	74807.13	82505.00
RCBs	114.39	251.53	125.82	368.43	385.00	288.06	1585.00
SCARDB	2042.44	0.00	2246.68	0.00	0.00	0.00	0.00
RRBs	257.45	680.43	283.20	2426.66	4773.98	20987.62	4030.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	114994.56	38133.18	126494.00	59450.82	65755.00	96082.81	88120.00

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	577357.61	356592.95	635086.36	595413.17	672109.02	656740.00	767119.00
RCBs	41322.47	3030.53	45454.70	22640.87	22384.29	20427.61	38605.00
SCARDB	5441.78	0.00	5985.95	0.00	1627.71	0.00	0.00
RRBs	29702.93	11645.95	32673.23	17837.12	24418.98	21571.76	69070.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	653824.79	371269.43	719200.24	635891.16	720540.00	698739.37	874794.00

Annexure

3

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL	74173.00	2775.00	0.00	4203.00	0.00	81151.00	74667.22	22266.44	0.00	12399.38	0.00	109333.04

Table 1: Crop Loan

(₹ lakh)

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL	55288.03	20139.55	0.00	541.03	0.00	75968.61	92480.00	22000.00	0.00	47400.00	0.00	161880.00

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
CL	74173.00	2775.00	0.00	4203.00	0.00	81151.00	74667.22	22266.44	0.00	12399.38	0.00	109333.04
WS	696.00	0.00				696.00	201.00	0.00		0.00		201.00
LD	571.00	0.00				571.00	608.00	0.00		0.00		608.00
FM	1819.00	0.00				1819.00	2597.00	0.00		42.58		2639.58
P & H	735.00	0.00				735.00	200.00	0.00		0.00		200.00
AH -D	1887.00	0.00		589.00		2476.00	6782.00	0.00		400.00		7182.00



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AH -P	436.00	0.00				436.00	604.20	0.00		0.00		604.20
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AH - S G P	197.00	0.00				197.00	5148.00	0.00		31.00		5179.00
F D	119.00	0.00				119.00	228.00	0.00		0.00		228.00
F & W	180.00	0.00				180.00	5.70	0.00		0.00		5.70
S G & M F	1398.00	0.00				1398.00	567.54	0.00		20.68		588.22
A & F	11273.00	0.00		4978.00		16251.00	35315.11	0.00		1025.83		36340.94
OTH	11375.00	4.00				11379.00	61923.02	6.00		309.00		62238.02
Sub total	30686.00	4.00	0.00	5567.00		36257.00	114179.57	6.00		1829.09		116014.66
Grand Total (I +II)	104859.00	2779.00	0.00	9770.00	0.00	117408.00	188846.79	22272.44	0.00	14228.47	0.00	225347.70

Table 2: Term Loan											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	55288.03	20139.55	0.00	541.03	0.00	75968.61	92480.00	22000.00	0.00	47400.00	0.00	161880.00
W S	2426.00					2426.00	1600.00	700.00		1000.00		3300.00
L D	826.00					826.00	500.00	10.00		10.00		520.00
F M	3416.00			10.00		3426.00	10000.00	3000.00		1000.00		14000.00
P & H	2453.00					2453.00	2000.00	1000.00		1000.00		4000.00
AH -D	4837.00					4837.00	6600.00	2500.00		1000.00		10100.00
AH -P	3635.00					3635.00	4000.00	500.00		1000.00		5500.00
AH - S G P	2455.00					2455.00	2000.00	500.00		1000.00		3500.00
F D	2445.00					2445.00	2000.00	2000.00		1000.00		5000.00
F & W	2328.00					2328.00	2000.00	1000.00		1000.00		4000.00
S G & M F	1026.00					1026.00	700.00	10.00		10.00		720.00
A & F	8080.00					8080.00	14500.00	500.00		1000.00		16000.00
OTH	13488.59			0.23		13488.82	15490.00	3300.00		4010.00		22800.00
Sub total	47415.59	0.00		10.23	0.00	47425.82	61390.00	15020.00		13030.00		89440.00
Grand Total(I +II)	102703.62	20139.55	0.00	551.26	0.00	123394.43	153870.00	37020.00	0.00	60430.00	0.00	251320.00

Abbreviations	Particulars
C L	Crop Loan
W R	Water Resources
L D	Land Development
F M	Farm Mechanization
P & H	Plantation & Horticulture including Sericulture
AH - D	AH -Dairy Development
AH - P	AH -Poultry Development

Abbreviations	Particulars
AH - S G P	AH - Sheep / Goat / Piggery Devt.
F D	Fisheries Development
F & W	Forestry & Wasteland Dev.
S G & M F	Storage Godown & Marketing Facilities
A & F	Agro and Food Processing
OTH	Others

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	5000000
2	Agro Processing Unit			No.	2000000
3	Agro Waste Management Unit	Compost making		No.	1200000
4	Animal/Poultry Feed Unit			1 TPD	2000000
5	Aquaculture inputs production	Fish Feed Mill		No.	3000000
6	Aquafarm equipments			No.	60000
7	Automatic Milk Collection Unit			No.	165000
8	Bee Keeping	Boxes	Apis Mellifera	No.	363000
9	Biomass Energy	Community Bio Gas Plant		No.	45000
10	Biomass Energy	Portable		No.	2310000
11	Biomass Energy	Portable		No.	12000000
12	Breed Multiplication Farm			200	1400000
13	Buffalo Farming			3+2	350000
14	Buffalo Farming			5+5	1100000
15	Bulk Milk Cooling Unit		DG Set	No.	2000000
16	Bulk Milk Cooling Unit		DG Set	No.	800000
17	Cold Storage			No.	2500000
18	Cold Storage			No.	50000000
19	Cold Storage	Refrigerated Van		No.	3000000
20	Cold Storage	Renovation/Modernisation		No.	25000000

21	Combine harvester	Self propelled belttype		No.	3050000
22	Commercial Broiler Farming			1000	400000
23	Commercial Broiler Farming			2000	538000
24	Commercial Layer Farming			10000	2500000
25	Commercial Layer Farming			2000	920000
26	Compost/ Vermi Compost			No.	160000
27	Compost/ Vermi Compost			No.	16000000
28	Conveyance/ Distribution structures	Sub	surface type	ha	481500
29	Crop Planter	Raised Bed/Ridge/Muti	crop Planter	No.	160000
30	Crossbred Cattle Farming			3+2	350000
31	Dairy Cattle Buffao Shed		10 Buffaloes	No.	500000
32	Dairy Cattle Buffao Shed		20 cows	No.	750000
33	Dairy Marketing Outlet/ Parlour			No.	1320000
34	Dal/ Pulses Mill			No.	3240000
35	Drip Irrigation			ha	145000
36	Dryland Horticulture crops	Indian Goose Berry (Amla)		ha	92000
37	Dryland Horticulture crops	Pomegranate		ha	92000
38	Education	Colleges		No.	50000000
39	Education	Schools		No.	10000000
40	Education Loans			No.	1100000
41	Education Loans			No.	2000000
42	Electric Pump Sets			No.	77000
43	Export Credit	Post Shipment Export Credit		No.	15000000

44	Export Credit	Pre Shipment Export Credit		No.	30000000
45	Finance to FPOs/FPCs	Procurement & Marketing		No.	50000000
46	Fish marketing	Fish Market		No.	10000000
47	Floriculture			sq. m.	2007500
48	Floriculture	Gladiolus		sq. m.	223
49	Fodder Harvester			No.	250000
50	Fruit Processing	Fruit Concentrate		No.	1430000
51	Fruit Processing	Pickle		No.	1500000
52	Fruit Processing	Ripening		No.	1000000
53	Fruit Processing	Sorting, grading & Packing		No.	4000000
54	Goat	Rearing Unit	New Shed	40+2	1200000
55	Godown			No.	3000000
56	Godown			No.	6500000
57	Godown	Large		No.	30000000
58	Godown	Silo		No.	27500000
59	Godown	Silo		No.	300000000
60	Healthcare	Hospital		No.	11000000
61	Healthcare	Palliative Care Unit		No.	550000
62	Heifer Rearing			20	1200000
63	Herbal Processing			No.	2500000
64	Indigenous Cattle Faming			1+1	180000
65	Indigenous Cattle Faming			5+5	700000
66	Indigenous Cattle Faming		Cow unit	10+10	2200000

67	Indigenous Poultry Farming			500	100000
68	Individuals/ Individual members ofJLGs			No.	200000
69	Individuals/ Individual members ofSHGs	2nd Dose of Credit		No.	50000
70	Leveller	Laser Guided		No.	375000
71	Loan to PACS/ FSS/ LAMPS			No.	2000000
72	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	1000000
73	Loans to Distressed Farmers			No.	1000000
74	Loans to Distressed Persons	To Repay Non Institutional borrowings		No.	100000
75	Loans to MFIs for Onlending to MSMEs			No.	50000000
76	Low Cost Storage			No.	1700000
77	Manufacturing Sector	Term Loan	Medium	No.	234000000
78	Manufacturing Sector	Term Loan	Micro	No.	4000000
79	Manufacturing Sector	Term Loan	Small	No.	33700000
80	Manufacturing Sector	Working Capital	Medium	No.	4460000
81	Manufacturing Sector	Working Capital	Micro	No.	1000000
82	Manufacturing Sector	Working Capital	Small	No.	3640000
83	Market Yard	Market Yard		No.	6000000
84	Milking Machine	Double Bucket		No.	75000
85	Milking parlour (Herringbone)			No.	2000000
86	Mobile Milk Vending Machine			No.	100000
87	Mushroom Cultivation	Button Mushroom		1000 Kg. per Cycle	210000
88	New Orchard	Temperate Fruits	Pear	ha	100000

89	New Orchard	Tropical/ Sub Tropical Fruits	Guava	ha	110000
90	New Orchard	Tropical/ Sub Tropical Fruits	Kinnow	ha	113000
91	New Orchard	Tropical/ Sub Tropical Fruits	Mango	ha	85000
92	New Orchard	Tropical/ Sub Tropical Fruits	Sweet Orange	ha	92000
93	Nursery	Hi Tech Nursery	fan and pad	Acre	6000000
94	Nursery	Small Nursery		ha	1600000
95	Oranamental Fish Culture	Rearing in tanks	integrated ornamental fisheryunit	No.	2500000
96	Other machinery	Other Machinery & Equipments		No.	500000
97	Other machinery	Other Machinery & Equipments		No.	140000
98	Paddy Transplanter	Self Driven		No.	450000
99	Paddy Transplanter	Tractor Drawn		No.	1800000
100	Pig Breeding Unit	New Shed		20+4	920000
101	Pig Rearing Unit	New Shed		3+1	250000
102	Piglet Fattening Unit	New Shed		50	632500
103	Plantation	Bamboo		ha	190000
104	Plantation	Eucalyptus		ha	495000
105	Plantation	Poplar		ha	212000
106	Pond construction	Concrete Pond		ha	700000
107	Pond construction	Pond Renovation & Desilting		ha	350000
108	Poultry transportation vehicle			No.	800000

109	Protection Structure			sq.m.	5000000
110	Protection Structure	Poly/ Green Housing	Fan and Pad system	sq.m.	1750
111	Purchase of Land for Agri. Purposes			No.	1000000
112	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
113	Ready to Eat Products	Chips Making		No.	4875000
114	Reapers, Binders and Balers	Tractor attached		No.	420000
115	Reapers, Binders and Balers	Tractor attached	Square 18	No.	1800000
116	Reclamation of Problem Soils			ha	50000
117	Refrigerated Tanker Van			No.	2500000
118	Refrigerated Tanker Van			No.	5000000
119	Repair of Dwelling Units	Other Centre		No.	600000
120	Retail Poultry dressing/productsoutlet			No.	1000000
121	Rice Processing			No.	33600000
122	Rice Processing	Flour Mill		No.	2270000
123	Rice Processing	Rice Flakes		No.	15400000
124	Sanitation	Renovation		No.	1000000
125	Seed Drill	Happy Seeder		No.	215000
126	Seed Drill	Happy Seeder	9	No.	80000
127	Seed Processing		Seed Production	No.	150000
128	Service Sector	Term Loan	Medium	No.	234000000
129	Service Sector	Term Loan	Micro	No.	4000000
130	Service Sector	Term Loan	Small	No.	33700000
131	Service Sector	Working Capital	Medium	No.	4460000
132	Service Sector	Working Capital	Micro	No.	1000000

133	Service Sector	Working Capital	Small	No.	3640000
134	Sheep	Rearing Unit		20+1	250000
135	SHGs/ JLGs	Others		No.	100000
136	SHGs/ JLGs	Social Needs		No.	100000
137	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	15000
138	Soil Testing Lab			No.	7500000
139	Solar Energy	Roof Top Solar PV System with Battery		No.	300000
140	Solar Energy	Solar Water Heater System		No.	50000
141	Solar PV Pump Sets (AC)			No.	700000
142	Spice Processing	Spice Grinding		No.	1400000
143	Sprinkler Irrigation	Micro		ha	48500
144	Sprinkler Irrigation	Mini		ha	49500
145	State Sponsored Organisation forSCs	Purchase & Supply of Inputs		No.	500000
146	Stone Bunding	Stone Bunding		cum.	225
147	Thresher	Multicrop Power Threshers		No.	350000
148	Tissue Culture			No.	25000000
149	Tractor			No.	700000
150	Tractor	Without Implements & Trailer		No.	1550000
151	Vegetable Processing	IQF of Peas		No.	30000000
152	Vegetable Processing	Puree Unit		No.	7400000
153	Weeder	Power Weeder		No.	205000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	So F
1	Broiler Farming	Others_life cycle of 2 months		195
2	Buffalo Farming	Others_		75408
3	Fish Culture in Pond	Others_		60729
4	Green Grass			19808
5	Indian Mustard/Bharatiya Sarso	Irrigated		20909
6	Indigenous Cattle Farming	Others_		53261
7	Layer Farming	Others_life cycle of 72 weeks		436
8	Maize/ Makka	Irrigated		24210
9	Other Vegetables			46219
10	Pig Farming	Rearing Unit_		9884
11	Potato/ Aloo	Irrigated		51721
12	Rice/ Chaval/ Dhan	Irrigated		26411
13	Sheep Farming	Rearing Unit _ Semi_intensive_		2459
14	Sugarcane/ Ganna	Irrigated		44018
15	Wheat/ Gehu	Irrigated		25310

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
CRRRI	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	Gound 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
NWDPR	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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