

Potential Linked Credit Plan

Year: 2025-26

District: Gurdaspur

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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'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	Gurdaspur is located in the Majha region of Punjab, between the rivers Beas and Ravi. It shares a border with Pakistan. Out of the six agro-climatic regions of Punjab state, the district Gurdaspur represents two agro-climatic regions viz. Undulating plains region and Central plain region.
2	Type of soil	The soils are loamy with a clay content below 10 percent. They contain small quantities of lime but the magnesia content is high. They are well supplied in potash and phosphoric acid but the quantities available are low.
3	Primary occupation	Agriculture is the mainstay of the district's economy. More than 50% of the working population is directly or indirectly dependent on Agriculture. The district has the potential to become a major exporter of Basmati. There is dominance of the intensive rice-wheat system in the district.
4	Land holding structure	There are 72367 number of land holdings in the district where 57% of the holdings are more than 2 Ha.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Loans amounting to Rs. 542310.01 lakh were disbursed under priority sector during FY 2023-24 against a target of Rs. 580936.48 lakh (93.35 % achievement).
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2	CD Ratio	CD ratio has improved from 49.4 % in FY 2022-23 to 52.1 % in FY 2023-24.
3	Investment credit in agriculture	Investment credit in agriculture has grown significantly to Rs. 79979.00 lakh during FY 2023-24 which is an increase of 46.47 % over FY 2022-23 achievement of Rs. 54602.00 lakh.
4	Credit flow to MSMEs	Credit flow to MSME stood at Rs 138475.38 lakh during FY 2023-24 which is an increase of 19.85 % over FY 2022-23 achievement of Rs. 115538.88 lakh.
5	Other significant credit flow, if any	Credit flow to Other Priority Sector has reduced from Rs. 39486.63 lakh in FY 2023-24 which is a decrease of 6.89 % over FY 2022-23 achievement of Rs. 42408.53 lakh.

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.765245.78 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. 478928.18 lakh Agriculture Infrastructure at Rs. 18949.37 lakh and Ancillary Activities at Rs. 24286.17 lakh.
3	Projection for MSMEs	MSME has vast scope for development in the district. The credit potential for the sector in the district has been estimated at Rs. 164207.57 lakh.
4	Projection for other purposes	The credit potential for the other activities in the district has been estimated at Rs. 78874.49 lakh.

5. Developmental Initiatives

1. Pilot project on Agronomic evaluation and field demonstration of millets cultivation to enhance livelihood security and crop diversification in Punjab under FSPF is being implemented by Regional Research station in Gurdaspur with NABARD support. The project covers 120 beneficiaries.
2. Pilot project on Zn and Fe Bio-fortified Aromatic Rice: Potential Contribution for Dietary Mineral and Human Health project under FSPF is being implemented by Regional Research station in Gurdaspur with NABARD support. The project covers 60 beneficiaries.
3. NABARD has promoted 8 FPOs under PRODUCE Fund i.e. Sallopur FPO, Young Innovative FPO , Subkarman FPO, Chinnabet (W) FPO, Dalam (W) FPO, Dult (W) FPO, Thikriwal (W) FPO, Chan Chak (W) FPO . These FPOs are dealing in Honey, Turmeric, Pickles, Dairy Products and Vermi compost etc.
4. One FPO i.e. Sahari FPO has been promoted in Kahnwan Block of Gurdaspur district under PODF-ID. The FPO has been recently registered and the pace of its activities is expected to pick up from the ongoing year.

6. Thrust Areas

1. Crop Loan with emphasis on Investment Credit under Plantation and Horticulture, Farm Mechanization, Dairy Development, Poultry, storage of Agri produce, etc
2. Diversification from Wheat-Paddy to less water-intensive crops like oilseeds and Pulses, etc.
3. Soil Health Improvement through prudent water management, organic farming, and controlled use of chemical fertilizers/ pesticides)
4. Non-Farm Sector for boosting rural livelihood and employment.
5. Formation/ Linkage of Joint Liability Groups.
6. Coverage of more and more household with opening of bank account and Social Security Schemes.
7. Focus on micro-irrigation systems like drip and sprinkler to conserve soil and water.
8. Credit flow to the Agriculture allied sectors (Dairy, Fishery and Horticulture etc.)
9. Promotion and Strengthening of Farmer Collectives/ FPOs.
10. Promotions of millets among farmers.

7. Major Constraints and Suggested Action Points

1. The data pertaining to Microfinance activities (SHGs/JLGs) by MFIs and SFBs is not readily available at a single point. Some mechanism pertaining to collection of this data may be deliberated.

8. Way Forward

1. Convergence and knowledge sharing between various line departments/schemes may bring the desired results.
2. Value chain may be developed for major agriculture commodities with FPOs as back-end enabler for production, aggregation, value addition and marketing of produce.

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	<p>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;</p> <p>Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;</p>

		<p>Adjustment of tractor potential with land holdings; and</p> <p>-Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</p>
4	Plantation and Horticulture	<p>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;</p> <p>Feasibility and possibility of shifting from food crops to plantation crops;</p> <p>Estimation of replanting by taking into account approximate economic life of a few plantation crops; and</p> <p>Estimation of potential for rejuvenation of existing plantations.</p>
	Animal Husbandry – Dairy	<p>Collection of data on number of milch animals as per the latest census;</p> <p>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</p> <p>1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.</p>

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

	<ul style="list-style-type: none">- Availability of commercial infrastructure; and- Information on various schemes of Govt. & Banks.
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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



Broad Sector-wise PLP Projections for the Year 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	478928.19
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	361978.77
2	Term Loan for agriculture and allied activities	116949.42
B	Agriculture Infrastructure	18949.37
C	Ancillary activities	24286.17
I	Credit Potential for Agriculture A+B+C)	522163.73
II	Micro, Small and Medium Enterprises	164207.57
III	Export Credit	21937.50
IV	Education	12956.25
V	Housing	24749.25
VI	Social Infrastructure	9553.00
VII	Renewable energy	1863.49
VIII	Others	7815.00
	Total Priority Sector	765245.79

**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	348512.43
2	Water Resources	6021.41
3	Farm Mechanisation	19536.64
4	Plantation & Horticulture with Sericulture	5968.90
5	Forestry & Waste Land Development	7569.00
6	Animal Husbandry - Dairy	39501.67
7	Animal Husbandry - Poultry	10569.60
8	Animal Husbandry - Sheep, Goat, Piggery	3656.12
9	Fisheries	1782.32
10	Farm Credit- Others	35810.10
	Sub total	478928.19
B	Agriculture Infrastructure	
1	Construction of storage	16974.50
2	Land development, Soil conservation, Wasteland development	814.60
3	Agriculture Infrastructure - Others	1160.27
	Sub total	18949.37
C	Ancillary activities	
1	Food & Agro. Processing	24106.17
2	Ancillary activities - Others	180.00
	Sub Total	24286.17
II	Micro, Small and Medium Enterprises	
	Total MSME	164207.57
III	Export Credit	21937.50
IV	Education	12956.25
V	Housing	24749.25
VI	Social Infrastructure	9553.00
VII	Renewable energy	1863.49
VIII	Others	7815.00
	Total Priority Sector	765245.79

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)	2610.00
2	No. of Sub Divisions	3
3	No. of Blocks	11
4	No. of revenue villages	1154
5	No. of Gram Panchayats	1285

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?	Yes
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Low
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	Gurdaspur
3	Agro-climatic Zone 1	AZ10 - Undulating Plain
4	Agro-climatic Zone 2	AZ11 - Central Plain
5	Climate	High Rainfall humidity (sub moist)
6	Soil Type	Medium to heavy in texture (Loamy soil)

3. Land Utilization

Sr. No.	Particulars	Nos.
1	Total Geographical Area	257000
2	Forest Land	6000
3	Area not available for cultivation	21000
4	Barren and Unculturable land	3000
5	Current Fallow	20000

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	1
2	Critical	0
3	Semi Critical	1
4	Over Exploited	9
5	Total	11

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	10426	14	4823	2
2	>1 to <=2 ha	20358	28	22259	11
3	>2 to <=4 ha	28267	39	66935	32
4	>4 to <=10 ha	12369	17	84967	41
5	>10 ha	947	1	28275	14
6	Total	72367	99	207259	100

6. Workers Profile [In 'ooo]

Sr. No.	Particulars	Nos.
1	Cultivators	128.54
2	Of the above, Small/ Marginal Farmers	30.78
3	Agricultural Labourers	81.00
4	Workers engaged in Household Industries	24.57
5	Workers engaged in Allied agro activities	113.81
6	Other workers	306.13

7. Demographic Profile [In 'ooo]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1621.72	850.61	771.11	1260.57	361.15
2	Scheduled Caste	373.54	196.11	177.43	293.42	80.12
3	Literate	1123.43	620.06	503.37	842.48	280.95
4	BPL					

8. Households [In 'ooo]

Sr. No.	Particulars	Nos.
1	Total Households	309.11
2	Rural Households	237.64

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

Sr. No.	Particulars	Nos.
1	Having source of drinking water	309.11
2	Having electricity supply	417.26

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	1154
2	Villages having Agriculture Power Supply	1154
3	Villages having Post Offices	195
4	Villages having Banking Facilities	167
5	Villages having Primary Schools	1116
6	Villages having Primary Health Centres	29
7	Villages having Potable Water Supply	1154
8	Villages connected with Paved Approach Roads	1154

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	https://agri.punjab.gov.in/?q=welcome-district-gurdaspurpunjab-introduction
1.a Additional Information	List of 112 aspirational district by niti aayog RBI Master direction on PSL Risk and Vulnerability Assessment of Indian Agri to Climate Change report by CRIDA
2. Soil & Climate	https://agri.punjab.gov.in/?q=welcome-district-gurdaspurpunjab-introduction
3. Land Utilization [Ha]	Statistical Abstract of Punjab 2023
4. Ground Water Scenario (No. of blocks)	National Compilation on Dynamic Ground Water Resources of India 2023
5. Distribution of Land Holding	Department of Agriculture & Farmers Welfare website regarding agriculture census 2015-16 i.e. https://agcensus1.da.gov.in/
6. Workers Profile [In 'ooo]	District Census Handbook Gurdaspur 2011 Directorate of Census Operations Punjab and Statistical Abstract of Punjab 2023
7. Demographic Profile [In 'ooo]	District Census Handbook Gurdaspur 2011 Directorate of Census Operations Punjab and Statistical Abstract of Punjab 2023
8. Households [In 'ooo]	District Census Handbook Gurdaspur 2011 VILLAGE AND TOWN WISE PRIMARY CENSUS ABSTRACT (PCA)
9. Household Amenities [Nos. in 'ooo Households]	Statistical Abstract of Punjab 2023, List of schools Dept. of School Education Punjab
10. Village-Level Infrastructure [Nos.]	Statistical Abstract of Punjab 2023

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2237
2	Primary Health Centres	32
3	Primary Health Sub-Centres	228
4	Hospitals	17
5	Hospital Beds	940

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

Sr. No.	Particulars	Nos.
1	Registered FPOs	20
2	Approved nurseries	2
3	Agriculture Pumpsets	94391
4	Pumpsets Energised	94391
5	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['ooo Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	228.00
2	Net Irrigated Area (Total area irrigated at least once)	208.00
3	Area irrigated by Canals/ Channels	22.00
4	Area irrigated by Wells	186.00
5	Irrigation Potential Utilized (Gross Irrigated Area)	407.00

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	7940
2	Railway Line [km]	115
3	Public Transport Vehicle [Nos]	3624
4	Goods Transport Vehicles [Nos.]	22303

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	425
2	Sugarcane (Gur/ Khandsari/ Sugar)	2
3	Fruit (Pulp/ Juice/ Fruit drink)	37
4	Spices (Masala Powders/ Pastes)	55
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	
6	Cotton (Ginning/ Spinning/ Weaving)	2
7	Milk (Chilling/ Cooling/ Processing, etc.)	252
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	11
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	42
10	Others	

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	165709	3521	162188
2	Cattle - Indigenous	16213	399	15814
3	Buffaloes	208957	8086	200871
4	Sheep - Cross bred	304		
5	Sheep - Indigenous	607		
6	Goat	9290	1462	7828
7	Pig - Cross bred	1862		
8	Pig - Indigenous	792		
9	Horse/Donkey/Camel	1138		
10	Poultry - Improved	877576		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	99
2	Veterinary Dispensaries	85
3	Disease Diagnostic Centres	6
4	Artificial Insemination Centers	53
5	Animal feed manufacturing units	1
6	Dairy Cooperative Societies	576

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish		MT		gm/day
2	Egg	684.53	Lakh Nos.	205	nos/p. a.
3	Milk	15.00	Lakh LP D	1283	gm/day
4	Meat		MT	23	gm/day

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	No. of AWCs on boarded at ICDS-RRS Portal Statistical Abstract of Punjab 2023
12. Infrastructure & Support Services For Agriculture[Nos.]	Webpage of Horticulture Department Gurdaspur
13. Irrigation Coverage ['ooo Ha]	Statistical Abstract of Punjab 2023
14. Infrastructure For Storage, Transport & Marketing	Statistical Abstract of Punjab 2023
15. Processing Units	Brief Industrial Profile of District Gurdaspur MSME Development Institute Ludhiana DIC Gurdaspur
16. Animal Population as per Census [Nos.]	20th Livestock Census
17. Infrastructure for Development of Allied Activities [Nos.]	Statistical Abstract of Punjab 2023
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Basic Animal Husbandry Statistics 2023 Statistical Abstract of Punjab 2023

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Land Holdings - SF (%)	14.00	14.00	14.00
2	Land Holdings - MF (%)	28.00	28.00	28.00
3	Rainfall -Normal (mm)	1012	1012	1012
4	Rainfall - Actual (mm)	715	876	469
5	Cropping Pattern	Predominantl rice-wheat cropping system is being followed. ugarcane is one of prominent alternate crop to the rice-wheat system.	Predominant ly rice- wheat cropping system is being followed. Sugarcane is one of prominent alternate rop to the rice-wheat system.	Predominantl y rice-wheat cropping system is being followed. Sugarcane is one of prominent alternate crop to the rice-wheat system.

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	268102.00	356518.00	364348.00

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023		
		Area ('ooo ha)	Prod. ('ooo MT)	Productivit y(kg/ha)	Area ('oo o ha)	Prod. ('ooo MT)	Productivit y(kg/ha)
1	Rice	174.60	671.00	3843.07	173.20	631.00	3643.19
2	Wheat	184.10	777.00	4220.53	185.10	820.40	4432.20
3	Sugarcane/ Ganna	20.60	1721.00	83543.69	22.00	1900.00	86363.64

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	4.08	4.08	4.08
2	Net sown area (lakh ha)	2.08	2.08	2.08
3	Cropping intensity (%)	196.15	196.15	196.15

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022
1	Fertilizer consumption - Kharif (kg/ha)	152.66
2	Fertilizer consumption - Rabi (kg/ha)	143.91
3	Total (kg/ha)	296.57

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	1	1	1

Table 7 : Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	4	4	4

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Statistical Abstract of Punjab 2023 Ground Water Year Book of Punjab State & Chandigarh UT 2022-23 and Brief Southwest Monsoon Report 2024 IMD Chandigarh
Table 2: GLC under Agriculture	Data received from LDM office
Table 3: Major Crops, Area, Production, Productivity	Area, Production & Yield Reports, Directorate of Economics and Statistics Department of Agriculture and Farmers Welfare Ministry of Agriculture and Farmers Welfare, Govt. of India
Table 4: Irrigated Area, Cropping Intensity	Statistical Abstract of Punjab 2023
Table 5: Input Use Pattern	Statistical Abstract of Punjab 2022
Table 6: Trend in procurement/marketing	e-NAM Directory

Water Resources

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	0.00	1424.00	784.00

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigated Area ('ooo ha)	208	207	207
2	Gross Irrigated Area ('ooo ha)	397	407	407

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Punjab	Gurdaspur	Batala	Over Exploited	Over Exploited	Over Exploited
2	Punjab	Gurdaspur	Dera Baba Nanak	Over Exploited	Over Exploited	Over Exploited
3	Punjab	Gurdaspur	Dhariwal	Over Exploited	Over Exploited	Over Exploited
4	Punjab	Gurdaspur	Dinanagar	Semi-critical	Semi-critical	Safe
5	Punjab	Gurdaspur	Dorangla	Semi-critical	Semi-critical	Semi-critical
6	Punjab	Gurdaspur	Fatehgarh Churian	Over Exploited	Over Exploited	Over Exploited
7	Punjab	Gurdaspur	Gurdaspur	Over Exploited	Over Exploited	Over Exploited
8	Punjab	Gurdaspur	Kahnuwan	Over Exploited	Over Exploited	Over Exploited
9	Punjab	Gurdaspur	Kalanaur	Over Exploited	Over Exploited	Over Exploited
10	Punjab	Gurdaspur	Qadian	Over Exploited	Over Exploited	Over Exploited
11	Punjab	Gurdaspur	Sri Hargobindpur	Critical	Critical	Over Exploited

Table Name	Source(s) and reference year of data
Table 1: GLC	Data received from LDM office
Table 2: Irrigated Area & Potential	Statistical Abstract of Punjab
Table 3: Block level water exploitation status	National Compilation on Dynamic Ground Water Resources of India 2022 and 2023

Farm Mechanization

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1442.00	2561.00	1554.00

Table 2: Mechanization in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	14768	14768	14768

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data received from LDM office
Table 2: Mechanization in District	Statistical Abstract of Punjab 2022 and 2023

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data received from LDM office
Table 2: Production and Productivity	Statistical Abstract of Punjab 2022 2023

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023	
		Area ('ooo ha)	Prod. ('ooo MT)	Area ('ooo ha)	Prod. ('ooo MT)
1	Mandarin	0.27	5.85	0.27	5.85
2	Sweet Orange	0.05	0.41	0.05	0.41
3	Lemon	0.33	2.54	0.33	2.54
4	Mango	0.53	10.02	0.53	10.09
5	Litchi	0.66	10.72	0.68	11.04
6	Guava	0.44	9.60	0.46	10.02
7	Pear	0.24	5.58	0.25	5.75
8	Peach	0.10	1.74	0.10	1.74
9	Japanese Plum	0.08	1.40	0.08	1.40
10	Grapes	0.02	0.40	0.02	0.40
11	Indian Jujube	0.01	0.19	0.01	0.19
12	Indian Gooseberry	0.01	0.13	0.01	0.13
13	Banana	0.01	0.47	0.01	0.47

Forestry & Waste Land Development**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	0.00	0.00	0.00

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('ooo ha)	6	6	6
2	Waste Land ('ooo ha)	3	3	3

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data reported by LDM Office
Table 2: Area under Forest Cover & Waste Land	Statistical Abstract of Punjab

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1123.00	9835.00	30152.00

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	4	4	4

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data reported by LDM Office
Table 2: Processing Infrastructure	Statistical Abstract of Punjab
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	DIDF

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	14.00	1015.00	3048.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data reported by LDM Office
Table 2: Poultry	Animal husbandry department and 20th Livestock Census

Animal Husbandry - SGP

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	10.00	387.00	0.00

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Kajli Lohi
2	Popular goat breed(s)	Beetal
3	Popular pig breed(s)	Large White Yorkshire

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data reported by LDM Office
Table 2: Popular Breed(s)	ICAR NBAGR

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	18.00	292.00	1233.00

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fish Seed Hatchery (No.)	1	1	1

Table Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data reported by LDM Office
Table 2: Inland Fisheries Facilities	Statistical Abstract of Punjab

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	17339.00	37780.00	4833.00

Sources

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

Agri. Infrastructure Table**1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.00	1308.00	522.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Market Yards [Nos] / Wholesale Market (No.)	10	10	10

Sources

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

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)	991.00	0.00	0.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data reported by 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)			

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('ooo kg)	121000.00	NA	NA

Table 3 : Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Food Quality Testing Labs	0	0	0
2	Ripening chambers	7	7	7

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Fertilizer Consumption	Statistical Abstract of Punjab
Table 3: Facilities Available	Department of Horticulture FSSAI and Markfed food quality laboratories

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	161481.00	115539.00	138475.00
2	No. of units financed	34079	16395	15001

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Micro Units (No.)			
2	Small Units (No.)			
3	Medium Units (No.)			
4	Udyog Aadhar Registrations (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Data submitted by LDM office
Table 2: MSME units - Cumulative	msme website (www.msme.gov.in)



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	2.38	0.00
2	GLC under Education (Rs. lakh)	3307.26	1151.19	3153.19
3	GLC under Housing (Rs. lakh)	66485.42	10299.69	12505.05

Sources

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

Public Infrastructure Investments Table

1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)			
2	Amt of RIDF assistance (Rs. lakh)			

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)			

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)			
2	JLG Bank Linkage (Rs. lakh)			
3	Loans through SHPIs (Rs. lakh)			
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)			

Table 2: Promotional Interventions



Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)			
2	Mission Shakti (SRLM) (Rs. lakh)			
3	NRLM (Rs. lakh)			
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)			
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)			

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks			
2	No. of SHGs formed			
3	No. of SHGs credit linked (including repeat finance)			
4	Bank loan disbursed (Rs. lakh)			
5	Average loan per SHG (Rs. lakh)			
6	Percentage of women SHGs %			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Promotional Interventions	
Table 3: Status of SHGs	

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.)	576	566	566
2	Consumer Stores (No.)	2	2	2
3	Housing Societies (No.)		22	22
4	Marketing Societies (No.)	3	4	4
5	Industrial Societies (No.)	74	74	74
6	Sugar Societies (No.)	0	1	1
7	Others (No.)	534	520	520
8	Total (No.)	1189	1189	1189



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.)	243	243	243

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	Statistical abstract of Punjab 2022 2023
Table 2: Details of credit cooperative societies	Statistical abstract of Punjab 2022 2023

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/ mF Os	SHGs/JL Gs	BCs/BFs	Villag es	Househ olds
Commercial Banks	21	259	120	98	41					
Regional Rural Bank	1	31	24	4	3					
District Central Coop. Bank	1	34	24	8	2					
Coop. Agr. & Rural Dev. Bank	1	4	4							
Primary Agr. Coop. Society	168	168	168							
Others	1	1		1						
All Agencies	193	497	340	111	46	0	0	0		

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				0	0	1888472.00	2062388.00	2270144.00	10.1	92.50



Regional Rural Bank	0	0	102782.00	108885.00	115247.00	5.8	4.70
Cooperative Banks	0	0	61568.00	66891.00	64882.00	-3.0	2.64
Others	0	0	0.00	1577.00	3841.00	143.6	0.16
All Agencies	0	0	2052822.00	2239741.00	2454114.00	9.6	100.0

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	231754	292798	300801	2.7	78.1	842461.40	952286.15	1114054.25	17.0	87.15
Regional Rural Bank	33729	37372	39205	4.9	10.2	84989.25	91390.08	96650.26	5.8	7.56
Cooperative Banks	45946	45712	44918	-1.7	11.7	60984.26	61475.00	64821.57	5.4	5.07
Others	206	246	391	58.9	0.1	1649.87	2016.30	2725.02	35.1	0.21
All Agencies	311635	376128	385315	2.4	100.0	990084.78	1107167.53	1278251.10	15.5	100.0

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	44.6	46.2	49.1
Regional Rural Bank	82.7	83.9	83.9



Gurdaspur, PLP 2025-26

Cooperative Banks	99.1	91.9	99.9
Others	0	127.9	70.9
All Agencies	48.2	49.4	52.1

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks				
Regional Rural Bank				
Cooperative Banks				
Others				
All Agencies	0	0	0	0

6. Performance on National Goals

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	413483.20	37.1	261335.00	23.5		0.0		0.0		0.0
Regional Rural Bank	92857.42	96.1	81717.00	84.5		0.0		0.0		0.0
Cooperative Banks	35969.39	55.5	21296.00	32.9		0.0		0.0		0.0
Others		0.0	0.00	0.0		0.0		0.0		0.0
All Agencies	542310.01	42.4	364348.00	28.5	0.00	0.0	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'me nt [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'me nt [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'me nt [%]	
Commercial Banks	353076.16	274622.36	77.8	424632.20	393745.70	92.7	479137.82	413483.20	86.3	85.6
Regional Rural Bank	80280.46	71412.13	89.0	90728.88	82897.84	91.4	76250.56	92857.42	121.8	100.7
Cooperative Banks	29644.69	34489.37	116.3	35676.99	37821.87	106.0	25548.10	35969.39	140.8	121.0
Others			0			0	0.00		0	0.0
All Agencies	463001.31	380523.86	82.2	551038.07	514465.41	93.4	580936.48	542310.01	93.4	89.7

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'me nt [Rs. lakh]	Ach'me nt [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'me nt [%]	Target [Rs.lakh]	Ach'me nt [Rs. lakh]	Ach'me nt [%]	
Crop Loan	308292.88	247165.00	80.2	338087.21	301916.00	89.3	269651.00	284369.73	105.5	91.7
Term Loan (Agri.)	34927.12	20937.00	59.9	59390.64	54602.00	91.9	119525.17	79978.73	66.9	72.9
Total Agri. Credit	343220.00	268102.00	78.1	397477.85	356518.00	89.7	389176.17	364348.46	93.6	87.1
MSME	88510.00	76642.04	86.6	113683.12	115538.88	101.6	134525.15	138475.38	102.9	97.0
Other Priority Sectors*	31271.00	35779.82	114.4	39877.10	42408.53	106.3	57235.16	39486.63	69.0	96.6



Gurdaspur, PLP 2025-26

Total Priority Sector	463001.00	380523.86	82.2	551038.07	514465.41	93.4	580936.48	542310.47	93.4	89.7
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*OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy

Source(s)	
1	Data received from LDM office

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 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

Highlights related to Rural Development & Non-Farm Sector

Highlights related to NABARD:

Agri Credit Targets

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



- Banks in Gujarat with a grant support of 3.67 crore for deploying 1631 microATM devices at PACS (440) and cooperative milk societies (1191).
- **Financial Inclusion under Special Campaign 3.0:** RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.
- Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies:
- **Incentive Scheme for BCs operating in NE States and hilly states:**
- **Farm Sector Development**
 - **Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds:** A pilot project titled "Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds" has been launched in five states: Punjab Haryana Rajasthan Uttar Pradesh and Tamil Nadu. This innovative pilot initiative by NABARD is the first of its kind aimed at demand side management of water at the micro-watershed/village level.
 - **Expansion of JIVA:** Based on the success of the pilot phase JIVA is being expanded to 25 new projects in central eastern and north-eastern states to further widen and deepen the 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

Important Announcements

- 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 Kisan 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 to 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 is the mainstay of the district economy. More than 50% of the working population is directly or indirectly dependent on Agriculture. The district has varied topography comprising undulating plain, the flood plains of the Ravi and the Beas and the upland plain. The quality of groundwater is generally good and fit for irrigation. However, continuous over-exploitation of groundwater has led to the declining water table to alarmingly low levels in all the blocks.

Indian agriculture sector has been growing at an average annual growth rate of 4.2% during last 05 years. It grew by 1.5% in 2023-24 as compared to 4.7% in 2022-23. As per 2nd advance estimates, during FY 2023-24, total contribution of Agriculture in GDP was 18.2%, total food grain production was 328.85 MT and agricultural exports of US\$48.9 billion. This may be attributed to measures taken by Government to promote FPOs, crop diversification and productivity improvement through mechanization and the creation of Agriculture Infrastructure Fund.

Punjab share in the central pool of rice and wheat was 17.04% and 47.46 % respectively in 2023-24 State GSDP is estimated to grow at 6.80% in 2023-24, and the agriculture sector in Punjab is likely to register a growth rate of 2.30%. Although Agriculture sectors share in Gross State Value Added (GSVA) has declined over the years, the sector accounts for 27% of the total GSVA (AE 2023-24) and offers employment to 25% of its workforce (Punjab eco. survey 2023-24)

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Irrigation Facilities in the district are as below:

- a. 29911 ha Area irrigated by Canals/Channels
- b. 368871 ha Area irrigated by wells/tube wells

Seeds/ Planting Materials i.e. 330 M. Tonnes of certified seeds were supplied in the district during 2022-23. The supply of improved seeds and planting material needs to be ensured.

There are 10 regulated markets, 14 sub yards attached to regulated markets. Average 115 villages served per regulated market. The average area served per regulated market is 356 sqkm.

Storage Infrastructure of 497846 MT capacity warehouses are present in district.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

National Compilation on Dynamic Groundwater Resources of India, 2023 was published in September 2023. The dynamic groundwater resources of India are assessed as per the Groundwater Estimation Methodology, 2015 (GEC2015), which takes into account all the relevant parameters contributing to ground water recharge and extraction.

While, India as a whole has Ground Water Extraction Stage of 59.26 percent, in Punjab state it is 163.76 percent. Total Annual Ground Water Recharge of the State has been assessed as 18.84 bcm and Annual Extractable Ground Water Resource as 16.98



bcm. The Annual Ground Water Extraction is 27.80 bcm. Out of 11 blocks in the district, Dorangla is semi critical, Dinanagar is safe and remaining blocks are over exploited, which is alarming and thus warrants us to take immediate steps for devising methodologies to conserve the water as well as judicious (consumptive) use of the available water.

In over-exploited / critical blocks some investments like replacement of old pumpsets by new pumpsets of same HP/ same type of pumpset can be financed only after micro level survey. Other activities like drip, sprinkler irrigation, UGPL, water harvesting and recharge schemes could be financed rather promoted being water saving techniques in such blocks. However, the latest guidelines needs to be checked before financing, like restriction on all type of water drawing structures in notified blocks (by CGWA).

2.1.2.2 Infrastructure and linkage support available, planned and gaps

In Gurdaspur districts, Annual extractable ground water resources are 153543.17 ham, Current annual ground water extraction for irrigation is 210840.39 ham, Total Annual Ground Water Recharge is 170416.73 ham and Stage of ground water extraction is 141.99 percent.

The following may be promoted through bank finance:

Energy efficient pump sets, Harnessing solar energy for both new pumpsets and substitution of old and inefficient diesel pump sets, Strengthening of Water User Associations, Promotion of farm ponds to harvest rain water, Mulching, Promotion of zero tillage equipment, Promotion of water resource conserving practices like SRI and SSI

There is a need to shift to Drip and Sprinkler Irrigation, as the groundwater level is going down year by year.

In association with KVKs and Govt. agencies providing extension services to the farmers, the farmers may be educated about the consumptive use of water, short duration water conservative approved varieties, about the usage of right quantities of water at right intervals in right manner in properly leveled and spaced farms etc.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm Mechanization has played a key role to bring a significant improvement in agricultural productivity in Punjab. Over the years, the Farm Mechanisation has significantly improved the productivity of crops and the efficiency of farmers by attaining more output with minimal labour, increasing cropping intensity and saving time & costs.

Present Status of Farm Mechanization in Punjab (<https://agri.punjab.gov.in>, as cited on 21.04.2020):

- a. Highest Farm Power Availability (2.6 Kw/Ha) in India (1.5 Kw/Ha).
- b. Presently one Tractor for every 9 Ha of Net Cultivated Land of State (62 Ha National Average) i.e. 16 percent of the Tractors in the Country.
- c. Present Focus on Resource Conservation Technologies (RCT) Viz. Laser Land Levellers, Happy Seeder.
- d. Agriculture Machinery Service Centers (AMSC) to hire farm machinery- a single window system and for repair /maintenance of machinery.
- e. There is over capitalization in farm mechanization and its underutilization due to decrease in farm size.

Dept of Agriculture and Farmers Welfare provides subsidies on various agriculture machinery under the Sub Mission on Agricultural Mechanization (SMAM) scheme. Subsidy is being provided on the purchase of paddy transplanters, D S R drill, potato

planter (auto/semi-automatic), tractor-operated boom sprayer, oil mill, mini processing plant and nursery seeder. Department is also providing subsidy on machinery for Crop Residue management (CRM) to individual as well as registered group of farmers.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The average tractor density in the district is 71 tractors per 1000 hectare (Net area sown) (as on 30 June 2023). As per data provided by Agriculture Department, Gurdaspur, a total of 16288 tractors, 19045 trolleys, 476 seed drills (tractor drawn), 874 straw reaper (tractor operated), 505 happy seeders, 68 laser land levelers, 10 paddy transplanters (4 wheeled), 9322 rotavators and 1105 combine harvestors (Self propelled-multi crop) were available in the district.

There is a good network of dealers of almost all the reputed tractors makers in the district.

The availability of tractors, spares and servicing centers and supply of fuel does not pose any problem.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Diversification from traditional agricultural crops to minimize increasing pressure on land is the need of the hour and horticultural crops, which involve high investment but have high remunerative potential offer great scope in Punjab. Horticulture sector has been able to capture only 6.3% of total cropped area & has the potential to move farmers towards diversification of crops.

Most the horticultural schemes of the centre and states are now subsumed under Mission for Integrated Development of Horticulture (MIDH) which integrates the different ongoing schemes of NHM, NBM, NHB and CDB, etc.

Total Horticulture production in the state stands at 9.56 million tonnes from an area of 4,97,180 ha of land out of which fruits contributes about 2.51 million tonnes of production from 1,13,830 ha of land and vegetable sector adds around 6.88 million tonnes of production from an acreage of 3,34,380 ha.

The State Govt. has been propounding Polyhouses/ net house farming for which subsidy to farmers is made available under State Horticulture Mission (SHM). Horticulture Department of Punjab has identified a 100- acre land at Attari for the establishment of Post Graduate Institute of Horticulture Research and Education in Amritsar. The potential crops of the district Gurdaspur are Mango, litchi, kinnar, pear, peach, plum, and vegetables namely tomato, potato, chilli, okra, cauliflower, onion, brinjal, root and vine crops.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

High Density and Mixed Orchards being the thrust area may be promoted, paddy straw can be used as a mulch in these orchards which conserves, soil moisture, prevents soil erosion and checks weed infestation to a great extent. Jamun planted at the boundaries of the orchard works as a wind break, its fruit and wood add to the earnings of the orchard farmer. As availability of quality planting material is vital, small nurseries covering an area of 1.0 hectare with infrastructure facilities to hold 60000 to 80000 plants and a net house of 2000 sqm shall be encouraged. Vegetable seed production under green house with insect nets on the sides and rolling poly sheets needs encouragement. Bio control labs, Plant health clinics, Leaf / tissue analysis labs as a part of Integrated Pest & Nutrient Management may be encouraged at district level. Cultivation of Button mushroom and Paddy Straw Mushroom (*Volvariella volvacea*) could be one of the financially attractive means to counter paddy straw burning issue.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Punjab State is deficient in forest wealth, the main reason being that almost 82% of its total area is under agriculture. The total carbon stock of forest in the state including the TOF patches which are more than 1ha in size is 13.56 million tonnes (49.72 million tonnes of CO₂ equivalent) which is 0.19% of total forest carbon of the country. The Bamboo bearing area inside Recorded Forest Area/Green wash is 280sqkm in Punjab. The total area under forests in the state is 253000 ha which constitutes about 5.03 % of the State Geographical area and Culturable Wasteland of 12000 Ha (Source: India State of Forest Report 2021).

Gurdaspur has 210 sqkm of forest area (103 Mod. Dense Forest & 107 Open Forest) which is 5.93% of the total Geographical area of the district. The scrub area in the district is 0.97 sq km.

Government of Punjab notified Keshopur Chhumb Community Reserve in June 2007. The protected area falls in Panchayat land of five villages viz. Keshopur, Dalla, Miani, Matwa and Magarmudian in Tehsil and District Gurdaspur

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The Forest dept. has established nurseries for planting material. The department is primarily focusing on the development of forests on government land/protected forest, rail, road, canal, drain strips and they also provide planting/saplings to the private growers and offer any other required technical support.

Necessary guidance and training support are being provided by KVK in the district for the adoption of agroforestry. With good planting material, the gestation period of forestry plants such as popular, Eucalyptus, Bamboo is only 5 years. Trees such as bamboo and Casuarina have high calorific value and can be used for creating green energy through gasifiers. Activated charcoal, a by-product of bamboo gasification has export potential. Insurance coverage for forest crops / plantation may be promoted/deliberated.

Under Punjab Compensatory Afforestation Fund Management and Planning Authority (PUNCAMPA) state govt. is planting 1 crore saplings under Shaheed-e-Azam Sardar Bhagat Singh Hariawal Lehar. Forest Dept. is also implementing the schemes for Fencing of farmlands in the Kandi Area of Punjab to increase Agricultural Productivity and Project for enhancing tree cover and productivity of Panchayat lands with the overall aim of proper land utilization, increasing carbon sink and reducing the pressure on natural forests. The State has liberalized policy to encourage agroforestry, wherein no felling and transit permits are required for trees grown in farmer's land.

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. The livestock sector grew at a rate of 5% during 2012-13 to 2021-22(Q) at constant prices and its contribution to total Agriculture GSVA at current prices increased from 7.9% in 2012-13 to 10.3% in 2022-23(A).

This sub-sector plays a significant role to generate alternative source of income and full/part-time employment for rural households of 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). The per capita availability of milk in Punjab is 1283 gm/day (Basic Animal Husbandry

Statistics-2023).

As per 20th livestock census, there are 181922 cattle in the district. Out of which 165709 are of exotic and 16213 are of indigenous breed. The total Buffalo Population in the district is 208957 (Male-8086, Female-200871)

Total milk production in the district is 15.80 lakh liters per day and marketable surplus of milk is 7.90 lakh liters per day. The climatic conditions prevailing in the district are conducive for the development of the dairy activity. As about 42% of total number of landholding units comprises of SF & MF, Dairy as a subsidiary activity provides an opportunity to supplement the farm income for these small and marginal farmers.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

1. The Dairy Department provides testing facility for checking the quality of milk.
2. There are 99 Veterinary Hospital (CVH) and 84 dispensaries (CVD) in the district.
3. There is one disease diagnostic centre (Polyclinic).
4. Artificial insemination is being done in all CVH.
5. There is no Animal Breeding Farm in the district.
6. Dairy Development Department provides training and subsidy on purchase of animals.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Poultry is one of the major activities in the allied agriculture sector due to a better agro-climatic environment in the district. Poultry eggs & meat are important sources of high-quality protein to balance the human diet. Investment in poultry is highly remunerative, which can be harnessed with proper management practices. The state has per capita egg availability at 205 unit/annum (2022-23). Contract farming in broilers has picked up in the state with the initiatives of three major groups Venkateshwara Hatcheries, Rai Chicken and Sugna Poultry farms.

Animal Husbandry Department has a well-developed system and required infrastructure for the poultry sector in the district. As per the 20th Livestock Census 2019, 877576 number of poultry birds were present in the district.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

- a. The district has 99 veterinary hospitals and 84 dispensaries to provide poultry-related services such as vaccination, consultation, and other facilities.
- b. There are 2 private hatcheries in the district.
- c. Absence of processing units for value addition in poultry products e.g., branded chicken, eggs, etc.
- d. Farmers are reluctant to take up commercial poultry due to high risk and fluctuations in the market price of products.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep/Goat rearing activity is capable of generating supplementary income besides providing nutritious food material to the ever-growing population. The state has set up sheep extension centres to provide extension service to the sheep breeders. Under piggery, to bring about genetic improvements in the indigenous breed, crossbreeding program is being taken up using exotic breed namely Large White Yorkshire. Pig meat



is rich in protein, vitamins, and minerals. Pigs are commonly kept by small and marginal farmers and they provide subsidiary income and gainful employment in rural areas. Piggery can be developed under two streams i.e. Breeding scheme and Fattening scheme. Piggery have plenty of options to adopt like integrated fish farming, feed manufacturing, value addition of meat product etc. As per 20th Livestock census, there are 911 sheep, 9290 Goats, and 2654 pigs in the district.

Goats are among the main meat-producing animals in India, whose meat (chevon) is one of the choicest meats and has huge domestic demand. Besides meat, goats provide other products like milk, skin, fibre and manure.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- a. The infrastructure relating to health care facilities has already been discussed under Dairy Development. The existing arrangements are sufficient to look after animal health.
- b. For genetic advancement in the local breed of the pigs, the government has set up four advanced pig breeding farms at Kharar, Gurdaspur, Nabha and Ferozepur where the exotic breed of pig i.e., the Large White Yorkshire (LWY) is used for cross breeding with the indigenous one.
- c. Innovative Pig Breeding Centre Gurdaspur is situated at village Sadda 9 km away from city Gurdaspur, on Gurdaspur - Dorangla road.
- d. Beetal goat breed has good potential in the district.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Punjab is now on the threshold of a "Blue Revolution". A trend has already been set in favour of diversification of agricultural land to fish farming. The farmers are adopting intensive fish culture in ponds and tanks on modern scientific lines through the composite fish culture of fast-growing species. In Punjab state 17685-hectare is the area stocked with fish and in Gurdaspur 1007 hectare is fish stocked in area. (Source: Statistical Abstract Punjab, 2022). The main objective of the Fishery Department in district Gurdaspur is to provide technical guidance, training, and supply of quality fish seed to fish farmers. Details of the fisheries infrastructure in the district are as below:

- i. No. of fingerlings : 21060000/Ha
- ii. Fish Seed Farm : 1 (117 lakh production)
- iii. No. of ponds : 563
- iv. Fish cum Dairy pond : 17
- v. Fish cum Piggery : 1
- vi. Fish cum Poultry : 7
- vii. Fish cum Horticulture : 2

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- a. The Department is providing 5 days training to the farmers for the promotion of fisheries in the district including exposure visits to other states.
- b. The district unit of the Fisheries Department and the Fish Farmers Development Agency (Fisheries Development Board) provides extension service, technical guidance, etc. to the fish farmers for the development of the activity.
- c. 3 blocks of district Gurdaspur are having saline land, which offers an opportunity for saline/brackish water fish farming.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Out of total of 72367 operational land holdings units, 10426 belongs to Marginal (<1Ha), 20358 to Small (1-2 Ha), 28267 to Semi Medium (2-4 Ha), 12369 to Medium (4-10 Ha) and 947 to Large holdings (>10Ha) (Source: Agriculture Department Gurdaspur). Mechanization of farm operations is a difficult task in these fragmented land holdings and hence the dependence on plough/draft animals continues in some of the areas of the district. The revised KCC guidelines have provisioned for term lending under KCC which encouraged the farmers to avail investment credit for their farm, allied, and ancillary activities.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

For making conventional carts, the facilities are available in all the towns/block headquarters. There are an adequate number of carpenters and laborers in the district for the manufacture of bullock carts. Adequate breeding and health-care facilities are also available for working animals in the district. Two wheeler loans have good demand among the farmers as they may be utilized for various farm related and household activities.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

1. Organic Farming: -

Jhanda Lubhana, Navian Bagrian and some nearby villages of Gurdaspur have some farmers practicing Organic Farming.

2. Integrated Farming: -

It involves combination of two or more components using principles of minimum competition and maximum complementarity.

3. Conservation Agriculture:

Conservation agriculture consisting of three components i.e. permanent soil cover, minimum soil disturbance, and diversified crop rotations.

4. Agroforestry: -

It involves combining food crops with tree crops and/or livestock on the same unit of land.

5. System of Rice Intensification (SRI):

SRI strategies include transplanting early seedlings, intermittent irrigation, and maintaining aerobic soil conditions, all of which result in higher yields and lower water consumption.

A project titled, "Promotion of Direct Seeded Rice - Tar Wattar technology in Punjab" supported by NABARD implemented by PAU, Ludhiana in some villages of Gurdaspur.

6. Precision farming tools:

Remote sensing, GIS mapping, and GPS-based variable rate technologies, are used to optimize resource use, improve crop management and minimize environmental consequences.

7. Integrated Pest Management (IPM):

It helps to reduce the usage of chemical pesticides and promote environmentally friendly pest control solutions.

Development and Dissemination of Ecological Engineering based IPM Model for

"Basmati Rice in Farmer Participatory Mode in Amritsar and Ludhiana" was sanctioned by NABARD to PAU.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

As discussed in the sub-chapters on various Animal Husbandry and Agricultural practices, there is adequate outreach of various line departments in the district. The gaps have been discussed in various sub chapters. SRI, Agroforestry, IPM and Integrated farming has good scope for adoption by the farmers in the district. The certification of organic products remains a complicated process. The absence of an organized market chain for organically grown produce acts as a stumbling block for wide-spread adoption of organic farming by farmers.

The various IFS models in the district are:

1. Crops and Dairy
2. Crops and Poultry
3. Crops and Fisheries
4. Crops and Dairy and Fruits
5. Crops and Dairy and Piggery
6. Crops and Fisheries and Piggery.

Of all these models, Crops + Dairy + Fruits has the potential for good yield in the district. The model of Crops + Piggery + Fisheries may be promoted for adoption by farmers as the trade linkages to North Eastern India are being established.

The potential under all these activities has been already mapped under the respective chapters.

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.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Punjab is a food grains surplus state. Punjab has the highest storage capacity in India. As of March 2023, the state has a storage capacity of 206.56 lakh metric tonne (LMT) for food grains in its godowns and open plinths. The cold storage capacity in the state as of October 2020 was 23.15 lac metric tonnes with a total of 697 cold storages. This was 6% of the country's cold storage capacity. There are 10 regulated markets in the district and the average number of villages served per regulated market is 115. Potato is the major commodity stored in the cold storage in the district. In addition to this, there is a lot of scope to store other horticulture produce in cold storages and agriculture produce in Godowns and silos.

The procurement of Wheat in the district in the last season was 5.38 lakh MT and Paddy was 8.00 lakh MT by various procurement agencies.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

i. Awareness about the multi-chamber cold storage has not percolated much amongst the entrepreneurs and mainly potato crop is being stored, whereas other vegetables, flowers, fruits as also poultry and milk products can be stored at the desired temperature.

ii. Under Mission for Integrated Development for Horticulture (MIDH), Credit linked back-ended subsidy is available for Integrated Post Harvest Management infrastructure. Major activities included are Packhouse, Integrated packhouse with facilities for conveyer belt, sorting, grading units, washing, drying and weighing, Pre-

cooling unit, Cold Storage (Construction, Expansion, and Modernization).

iii. Geo-tagging of Agri Storage Infra was undertaken by NABCONS during FY 2020-21.

The storage capacity in the district is 14000 MT for Cold Storages and 497846 MT for warehouses.

Modernization of Vegetable mandis may be taken up.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

The land of Punjab is characterized by relatively flat topography and high intensity of irrigation. Certain crop production practices followed in the State like flood irrigation, indiscriminate application of chemical fertilizers and pesticides, in situ burning of crop residues, repeated paddy-wheat crop rotation, etc. have led to massive degradation of agricultural land in the State. A sizable area of the district is suffering from various land degradation problems such as soil salinity and sodicity, soil erosion, flooding, waterlogging, and shallow soil depth. Dorangla, Dinanagar, and Kahnuwan blocks of the district are having water logging problems. The blocks situated based on rivers Ravi and Beas have a lot of soil erosion and sand deposits. Department of Soil & Water Conservation may help in addressing these problems.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- i. KVK/RRS has a Soil Testing Laboratory, where farmers get their soil samples tested and KVK makes the farmers aware about the collection of soil samples.
- ii. Reclamation of waterlogged and salinity affected areas in Gurdaspur district would help in restoring the deteriorating soil health and in improving the levels of crop productivity.
- iii. NABARD has supported some projects of Soil & Water Conservation Department in the district under RIDF.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

The activities included under Others of Agriculture Infrastructure include Tissue culture, Agri biotechnology, Seed production, Bio-pesticides/ fertilizer, composting, etc. Seeds, pesticides, and fertilizers are the trinities 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 production results into low productivity and income.

Due to the adoption of wheat-paddy monoculture, soil fertility is affected resulting in the high consumption of chemical fertilizers. The application of bio pesticides also enhances productivity and at the same time provides safe crops fit for human consumption. The use of such inputs makes the soil healthier by enhancing its bio content/ humus.

Gurdaspur district is known for the production of quality and Aphid free potato seeds.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

- i. Govt. of India is providing both payment related and trade related incentive to farmers for using eNAM facility.
- ii. Seed Village concept may be promoted

- iii. The marketing linkage for quality seeds, bio pesticide, and bio-fertilizer needs to be strengthened.
- iv. Demonstration, training, and extension services for popularizing the best and recommended a package of practices may be undertaken.
- v. Bakery has good potential in various block headquarters of the district
- vi. There is a need to explore options like alternative fertilizers such as Nano Urea and organic fertilizer

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The food processing industry is of enormous significance for India's development because of its vital linkages between the two pillars of our economy, industry, and agriculture. Even marginal reductions in post-harvest losses are bound to give us great relief on the food security front as well as improvement in the income levels of the farmers.

1.1 Food Processing Fund

GoI has instituted a Special Fund for providing affordable credit to agro processing units in designated food parks with a corpus of Rs 2000 Crore in NABARD. The fund is operational during the current year to the extent of the unutilized amount.

In Punjab, NABARD has sanctioned 1 Mega Food Park at Ludhiana along with 4 PPC in 4 other districts.

1.2 PM Kisan SAMPADA Yojna

Government of India (GOI) has approved the continuation of the Central Sector Scheme Pradhan Mantri Kisan SAMPADA Yojana (Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters) with an allocation of Rs. 4600 crore till 31.03.2026.

1.3 PM Formalization of Micro Food Processing Enterprises Scheme (PM FME Scheme)

Salient features of the scheme:

- i. ODOP-One District One Product (ODOP) approach
- ii. Credit Linked Subsidy - @35% of the eligible project cost - maximum of Rs. 10.0 lakhs per unit for upgradation or setting up of new units.
- iii. Common Infrastructure- would be provided credit linked capital subsidy @35% of the eligible project cost (Rs. 10 Cr) with a maximum of Rs. 3.00 Crore.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Punjab provides one of the most versatile infrastructures required for the industry. Today Punjab has 3 designated Mega Food Parks at Ludhiana, Kapurthala and Fazilka, and 3 agro processing clusters at Muktsar, Jalandhar and Ferozepur.

Few industries in the processing of grains and cereals have come up such as Wheat Grinding (Atta Chakki), Automatic Flour Mills, Rice Shelling/ Rice Mills, Oil Expelling units/Oils and Oil cakes, Milk Processing/Chilling Units, Bakery/Biscuits items, Ice Creams, Spices, Cattle Feed and fruit processing units.

- i. The local market for processed vegetables is growing at a limited scale due to consumer preference for fresh vegetables.
- ii. The incentives/subsidy schemes offered by the Ministry of Food Processing of



- iii. GoI may be promoted through extension activities so that more number of people become aware of the schemes,. Agro-processing/ food processing industries (Sugarcane, Honey Processing, Pickles etc.) have good potential
- iv. Processing centers are situated around cities and towns, which entails the transportation of raw material from distance centers resulting in higher transportation costs.
- v. There is one Milk Plant of 60,000 litre per day capacity and 03 chilling centres in Gurdaspur.
- vi. Export related infrastructure like Cargo Centre, Cooling Procedures, Packhouses, etc. needs to be created/ improved.
- vii. Tie-ups of farmers need to be developed with agro-processing units/ processing corporates

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Agri-ancillary activities have the potential to enhance the livelihoods of farmers and rural population, when coupled with adequate access to affordable credit through various agencies, awareness and hand-holding.

As per the Priority Sector Lending guidelines of Reserve Bank of India vide Master Directions FIDD.CO.Plan.BC.5/04.09.01/2020-21, updated on 20.10.2022, lending to agricultural sector, under Ancillary activities includes loans for setting up of Agri-clinics and Agri-business Centres (ACABC), bank loans to Primary Agricultural Credit Societies (PACS), Farmers Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture; loans sanctioned by banks to MFIs for on-lending to agriculture sector; Loans to Custom Service Units managed by individuals, institutions or organizations who maintain a fleet of tractors, bulldozers, well-boring equipment, threshers, combines, etc., and undertake farm work for farmers on contract basis, Loans sanctioned by banks to registered NBFCs (other than MFIs) as per conditions specified in paragraph 22 of these Master Directions.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- i. Lack of awareness about PACS as MSC Scheme among PACS. DCCB officials were sensitized about the scheme during various meetings.
- ii. Lack of awareness about ACABC Scheme among agricultural professionals. District level workshop was conducted for Bankers of the district to sensitize about the scheme.
- iii. New FPOs are being promoted under CSS FPO scheme. The FPO credit needs may be assessed and their Business Plans shall be prepared by CBBOs.
- iv. PACS may be encouraged to take up Storage, Agro Processing and Custom Hiring services.

Chapter- 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The MSMEs in Punjab are engaged in various sectors, including manufacturing, textiles, agro-based industries, food processing, engineering, handlooms, handicrafts, chemicals, and leather, among others. The MSME in Gurdaspur district is very diverse. Batala is the major hub for MSME in the district. There are more than 12000 MSME units that have been identified by DIC in the district.

The classification of Micro, Small and Medium Enterprises is defined under the MSMED Act 2006 amendment dated 01/06/2020. The Micro, Small and Medium Enterprises is based on the Investment in Plant, Machinery or Equipment values (excluding land and building) and Annual Turnover. This has come into effect from 01.07.2020.

Micro Enterprise: Where investment in Plant and Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees.

Small Enterprise: Where investment in Plant and Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees.

Medium Enterprise: Where investment in Plant and Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

MSME Initiatives in Punjab:

i. **Punjab Industrial and Business Development Policy:** This policy offers incentives like tax benefits, stamp duty concessions, and interest subsidy to promote the establishment and growth of MSMEs in the state.

ii. **One District One Product (ODOP) Scheme:** Inspired by the central government's ODOP scheme, Punjab aims to identify and promote specific products from each district to boost local entrepreneurship and niche industries.

iii. **Punjab Bureau of Investment Promotion (PBIP):** This agency assist MSMEs in obtaining necessary approvals and clearances, thus promoting ease of doing business in the state.

iv. **Skill Development Initiatives:** The government has taken steps to enhance the skills of the local workforce, ensuring better employability and encouraging entrepreneurship.

3.2 Infrastructure and linkage support available, planned and gaps

i. Automobile repair and maintenance, Agri implements repair, Poultry & Dairy based industry, Rice Shelling, Bricks, CI Casting, Automatic Lathe, Furniture, and computer/mobile repair etc. are some of the few potential areas

ii. Due to proximity to the international borders the investors are bit reluctant for investment.

iii. Banks are reluctant to issue loans to small artisans due to the non-availability of collateral security for fear of slipping to NPA.

iv. Batala is an important industrial area from the MSME point of view.

v. Subsidy is available under Prime Ministers Employment Generation Programme (PMEGP) for setting up new Enterprises. Subsidy ranging from 15% to 35% is available depending upon beneficiary category and location of the project.

vi. Under the aegis of Pradhan Mantri Mudra Yojana, MUDRA has already created its initial products / schemes. The interventionss have been named Shishu (covering loans upto 50,000/-), Kishor (covering loans above 50,000/- and upto 5 lakh) and



Gurdaspur, PLP 2025-26

Tarun (covering loans above 5 lakh and upto 10 lakh) to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur.

vii. Government of India has launched Standup India scheme during 2016. The scheme is to facilitate bank loans between 10 lakh and 1 crore to Scheduled Caste (SC) or Scheduled Tribe (ST) borrowers and Woman borrowers for setting up a Greenfield Enterprise (first time venture) in manufacturing, services or trading sector.

viii. High cost of land and labour, inadequate escort services to boost the investors confidence, limited tie-up arrangements with other markets act as disincentives for further development of the sector.

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 Small Industries and Export Corporation (PSIEC) is the nodal agency for promotion of export. Punjab Agri Export Corporation Limited (PAGREXCO) is a government enterprise established by the Government of Punjab in the year 1997 as the nodal agency for agricultural export from the state of Punjab.

Rice (Basmati), cotton yarn, manmade fibres, Readymade Garments, Hand Tools, Machine Tools, Engineering goods, sports goods etc are the major export items from Punjab.

The Majha region comprising districts of Amritsar, Gurdaspur, Tarn Taran and Pathankot is one of the biggest hub of rice exports in India. While state-of-art lab is needed on the line of USFDA, European standards, so the market can be expanded to reach counties/regions other than gulf countries, Iran and South East Asia As far as Gurdaspur district is concerned, the main export item is Basmati rice Pusa 1121 variety which is high in demand in middle east countries.

Export credit under agriculture and MSME sectors are allowed to be classified as PSL in the respective categories viz. agriculture and MSME.

Export credit includes pre-shipment and post-shipment export credit (excluding off-balance sheet items) as defined in Master Circular on Rupee / Foreign Currency Export Credit and Customer Service to Exporters issued by Department of Regulation, RBI vide DBR No.DIR.BC.14/04.02.002/2015-16 dated July 1, 2015 and updated from time to time.

4.1.2 Infrastructure and linkage support available, planned and gaps

Basmati has competition with Pakistan due to same type of climatic and soil conditions. However, our consignments have been rejected in the past by European and American Countries due heavy utilization of pesticides that are not registered with their inspection agencies. Our farmers may be given training/awareness about the prescribed pesticides and other chemical products.

Haldi of Gurdaspur has potential to boost exports. Farmers may be motivated for organic haldi along with providing them support for exporting organic haldi at higher prices. Egg/Poultry & Sugarcane based products have good export potential. The MSME sector of Batala may be encouraged and support/guidance shall be provided by District Export Promotion Committee for increasing exports. Exports may be sensitised about various schemes of DGFT and ECGC.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

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.

Loans to individuals for educational purposes, including vocational courses, not exceeding Rs. 20 lakh will be considered as eligible for priority sector classification.

For the state of Punjab, where there is a tremendous inclination among the students to study abroad, the renewed focus on education loan would facilitate enhanced

credit flow to the sector.

The State Government has availed RIDF assistance for creation of infrastructure like Additional Classrooms, Science Labs, RO drinking water units in schools, toilets in schools, boundary walls, etc. The far reach of RIDF impact has increased the access of students to the education.

4.2.2 Infrastructure and linkage support available, planned and gaps

- i. There are more than 20 colleges for graduation and post-graduation, engineering, and the Hotel Management Institute of Govt of India in the district
- ii. The literacy rate of the district is 79%. However, the skill shortage is accompanied by unemployment of graduates. Many of these graduates are considered unemployable by industry due to poor skill levels.
- iii. The formal education sector in the district provides limited training for emerging sectors such as biotechnology, IT, fashion designing, Data Science etc. as also the gamut of soft skills required in the work-place.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Population growth and increasing urbanization have 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, a new dimension to the housing sector as a viable investment proposition, has emerged of late.

The Punjab Housing & Urban Development Department is mandated to frame policies, prepare plans and schemes for the growth of the urban areas as well as creation of investment opportunities by accelerating economic growth of cities and towns. Punjab Government has notified Punjab affordable housing policy 2023. Gurdaspur district has potential for purchase/construction of new houses as well as repairs to damaged dwelling units.

Punjab Mera Ghar Mera Naam scheme has been launched in order to bestow property rights to the people who are living in houses that are situated within the Lal Dora of villages and cities. Around 12700 villages will be covered under this scheme. Lal Dora is basically a village or town settlement that comprises a cluster of houses where residents live. The residents of Lal Dora were not having ownership rights but this scheme will provide them the ownership rights. For this purpose, the revenue department will carry out a drone survey in rural and urban areas for Digital Mapping. The entire process of providing property rights will be completed.

4.3.2 Infrastructure and linkage support available, planned and gaps

NABARD supports rural housing by refinancing rural housing loans to Banks and other such eligible financial institutions for financing rural housing under priority sector lending.

- i. Adequate support services are available in the district to support housing activity.
- ii. Banks may explore financing of affordable housing projects in the district.



Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

NABARD as the apex level development bank, has been putting efforts for building infrastructure and other promotional activities for the development of agriculture, allied and rural non-farm sector activities in the rural areas of the country. Special funds like Rural Infrastructure Development Fund (RIDF) and NABARD Infrastructure Development Assistance (NIDA) are deployed for the development of infrastructure in rural areas.

To assist 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. At present 39 activities are eligible for assistance.

There are 91 projects (Tranche XXIV onwards) with total RIDF loan of Rs. 18039.84 Lakh that have been sanctioned in the district as on 31 March 2024. Some of these projects span across multiple districts.

5.1.2 Infrastructure and linkage support available, planned and gaps

Rural Infrastructure Promotion Fund (RIPF):

Recognizing the need for capacity building of officials, creation of experimental/critical Infrastructure of smaller investments with focus on last mile connectivity benefiting the community that may generate demand for RIDF funding for other infrastructures of higher order, NABARD has set up a separate fund titled 'Rural Infrastructure Promotion Fund (RIPF)'.

NABARD Infrastructure Development Assistance (NIDA):

NIDA aims to fund rural infrastructure creation by assisting state governments, outside of RIDF borrowing and on flexible terms, and other state-owned organizations (e.g. corporations), through direct financing based upon risk appraisal of the specific project.

Dairy Infrastructure Development Fund (DIDF):

NABARD has sanctioned Rs. 254.41 crore to National Dairy Development Board (NDDB) for 04 Milk Unions of Punjab to modernize the milk processing plants and machinery.

i. Rural Road Infrastructure in the border blocks/villages of the district may be strengthened.

ii. Irregular supply of liquid nitrogen gas, AI materials. There is potential/gap in transport facilities with department for transport of ailing animals from villages to veterinary hospitals/clinics.

iii. Gene-banks for improvement in progeny of dairy animals

iv. Rooftop rainwater harvesting structures

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

With the implementation of the RIDF projects the connectivity of villages to the main cities the supply of clean drinking water has improved and the standard of education in the schools and connected villages has improved. As a result the quality of life of farmers has improved considerably.

With the proposed projects for irrigation it is expected that canal water shall reach the tail-end which will help in the conservation of groundwater.

Installation of UGPL pipeline has increased irrigation efficiency and also helped in increasing land under agriculture which is otherwise covered in the water course. This will help in increasing productivity.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

The provisioning of drinking water, sanitation, education, and health defines the quality of life of an individual. These services affect the day-to-day life of people and have a long-term impact in terms of longevity and earning capacity. Swach Bharat campaign has reemphasized the need for basic amenities for hygiene and dignity of an individual. The education of the youth takes center stage for future growth. The Government of India through various programmes has strived to achieve Education for All. To keep the workforce active and contributing to the GDP, delivery of health care, especially in the rural area, has taken priority.

Drinking Water Supply:- Govt of Punjab has a long-term vision to cover all villages with 100 % water supply with higher service standards and domestic connections to most households as well as providing modern underground wastewater collection and disposal systems. Besides, the old rural water supply schemes need to be rejuvenated by making repairs/ replacements needed

Education:- Intending to ensuring education to all, there is a need for schools in every village. Education infrastructure primarily requires school buildings including, classrooms, laboratories, compound wall, etc. Construction of new building infrastructure and improvement and maintenance of existing infrastructure is in priority.

5.2.2 Infrastructure and linkage support available, planned and gaps

- i. Sardar Beant Singh State University is located in Gurdaspur,
- ii. Adequate support services are available in the district to support healthcare sector.
- iii. Technical Institutions offering courses as per the industry demand have good potential. Vocational and Skill based courses also have good potential.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Punjab Energy Development Agency is the State Nodal Agency for the promotion and development of renewable energy projects in Punjab. Punjab is strategically placed to harness solar electricity. As of 2022, majority of the installed capacity in the state comes from thermal sources. However, renewables and clean power sources, such as nuclear, hydro and other renewables (solar, wind etc.) constitute the remaining (Figure below). This could be increased further if Punjab were to leverage the power of biomass, abundant in the state due to its large agricultural sector. Of the installed capacity, 21% is owned by the government of Punjab, 46% is privately owned and 33% is Centrally owned. (Source: Punjab Economic Survey 2022-23)

5.3.2 Infrastructure and linkage support available, planned and gaps

- i. The Punjab Energy Development Agency is promoting installation of solar pumps, biomass power projects, solar power projects, LED based Solar street lighting system etc.



ii. Sufficient budget for providing subsidy on new age technologies/clean technologies maybe allotted to create a meaningful impact on the development of this activity.

iii. There is a less awareness in the public and prospective entrepreneurs.

RIDF

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

(₹ crore)				
Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	272	387.837100	366.1044
B	Ongoing tranches	91	270.212500	180.3984
	Total (A + B)	363	658.049600	546.5028

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

(₹ crore)				
Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	97	236.104600	154.1287
B	Rural roads & bridges	79	166.784500	125.8113
C	Social Sector	187	255.160500	200.5363
	Total (A + B + C)	363	658.049600	480.4763

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	97	Irrigation potential	ha	173055
B	Rural roads	72	Road length	km	340
C	Bridges	7	Bridge Length	m	231

Chapter-6

Informal Credit Delivery System

6.1 Status of the Sector in the District



The SHG-Bank linkage program 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.

During the COVID crisis, SHGs in the district made glove and mask which were supplied to district administration and to needy people free of cost. SRLM is implementing the SHG programme in all blocks of the district. During 2023-24, 3931 SHGs were credit linked with an amount of Rs.7417.69 lakh in Punjab State.

During 2023-24, 454 SHGs were saving linked and 744 SHGs were credit linked (Rs 942.36 lakh) in the district. There is a need for credit linkage of SHGs which are more than 6 months old.

The JLG mode of financing serves as a collateral substitute for loans provided to the small, marginal, tenant farmers, oral lessees, share croppers, who do not have any collaterals to offer. As on 31 March 2024, cumulatively 500434 JLGs were formed in Punjab and loan disbursed was Rs.854095.78 lakh.

6.2 Infrastructure and linkage support available, planned and gaps

The following challenges in the propagation of microcredit needs to be addressed.

- i. Simple Account Opening Form for SHGs not adopted by all the branches.
- ii. Some branches insist for KYC verification of all the members of SHGs whereas as per RBI guidelines KYC verification of Office Bearers is required.
- iii. Though as per RBI Guidelines, there is no service area approach for SHG financing, some branches do not finance Groups on the pretext of outside service area.
- iv. Sometimes Stamp duty is charged on loan documents / inter se agreement of SHGs, though there is stamp duty exemption by State.
- v. SHGs/SHG Federations may explore the onboarding of their products on ONDC

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 There is a need for Integrated Nutrient Management for overcoming Micro-Nutrient deficiency for paddy, wheat, and other crops.
- 2 Adoption of micro irrigation systems shall be promoted.
- 3 The cropping pattern may be diversified. Maize/horticulture Crops may be promoted as an alternative to Paddy cultivation
- 4 Adequate marketing arrangements for vegetables are required
- 5 Tenant farmers, share croppers, oral lessees and farmers with smallholdings shall be brought into the formal credit system.
- 6 Cluster-based training for integrated weed management, pest and disease management, crop residue management techniques especially to the paddy farmers may be imparted.

2. Water Resources

- 1 The continuous over-exploitation of groundwater has led to the declining water table in the district to alarmingly low levels in all the blocks. Intensive extension and support services are required for promoting water-conserving



package of practices & micro irrigation systems among farmers

- 2 Steps may be taken to encourage conjunctive use of groundwater and surface water to arrest waterlogging and soil salinity in the district.
- 3 Promotion of water resource conserving practices like SRI (System of Rice Intensification) and SSI (Sustainable Sugarcane Intervention).
- 4 Punjab Energy Development Agency may guide the farmers on Solar Water Pumps.

3. Farm Mechanization

- 1 Labor charges accounts for a substantial variable cost for any farming operation. Thus there is a need for reducing the expenses under this head by adopting selective farm mechanization and putting in place a strategy for reabsorbing the displaced agri labor force in the agri commodity value addition and food processing works through training and capacity building measures.
- 2 FPOs may be roped in to popularize the message of custom hiring of tractors, usefulness of power tillers & super speeders etc.
- 3 PACS may be encouraged for setting-up Agro-Service Centres for farm implements, tractors, heavy machinery, etc. for custom hiring by farmers.
- 4 Concepts like zero tillage need to be promoted
- 5 Focus may be given on Farming as a Solution (FaaS) based Startups; incubates which are providing affordable technology based solutions for efficient farming. These include providing access to, especially SF/MF, the agricultural machinery platform at an affordable cost based on the CHC (Custom Hiring Centre) and Farm Machinery Aggregation models.

4. Plantation and Horticulture

- 1 High density and mixed orchards may be promoted in the district.
- 2 To meet the captive requirement of organic fertilizers, vermi compost units within the orchards using organic waste need support.
- 3 Post-harvest infrastructure like pack houses having washing, grading, waxing, packing line, cold storages, reefer vans/containers need to be promoted in the district.
- 4 Vegetable seed production under the greenhouse with insect nets on the sides and rolling poly sheets may be encouraged.
- 5 Cultivation of Button mushroom and Paddy Straw Mushroom (*volvariella volvacea*) may be explored.



- 6 Scientific packing may be encouraged for better price realization.
- 7 Community based collective marketing of horticulture crops may be promoted to increase the farm gate price to farmers.

5. Forestry/ Waste Land Development

- 1 Due to the long gestation period, farmers are not willing to take up this activity, and hence, they should be motivated to take up this activity through visits to model farms highlighting the financial viability.
- 2 There is a need for cooperation and coordination between Wood Based Industry and farmers to provide an assured market for both the parties.
- 3 The wood based industries may promote the sector through suitable contract farming arrangements. The CSR obligations of the industries may be used in creation of awareness.
- 4 Individuals/Panchayats/groups of farmers / SHGs may be encouraged for development of degraded land through the planting of multi-purpose tree species.
- 5 Availability of good quality plant material for the species planned may be ensured by the department.

6. Animal Husbandry - Dairy

- 1 Increase the average cattle farm size at the farmers level to reduce per liter production cost.
- 2 KCC-AHDF shall be promoted among farmers.
- 3 To improve green fodder production in the district, preservation of green fodder in the form of silage, hay and enrichment of low-grade roughages to increase their nutritive value needs to be promoted in the district
- 4 Fodder seed production program may be encouraged by the Extension agencies for high yielding fodder crops like Berseem, African Maize, Oat, Sorghum, etc.
- 5 Since Punjab State is a source of supply of good quality crossbred cattle and buffaloes, the female calf rearing scheme can be taken up in the district to provide an assured supply of good quality animals.
- 6 Regular training is required for dairy farmers to update them on clean milk production, changing market consumer preference etc.

7. Animal Husbandry – Poultry

- 1 Handholding and finance may be provided by banks and department for Poultry Feed Units

- 2 The health care facilities may be provided continuously on the premises of the unit itself by the Department.
- 3 Retail dressing and feed manufacturing units need to be promoted in the district.
- 4 Creation of infrastructure for egg grading, packing and cold storage needs to be promoted as the district is an exit point for the sale of poultry products to J&K and HP.
- 5 Marketing facilities and handholding may be strengthened for boosting the export of poultry and poultry products
- 6 There are limited players for insurance of poultry in the district. Poultry insurance products may be developed by the relevant agencies.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Stallfed goat units need to be encouraged in the district.
- 2 Beetal goat breeding farms may be promoted in the district.
- 3 Banks/Department may bring awareness among the farmers to claim insurance when the sheep/goat dies.
- 4 There is lack of assured market for pig meat in the district and farmers are generally dependent on the demand of meat from north east.
- 5 The GoI has extended the interest subvention scheme on KCC issued to crop loan farmers to the KCC issued to Animal Husbandry and Fisheries Farmers from 2018-19. The scheme shall be popularized.

9. Fisheries

- 1 Setting up integrated units including hatcheries in the district.
- 2 In order to make fish farming more profitable, integrated fish-pig farming may be promoted among the farmers.
- 3 There is a need to strengthen the physical infrastructure of Fish Seed Farm.
- 4 Local marketing arrangements for sale of fish shall be made.

10. Construction of Storage and Marketing Infrastructure

- 1 The storage of perishable vegetables and fruits to cut down post-harvest losses and to prevent glut in the market may be promoted
- 2 Modernization of Vegetable mandis.

- 3 Need to promote Negotiable Warehouse Receipt (NWR) through banks.
- 4 Higher tariffs on power is a constraint for establishing cold storages & cold chains.
- 5 All market yards shall be connected with good roads, drainage etc.
- 6 PACS shall be motivated for decentralized grain storage programme.

11. Land Development, Soil Conservation and Watershed Development

- 1 Vermicomposting, Organic farming etc. may be promoted by the department may be financed by banks (say JLG mode)
- 2 Soil Testing and Water Testing Labs at the Block level for the blocks/villages that are very distant from district HQ.
- 3 There is a need to assess the consumption pattern of chemical fertilizers, their impact on ecology. Farmers are required to be educated to change their practices

12. Agriculture Infrastructure: Others

- 1 The information about innovative schemes viz. Biofertiliser, vermi compost required to be disseminated through KVK/Extension centers, NGOs.
- 2 Need for awareness generation among farmers regarding the Soil Health Management Scheme, the New National Biogas and Organic Manure Programme (NNBOMP) etc.

13. Food and Agro. Processing

- 1 Agro-processing Industries may be encouraged particularly in the field of milk processing, horticulture based processing like jams, chutneys etc.
- 2 Farmers may be made aware about the benefits of schemes like PM FME
- 3 Private players may come forward in setting up State of the Art industrial units for Dairy, Sugarcane, Poultry, Vegetables and Fruit Processing

14. Agri. Ancillary Activities: Others

- 1 Good PACS shall be motivated to avail the benefits of various schemes like AIF, PACS as MSC etc.
- 2 Agri and allied graduates shall be sensitized about ACABC scheme.



15. Micro, Small and Medium Enterprises (MSME)

- 1 Schemes like MUDRA, Stand Up India, PM SVANidhi etc. may be popularized
- 2 Milk-based industry with encouragement for cattle feed, poultry feed, poultry products etc. may be promoted
- 3 Market tie-up of Micro and Small Enterprises.
- 4 Training and skill up gradation programmes as per industry demands.
- 5 Mapping up of location specific activities and development of rural clusters may be taken up by DIC.

16. Export Credit

- 1 Industrialist/Exporters may be sensitized about the services of forex branches in the district
- 2 Exporters may be encouraged to avail benefits of various facilities extended by ECGC.
- 3 DIC, through district export promotion committee, may sensitize the exporters about various schemes of APEDA, DGFT etc.

17. Education

- 1 The stress is on theory and written testing systems, with little applicability to practical work-place situations. Emphasis on practical workplace situations may be laid.
- 2 Awareness creation of the bank schemes at the grass-root level. The bankers may tap the students in schools and colleges.
- 3 Parents may be taken as co-guarantor to bring down incidence of defaults in "education loan".
- 4 Industry-institute linkages, research/academia- industry tie ups may be explored

18. Housing

- 1 Bankers/Government Departments may create awareness about their housing loan products
- 2 Urban planning and infrastructure development as per the modern day needs
- 3 Making housing affordable in wake of rapid urbanization



19. Social Infrastructure

- 1 The banks and Departments may popularize the Sanitation Schemes.
- 2 Wherever possible toilet constructions may be linked with government schemes like MNREGA etc.
- 3 Providing modern underground wastewater collection and disposal systems

20. Renewable Energy

- 1 Punjab has enormous biomass power potential and co-generation potential. Balers and Reapers for collection and bundling of Rice Straw may be promoted
- 2 While sanctioning big dairy units, borrowers may be sensitized about the component of biogas.
- 3 Private players may mobilize funds for investment in Renewable energy.
- 4 PEDA may prepare bankable schemes with/without subsidy component and market the schemes by highlighting as a pollution-free energy source.
- 5 Print and distribute literature on various NRSE devices and programs.



- 6 There is a need to popularize the Photovoltaic Water Pumping System and Solar Powered Lights

21. Informal Credit Delivery System

- 1 SHG Bank linkage programme may gradually shift from providing access to banking services to livelihoods for SHG members.
- 2 SHGs to be focused for Financial Literacy Drive for accessing bank credit, micro-insurance etc.
- 3 With a view to mitigating the hardship faced by distressed persons who have borrowed at exorbitant rates from non-institutional sources, the bankers should help them to come out of the vicious debt trap
- 4 PACS/Dairy Societies may be motivated to act as BC/Bank Mitras.
- 5 PMSBY, PMJJBY and APY shall be popularized
- 6 JLG financing is a new area for banks where potential lies

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 (District Name) comprises a total of 1366 cooperatives, covering 1198 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 168 rural credit co-operatives (PACS, LAMPs, FSS, etc.). The district lacks cooperative societies which are working in Agro processing or for that matter there are no cooperative societies which play a part of any value chain apart from the Milk Cooperatives.

6. Potential for formation of cooperatives

1. There is fair potential for cooperative activity in the Agro Processing, Joint farming and Multi Service Societies, as elucidated in the relevant chapters. The distribution is uniform in all the blocks and all areas are covered under some of the societies.

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	Collectivisation	Promotion of 8 FPOs i.e. Sallopur FPO, Young Innovative FPO , Subkarman FPO, Chinnabet (W) FPO, Dalam (W) FPO, Dult (W) FPO, Thikriwal (W) FPO, Chan Chak (W) FPO . These FPOs are dealing in Honey, Turmeric, Pickles, Dairy Products and Vermi compost etc.	Gurdaspur	Grant support under PRODUCE Fund		1200	<ul style="list-style-type: none"> i. Increased Bargaining Power. ii. FPOs provide farmers economies of scale by pooling their resources. iii. FPOs could help improve market access for farmers. iv. Small farmers face a major issue getting credit. Conventional banks and financial institutions are cautious about lending to specific farmers due to the perceived high risk v. FPOs offer technical support and training for their members. vi. Another advantage of FPOs would be the ability to perform value adding and processing activities

2	Promotional Activity	Agronomic evaluation and field demonstration of millets cultivation to enhance livelihood security and crop diversification in Punjab	Amritsar, Tarn Taran, Pathankot and Gurdaspur	Grant support under FSPF		120	i. Promotion of cultivation of minor millets. ii. Diversification of crops.
3	Promotional Activity	Zn and Fe Bio-fortified Aromatic Rice: Potential Contribution for Dietary Mineral and Human Health project	Gurdaspur	Grant support under FSPF		60	i. Enhancement in dietary quality of rice. ii. Promotion and marketing of fortified rice.
4	Infrastructure Development	Setting up of 50 MTPD Bye-pass Protein Plant at Cattle Feed Plant, Ghania ke Bangar	Ghania ke Bangar, Gurdaspur	Financed under RIDF		200000	i. Enhancement of Nutrient quality in animal feed. ii. Easy availability of quality animal feed locally.

5	Infrastructure Development	Surface based multi villages (102) piped water supply schemes for Arsenic affected villages of Gurdaspur district (tapping point Kunjar)	102 villages of Gurdaspur (Tapping point Kunjar, Gurdaspur)	Financed under RIDF		22000 0	<ul style="list-style-type: none"> i. Ensuring availability of good quality drinking to residents of 102 villages in Gurdaspur. ii. Reduction in cases of Arsenic poisoning in the project area.
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Success Stories

Success Story 1: Widening and Strengthening of Batala Gurdaspur (NH) Road to Dialgarh to Kahnuwan via Village Kalia Qadian



1. Scheme : Rural Infrastructure Development Fund (Tranche XXVI)

2. Project Implementing PWD (B&R)
Agency :

3. Duration of the 3 years
project :

4. Beneficiary :	Mainly villagers of nearby blocks namely Batala & Kahnuwan
No. of beneficiaries :	
Community :	Residents of nearby villages using the road for commute to nearby villages and urban centres such as Gurdaspur and Amritsar
State :	Punjab
District :	Gurdaspur
Block :	Kahnuwan
Village :	Dialgarh to Kahnuwan via Village Kalia Qadian

1.1 Support provided

- The total TFO of project is Rs. 563.25 lakh and NABARD RIDF Loan is Rs . 450.60 lakh.

1.2 Pre-implementation status

1.3 Challenges faced

1.4 Impact

- The construction of the Road has helped the villagers by reducing their travel time to the nearby blocks namely Batala & Kahnuwan and districts namely Gurdaspur & Amritsar. The Road has helped saving in fuel and maintenance expenses on the vehicles alongwith faster transportation of goods.

Success Story 2: Gurdaspur, Punjab based Young Innovative FPO promoted by NABARD under GoI's PRODUCE fund has helped its members in increasing their income by collection, processing and marketing of milk.



- | | |
|----------------------------------|--|
| 1. Scheme : | i. Promotion of FPO under PRODUCE Fund
ii. Business Development Assistance of Rs 2.80 lakh to FPO in FY2020-21. |
| 2. Project Implementing Agency : | Suraksha Agriculture and Rural Development Society (SARDS) |
| 3. Duration of the project : | 3 Years |
| 4. Beneficiary : | FPO is having dairy as primary activity and 280 dairy farmers have become members of FPO. |
| No. of beneficiaries: | 280.00 |

Community :	Farmers involved in dairy farming State :
	Punjab
District :	Gurdaspur
Block :	Gurdaspur
Village :	Chore Sidhwan and nearby villages

2.1 Support provided

- Under PRODUCE Fund, grant support of Rs. 9.06 lakh was sanctioned for promotion of FPO which involved registration of FPO, training of BoDs and CEO, Salary of CEO, exposure visits and other handholding through POPI.

2.2 Pre-implementation status

- Farmers were involved in conventional dairy farming and were not involved in aggregation or processing of their produce. They used to utilize milk at their homes and whatever surplus left was sold domestically either to local milk vendors or milk societies leading to lower price realization

2.3 Challenges faced

2.4 Impact

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

2.1 Prospects of Climate Action in the District

- a Gurdaspur, with its diverse agro-climatic conditions, holds significant potential for climate action. Key prospects include:
 - 1. Agroforestry Expansion: Encouraging agroforestry and planting trees like poplar and eucalyptus can help sequester carbon, improve biodiversity, and boost farmer incomes.
 - 2. Water Conservation: Adoption of micro-irrigation (drip and sprinkler systems) and rainwater harvesting can address the district's water scarcity and reduce dependency on groundwater.
 - 3. Sustainable Agriculture: Promoting zero-tillage and crop diversification (switching from water-intensive crops like paddy to less water-demanding crops) can improve soil health and conserve water.
 - 4. Renewable Energy: Expansion of solar energy projects for rural households and agricultural use (e.g., solar-powered pumps) can reduce fossil fuel reliance and greenhouse gas emissions.
 - 5. Stubble Management: Strengthening the use of stubble management machinery and promoting alternatives to crop burning will help reduce air pollution and mitigate climate change.
 - 6. Climate-Resilient Crop Varieties: Introduction of drought-resistant crops and improved seeds will help farmers adapt to changing weather patterns.
- 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 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 incentivizes farmers to adopt solar-powered irrigation pumps.
 As Gurdaspur 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.

2.2 Any specific Climate Change initiative in the District by

- a Initiatives taken by Government of India are as under:
 - 1. National Action Plan on Climate Change (NAPCC): Supports water

- conservation, agriculture sustainability, and energy efficiency.
2. NICRA: Promotes climate-resilient agriculture through research and technology.
 3. PM Krishi Sinchai Yojana (PMKSY): Improves irrigation efficiency and water management in Punjab.
 4. Solar Energy Initiatives (MNRE): Encourages adoption of solar power, especially for farmers.
 5. Agroforestry (SMAF): Promotes tree planting on farms to enhance soil fertility and reduce carbon footprint.
 5. Crop Residue Management: Provides subsidies for machinery to curb stubble burning.
 6. Ujjwala Yojana: Reduces rural pollution by providing LPG connections.
 7. National Afforestation Programs: Supports reforestation and green cover enhancement.
- a Initiatives taken by ICAR institutions are as under:
1. NICRA: Promotes climate-resilient agriculture.
 2. Climate-Resilient Crop Varieties: Development of drought and heat-resistant crops.
 3. Conservation Agriculture: Practices like zero-tillage and direct seeding of rice.
 4. Water Management: Efficient techniques like drip irrigation.
 5. Integrated Farming: Crop-livestock systems to reduce climate risks.
 6. Agroforestry: Encouraging tree planting on farms.
 7. Soil Health Management: Focus on balanced fertilization and organic farming.
- a 1. 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. Renewable Energy Initiatives (PEDA): Promotes solar power, biogas plants, and rooftop solar panels to reduce fossil fuel reliance.
4. 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.
5. Afforestation Programs: Initiatives like the Green Punjab Mission focus on tree plantation drives and increasing forest cover.
6. Water Conservation: Enforces groundwater preservation, rainwater harvesting, and delayed paddy sowing under the Sub-Soil Water Act.
- a NABARD has launched several initiatives to address climate change, focusing on sustainable agriculture, rural development, and natural resource management. Key initiatives include:
1. Watershed Development Program: Promotes soil and water conservation, improves groundwater recharge, and encourages sustainable land use practices.
 2. National Adaptation Fund for Climate Change (NAFCC): NABARD is the National Implementing Entity (NIE) for NAFCC, financing projects that promote resilience in vulnerable rural communities.
 3. Sustainable Agriculture Practices: Encourages organic farming, crop diversification, and resource-efficient practices like micro-irrigation to adapt

to climate changes in agriculture.

4. Promotion of Solar Energy: Facilitates the adoption of solar-powered agricultural pumps and other renewable energy solutions to reduce carbon footprints in rural areas.
5. Climate-Resilient Agriculture (CRA): Supports initiatives that promote climate-resilient crop varieties and farming techniques through research and development.
6. Green Climate Fund (GCF): NABARD is accredited to the GCF and helps implement large-scale projects aimed at climate adaptation and mitigation in rural areas.

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 NABARD Punjab RO has sanctioned a project to PSIEC for registration of GI for Thatthera craft in Jandiala Guru, Amritsar.
- 4 The Ministry of Textiles provides financial assistance for registration of handloom products under the Geographical Indications (GI) of Goods Act, 1999.
- 5 Phulkari Punjab's traditional embroidery has GI tag for Punjab, Haryana & Rajasthan. In agriculture category, Basmati has GI tag for Punjab / Haryana / Himachal Pradesh / Delhi / Uttarakhand / Uttar Pradesh / Jammu & Kashmir.

Annexure 1**District-Gurdaspur**

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Batala	Dera Baba Nanak	Dhariwal
	I.Agriculture						
	A. Farm Credit						
	A.1 Crop Production, Maintenance, Marketing						
1	Green Grass	100	Acre	19808	Phy 5064 BL 1003.08	5187 1027.44	4075 807.18
2	Indian Mustard/Bharatiya Sarso _ Irrigated	100	Acre	20909	Phy 494 BL 103.29	445 93.05	741 154.94
3	Maize/ Makka _ Irrigated	100	Acre	24210	Phy 25 BL 6.05	74 17.92	25 6.05
4	Other Vegetables	100	Acre	46219	Phy 1013 BL 468.20	2569 1187.37	618 285.63
5	Pulses	100	Acre	15406	Phy 12 BL 1.85	49 7.55	12 1.85
6	Rice/ Chaval/ Dhan _ Irrigated	100	Acre	26411	Phy 45201 BL 11938.04	51376 13568.92	40632 10731.32
7	Sugarcane/ Ganna _ Irrigated	100	Acre	44018	Phy 1680 BL 739.50	371 163.31	4076 1794.17

Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpu r	District Total
3507	2297	5064	7163	5434	3087	5558	4322	50758
694.67	454.99	1003.08	1418.85	1076.37	611.47	1100.93	856.10	10054.16
988	247	494	865	1309	519	445	395	6942
206.58	51.65	103.29	180.86	273.70	108.52	93.05	82.59	1451.52
618	25	25	49	37	86	161	37	1162
149.62	6.05	6.05	11.86	8.96	20.82	38.98	8.96	281.32
790	667	988	914	618	618	593	741	10129
365.13	308.28	456.64	422.44	285.63	285.63	274.08	342.48	4681.51
247	25	37	49	49	62	74	37	653
38.05	3.85	5.70	7.55	7.55	9.55	11.40	5.70	100.60
32406	21267	43225	41249	46930	34704	42015	32234	431239
8558.75	5616.83	11416.15	10894.27	12394.68	9165.67	11096.58	8513.32	113894.53
8028	2717	1235	5311	10498	1359	8571	6644	50490
3533.77	1195.97	543.62	2337.80	4621.01	598.20	3772.78	2924.56	22224.69

8	Wheat/ Gehu_Irrigated	100	Acre	25310	Phy	44831	54908	45300
					BL	11346.73	13897.21	11465.43
						25606.74	29962.77	25246.57
	Post-harvest/HH Consumption (10%)					2560.67	2996.28	2524.66
	Repairs & maintenance of farm assets (20%)					5121.35	5992.55	5049.31
	Sub Total					33288.76	38951.6	32820.54

32728	20625	43546	42311	50709	38730	45695	36556	455939
8283.46	5220.19	11021.49	10708.91	12834.45	9802.56	11565.40	9252.32	115398.15
21830.03	12857.81	24556.02	25982.54	31502.35	20602.42	27953.20	21986.03	268086.48
2183	1285.78	2455.6	2598.25	3150.24	2060.24	2795.32	2198.6	26808.65
4366.01	2571.56	4911.2	5196.51	6300.47	4120.48	5590.64	4397.21	53617.3
28379.04	16715.15	31922.82	33777.3	40953.06	26783.14	36339.16	28581.84	348512.43

Sr. No.	Activity	Bank Loan actor (%)	Unit Size	SoF / Unit Cost (Rs)	Batala	Dera Baba Nanak	Dhariwal
	A.2 Water Resources						
1	Artificial Recharge Structure-- Rainwater Harvesting Tank (8*8*6)	90	No.	4500 0	Phy	83	83
					BL	33.62	30.38
2	Conveyance/ Distribution structures- Sub-surface type-UGPL- HDPE- 250 mm	90	ha	189000	Phy	95	95
					BL	161.60	161.60
3	Conveyance/ Distribution structures- Sub-surface type-UGPL- PVC- 250 mm	90	ha	126500	Phy	57	57
					BL	64.89	64.89
4	Drip Irrigation--1.5*1.5 spacing	80	ha	132500	Phy	94	94
					BL	99.64	99.64
5	Electric Pump Sets--5 HP	90	No.	77000	Phy	8	5
					BL	5.54	3.47
6	Sprinkler Irrigation -Micro-5*5	80	ha	104500	Phy	95	70
					BL	79.42	58.52
7	Sprinkler Irrigation -Mini-10*10	80	ha	104000	Phy	141	141
					BL	117.31	117.31
8	Tube Well-Deep -61 meter (200) deep with 5 HP EPS	90	No.	361000	Phy		
					BL		
	Sub Total					562.02	601.91
							535.81

Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpur	District Total
75	67	79	92	67	75	75	79	850
30.38	27.14	32.00	37.26	27.14	30.38	30.38	32.00	344.30
113	123	94	95	94	76	94	94	1067
192.21	209.22	159.89	161.60	159.89	129.28	159.89	159.89	1814.96
47	47	38	47	38	38	38	37	505
53.51	53.51	43.26	53.51	43.26	43.26	43.26	42.12	574.92
89	103	94	103	94	84	90	89	1028
94.34	109.18	99.64	109.18	99.64	89.04	95.40	94.34	1089.68
8	15	5	8	5	5	5	5	74
5.54	10.40	3.47	5.54	3.47	3.47	3.47	3.47	51.31
80	105	80	100	85	80	80	80	950
66.88	87.78	66.88	83.60	71.06	66.88	66.88	66.88	794.20
145	150	141	169	136	131	122	122	1586
120.64	124.80	117.31	140.61	113.15	108.99	101.50	101.50	1319.54
5	5							10
16.25	16.25							32.50
579.75	638.28	522.45	591.30	517.61	471.30	500.78	500.20	6021.41

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Batala	Dera Baba Nanak	Dhariwal
	A.3 Farm Mechanisation						
1	Combine harvester-Self propelled belt type-with attachment of Super Straw Management System	75	No.	2750000	Phy BL	7 144.38	5 103.13
2	Crop Planter-Raised Bed/Ridge/Multi-crop Planter- specification varies with model and make	90	No.	160000	Phy BL	13 18.72	13 18.72
3	Drones--	85	No.	70000 0	Phy BL	9 53.55	5 29.75
4	Leveller-Laser Guided-	90	No.	375000	Phy BL	20 67.50	23 77.63
5	Other machinery-Other Machinery & Equipments-Hydrolic tripping type trolley	85	No.	50000 0	Phy BL	60 255.00	60 255.00
6	Other machinery-Other Machinery & Equipments-Paddy nursery raising machine automatic	90	No.	42000 0	Phy BL	15 56.70	14 52.92
7	Other machinery-Other Machinery & Equipments-Paddy straw chopper/shredder/mulcher (5 to 8ft)	90	No.	35000 0	Phy BL	4 12.60	3 9.45
8	Other machinery-Other Machinery & Equipments-Reversible plough (2/3 bottom MB)	90	No.	30000 0	Phy BL	12 32.40	9 24.30
9	Other machinery-Other Machinery & Equipments-Rotavator 7ft	90	No.	115000	Phy BL	96 99.36	104 107.64
10	Others--Two Wheeler	85	No.	8000 0	Phy BL	347 235.96	347 235.96

Dinanagar	Dorangla	Fatehgarh Churia n	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpur	District Total
5	5	4	8	5	4	4	5	57
103.13	103.13	82.50	165.00	103.13	82.50	82.50	103.13	1175.66
13	13	13	13	13	13	13	13	143
18.72	18.72	18.72	18.72	18.72	18.72	18.72	18.72	205.92
5	5	5	9	6	5	5	5	65
29.75	29.75	29.75	53.55	35.70	29.75	29.75	29.75	386.75
19	19	19	23	16	16	19	16	210
64.13	64.13	64.13	77.63	54.00	54.00	64.13	54.00	708.78
63	57	60	63	57	54	60	57	651
267.75	242.25	255.00	267.75	242.25	229.50	255.00	242.25	2766.75
14	14	14	18	15	14	14	14	161
52.92	52.92	52.92	68.04	56.70	52.92	52.92	52.92	608.58
3	4	4	5	4	4	4	4	43
9.45	12.60	12.60	15.75	12.60	12.60	12.60	12.60	135.45
9	10	10	12	10	10	9	10	111
24.30	27.00	27.00	32.40	27.00	27.00	24.30	27.00	299.70
87	96	96	104	87	87	91	87	1022
90.05	99.36	99.36	107.64	90.05	90.05	94.19	90.05	1057.80
298	298	298	397	278	288	288	298	3435

202.64	202.64	202.64	269.96	189.04	195.84	195.84	202.64	2335.80
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11	Paddy Transplanter-Tractor Drawn-4 wheeled riding type with cage wheels and floats	90	No.	180000 0	Phy BL	8 129.60	6 97.20	6 97.20
12	Power Tiller--12.5-15 HP	90	No.	275000	Phy BL	56 138.60	47 116.33	52 128.70
13	Reapers, Binders and Balers- Tractor attached-Combo model for paddy and wheat crop	90	No.	42000 0	Phy BL	45 170.10	44 166.32	45 170.10
14	Reapers, Binders and Balers- Tractor attached-Square 18-20 Kg per bale	90	No.	180000 0	Phy BL	2 32.40	2 32.40	2 32.40
16	Seed Drill-Happy Seeder-9/10/11 row planter	90	No.	215000	Phy BL	18 34.83	17 32.90	18 34.83
15	Seed Drill--Supper seeder (9/11/13/15 tyne)	90	No.	325000	Phy BL	19 55.58	19 55.58	16 46.80
17	Seed Drill-Zero Till Drill- 9/11/13/15 tyne	90	No.	8000 0	Phy BL	81 58.32	84 60.48	69 49.68
19	Sprayer-Battery Operated Sprayer-Battery Operated	90	No.	10000	Phy BL	142 12.78	156 14.04	127 11.43
18	Sprayer--Boom Sprayer	85	No.	1700000	Phy BL	3 43.35	2 28.90	2 28.90
20	Thresher-Multicrop Power Threshers-tractor operated	90	No.	35000 0	Phy BL	36 113.40	29 91.35	32 100.80
21	Tractor-Without Implements & Trailer-51 to 60 HP	90	No.	1550000	Phy BL	12 167.40	16 223.20	12 167.40
	Sub Total					1932.53	1833.20	1737.28

6	6	5	8	6	5	6	5	67
97.20	97.20	81.00	129.60	97.20	81.00	97.20	81.00	1085.40
47	47	47	52	47	47	47	47	536
116.33	116.33	116.33	128.70	116.33	116.33	116.33	116.33	1326.64
44	44	44	45	45	44	44	45	489
166.32	166.32	166.32	170.10	170.10	166.32	166.32	170.10	1848.42
2	1	1	4	1	1	1	1	18
32.40	16.20	16.20	64.80	16.20	16.20	16.20	16.20	291.60
17	17	17	21	18	17	17	18	195
32.90	32.90	32.90	40.64	34.83	32.90	32.90	34.83	377.36
19	16	16	23	16	16	16	16	192
55.58	46.80	46.80	67.28	46.80	46.80	46.80	46.80	561.62
69	69	75	72	69	63	63	63	777
49.68	49.68	54.00	51.84	49.68	45.36	45.36	45.36	559.44
142	142	135	156	106	106	106	85	1403
12.78	12.78	12.15	14.04	9.54	9.54	9.54	7.65	126.27
3	2	2	3	2	2	3	2	26
43.35	28.90	28.90	43.35	28.90	28.90	43.35	28.90	375.70
29	36	29	43	28	25	25	28	340
91.35	113.40	91.35	135.45	88.20	78.75	78.75	88.20	1071.00
16	16	16	16	16	16	12	12	160
223.20	223.20	223.20	223.20	223.20	223.20	167.40	167.40	2232.00
1783.93	1756.21	1713.77	2145.44	1710.17	1638.18	1650.10	1635.83	19536.64

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Batala	Dera Baba Nanak	Dhariwal
	A.4 Plantation & Horticulture						
1	Bee Keeping-Boxes-Apis Mellifera- Non migratory- 50 colony unit	90	No.	36300 0	Phy 19 BL 62.07	19 62.07	142 463.91
2	Dryland Horticulture crops-Indian Goose Berry (Amla)-7.5m*7.5m	90	ha	9200 0	Phy BL		2 1.66
3	Floriculture-Bulbous-	90	ha	173000	Phy 2 BL 3.11	2 3.11	1 1.56
4	Medicinal & Aromatic Crops-Lemon Grass-	90	ha	8200 0	Phy 2 BL 1.48	1 0.74	1 0.74
5	Mushroom Cultivation -Button Mushroom-250 Trays	75	1000 Kg. per Cycle	210000	Phy 50 BL 78.75	40 63.00	40 63.00
6	New Orchard - Temperate Fruits- Pear-7.5m*7.5m	90	ha	10000 0	Phy 23 BL 20.70	9 8.10	3 2.70
7	New Orchard - Tropical/ Sub Tropical Fruits-Guava-6m*6m	90	ha	110000	Phy 11 BL 10.89	13 12.87	9 8.91
8	New Orchard - Tropical/ Sub Tropical Fruits-Kinnow-6m*6m	90	ha	113000	Phy 5 BL 5.09	19 19.32	5 5.09
9	New Orchard - Tropical/ Sub Tropical Fruits-Litchi-4.5m*4.5m	90	ha	9000 0	Phy 5 BL 4.05	5 4.05	5 4.05
10	New Orchard - Tropical/ Sub Tropical Fruits-Mango-10m*10m	90	ha	8500 0	Phy 4 BL 3.06	6 4.59	8 6.12
11	Nursery -Small Nursery-	90	ha	160000 0	Phy 3 BL 43.20	2 28.80	3 43.20

Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpur	District Total
189	85	179	236	85	5	47	47	1053
617.46	277.70	584.79	771.01	277.70	16.34	153.55	153.55	3440.15
						2	1	5
						1.66	0.83	4.15
2	2	1	3	1		1		15
3.11	3.11	1.56	4.67	1.56		1.56		23.35
1	1	1	2	1	1	1	1	13
0.74	0.74	0.74	1.48	0.74	0.74	0.74	0.74	9.62
38	40	45	55	40	35	35	35	453
59.85	63.00	70.88	86.63	63.00	55.13	55.13	55.13	713.50
5	1	19	5	1	5		5	76
4.50	0.90	17.10	4.50	0.90	4.50		4.50	68.40
28		14	14	2	4	5	8	108
27.72		13.86	13.86	1.98	3.96	4.95	7.92	106.92
19	1	14	15	9	14	20	9	130
19.32	1.02	14.24	15.26	9.15	14.24	20.34	9.15	132.22
25	1	1	54	1	2	2	1	102
20.25	0.81	0.81	43.74	0.81	1.62	1.62	0.81	82.62
40	1	1	60	12	15	6	7	160
30.60	0.77	0.77	45.90	9.18	11.48	4.59	5.36	122.42
2	4	2	4	2	3	3	2	30
28.80	57.60	28.80	57.60	28.80	43.20	43.20	28.80	432.00

12	Protection Structure--Integrated packhouse with conveyer/sorting/grading	90	sq.m.	500000 0	Phy		1	
					BL		45.00	
13	Protection Structure-Poly/ Green Housing-Fan and Pad system- 1009 to 2080 sqm	90	sq.m.	1750	Phy	3000	3000	1000
					BL	47.25	47.25	15.75
14	Protection Structure-Poly/ Green Housing-Shade Net House- Walk in Tunnels	90	sq.m.	600	Phy	473	472	472
					BL	2.55	2.55	2.55
15	Protection Structure-Poly/ Green Housing-Tubular Strcuture-501 to 1008 sqm	90	sq.m.	1100	Phy	2000	3000	2000
					BL	19.80	29.70	19.80
Sub Total						302.00	331.15	639.04
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total		
	A.5 Working Capital - Bee Keeping							
	Sub Total							

1		1	3			1		7
45.00		45.00	135.00			45.00		315.00
1000	1000	1000	3000	1000	1000	1000	1000	17000
15.75	15.75	15.75	47.25	15.75	15.75	15.75	15.75	267.75
472	472	472	473	472	472	472	472	5194
2.55	2.55	2.55	2.55	2.55	2.55	2.55	2.55	28.05
2000	2000	2000	4000	2000	1000	1000	1500	22500
19.80	19.80	19.80	39.60	19.80	9.90	9.90	14.85	222.75
895.45	443.75	816.65	1269.05	431.92	179.41	360.54	299.94	5968.90

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	A.6 Forestry							
1	Plantation-Bamboo-Bambusa Balcooa	90	ha	190000	Phy BL	1 1.71	15 25.65	15 25.65
2	Plantation-Eucalyptus-Clonal	90	ha	49500 0	Phy BL	10 44.55	71 316.31	62 276.21
3	Plantation-Eucalyptus-Seedling	90	ha	76000	Phy BL	63 43.09		
4	Plantation-Poplar-	90	ha	212000	Phy BL	142 270.94	132 251.86	113 215.60
	Sub Total					360.29	593.82	517.46
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	A.7 Animal Husbandry - Dairy							
1	Automatic Milk Collection Unit--	90	No.	165000	Phy BL	7 10.40	5 7.43	5 7.43
2	Buffalo Farming--10 Animals	90	5+5	1100000	Phy BL	37 366.30	32 316.80	36 356.40
3	Buffalo Farming--5 Animals	90	3+2	35000 0	Phy BL	86 270.90	72 226.80	64 201.60
4	Buffalo Farming--50 animal unit	90	10+10	650000 0	Phy BL	6 351.00	4 234.00	4 234.00

Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpur	District Total
10	10	10	10	15	10	10	10	116
17.10	17.10	17.10	17.10	25.65	17.10	17.10	17.10	198.36
62	72	71	71	71	71	71	62	694
276.21	320.76	316.31	316.31	316.31	316.31	316.31	276.21	3091.80
								63
								43.09
123	113	104	142	104	1039	104	104	2220
234.68	215.60	198.43	270.94	198.43	1982.41	198.43	198.43	4235.75
527.99	553.46	531.84	604.35	540.39	2315.82	531.84	491.74	7569.00
Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpur	District Total
5	5	5	8	4	4	4	5	57
7.43	7.43	7.43	11.88	5.94	5.94	5.94	7.43	84.68
36	36	36	46	36	36	37	36	404
356.40	356.40	356.40	455.40	356.40	356.40	366.30	356.40	3999.60
71	71	64	100	79	71	72	71	821
223.65	223.65	201.60	315.00	248.85	223.65	226.80	223.65	2586.15
3	3	3	6	3	3	3	3	41
175.50	175.50	175.50	351.00	175.50	175.50	175.50	175.50	2398.50

5	Bulk Milk Cooling Unit--DG Set- 20 KVA-2000 ltr	90	No.	100000 0	Phy	30	25	25
					BL	270.00	225.00	225.00
6	Crossbred Cattle Farming--HF, Jersey (18-22 ltr/day)	90	1+1	1000000	Phy	100	100	100
					BL	90.00	90.00	90.00
7	Dairy Cattle Buffao Shed--20 cows- 60*70 (covered area 2520 sqft)	90	No.	750000	Phy	40	40	35
					BL	270.00	270.00	236.25
8	Dairy Marketing Outlet/ Parlour-- Dairy processing equipment for manufacture of milk products	90	No.	1320000	Phy	39	33	30
					BL	463.32	392.04	356.40
9	Fodder Cultivation--Feed and fodder store	90	No.	100000 0	Phy	44	35	35
					BL	396.00	315.00	315.00
10	Fodder Harvestor--Single row	90	No.	25000 0	Phy	35	35	27
					BL	78.75	78.75	60.75
11	Heifer Rearing--20 Animals	90	20	1200000	Phy	5	3	3
					BL	54.00	32.40	32.40
12	Indigenous Cattle Faming--10 animals	90	5+5	70000 0	Phy	14	12	11
					BL	88.20	75.60	69.30
13	Integrated Dairy Farming-Vermi-Compost-10 animal cattle shed (TCA 1400 sq. ft.) + VC unit (100 TPA)	90	No.	1500000	Phy	4	5	3
					BL	54.00	67.50	40.50
14	Milking parlour (Herringbone)--12 animals	90	No.	200000 0	Phy	5	3	3
					BL	90.00	54.00	54.00
15	Refrigerated Tanker Van--double jackets steel tanker (5000 ltr.)	90	No.	250000 0	Phy	7	3	3
					BL	157.50	67.50	67.50
	Sub Total					3010.37	2452.82	2346.53

30	20	25	30	20	25	20	20	270
270.00	180.00	225.00	270.00	180.00	225.00	180.00	180.00	2430.00
70	70	100	100	100	100	110	110	1060
63.00	63.00	90.00	90.00	90.00	90.00	99.00	99.00	954.00
45	35	40	60	40	40	40	40	455
303.75	236.25	270.00	405.00	270.00	270.00	270.00	270.00	3071.25
25	25	30	44	28	25	26	25	330
297.00	297.00	356.40	522.72	332.64	297.00	308.88	297.00	3920.40
31	32	35	44	35	31	33	32	387
279.00	288.00	315.00	396.00	315.00	279.00	297.00	288.00	3483.00
26	26	27	35	27	26	26	26	316
58.50	58.50	60.75	78.75	60.75	58.50	58.50	58.50	711.00
2	3	2	5	2	2	2	2	31
21.60	32.40	21.60	54.00	21.60	21.60	21.60	21.60	334.80
11	11	12	17	11	12	11	12	134
69.30	69.30	75.60	107.10	69.30	75.60	69.30	75.60	844.20
4	2	2	3	2	2	2	2	31
54.00	27.00	27.00	40.50	27.00	27.00	27.00	27.00	418.50
3	2	2	10	3	3	3	3	40
54.00	36.00	36.00	180.00	54.00	54.00	54.00	54.00	720.00
3	3	2	9	3	3	3	3	42
67.50	67.50	45.00	202.50	67.50	67.50	67.50	67.50	945.00
2300.63	2117.93	2263.28	3479.85	2274.48	2226.69	2227.32	2201.18	26901.08

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	A.8 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others_	100	Per Animal	75408	Phy	1000	900	900
					BL	754.08	678.67	678.67
2	Indigenous Cattle Farming_Others_	100	Per Animal	53261	Phy	900	900	900
					BL	479.35	479.35	479.35
	Sub Total Working Capital					1233.43	1158.02	1158.02

Dinanagar	Dorangla	Fatehgarh Churia n	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpur	District Total
900	900	900	1000	900	900	900	800	7540.8
678.67	678.67	678.67	754.08	678.67	678.67	678.67	603.26	7540.78
900	850	900	1100	800	800	750	700	5059.8
479.35	452.72	479.35	585.87	426.09	426.09	399.46	372.83	5059.81
1158.02	1131.39	1158.02	1339.95	1104.76	1104.76	1078.13	976.09	12600.59

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	A.9 Animal Husbandry - Poultry							
1	Animal/Poultry Feed Unit--Feed mixing unit (1 Ton per hr.)	90	1 TPD	200000 0	Phy	4	2	2
					BL	72.00	36.00	36.00
2	Commercial Broiler Farming--	90	1000	40000 0	Phy	66	57	66
					BL	237.60	205.20	237.60
3	Commercial Layer Farming--5000 birds	90	10000	250000 0	Phy	19	19	11
					BL	427.50	427.50	247.50
4	Indigenous Poultry Farming-- Backyard poultry unit (400 LIT)	90	500	100000	Phy	283	331	331
					BL	254.70	297.90	297.90
5	Poultry transportation vehicle-- Open Cage	90	No.	80000 0	Phy	9	5	5
					BL	64.80	36.00	36.00
6	Poultry transportation vehicle-- Refrigerated	90	No.	1500000	Phy	6	3	2
					BL	81.00	40.50	27.00
7	Retail Poultry dressing/products outlet--	90	No.	100000 0	Phy	2	2	2
					BL	18.00	18.00	18.00
	Sub Total					1155.60	1061.10	900.00

Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpur	District Total
5	4	2	4	2	2	2	2	31
90.00	72.00	36.00	72.00	36.00	36.00	36.00	36.00	558.00
66	62	61	76	61	66	66	61	708
237.60	223.20	219.60	273.60	219.60	237.60	237.60	219.60	2548.80
14	10	14	19	10	10	14	9	149
315.00	225.00	315.00	427.50	225.00	225.00	315.00	202.50	3352.50
378	283	236	302	208	189	283	142	2966
340.20	254.70	212.40	271.80	187.20	170.10	254.70	127.80	2669.40
14	5	5	9	5	4	4	4	69
100.80	36.00	36.00	64.80	36.00	28.80	28.80	28.80	496.80
8	2	2	6	1	1	2	1	34
108.00	27.00	27.00	81.00	13.50	13.50	27.00	13.50	459.00
3	2	2	2	1	1	2	1	20
27.00	18.00	18.00	18.00	9.00	9.00	18.00	9.00	180.00
1218.60	855.90	864.00	1208.70	726.30	720.00	917.10	637.20	10264.50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others_life cycle of 2 months	100	Per Bird	195	Phy	6000	6600	4800
					BL	11.70	12.87	9.36
2	Layer Farming_Others_life cycle of 72 weeks	100	Per Bird	436	Phy	3000	3250	2500
					BL	13.08	14.17	10.90
	Sub Total Working Capital					24.78	27.04	20.26

Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpu r	District Total
12000	6600	7620	9000	5720	5340	7100	5530	76310
23.40	12.87	14.86	17.55	11.15	10.41	13.85	10.78	148.80
3900	3300	2700	6000	3000	2200	3000	3000	35850
17.00	14.39	11.77	26.16	13.08	9.59	13.08	13.08	156.30
40.40	27.26	26.63	43.71	24.23	20.00	26.93	23.86	305.10

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed-40+2	90	40+2	120000 0	Phy	22	22	22
					BL	237.60	237.60	237.60
2	Pig Breeding Unit-New Shed-10+2 animals	90	20+2	575000	Phy	2	1	1
					BL	10.35	5.18	5.18
3	Pig Breeding Unit-New Shed-20+4	90	20+4	92000 0	Phy	13	9	4
					BL	107.64	74.52	33.12
4	Piglet Fattening Unit-New Shed-50 animals	90	50	632500	Phy		1	1
					BL		5.69	5.69
5	Sheep - Rearing Unit--20+1	90	20+1	25000 0	Phy	11	18	18
					BL	24.75	40.50	40.50
	Sub Total					380.34	363.49	322.09

Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpu r	District Total
30	22	19	22	19	18	19	15	230
324.00	237.60	205.20	237.60	205.20	194.40	205.20	162.00	2484.00
2	3	3	2	2	3	1	2	22
10.35	15.53	15.53	10.35	10.35	15.53	5.18	10.35	113.88
5	4	4	9	4	5	4	4	65
41.40	33.12	33.12	74.52	33.12	41.40	33.12	33.12	538.20
	1		1	1		1		6
	5.69		5.69	5.69		5.69		34.14
21	10	17	11	11	11	11	7	146
47.25	22.50	38.25	24.75	24.75	24.75	24.75	15.75	328.50
423.00	314.44	292.10	352.91	279.11	276.08	273.94	221.22	3498.72

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Rearing Unit - Semi-intensive_	100	Per Animal	2459	Phy	200	200	150
					BL	4.92	4.92	3.69
2	Pig Farming_Rearing Unit_	100	Per Animal	9884	Phy	100	100	85
					BL	9.88	9.88	8.40
	Sub Total Working Capital					14.80	14.80	12.09

Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpu r	District Total
300	200	300	200	200	200	150	200	2300
7.38	4.92	7.38	4.92	4.92	4.92	3.69	4.92	56.58
120	70	85	90	90	100	90	90	1020
11.86	6.92	8.40	8.90	8.90	9.88	8.90	8.90	100.82
19.24	11.84	15.78	13.82	13.82	14.80	12.59	13.82	157.40

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	A.13 Fisheries							
1	Aquaculture inputs production-- Establishment of re-circulatory aquaculture unit (06 tanks)	90	No.	250000 0	Phy	2	1	
					BL	45.00	22.50	
2	Aquafarm equipments-- aerators/Harvesting Nets	90	No.	6000 0	Phy	76	47	47
					BL	41.04	25.38	25.38
3	Fish marketing-Fish Market-Fish kiosk of aquarium/ornamental fish	90	No.	100000 0	Phy	4	2	2
					BL	36.00	18.00	18.00
4	Fish processing--Cold storage 10 tonne	90	No.	400000 0	Phy	1		
					BL	36.00		
5	Pond construction-Concrete Pond- Construction of new ponds/tanks for fin fish culture	90	ha	70000 0	Phy	4	9	9
					BL	25.20	56.70	56.70
6	Pond construction-Pond Renovation & Desilting-Renovation of existing pond	90	ha	35000 0	Phy	5	5	5
					BL	15.75	15.75	15.75
	Sub Total					198.99	138.33	115.83
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	A.14 Working Capital - Fisheries							
1	Fish Culture in Pond_Others_	100	Acre	60729	Phy	79	67	54
					BL	47.98	40.69	32.79
	Sub Total Working Capital					47.98	40.69	32.79

Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpur	District Total
1	1	1	2		1	1	1	11
22.50	22.50	22.50	45.00		22.50	22.50	22.50	247.50
52	52	52	57	42	38	38	42	543
28.08	28.08	28.08	30.78	22.68	20.52	20.52	22.68	293.22
2	2	1	5	2	2	2	2	26
18.00	18.00	9.00	45.00	18.00	18.00	18.00	18.00	234.00
			1					2
			36.00					72.00
5	5	4	5	5	5	5	5	61
31.50	31.50	25.20	31.50	31.50	31.50	31.50	31.50	384.30
5	5	4	5	4	3	3	3	47
15.75	15.75	12.60	15.75	12.60	9.45	9.45	9.45	148.05
115.83	115.83	97.38	204.03	84.78	101.97	101.97	104.13	1379.07
Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpur	District Total
59	57	57	82	52	54	49	54	664
35.83	34.62	34.62	49.80	31.58	32.79	29.76	32.79	403.25
35.83	34.62	34.62	49.80	31.58	32.79	29.76	32.79	403.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	A.15 Farm Credit							
1	Animal Driven Carts-Conventional Bullock Cart-Work Animals	90	No.	5000 0	Phy	40	45	40
					BL	18.00	20.25	18.00
2	Finance to FPOs/FPCs--Working Capital	90	No.	20000 0	Phy	3	3	3
					BL	5.40	5.40	5.40
3	Loans to Distressed Farmers-- Krishi gold cards	90	No.	100000 0	Phy	283	283	284
					BL	2547.00	2547.00	2556.00
4	Purchase of Land for Agri. Purposes--Loans to SF/MF for purchase of land for agri activity	90	No.	100000 0	Phy	94	106	83
					BL	846.00	954.00	747.00
	Sub Total					3416.40	3526.65	3326.40
	Total Farm Credit (sum of A.1 to A.15)							

Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpu r	District Total
30	45	40	30	45	25	40	30	410
13.50	20.25	18.00	13.50	20.25	11.25	18.00	13.50	184.50
3	3	3	3	3	3	2	3	32
5.40	5.40	5.40	5.40	5.40	5.40	3.60	5.40	57.60
283	274	274	284	264	236	236	236	2937
2547.00	2466.00	2466.00	2556.00	2376.00	2124.00	2124.00	2124.00	26433.00
83	94	83	118	94	83	83	94	1015
747.00	846.00	747.00	1062.00	846.00	747.00	747.00	846.00	9135.00
3312.90	3337.65	3236.40	3636.90	3247.65	2887.65	2892.60	2988.90	35810.10
								478928.19

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	B. Agriculture Infrastructure							
	B.1 Storage Facilities							
1	Cold Storage--5000 MT	85	No.	5000000	Phy	1	1	1
				0	BL	425.00	425.00	425.00
3	Cold Storage-For Poultry-Egg storage unit	85	No.	2500000	Phy	4	2	2
				0	BL	85.00	42.50	42.50
2	Cold Storage--Pre Cooling units 6MT	85	No.	2500000	Phy	1	1	1
				0	BL	21.25	21.25	21.25
4	Cold Storage-Refrigerated Van-Refrigerated Transport Vehicle	85	No.	3000000	Phy	6	2	2
				0	BL	153.00	51.00	51.00
5	Godown-Silo-Steel Silos	85	No.	30000000	Phy	1	1	
				0	BL	2550.00	2550.00	
6	Market Yard-Market Yard-Rural Godown	85	No.	6000000	Phy	18	4	4
				0	BL	918.00	204.00	204.00
	Sub Total					4152.25	3293.75	743.75

Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpu r	District Total
1	1	1	1	1	1	1	1	11
425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	4675.00
12	7	2	5	2	2	2	2	42
255.00	148.75	42.50	106.25	42.50	42.50	42.50	42.50	892.50
1	1	1	1	1	1		1	10
21.25	21.25	21.25	21.25	21.25	21.25		21.25	212.50
2	2	2	5	2	2	2	2	29
51.00	51.00	51.00	127.50	51.00	51.00	51.00	51.00	739.50
			1					3
			2550.00					7650.00
3	2	2	11	2	3	4	2	55
153.00	102.00	102.00	561.00	102.00	153.00	204.00	102.00	2805.00
905.25	748.00	641.75	3791.00	641.75	692.75	722.50	641.75	16974.50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Batala	Dera Baba Nanak	Dhariwal
	B.2 Land Development						
1	Bunding-Farm Bunding-Rs.67/- per cum (heavy soil)	90	ha	67000 0	Phy BL		
2	Green Manuring--Vermi composting (unit size 16 x 32 ftl) (30 TPA)	90	ha	10000 0	Phy BL	50 45.00	43 38.70
3	Reclamation of Problem Soils-- Reclamation	90	ha	5000 0	Phy BL	76 34.20	38 17.10
4	Repair of field channels/ Drainage Line Treatment--Lining of Water Resources	90	m.	9000 0	Phy BL	9 7.29	8 6.48
5	Soil Conservation Activities/ Erosion Control activities-Land Leveling-	90	ha	15000	Phy BL	47 6.35	57 7.70
6	Stone Bunding-Stone Bunding-Kacha tank lined with polythine sheet	90	cum.	110	Phy BL	850 0.84	850 0.84
	Sub Total					93.68	70.82
							63.70

Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpu r	District Total
			1					1
			6.03					6.03
36	40	36	53	40	40	38	33	445
32.40	36.00	32.40	47.70	36.00	36.00	34.20	29.70	400.50
52	66	61	71	47	42	38	43	572
23.40	29.70	27.45	31.95	21.15	18.90	17.10	19.35	257.40
9	8	9	7	9	8	8	9	93
7.29	6.48	7.29	5.67	7.29	6.48	6.48	7.29	75.33
38	42	52	57	43	38	47	38	506
5.13	5.67	7.02	7.70	5.81	5.13	6.35	5.13	68.34
567	566	567	567	566	850	567	566	7083
0.56	0.56	0.56	0.56	0.56	0.84	0.56	0.56	7.00
68.78	78.41	74.72	99.61	70.81	67.35	64.69	62.03	814.60

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	B.3 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost--Bio Fertilizers/Bio Pesticides 200 TPA	85	No.	1600000 0	Phy BL	1 136.00		1 136.00
2	Seed Processing--Seed Production- Hybrid	85	No.	1500000	Phy BL	20 25.50	15 19.13	10 12.75
3	Tissue Culture--Tissue Culture Lab	85	No.	2500000 0	Phy BL	1 212.50		
	Sub Total					374.00	19.13	148.75
	Total (B.1+B.2+B.3)							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	C. Ancillary Activities							
	C.1 Food & Agro Processing							
1	Agro Processing Unit--Working Capital for Agro Processing Unit	85	No.	2000000	Phy BL	185 3145.00	132 2244.00	106 1802.00
2	Dal/ Pulses Mill--4500 MT	85	No.	3240000	Phy BL	2 55.08	2 55.08	2 55.08
3	Fruit Processing -Pickle-pickle manufacturing unit	85	No.	1500000	Phy BL	21 267.75	9 114.75	8 102.00
	Sub Total					3467.83	2413.83	1959.08

Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpur	District Total
		1	1					4
		136.00	136.00					544.00
10	15	15	25	10	10	10	10	150
12.75	19.13	19.13	31.88	12.75	12.75	12.75	12.75	191.27
			1					2
			212.50					425.00
12.75	19.13	155.13	380.38	12.75	12.75	12.75	12.75	1160.27
								18949.37
Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpur	District Total
106	116	106	132	106	106	106	107	1308
1802.00	1972.00	1802.00	2244.00	1802.00	1802.00	1802.00	1819.00	22236.00
2	2	2	3	2	2	2	2	23
55.08	55.08	55.08	82.62	55.08	55.08	55.08	55.08	633.42
7	8	5	11	9	7	7	5	97
89.25	102.00	63.75	140.25	114.75	89.25	89.25	63.75	1236.75
1946.33	2129.08	1920.83	2466.87	1971.83	1946.33	1946.33	1937.83	24106.17

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	C.2 Ancillary Activities -							
1	Loan to PACS/ FSS/ LAMPS-Purchase of Produce-	90	No.	1000000	Phy BL	2 18.00	1 9.00	2 18.00
	Sub Total					18.00	9.00	18.00
	Total (C.1+C2)							
	Total (A+B+C)							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	II. Micro, Small and Medium Enterprises (MSME)							
1	Loans to MSME Start-ups--ACABC centers	85	No.	1320000 0	Phy BL	2 20.40	3 30.60	2 20.40
2	Loans to MSME Start-ups--Biscuit mfg unit	85	No.	3905000 0	Phy BL	9 271.58	7 211.23	4 120.70
3	Loans to MSME Start-ups--Floor Mills-Atta Chakki	85	No.	6600000 0	Phy BL	6 306.00	4 204.00	4 204.00
4	Loans to MSME Start-ups--Milk Chilling Unit	85	No.	4235000 0	Phy BL	6 196.35	5 163.63	4 130.90
5	Loans to MSME Start-ups--Oil Mills (402MT)	85	No.	31350000	Phy BL	3 72.68	2 48.45	2 48.45
6	Loans to MSME Start-ups--Poultry Processing	85	No.	13750000	Phy BL	16 170.00	11 116.88	10 106.25

Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpur	District Total
2	2	2	1	2	1	2	2	20
18.00	18.00	18.00	18.00	18.00	9.00	18.00	18.00	180.00
18.00	18.00	18.00	18.00	18.00	9.00	18.00	18.00	180.00
								24286.17
								522163.73
Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpur	District Total
2	1	2	3	2	2	1	1	21
20.40	10.20	20.40	30.60	20.40	20.40	10.20	10.20	214.20
4	5	4	16	3	4	3	4	63
120.70	150.88	120.70	482.80	90.53	120.70	90.53	120.70	1901.05
4	4	4	6	4	4	4	4	48
204.00	204.00	204.00	306.00	204.00	204.00	204.00	204.00	2448.00
4	4	5	5	4	4	5	5	51
130.90	130.90	163.63	163.63	130.90	130.90	163.63	163.63	1669.00
2	2	2	2	2	1	1	1	20
48.45	48.45	48.45	48.45	48.45	24.23	24.23	24.23	484.52
11	10	10	16	11	11	11	10	127

116.88	106.25	106.25	170.00	116.88	116.88	116.88	106.25	1349.40
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7	Manufacturing Sector - Term Loan-Medium-	75	No.	46800000 0	Phy	3		
					BL	5265.00	0	0
8	Manufacturing Sector - Term Loan-Micro-	75	No.	4400000 0	Phy	38	12	13
					BL	1140.00	360.00	390.00
9	Manufacturing Sector - Term Loan-Small-	75	No.	37070000 0	Phy	9	6	3
					BL	2274.75	1516.50	758.25
10	Manufacturing Sector - Working Capital-Medium-	75	No.	4906000 0	Phy	180	20	30
					BL	6021.00	669.00	1003.50
11	Manufacturing Sector - Working Capital-Micro-	75	No.	11000000	Phy	500	100	90
					BL	3750.00	750.00	675.00
12	Manufacturing Sector - Working Capital-Small-	75	No.	4004000 0	Phy	210	100	100
					BL	5733.00	2730.00	2730.00
13	Overdraft to PMJDY Account Holders--	75	No.	110000	Phy	1360	1333	1360
					BL	102.00	99.98	102.00
14	Service Sector - Term Loan-Medium-	75	No.	46800000 0	Phy	1		
					BL	1755.00	0	0
15	Service Sector - Term Loan-Micro-	75	No.	4400000 0	Phy	30	7	5
					BL	900.00	210.00	150.00
16	Service Sector - Term Loan-Small-	75	No.	37070000 0	Phy	29	6	6
					BL	7329.75	1516.50	1516.50
17	Service Sector - Working Capital-Medium-	75	No.	4906000 0	Phy	35	4	4
					BL	1170.75	133.80	133.80
18	Service Sector - Working Capital- Micro-	75	No.	11000000	Phy	400	100	80
					BL	3000.00	750.00	600.00

19	Service Sector - Working Capital- Small-	75	No.	4004000 0	Phy BL	120	20	10
	Sub Total					42754.26	10056.57	8962.75

			2					5
0	0	0	3510.00	0	0	0	0	8775.00
12	13	20	50	10	12	10	10	200
360.00	390.00	600.00	1500.00	300.00	360.00	300.00	300.00	6000.00
6	3	3	9	3	3	2	3	50
1516.50	758.25	758.25	2274.75	758.25	758.25	505.50	758.25	12637.50
20	20	20	143	20	20	20	20	513
669.00	669.00	669.00	4783.35	669.00	669.00	669.00	669.00	17159.85
120	100	80	450	100	80	90	80	1790
900.00	750.00	600.00	3375.00	750.00	600.00	675.00	600.00	13425.00
110	100	80	340	80	100	80	80	1380
3003.00	2730.00	2184.00	9282.00	2184.00	2730.00	2184.00	2184.00	37674.00
840	1333	1400	1467	1360	867	1200	1267	13787
63.00	99.98	105.00	110.03	102.00	65.03	90.00	95.03	1034.05
			1					2
0	0	0	1755.00	0	0	0	0	3510.00
8	8	7	25	7	8	7	6	118
240.00	240.00	210.00	750.00	210.00	240.00	210.00	180.00	3540.00
3	6	6	30	6	6	3	3	104
758.25	1516.50	1516.50	7582.50	1516.50	1516.50	758.25	758.25	26286.00
4	3	2	32	3	4	2	3	96
133.80	100.35	66.90	1070.40	100.35	133.80	66.90	100.35	3211.20
100	90	70	600	60	55	60	50	1665

750.00	675.00	525.00	4500.00	450.00	412.50	450.00	375.00	12487.50
20	10	11	140	20	10	10	10	381
546.00	273.00	300.30	3822.00	546.00	273.00	273.00	273.00	10401.30
9580.88	8852.76	8198.38	45516.51	8197.26	8375.19	6791.12	6921.89	164207.57

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	III. Export Credit							
1	Export Credit -Post Shipment Export Credit-	75	No.	1500000 0	Phy	26	3	2
					BL	2925.00	337.50	225.00
2	Export Credit -Pre Shipment Export Credit-	75	No.	3000000 0	Phy	25	4	2
					BL	5625.00	900.00	450.00
	Total Export Credit					8550.00	1237.50	675.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	IV. Education							
1	Education Loans--Aboard	75	No.	200000 0	Phy	85	65	60
					BL	1275.00	975.00	900.00
2	Education Loans--In India	75	No.	1100000	Phy	20	12	13
					BL	165.00	99.00	107.25
	Total Education					1440.00	1074.00	1007.25

Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpu r	District Total
1	1	1	21	2	1	1	2	61
112.50	112.50	112.50	2362.50	225.00	112.50	112.50	225.00	6862.50
2	2	2	21	3	2	2	2	67
450.00	450.00	450.00	4725.00	675.00	450.00	450.00	450.00	15075.00
562.50	562.50	562.50	7087.50	900.00	562.50	562.50	675.00	21937.50
Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpu r	District Total
65	62	60	147	60	60	60	60	784
975.00	930.00	900.00	2205.00	900.00	900.00	900.00	900.00	11760.00
14	12	10	20	12	12	10	10	145
115.50	99.00	82.50	165.00	99.00	99.00	82.50	82.50	1196.25
1090.50	1029.00	982.50	2370.00	999.00	999.00	982.50	982.50	12956.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)-Other Centre-	75	No.	250000 0	Phy	160	85	96
					BL	3000.00	1593.75	1800.00
2	Repair of Dwelling Units-Other Centre-	75	No.	60000 0	Phy	71	64	64
					BL	319.50	288.00	288.00
	Total Housing					3319.50	1881.75	2088.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	VI. Social Infrastructure							
1	Education-Schools-	75	No.	350000 0	Phy	5	5	4
					BL	131.25	131.25	105.00
2	Education-Tech Institutes-	75	No.	3000000 0	Phy	1	1	1
					BL	225.00	225.00	225.00
3	Healthcare-Hospital-	70	No.	11000000	Phy	10	7	3
					BL	770.00	539.00	231.00
4	Sanitation-Renovation-sanitation and drinking water	85	No.	100000 0	Phy	14	11	11
					BL	119.00	93.50	93.50
	Total Social Infrastructure					1245.25	988.75	654.50

Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpur	District Total
85	85	85	235	85	9	75	75	1157
1593.75	1593.75	1593.75	4406.25	1593.75	1706.25	1406.25	1406.25	21693.75
61	57	60	78	57	5	57	57	679
274.50	256.50	270.00	351.00	256.50	238.50	256.50	256.50	3055.50
1868.25	1850.25	1863.75	4757.25	1850.25	1944.75	1662.75	1662.75	24749.25
Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpur	District Total
3	3	3	5	3	3	3	3	40
78.75	78.75	78.75	131.25	78.75	78.75	78.75	78.75	1050.00
1	1	1	2	1	1	1	1	12
225.00	225.00	225.00	450.00	225.00	225.00	225.00	225.00	2700.00
3	3	3	13	7	3	4	7	63
231.00	231.00	231.00	1001.00	539.00	231.00	308.00	539.00	4851.00
10	8	9	15	11	6	9	8	112
85.00	68.00	76.50	127.50	93.50	51.00	76.50	68.00	952.00
619.75	602.75	611.25	1709.75	936.25	585.75	688.25	910.75	9553.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	VII. Renewable Energy							
1	Solar Energy-Roof Top Solar PV System with Battery-	85	No.	30000 0	Phy	82	59	53
					BL	209.10	150.45	135.15
2	Solar Energy-Roof Top Solar PV System with Battery-home light system	85	No.	8000 0	Phy	35	18	21
					BL	23.80	12.24	14.28
3	Solar Energy-Solar Pump Sets-7.5 HP AC submersible	85	No.	461000	Phy	82	59	53
					BL			
	Total Renewable Energy					232.90	162.69	149.43

Dinanagar	Dorangla	Fatehgarh Churia n	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpur	District Total
48	47	47	94	47	47	47	47	618
122.40	119.85	119.85	239.70	119.85	119.85	119.85	119.85	1575.90
21	14	14	32	14	14	23	21	227
14.28	9.52	9.52	21.76	9.52	9.52	15.64	14.28	154.36
4	30	47	94	47	47	47	47	34
15.67	117.56							133.23
152.35	246.93	129.37	261.46	129.37	129.37	135.49	134.13	1863.49

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Batala	Dera Baba Nanak	Dhariwal
	VIII. Others							
1	Individuals/ Individual members of JLGs--	100	No.	20000 0	Phy	250	250	220
					BL	500.00	500.00	440.00
2	Loans to Distressed Persons-To Repay Non Instutional borrowings-	100	No.	10000 0	Phy	200	160	170
					BL	200.00	160.00	170.00
3	SHGs/ JLGs-Others-Matured SHGs	100	No.	10000 0	Phy	40	60	50
					BL	40.00	60.00	50.00
4	SHGs/ JLGs-Others-New SHG	100	No.	20000 0	Phy	20	15	14
					BL	40.00	30.00	28.00
5	State Sponsored Organisation for SCs-Purchase & Supply of Inputs-	100	No.	50000 0	Phy	9	5	8
					BL	45.00	25.00	40.00
	Total Others					825.00	775.00	728.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)							

Dinanagar	Dorangla	Fatehgarh Churian	Gurdaspur	Kahnuwan	Kalanaur	Qadian	Sri Hargobindpu r	District Total
200	200	200	200	190	190	190	180	2270
400.00	400.00	400.00	400.00	380.00	380.00	380.00	360.00	4540.00
150	200	150	300	200	175	150	160	2015
150.00	200.00	150.00	300.00	200.00	175.00	150.00	160.00	2015.00
45	40	40	60	40	40	40	40	495
45.00	40.00	40.00	60.00	40.00	40.00	40.00	40.00	495.00
14	15	15	20	13	13	13	13	165
28.00	30.00	30.00	40.00	26.00	26.00	26.00	26.00	330.00
8	5	9	11	8	8	8	8	87
40.00	25.00	45.00	55.00	40.00	40.00	40.00	40.00	435.00
663.00	695.00	665.00	855.00	686.00	661.00	636.00	626.00	7815.00
								765245.79

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	219518.67	162760.00	242340.71	234368.00	214907.53	207003.00	207023.35
RCBs	24023.95	21257.00	25615.80	21168.00	9661.14	21296.00	21295.90
SCARDB	307.00	105.00	345.50	0.00	411.75	0.00	0.00
RRBs	64443.26	63043.00	69785.20	46380.00	44670.58	56070.00	56069.95
Others							
Sub total (A)	308292.88	247165.00	338087.21	301916.00	269651.00	284369.00	284389.20

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	24274.41	19854.00	45193.41	26928.00	88172.30	54332.00	52668.64
RCBs	2739.16	0.00	3700.62	0.00	9877.33	0.00	0.00
SCARDB	30.00	0.00	276.97	13.00	205.72	0.00	0.00

RRBs	7883.86	1083.00	10219.64	27661.00	21269.82	25647.00	25571.39
Others							
Sub total (A)	34927.43	20937.00	59390.64	54602.00	119525.17	79979.00	78240.03

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	243793.08	182614.00	287534.12	261296.00	303079.83	261335.00	259691.99
RCBs	26763.11	21257.00	29316.42	21168.00	19538.47	21296.00	21295.90
SCARDB	337.00	105.00	622.47	13.00	617.47	0.00	0.00
RRBs	72327.12	64126.00	80004.84	74041.00	65940.40	81717.00	81641.34
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	343220.31	268102.00	397477.85	356518.00	389176.17	364348.00	362629.23

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	81694.26	69797.04	101623.80	107404.29	119978.76	128287.77	219828.78
RCBs	2534.08	1.24	2534.08	5.08	2704.08	0.00	0.00
SCARDB	0.00	0.00	2534.08	0.00	2688.08	0.00	0.00
RRBs	4281.66	6843.76	6991.16	8129.51	9154.23	10187.61	17055.61
Others							
Sub total (A)	88510.00	76642.04	113683.12	115538.88	134525.15	138475.38	236884.39

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	27588.82	22211.32	35474.28	25045.41	56079.23	23860.43	21850.83
RCBs	10.50	13126.13	415.14	16635.79	0.00	14673.39	4.21
SCARDB	0.00	0.00	254.80	0.00	0.00	0.00	0.00
RRBs	3671.68	442.37	3732.88	727.33	1155.93	952.81	580.29
Others							
Sub total (A)	31271.00	35779.82	39877.10	42408.53	57235.16	39486.63	22435.33

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	353076.16	274622.36	424632.20	393745.70	479137.82	413483.20	501371.60
RCBs	29307.69	34384.37	32265.64	37808.87	22242.55	35969.39	21300.11
SCARDB	337.00	105.00	3411.35	13.00	3305.55	0.00	0.00
RRBs	80280.46	71412.13	90728.88	82897.84	76250.56	92857.42	99277.24
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	463001.31	380523.86	551038.07	514465.41	580936.48	542310.01	621948.95

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	162760	21257.00	105	63043.00		247165.00	234368.00	21168.00	0.00	46380.00		301916.00

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	207003.00	21296.00	0.00	56070.00		284369.00	207023.35	21295.90	0.00	56069.95		284389.20

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
WS	0.00	0.00	0.00	0.00		0.00	1320.00	0.00	0.00	104.00	0.00	1424.00
L D	991.00	0.00	0.00	0.00		991.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	1420.00	0.00	0.00	22.00		1442.00	2410.00	0.00	0.00	151.00	0.00	2561.00
P & H	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	985.00	0.00	0.00	138.00		1123.00	9115.00	0.00	8.00	712.00	0.00	9835.00
AH -P	14.00	0.00	0.00	0.00		14.00	914.00	0.00	0.00	101.00	0.00	1015.00
AH - S G P	10.00	0.00	0.00	0.00		10.00	358.00	0.00	0.00	29.00	0.00	387.00

F D	18.00	0.00	0.00	0.00		18.00	187.00	0.00	0.00	105.00	0.00	292.00
F & W	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00		0.00	1234.00	0.00	0.00	74.00	0.00	1308.00
A & F	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	16416.00	0.00	0.00	923.00		17339.00	11390.00	0.00	5.00	26385.00	0.00	37780.00
Sub total	19854.00	0.00	0.00	1083.00		20937.00	26928.00	0.00	13.00	27661.00	0.00	54602.00
Grand Total (I +II)	182614.00	21257.00	105.00	64126.00	0.00	268102.00	261296.00	21168.00	13.00	74041.00	0.00	356518.00

											(₹ lakh)	
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
W S	725.00	0.00	0.00	59.00	0.00	784.00	702.80	0.00	0.00	58.83	0.00	761.63
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	1407.00	0.00	0.00	147.00	0.00	1554.00	1363.93	0.00	0.00	146.57	0.00	1510.50
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	29311.00	0.00	0.00	841.00	0.00	30152.00	28413.65	0.00	0.00	838.52	0.00	29252.17
AH -P	2874.00	0.00	0.00	174.00	0.00	3048.00	2786.01	0.00	0.00	173.49	0.00	2959.50
AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F D	1158.00	0.00	0.00	75.00	0.00	1233.00	1122.55	0.00	0.00	74.78	0.00	1197.33
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	522.00	0.00	0.00	0.00	0.00	522.00	506.02	0.00	0.00	0.00	0.00	506.02
A & F	13823.00	0.00	0.00	24030.00	0.00	37853.00	13399.81	0.00	0.00	23959.16	0.00	37358.97
OTH	4512.00	0.00	0.00	321.00	0.00	4833.00	4373.87	0.00	0.00	320.05	0.00	4693.92
Sub total	54332.00	0.00	0.00	25647.00		79979.00	52668.64	0.00	0.00	25571.39	0.00	78240.03
Grand Total (I +II)	261335.00	21296.00	0.00	81717.00	0.00	364348.00	259691.99	21295.90	0.00	81641.34	0.00	362629.23

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	Agro Processing Unit			No.	2000000
2	Animal Driven Carts	Conventional Bullock Cart		No.	50000
3	Animal/Poultry Feed Unit			1 TPD	2000000
4	Aquaculture inputs production		Establishment of re	No.	2500000
5	Aquafarm equipments			No.	60000
6	Artificial Recharge Structure			No.	45000
7	Automatic Milk Collection Unit			No.	165000
8	Bee Keeping	Boxes	Apis Mellifera	No.	363000
9	Buffalo Farming			10+10	6500000
10	Buffalo Farming			3+2	350000
11	Buffalo Farming			5+5	1100000
12	Bulk Milk Cooling Unit		DG Set	No.	1000000
13	Bunding	Farm Bunding	Rs.67/-	ha	670000
14	Cold Storage			No.	2500000
15	Cold Storage			No.	50000000
16	Cold Storage	For Poultry		No.	2500000
17	Cold Storage	Refrigerated Van		No.	3000000
18	Combine harvestor	Selfpropelled belt type		No.	2750000
19	Commercial Broiler Farming			1000	400000
20	Commercial Layer Farming			10000	2500000

21	Compost/ Vermi Compost			No.	16000000
22	Conveyance/ Distribution structures	Sub	surface type	ha	126500
23	Conveyance/ Distribution structures	Sub	surface type	ha	189000
24	Crop Planter	Raised Bed/Ridge/Muti	crop Planter	No.	160000
25	Crossbred Cattle Farming		HF, Jersey (18	1+1	100000
26	Dairy Cattle Buffao Shed		20 cows	No.	750000
27	Dairy Marketing Outlet/ Parlour			No.	1320000
28	Dal/ Pulses Mill			No.	3240000
29	Drip Irrigation			ha	132500
30	Drones			No.	700000
31	Dryland Horticulture crops	Indian Goose Berry (Amla)		ha	92000
32	Education	Schools		No.	3500000
33	Education	Tech Institutes		No.	30000000
34	Education Loans			No.	1100000
35	Education Loans			No.	2000000
36	Electric Pump Sets			No.	77000
37	Export Credit	Post Shipment Export Credit		No.	15000000
38	Export Credit	Pre Shipment Export Credit		No.	30000000
39	Finance to FPOs/FPCs			No.	200000
40	Fish marketing	Fish Market		No.	1000000
41	Fish processing			No.	4000000
42	Floriculture	Bulbous		ha	173000
43	Fodder Cultivation			No.	1000000

44	Fodder Harvestor			No.	250000
45	Fruit Processing	Pickle		No.	1500000
46	Goat	Rearing Unit	New Shed	40+2	1200000
47	Godown	Silo		No.	300000000
48	Green Manuring			ha	100000
49	Healthcare	Hospital		No.	11000000
50	Heifer Rearing			20	1200000
51	Indigenous Cattle Faming			5+5	700000
52	Indigenous Poultry Farming			500	100000
53	Individuals/ Individual members of JLGs			No.	200000
54	Integrated Dairy Farming	Vermi	Compost	No.	1500000
55	Leveller	Laser Guided		No.	375000
56	Loan to PACS/ FSS/ LAMPS	Purchase of Produce		No.	1000000
57	Loans to Distressed Farmers			No.	1000000
58	Loans to Distressed Persons	To Repay Non Institutional borrowings		No.	100000
59	Loans to MSME Start	ups		No.	1200000
60	Loans to MSME Start	ups		No.	1250000
61	Loans to MSME Start	ups		No.	2850000
62	Loans to MSME Start	ups		No.	3550000
63	Loans to MSME Start	ups		No.	3850000
64	Loans to MSME Start	ups		No.	6000000
65	Manaufacturing Sector	Term Loan	Medium	No.	234000000
66	Manaufacturing Sector	Term Loan	Micro	No.	4000000
67	Manaufacturing Sector	Term Loan	Small	No.	33700000

68	Manufacturing Sector	Working Capital	Medium	No.	4460000
69	Manufacturing Sector	Working Capital	Micro	No.	1000000
70	Manufacturing Sector	Working Capital	Small	No.	3640000
71	Market Yard	Market Yard		No.	6000000
72	Medicinal & Aromatic Crops	Lemon Grass		ha	82000
73	Milking parlour (Herringbone)			No.	2000000
74	Mushroom Cultivation	Button Mushroom		1000 Kg. per Cycle	210000
75	New Orchard	Temperate Fruits	Pear	ha	100000
76	New Orchard	Tropical/ Sub Tropical Fruits	Guava	ha	110000
77	New Orchard	Tropical/ Sub Tropical Fruits	Kinnow	ha	113000
78	New Orchard	Tropical/ Sub Tropical Fruits	Litchi	ha	90000
79	New Orchard	Tropical/ Sub Tropical Fruits	Mango	ha	85000
80	Nursery	Small Nursery		ha	1600000
81	Other machinery	Other Machinery & Equipments		No.	500000
82	Other machinery	Other Machinery & Equipments		No.	115000
83	Other machinery	Other Machinery & Equipments		No.	300000
84	Other machinery	Other Machinery & Equipments		No.	350000
85	Other machinery	Other Machinery & Equipments		No.	420000
86	Others			No.	80000
87	Overdraft to PMJDY Account Holders			No.	10000

88	Paddy Transplanter	Tractor Drawn		No.	1800000
89	Pig Breeding Unit	New Shed		20+2	575000
90	Pig Breeding Unit	New Shed		20+4	920000
91	Piglet Fattening Unit	New Shed		50	632500
92	Plantation	Bamboo		ha	190000
93	Plantation	Eucalyptus		ha	495000
94	Plantation	Eucalyptus		ha	76000
95	Plantation	Poplar		ha	212000
96	Pond construction	Concrete Pond		ha	700000
97	Pond construction	Pond Renovation & Desilting		ha	350000
98	Poultry transportation vehicle			No.	1500000
99	Poultry transportation vehicle			No.	800000
100	Power Tiller		12.5	No.	275000
101	Protection Structure			sq.m.	5000000
102	Protection Structure	Poly/ Green Housing	Fan and Pad system	sq.m.	1750
103	Protection Structure	Poly/ Green Housing	Shade Net House	sq.m.	600
104	Protection Structure	Poly/ Green Housing	Tubular Strcuture	sq.m.	1100
105	Purchase of Land for Agri. Purposes			No.	1000000
106	Purchase/ Construction of a Dwelling Unit (Individual)	Other Centre		No.	2500000
107	Reapers, Binders and Balers	Tractor attached		No.	420000
108	Reapers, Binders and Balers	Tractor attached	Square 18	No.	1800000
109	Reclamation of Problem Soils			ha	50000
110	Refrigerated Tanker Van			No.	2500000
111	Repair of Dwelling Units	Other Centre		No.	600000

112	Repair of field channels/ Drainage Line Treatment			m.	90000
113	Retail Poultry dressing/products outlet			No.	1000000
114	Sanitation	Renovation		No.	1000000
115	Seed Drill			No.	325000
116	Seed Drill	Happy Seeder		No.	215000
117	Seed Drill	Zero Till Drill		No.	80000
118	Seed Processing		Seed Production	No.	150000
119	Service Sector	Term Loan	Medium	No.	234000000
120	Service Sector	Term Loan	Micro	No.	4000000
121	Service Sector	Term Loan	Small	No.	33700000
122	Service Sector	Working Capital	Medium	No.	4460000
123	Service Sector	Working Capital	Micro	No.	1000000
124	Service Sector	Working Capital	Small	No.	3640000
125	Sheep	Rearing Unit		20+1	250000
126	SHGs/ JLGs	Others		No.	100000
127	SHGs/ JLGs	Others		No.	200000
128	Soil Conservation Activities/ Erosion Control activities	Land Leveling		ha	15000
129	Solar Energy	Roof Top Solar PV System with Battery		No.	300000
130	Solar Energy	Roof Top Solar PV System with Battery		No.	80000
131	Solar Energy	Solar Pump Sets		No.	461000
132	Sprayer			No.	1700000
133	Sprayer	Battery Operated Sprayer		No.	10000

134	Sprinkler Irrigation	Micro		ha	104500
135	Sprinkler Irrigation	Mini		ha	104000
136	State Sponsored Organisation for SCs	Purchase & Supply of Inputs		No.	500000
137	Stone Bunding	Stone Bunding		cum.	110
138	Thresher	Multicrop Power Threshers		No.	350000
139	Tissue Culture			No.	25000000
140	Tractor	Without Implements & Trailer		No.	1550000
141	Tube Well	Deep		No.	361000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Broiler Farming	Others_life cycle of 2 months		195
2	Buffalo Farming	Others_		75408
3	Fish Culture in Pond	Others_		60729
4	Goat Farming	Rearing Unit _ Semi_intensive_		2459
5	Green Grass			19808
6	Indian Mustard/Bharatiya Sarso	Irrigated		20909
7	Indigenous Cattle Farming	Others_		53261
8	Layer Farming	Others_life cycle of 72 weeks		436
9	Maize/ Makka	Irrigated		24210
10	Other Vegetables			46219
11	Pig Farming	Rearing Unit_		9884
12	Pulses			15406
13	Rice/ Chaval/ Dhan	Irrigated		26411
14	Sugarcane/ Ganna	Irrigated		44018
15	Wheat/ Gehu	Irrigated		25310

Abbreviations

Abbreviation	Expansion
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
APMC	Agricultural Produce Market Committee
APEDA	Agriculture and Processed Food Products Export Development Authority
ACP	Annual Credit Plan
APY	Atal Pension Yojana
BC	Banking Correspondent
CWC	Central Warehousing Corporation
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCCB	District Central Cooperative Bank DCC
	District Consultative Committee DCP
	District Credit Plan
DIC	District Industries Centre
ENAM	Electronic National Agriculture Market ECGC
	Export Credit Guarantee Corporation FPO
	Farmer Producer Organisation
FI	Financial Inclusion
FIF	Financial Inclusion Fund
GLC	Ground Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product HYV
	High Yielding Variety
ICAR	Indian Council for Agriculture Research IOT
	Internet of Things
JLG	Joint Liability Group
KVIC	Khadi and Village Industries KCC
	Kisan Credit Card
KVK	Krishi Vigyan Kendra
LAMPS	Large Area Multipurpose Society LDM
	Lead District Manager
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Scheme
MF	Marginal Farmer
MEDP	Micro Enterprises Development Programme
MUDRA	Micro Units Development & Refinance Agency Ltd.
MoFPI	Ministry of Food Processing Industries MNRE

	Ministry of New and Renewable Energy
MIDH	Mission for Integrated Development of Horticulture NABARD
	National Bank for Agriculture and Rural Development NFSM
	National Food Security Mission
NHM	National Horticulture Mission NRLM
	National Rural Livelihood Mission NBFC
	Non-Banking Financial Company
NGO	Non-Governmental Organization
PLP	Potential Linked Credit Plan PMFBY
	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PACS	Primary Agricultural Cooperative Society PHC
	Primary Health Centre
PMEGP	Prime Minister's Employment Generation Programme RRB
	Regional Rural Bank
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund RSETI
	Rural Self Employment Training Institute SAO
	Seasonal Agricultural Operations Expansion
	Self Help Group
SAP	Service Area Plan
SLBC	State Level Bankers' Committee SBM
	Swachha Bharat Mission
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority PAU
	Punjab Agriculture University
MSME	Micro Small and Medium Enterprises
UGPL	Under Ground Pipe line
PNB	Punjab National Bank

**Name and address of DDM**

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