



संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2026-2027



Champawat District
Uttarakhand Regional Office, Dehradun

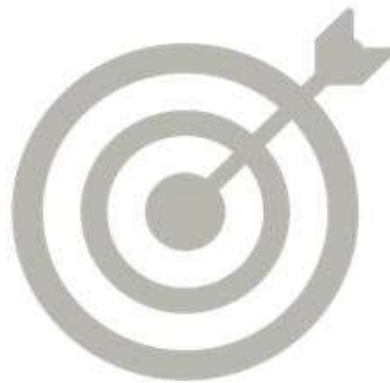


VISION

Development Bank of the Nation for
Fostering Rural Prosperity.



MISSION



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

Potential Linked Credit Plan

Year: 2026-27

District: Champawat

State: Uttarakhand



**National Bank for Agriculture and Rural
Development**

**Uttarakhand Regional Office,
Dehradun**

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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. The terminologies /classifications in the PLP Document are as per RBI-PSL Guidelines."

Foreword

The Potential Linked Credit Plan (PLP) for 2026-27 has been meticulously crafted by NABARD in line with its mandate to harmonize institutional credit planning with the developmental priorities of the district. As a strategic planning document, the PLP plays pivotal role in steering ground level credit flow at the district level, ensuring alignment with national policy objectives while remaining responsive to local needs and aspirations.

Priority Sector Lending (PSL) serves as a cornerstone for fostering inclusive, balanced, and sustainable economic growth especially in rural areas. While lending to non-priority sectors may yield gains in industrial and corporate domains, it can inadvertently widen socioeconomic disparities and strain rural livelihoods. PSL, on the other hand, ensures that credit reaches the underserved segments of society, promoting equity and long term stability. NABARD plays a pivotal role in this ecosystem strategically planning, coordinating, refinancing, monitoring, and guiding banks to ensure that PSL remains focused on its core mission of empowering rural communities and driving inclusive development.

"In recent years, NABARD has launched several transformative initiatives to strengthen the rural credit ecosystem. These include promoting green finance, supporting climate resilient agriculture, e-KCC portal, PACS computerisation, introducing innovative refinance models to enhance credit flow to priority sectors. With climate change emerging as a significant challenge, NABARD has intensified efforts to integrate climate adaptation and mitigation strategies into rural development planning. Through targeted interventions viz. directing credit, capacity building, and digital innovations, NABARD remains committed to building a resilient and vibrant rural economy.

This PLP reflects these evolving priorities and serves as a strategic roadmap for coordinated action among stakeholders. It aims to guide banks, government departments, and developmental agencies in channelising institutional credit to sectors critical for inclusive growth. The plan assesses the exploitable credit potential in priority areas such as agriculture and allied activities, MSMEs, housing, education, renewable energy, and more. It identifies opportunities and challenges while promoting financial inclusion, strengthening Farmer Producer Organisations (FPOs), improving rural infrastructure, and generating livelihoods.

The PLP also provides the foundation for preparing the Annual Credit Plan (ACP) under the Lead Bank Scheme, helping banks allocate resources effectively in line with the districts potential and development needs. The preparation of this PLP has presented several challenges that reflect the evolving dynamics of the agricultural sector in Uttarakhand. A declining trend in the Gross Cropped Area, coupled with shrinking operational agriculture landholdings and increasing fragmentation of agricultural land, continues to limit farmers' capacity to access and effectively utilize institutional credit particularly for crop loan financing. Simultaneously, the ambitious agriculture credit target set by the Central Government for 2025-26 reaffirms and underscores the national commitment to strengthening rural credit delivery. Bridging the gap between these aspirational targets and the on ground realities has been a focus of this PLP.



This document is the result of extensive consultations with stakeholders, including State Government departments, Convenor SLBC, Lead District Managers, banks, development agencies, and grassroots institutions. I sincerely appreciate the dedicated efforts of NABARDs District Development Manager and the team involved in preparing this PLP. I also acknowledge the valuable support received from the District Administration including concerned line departments, LDMS, LDOs, bankers, Krishi Vigyan Kendra, NGOs, and other stakeholders.

I am confident that this PLP will serve as a practical and strategic tool for policymakers, bankers, and development practitioners in designing effective credit strategies and promoting equitable growth. I urge all stakeholders to actively collaborate in translating the projections and recommendations of this document into tangible outcomes for the benefit of farmers, entrepreneurs, and the rural community of Uttarakhand state.

Pankaj Yadav
Chief General Manager
10 October 2025



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Abbreviations

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



Abbreviation	Expansion
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large Area Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MNREGS	Mahatma Gandhi National Rural Employment Guarantee Scheme
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NRLM	National Rural Livelihood Mission
NWDPR	National Watershed Development Project for Rainfed Areas
PACS	Primary Agricultural Cooperative Society
PAIS	Personal Accident Insurance Scheme
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme



Abbreviation	Expansion
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAO	Seasonal Agricultural Operations
SAP	Service Area Plan
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers' Committee
SMPB	State Medicinal Plant Board
STCCS	Short Term Co-operative Credit Structure
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group
NSA	Net Sown Area
GCA	Gross Cropped Area
SHC	Soil Health Card
PMKSM	Pradhan Mantri Kisan Samman Nidhi
CGWB	Central Ground Water Board
BPL	Below Poverty Line
ITI	Industrial Training Institute
PMAY-G	Pradhan Mantri Awas Yojana- Gramin
MAY	Mukhayamantri Awas Yojana
AIF	Agriculture Infrastructure Fund
PMFME	Pradhan Mantri Formalization of Micro food processing Enterprises
SHM	State Horticulture Mission
JJM	Jal Jeevan Mission



Abbreviation	Expansion
UREDA	Uttarakhand Renewable Energy Development Agency
MSSY	Mukhayamantri Saur Swarojgar Yojana
ONDC	Open Network for Digital Commerce
CHC	Custom Hiring Centres
ODOP	One District One Product
IFS	Integrated Farming Systems
MoC	Ministry of Cooperation
NCD	National Cooperative Database
SAPCC	State Action Plan for Climate Change
GI	Geographical Indication
IPR	Intellectual Property Rights
MSME	Micro Small and Medium Enterprises
CLF	Cluster level Federation
VO	Village Organisation
PMMSY	Pradhan Mantri Matysa Sampada Yojana
MPACS	Multipurpose Primary Agricultural Credit Societies
IFFCO	Indian Farmers Fertilizer Cooperative Limited

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

Location	The geographical area of the district is 1,766 sq. km and population is 2.6 lakh. The district is surrounded by Almora and Pithoragarh in the north, Nainital in the west and Udham Singh Nagar in the south, while it shares international border with Nepal in the east.
Type of soil	Sandy loam
Primary occupation	The majority of the district's population depends on agriculture and allied activities. Dairy is major allied activity in the district.
Land holding structure	The total area of 30,785 holdings is 18,978 hectares, with an average holding size of 0.62 hectares. Cultivable land constitutes 56% of the total area, with 93% of holdings being less than two hectares in size.



3. Sectoral trends in credit flow

1. Achievement of ACP in the previous year

During the FY 2024–25, ₹38,912.09 lakhs was disbursed under the ACP, achieving 64% of the targeted ₹60,903.13 lakhs. Of the total credit disbursed, agriculture accounted for 43.48% and MSME for 51%. The average achievement over the past three years stood at 77% of the respective targets.

2. Investment credit in agriculture

Under Investment credit in agriculture, the sector had ACP achievement of ₹3839.53 lakh against the target of ₹8258.80 lakh. However, the share of Agri. Term loan was 23% of the total agriculture loan for FY 2024-25.

3. Credit flow to MSMEs

MSME sector is growing in the district. Total ACP achievement under MSME sector during the last three years was ₹12,419 lakhs (104%), ₹18,285 lakh (94%) and ₹19,884 lakh (99%) respectively. However, the share of MSME loan was 51% of the total priority sector loan for FY 2024-25.

4. Other significant credit flow, if any

The Other Priority Sector (OPS) has been underperforming, with a continuous decline in achievement over the years.



4. Sector/Sub-sector wise PLP projections

1. Projection for the year

The total priority sector estimated in the Potential Linked Plan (PLP) for 2026-27 is ₹68,793.97 lakhs, which is 10% higher than the PLP estimate for 2025-26.

2. Projection for agriculture and its components

For FY 27, Crop Loan is estimated as ₹18,019.89 lakhs, Working Capital under AH&F sub-sector is ₹3092.12 lakh (14.64%), Agri. Allied Loan is ₹6803.11 lakh, Agriculture Infrastructure is ₹181.54 lakh and Ancillary Activities ₹487.47 lakh. Investment credit is 26.67% of the total agricultural credit.

3. Projection for MSMEs

The MSME Sector has been estimated at ₹31087.50 lakh which is 11% higher than the PLP estimate for 2025-26 and 45% of the total estimation under priority sector.

4. Projection for other purposes

The estimated projection for Education, Housing, Renewable Energy, Social infrastructure and Other sectors are ₹1012.50 lakh, ₹3510.00 lakh, ₹336.16, ₹758.00 lakh and ₹3411.00 lakh respectively.



5. Developmental Initiatives

- 1 To provide financial assistance under RIDF to the State Government for infrastructure creation under rural connectivity, social sector and agriculture & related sector.
- 2 Digitization of PACS to bring on common accounting system, increase efficiency, bring transparency in operations and enable PACS to diversify their business.
- 3 Skill enhancement of SHG members through training and capacity building, credit linkage with banks, marketing support, and initiation of micro-enterprises through handholding support.
- 4 Refinance support to banks at concessional rates to meet farmers' credit needs, along with financial assistance for promoting financial inclusion and technology adoption.

6. Thrust Areas

- 1 PACS computerisation implementation will be key area to ensure operational efficiency and service delivery by PACS at village level for better financial management and governance of PACS in the district.
- 2 Promoting climate-resilient agriculture in Champawat district through innovative initiatives such as community based farming, IFS and crop diversification will be key to enhancing the region's resilience to climate change and should be prioritized in future development efforts.
- 3 Accelerating pace of capital formation in agriculture & allied sectors. Banks need to focus on providing agriculture term loans to farmers which will lead to capital formation in the sector.
- 4 All concerned institutions must undertake concerted efforts to ensure comprehensive coverage of the Kisan Credit Card (KCC) and crop insurance schemes for all farmers in the district.

7. Major Constraints and Suggested Action Points

- 1 To boost credit off-take in the district, the State Government may consider strengthening key infrastructure such as establishing soil testing labs in each block, enhancing the extension network, and promoting technology dissemination.
- 2 The district faces gap in infrastructure, including inadequate scientific storage for fruits and vegetables, lack of facilities for sorting, grading, and packing, limited cold storage and a shortage of nurseries for quality planting material and value addition services.
- 3 Integrated farming system concept should be implemented in the district by integrating crop management, horticulture, livestock and fisheries.



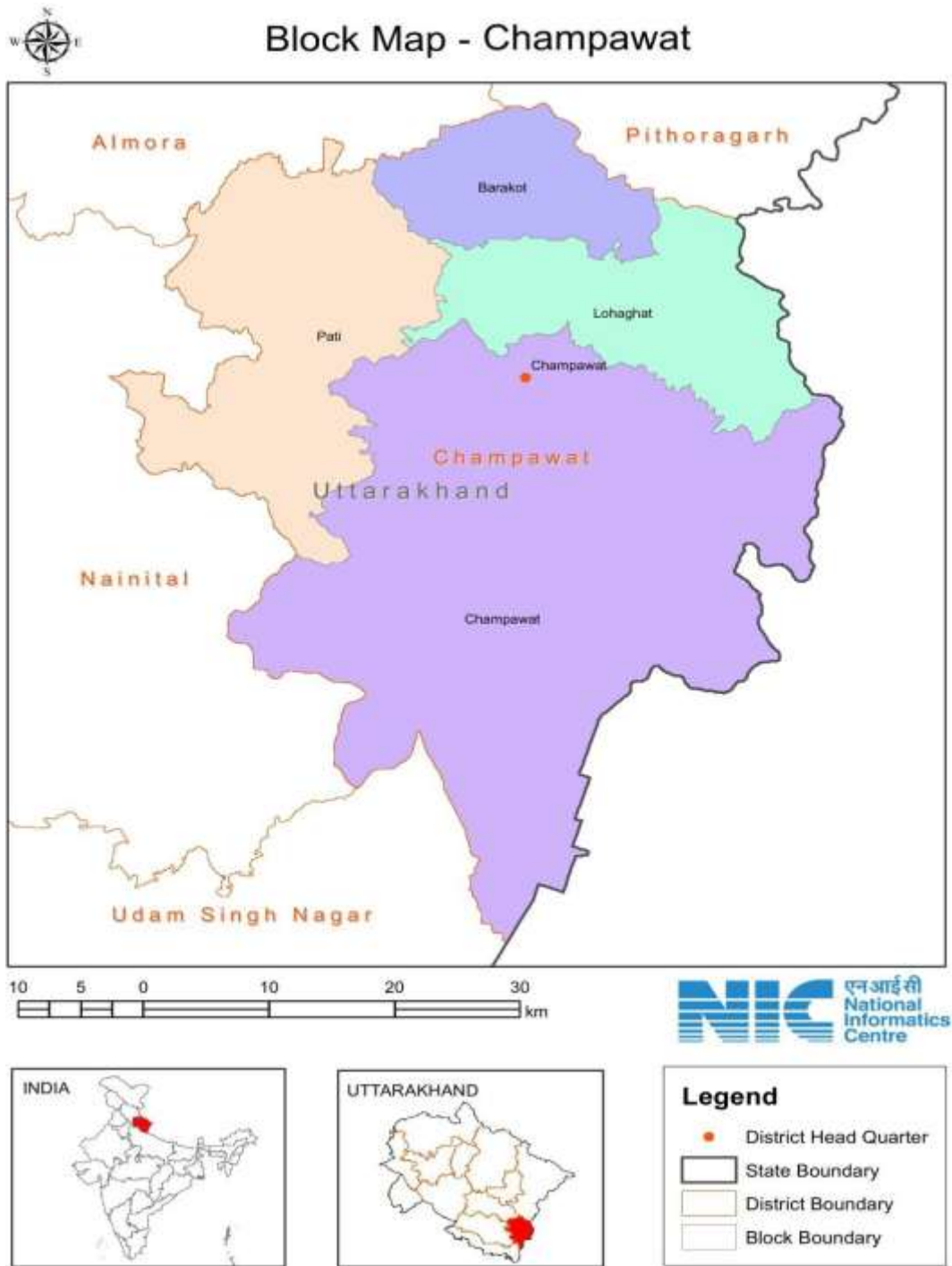
8. Way Forward

- 1 To achieve the estimated total credit potential in the district and particularly to enhance capital formation in agriculture, coordinated efforts by all stakeholders such as banks, Government departments etc. are required.
- 2 Focus on strategically scaling up rural MSMEs to increase rural employment opportunities, improve livelihoods and promote sustainable economic growth while continuing to support the building of a resilient, robust, and diversified farm sector.
- 3 Accelerated growth in agriculture can be achieved through increased investments in value addition of agri-produce, promotion of food processing, production of quality seeds, development of micro and small-scale industries, and enhanced credit support to institutions such as SHGs, JLGs and PACS.
- 4 Banks must ensure timely submission of credit flow data to the Lead Bank to facilitate effective review during DCC/DLRC meetings and enable prompt corrective actions.

Part A



District Map



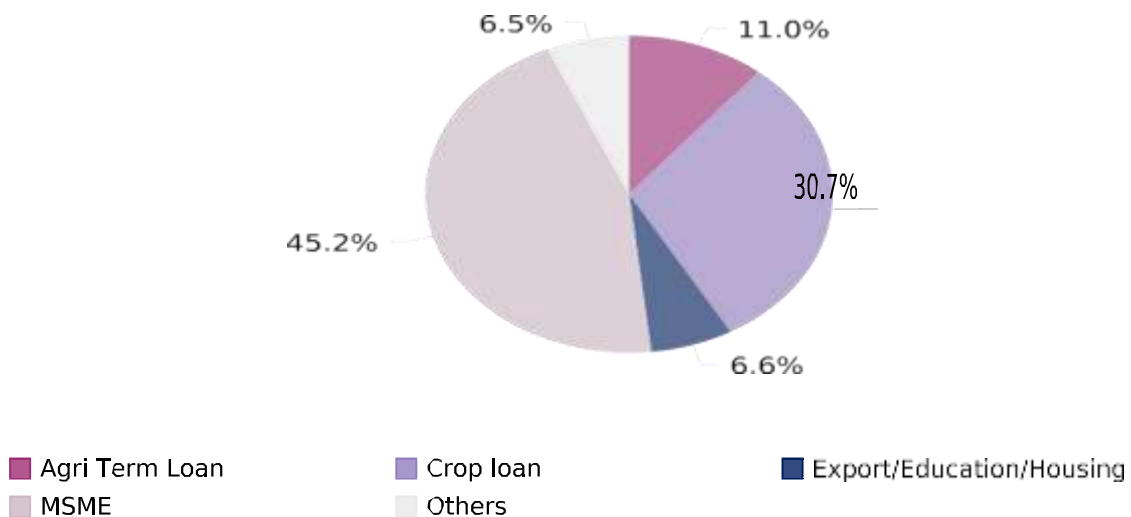
Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD



Broad Sector-wise PLP Projections for the Year 2026-27

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	28009.40
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	21112.01
2	Term Loan for agriculture and allied activities	6897.39
B	Agriculture Infrastructure	181.54
C	Ancillary activities	487.47
I	Credit Potential for Agriculture A+B+C)	28678.41
II	Micro, Small and Medium Enterprises	31087.50
III	Export Credit	0.00
IV	Education	1012.50
V	Housing	3510.00
VI	Social Infrastructure	758.40
VII	Renewable energy	336.16
VIII	Others	3411.00
	Total Priority Sector	68793.97



Others include Social Infrastructure and Renewable energy



Summary of Sector/ Sub-sector wise PLP Projections 2026-27

(₹ lakh)

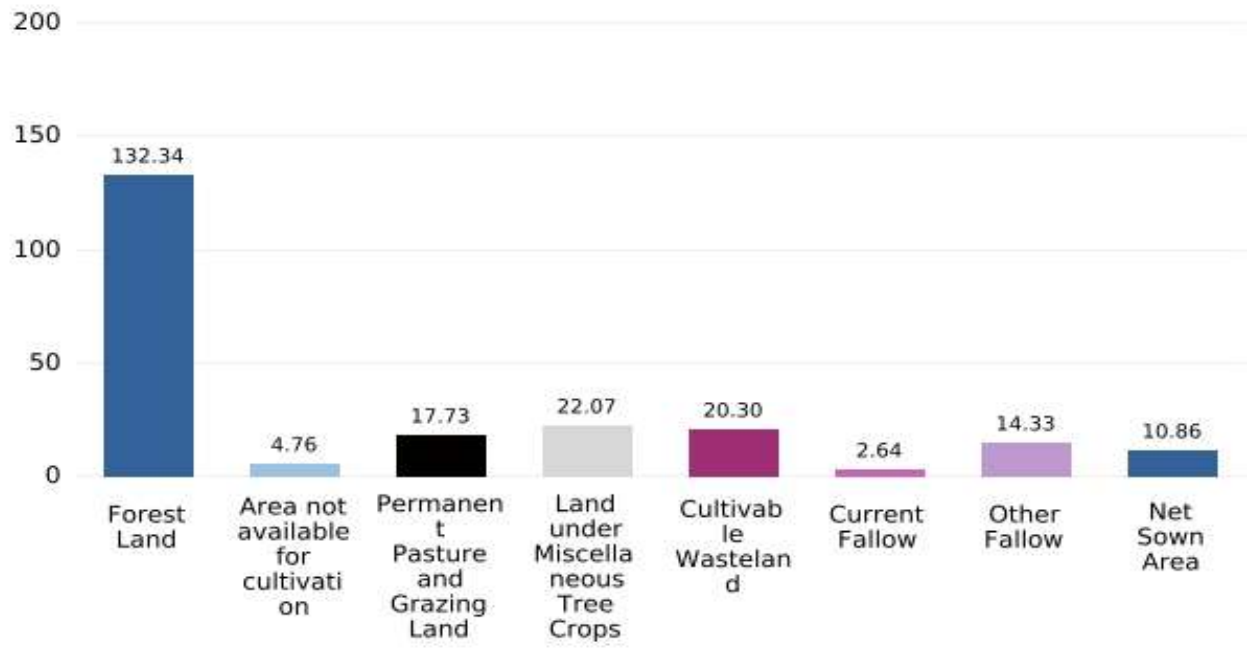
Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	18019.89
2	Water Resources	410.03
3	Farm Mechanisation	633.14
4	Plantation & Horticulture with Sericulture	1536.10
5	Forestry & Waste Land Development	6.59
6	Animal Husbandry - Dairy	5901.80
7	Animal Husbandry - Poultry	338.99
8	Animal Husbandry - Sheep, Goat, Piggery	902.20
9	Fisheries	166.38
10	Farm Credit- Others	94.28
	Sub total	28009.40
B	Agriculture Infrastructure	
1	Construction of storage	102.71
2	Land development, Soil conservation, Wasteland development	52.62
3	Agriculture Infrastructure - Others	26.21
	Sub total	181.54
C	Ancillary activities	
1	Food & Agro. Processing	410.43
2	Ancillary activities - Others	77.04
	Sub Total	487.47
II	Micro, Small and Medium Enterprises	
II	A Manufacturing Sector - Term Loan	19875.00
II	B Service Sector - Term Loan	3843.75
II	C Manufacturing Sector - WC	5550.00
II	D Service Sector - WC	1818.75
II	E MSME - Others	0.00
	Total MSME	31087.50
III	Export Credit	0.00
IV	Education	1012.50
V	Housing	3510.00
VI	Social Infrastructure	758.40
VII	Renewable energy	336.16
VIII	Others	3411.00
	Total Priority Sector	68793.97



District Profile

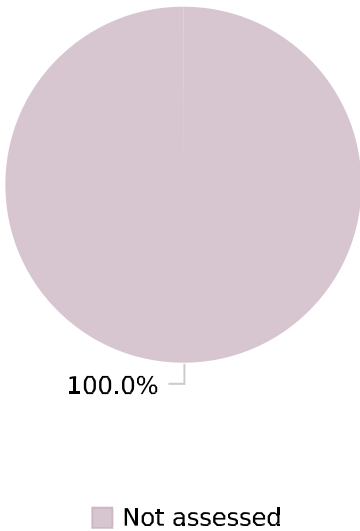


1. Land Utilisation ('000 hectares)



District Statistical Diary 2024

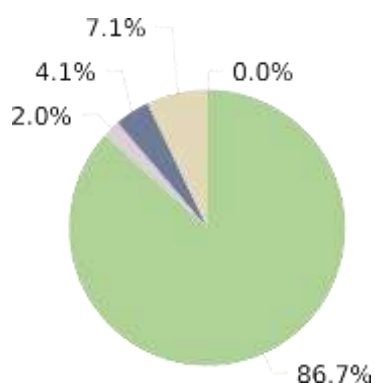
2. Status of Extraction of Ground Water - No. of blocks



CGWB GWRA 2024

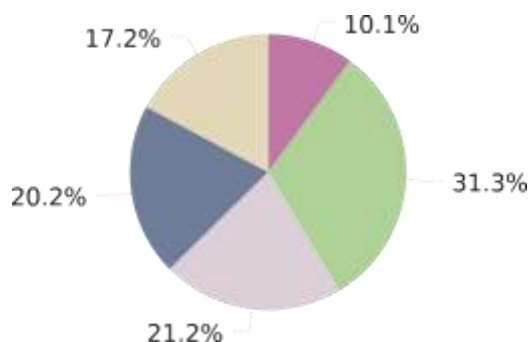


3. Landholding - No. of Farmers (%)



- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

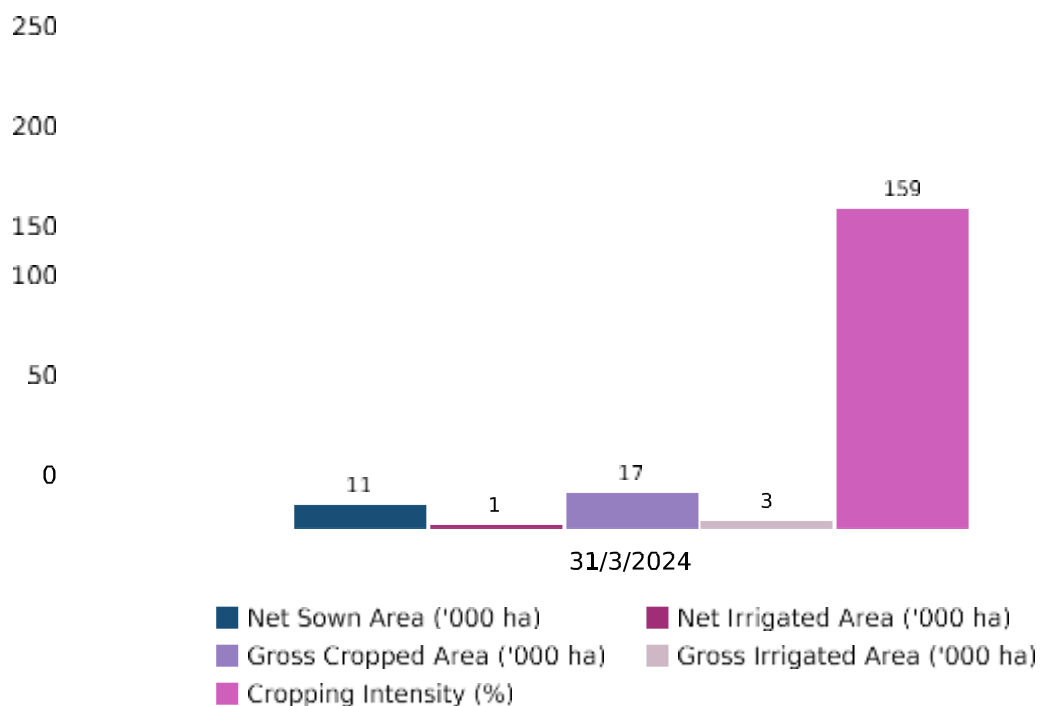
Landholding - Area (%)



- Large (>10 ha)
- Marginal (<= 1 ha)
- Medium (>4 to <=10 ha)
- Semi Medium (>2 to <=4 ha)
- Small (>1 to <=2 ha)

Agriculture Census 2021-22

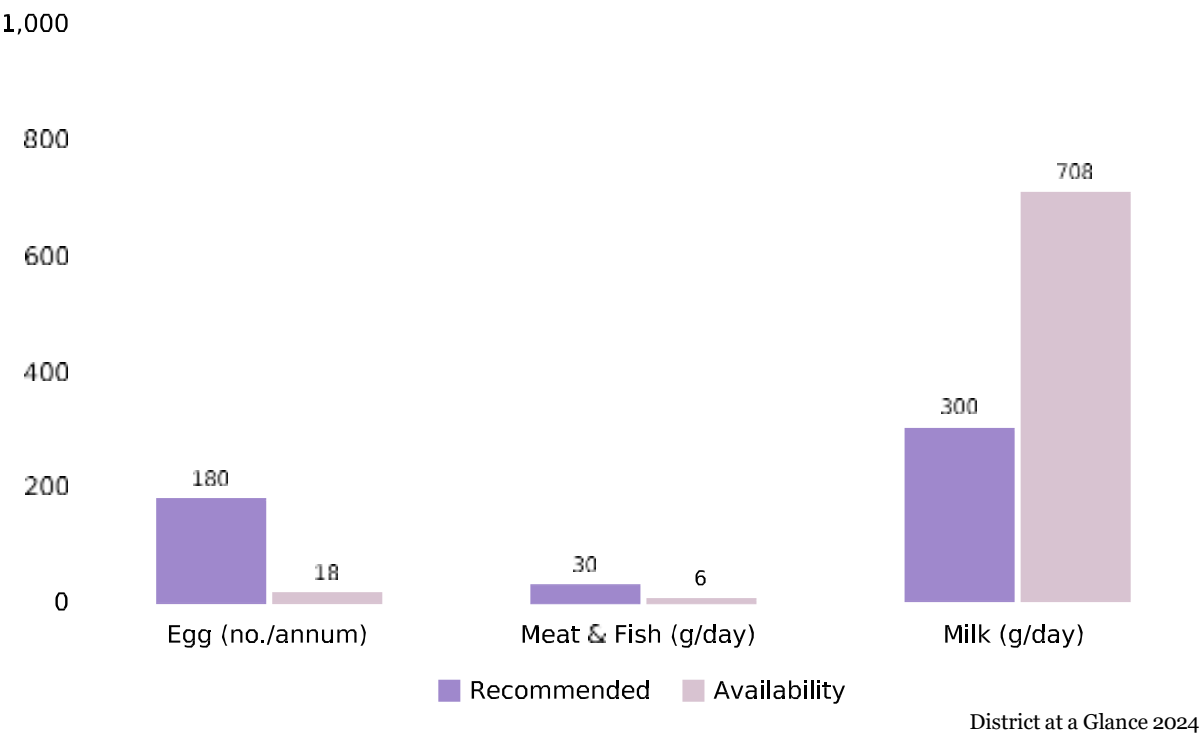
4. Irrigated Area & Cropping Intensity ('000 ha)



- Net Sown Area ('000 ha)
- Net Irrigated Area ('000 ha)
- Gross Cropped Area ('000 ha)
- Gross Irrigated Area ('000 ha)
- Cropping Intensity (%)



5. Per-capita availability





Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	1766
2	No. of Sub Divisions	5
3	No. of Blocks	4
4	No. of revenue villages	632
5	No. of Gram Panchayats	313

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	Medium
6	Is the % of Tribal Population above the national average of 8.9%	No

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Uttarakhand
2	District	Champawat
3	Agro-climatic Zone 1	PAZ1 - Western Himalayan Region
4	Agro-climatic Zone 2	AZ26 - Hill
5	Agro-climatic Zone 3	AZ27 - Bhabar and Tarai
6	Agro-climatic Zone 4	-
7	Agro-climatic Zone 5	-
8	Climate	Sub-tropical monsoon type to tropical upland type
9	Soil Type	Sandy Loam



3. Land Utilisation [1000 Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	233.22
2	Forest Land	132.34
3	Area not available for cultivation	4.76
4	Barren and Unculturable land	7.37
5	Permanent Pasture and Grazing Land	17.73
6	Land under Miscellaneous Tree Crops	22.07
7	Cultivable Wasteland	20.30
8	Current Fallow	2.64
9	Other Fallow	14.33

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Nos.	% to Total
1	<= 1 ha	26.31	85.45	5.95	31.37
2	>1 to <=2 ha	2.30	7.47	3.24	17.08
3	>2 to <=4 ha	1.38	4.48	3.81	20.08
4	>4 to <=10 ha	0.68	2.21	4.02	21.19
5	>10 ha	0.12	0.39	1.95	10.28
6	Total	30.79	100.00	18.97	100.00

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
3	Agricultural Labourers	1.98
2	Of the above, Small/ Marginal Farmers	28.61
6	Other workers	27.84
1	Cultivators	31.97
5	Workers engaged in Allied agro activities	0.00
4	Workers engaged in Household Industries	0.91

**7. Demographic Profile [In '000]**

Sr. No.	Particulars	Total	Male	Female	Rural	Urban
1	Population	259.00	131.00	128.00	213.00	46.00
2	Scheduled Caste	47.00	24.00	23.00	40.00	6.00
3	Scheduled Tribe	1.00				
4	Literate	178.00	102.00	76.00	143.00	34.00
5	BPL	19.00				

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	53.95
2	Rural Households	43.56
3	BPL Households	19.72

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	47.00
2	Having source of drinking water	52.75
3	Having electricity supply	52.45
4	Having independent toilets	53.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	632
2	Villages having Agriculture Power Supply	14
3	Villages having Post Offices	77
4	Villages having Banking Facilities	18
5	Villages having Primary Schools	502
6	Villages having Primary Health Centres	19
7	Villages having Potable Water Supply	632
8	Villages connected with Paved Approach Roads	632



Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	681
2	Primary Health Centres	18
3	Primary Health Sub-Centres	8
4	Dispensaries	8
5	Hospitals	26
6	Hospital Beds	379

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	33
2	Registered FPOs	10
3	Agro Service Centres	0
4	Soil Testing Centres	1
5	Approved nurseries	6
6	Agriculture Pumpsets	104
7	Pumpsets Energised	82
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	28.65
2	Irrigation Potential Created	3.18
3	Net Irrigated Area (Total area irrigated at least once)	1.40
4	Area irrigated by Canals/ Channels	0.14
5	Area irrigated by Wells	1.07
6	Area irrigated by Tanks	0.00
7	Area irrigated by Other Sources	0.19
8	Irrigation Potential Utilized (Gross Irrigated Area)	2.51

14. Infrastructure for Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1945
2	Railway Line [km]	13
3	Public Transport Vehicle [Nos]	585
4	Goods Transport Vehicles [Nos.]	2839

**15. Processing Units**

Sr. No.	Type of Processing Activity	No. of Units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	10
2	Sugarcane (Gur/ Khandsari/ Sugar)	0
3	Fruit (Pulp/ Juice/ Fruit drink)	3
4	Spices (Masala Powders/ Pastes)	0
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0
6	Cotton (Ginning/ Spinning/ Weaving)	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	4
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	0
10	Others	0

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	34180	3034	31146
2	Cattle - Indigenous	45506	15379	30127
3	Buffaloes	18599	840	17759
4	Sheep - Cross bred	0	0	0
5	Sheep - Indigenous	10	5	5
6	Goat	60516	14105	46411
7	Pig - Cross bred	1	1	0
8	Pig - Indigenous	79	19	60
9	Horse/Donkey/Camel	707	0	0
10	Rabbit	499	0	0
11	Poultry - Improved	105755	43154	62601
12	Poultry - Indigenous	8440	3838	4602



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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	16
2	Veterinary Dispensaries	22
3	Disease Diagnostic Centres	0
4	Artificial Insemination Centers	32
5	Animal Breeding Farms	2
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	242
9	Milk Collection Centres	18
10	Fishermen Societies	12
11	Animal Husbandry Training Centres	1
12	Animal Markets	0
13	Fish Markets	0
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quality	Unit	Availability	Unit
1	Fish	7.50	MT	-	gm/day
2	Egg	46.89	Lakh Nos.	18	nos/p.a.
3	Milk	67090.00	MT	708	gm/day
4	Meat	603.10	MT	6	gm/day
5	Wool	0.00	MT	0	-

**District Profile****Key Insights into Agriculture and Allied Sectors****Crop Production, Maintenance and Marketing ' Agriculture**

Particulars	31/03/2025
Rainfall -Normal (mm)	1444
Rainfall - Actual (mm)	1654

Irrigated Area, Cropping Intensity

Particulars	31/03/2024
Gross Cropped Area ('000 ha)	17.22
Net sown area ('000 ha)	10.86
Cropping intensity (%)	158.56

KCC Coverage

Particulars	31/03/2023	31/03/2024	31/03/2025
KCC coverage (No.)	22907	24742	24658
GLC through KCC (Rs. lakh)	8924.00	12099.09	13081.67

Soil testing facilities

Particulars	31/03/2025
Soil Testing Laboratories (No.)	1
Soil Health Cards Issued (No.)	3443

Crop Insurance

Particulars	31/03/2025
Crop Insurance Coverage (No.)	7212

Major Crops, Area, Production, Productivity

Crop	31/03/2023			31/03/2024		
	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
Rice	4.32	6.33	6.33	3.17	5.62	1465.28
Wheat	4.66	7.36	7.36	4.17	9.52	1579.40
Barnyard Millet	0.00	0.00	0.00	0.60	0.80	0.00
Bhatt	0.53	0.75	0.75	0.37	0.35	1415.09
Finger Millet	3.61	6.97	6.97	2.35	5.76	1930.75



Horse Gram	0.95	1.18	1.18	0.78	0.97	1242.11
Indian Mustard	0.48	0.38	0.38	0.54	0.36	791.67
Lentil	0.74	0.70	0.70	0.68	0.59	945.95
Maize	0.60	1.29	1.29	0.62	1.99	2150.00
Urdbean	0.44	0.61	0.61	0.38	0.41	1386.36

Irrigated Area

Particulars	31/03/2024
Net Irrigated Area (000 ha)	1
Gross Irrigated Area (000 ha)	2

Block level water exploitation status

Sr. No.	Particulars	District	Block Name	Status
1	Uttarakhand	Champawat	Barakot	Not Assessed
2	Uttarakhand	Champawat	Champawat	Not Assessed
3	Uttarakhand	Champawat	Lohaghat	Not Assessed
4	Uttarakhand	Champawat	Pati	Not Assessed

Farm Mechanisation in District

Particulars	31/03/2024
No. of tractors	11

Crop Identified for One District-One Product

Particulars	31/03/2024
Crop Name	Cinnamon

Weavers Clusters

Particulars	31/03/2024
Popular variety (ies)	Mulberry

Production and Productivity

Crop	31/03/2023		31/03/2024	
	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
Acid Lime	1.11	2.03	1.11	2.10



Apple	0.22	0.57	0.22	0.54
Apricot	0.06	0.07	0.06	0.06
Pear	0.35	1.32	0.34	1.01
Mango	0.87	1.48	0.88	1.50
Litchi	0.28	0.76	0.30	0.72
Peach	0.23	0.31	0.23	0.36
Ginger	0.46	24.28	0.46	24.28
Garlic	0.29	4.32	0.30	4.32
Onion	0.34	2.45	0.34	2.40
Potato	0.90	8.64	0.90	8.64
Turmeric	0.20	4.93	0.20	4.93

Forestry & Waste Land Development

Area under Forest Cover & Waste Land

Particulars	31/03/2024
Forest Cover (000 ha)	122
Waste Land (000 ha)	20
Degraded Land (000 ha)	7



District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry ' Dairy

Processing Infrastructure

Particulars	31/03/2024
Chilling Centers (No.)	1

Fisheries

Inland Fisheries Facilities

Particulars	Status
Tanks/ Ponds (No.)	357
Cage Culture/ Bio-floc technology (No.)	1

Agri. Infrastructure

Agri. Storage Infrastructure

Particulars	Status
Cold Storages (No.)	5
Storage Godowns (No.)	50
Storage Godowns (Capacity - 000 MT)	1
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	1
Storage capacity available with PACS/ LAMPS/ RMCs (000 MT)	1

**District Profile****Key Insights into MSME, Cooperatives, Infrastructure and others****Agri. Infrastructure ' Others****Fertilizer Consumption**

Particulars	31/03/2024
Fertilizer Consumption (000 kg)	458.00

MSME

Particulars	Status
Micro Units (No.)	2711
Small Units (No.)	50
Udyog Aadhar Registrations (No.)	2761

Skill Development Trainings

Particulars	31/03/2025
PMEGP/ DDU-GKY Schemes (No. of trainees)	1198
EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	28

Status of SHGs

Particulars	31/03/2023	31/03/2024
No. of intensive blocks	4	4
No. of SHGs formed	138	55
No. of SHGs credit linked (including repeat finance)	1012	1636
Bank loan disbursed (Rs. lakh)	1748.16	1744.25
Average loan per SHG (Rs. lakh)	1.73	1.07
Percentage of women SHGs %	100.00	100.00

Status and Prospects of Cooperatives**Details of non-credit cooperative societies**

Particulars	31/03/2024
AH Sector - Milk/ Fisheries/ Poultry (No.)	254
Housing Societies (No.)	5
Marketing Societies (No.)	4
Labour Societies (No.)	1



Industrial Societies (No.)	2
Others (No.)	17
Total (No)%	283

Details of credit cooperative societies

Particulars	31/03/2023	31/03/2024
Primary Agriculture Credit Societies (No.)	23	23

Block wise, sector wise distribution of cooperative societies in the district

Sr. No.	State	District	Block	31/03/2025		
				Sector	No. of Societies	Spread
1	Uttarakhand	Champawat	Barakot	Milk Societies	20	Average
2	Uttarakhand	Champawat	Barakot	Fishery Societies	2	Average
3	Uttarakhand	Champawat	Pati	Milk Societies	49	Average
4	Uttarakhand	Champawat	Pati	Fishery Societies	4	Average
5	Uttarakhand	Champawat	Lohaghat	Milk Societies	72	Rich
6	Uttarakhand	Champawat	Lohaghat	Fishery Societies	2	Average
7	Uttarakhand	Champawat	Champawat	Milk Societies	100	Rich
8	Uttarakhand	Champawat	Champawat	Fishery Societies	4	Average
9	Uttarakhand	Champawat	Champawat	Marketing Societies	1	Deficient

**Status/ progress under various schemes of MoC in the district**

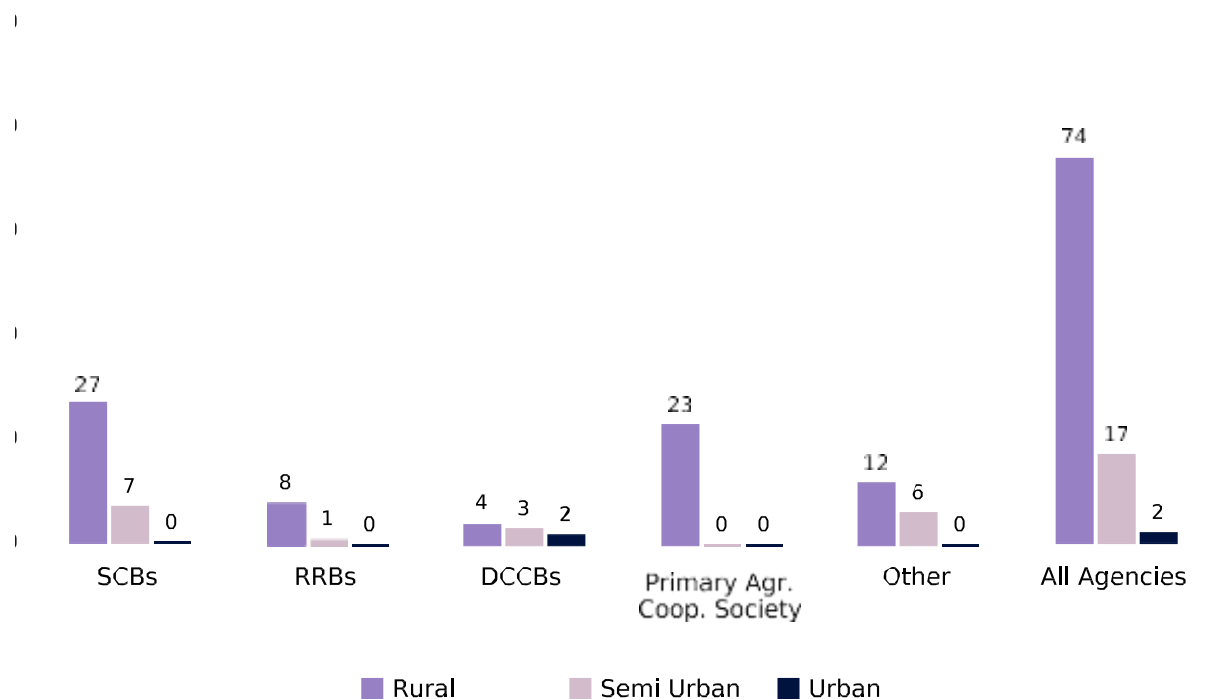
Sr. No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	23	-
3	PACS Computerisation	23	-
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	28	-
7	PACS as Common Service Centres (CSCs)	19	-
8	PACS as Kisan Samridhi Kendras (KSKs)	19	-
9	PACS as Jan Aushadi Kendras (JAK)	5	-



Banking Profile

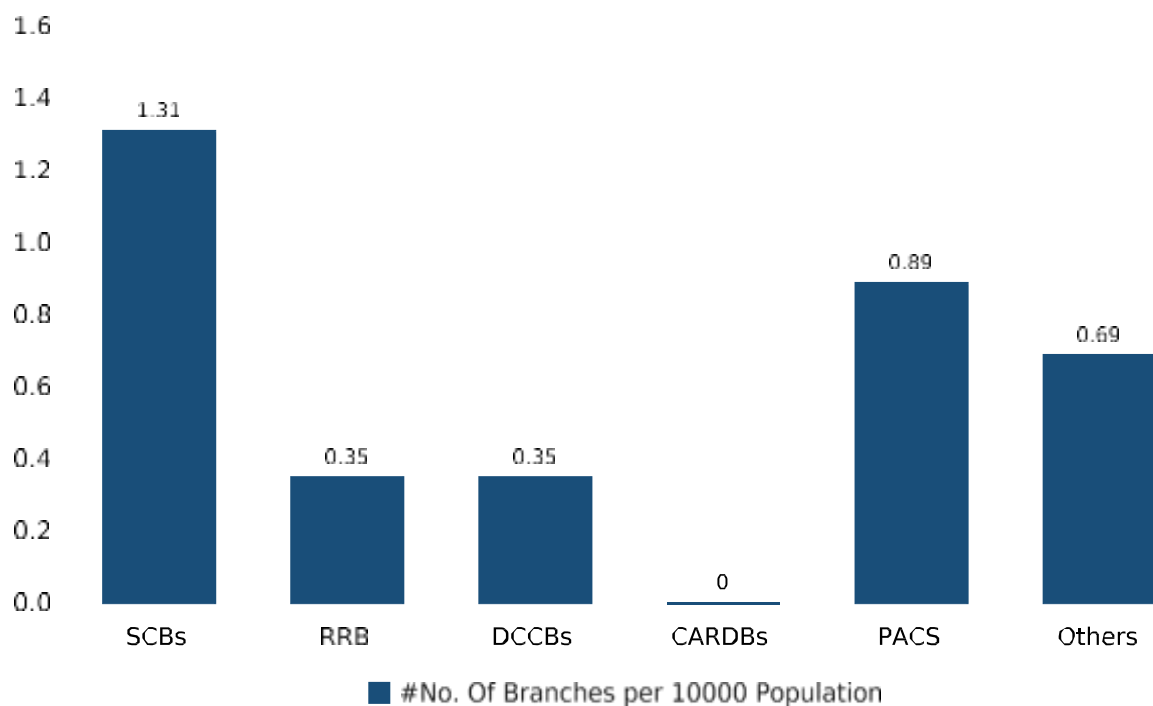


1. Agency wise - Number of branches in the district



SLBC India Portal

2. Branch Penetration



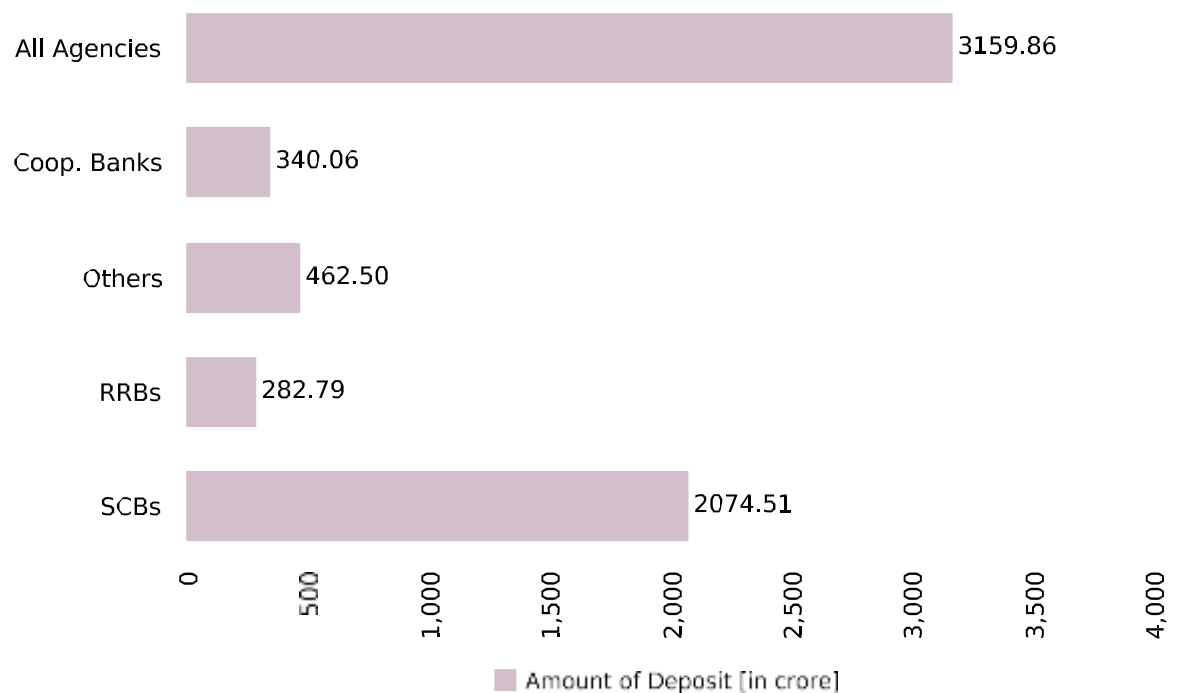
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3. Agency wise - Per Branch Outreach



SLBC India Portal

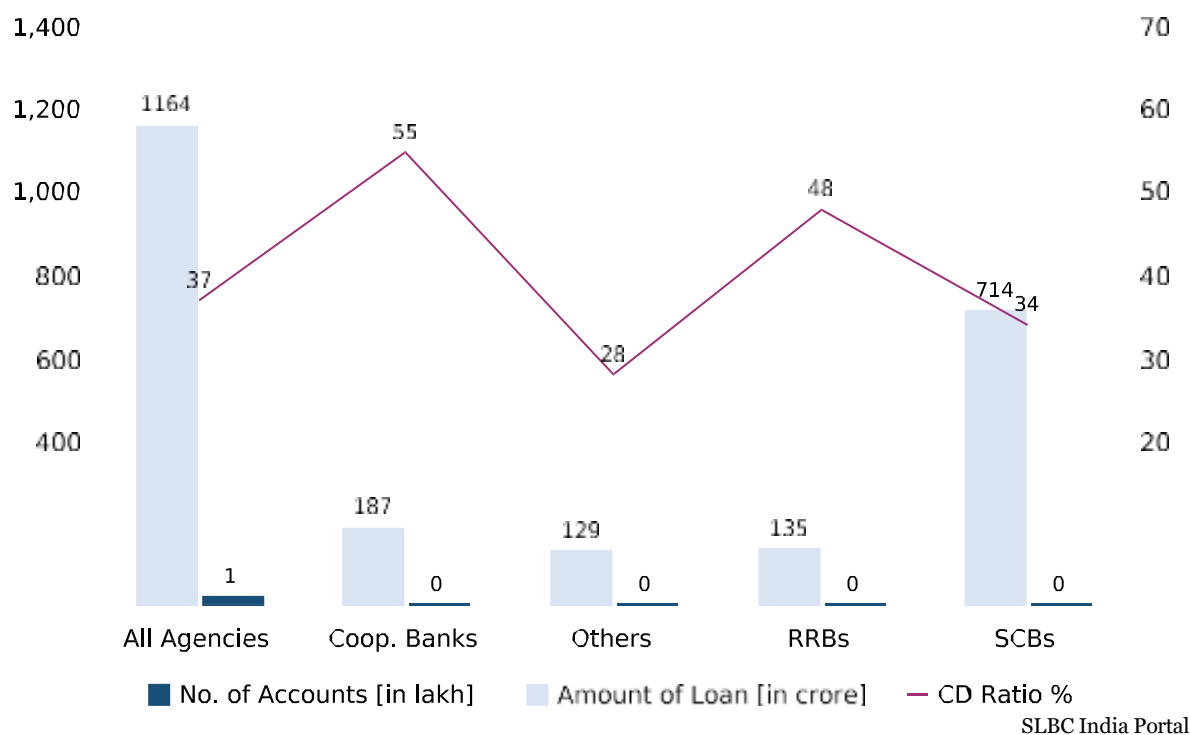
4. Agency wise - Deposit O/s



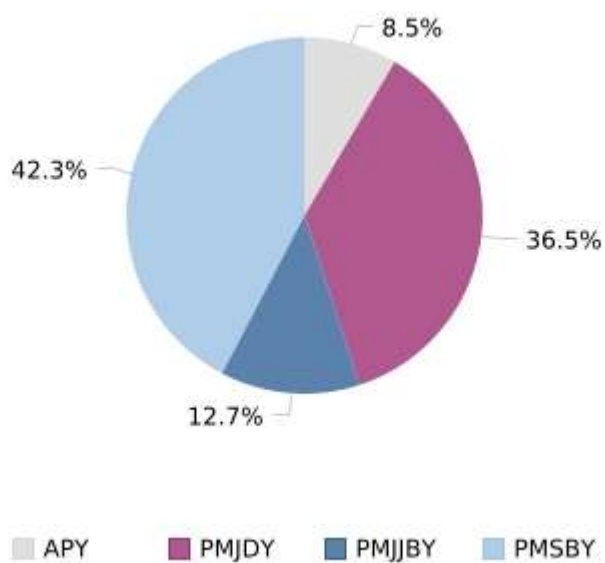
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5. Agency wise - Loan O/s and CD ratio

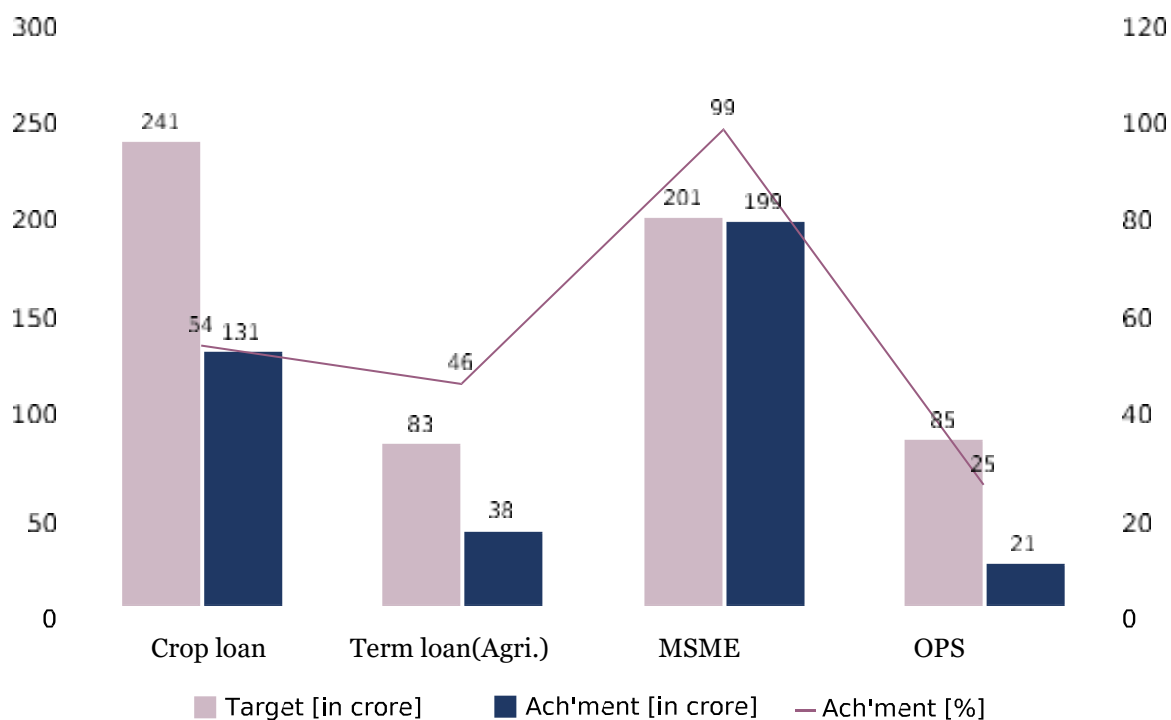


6. Performance under Financial Inclusion (No. of A/c)



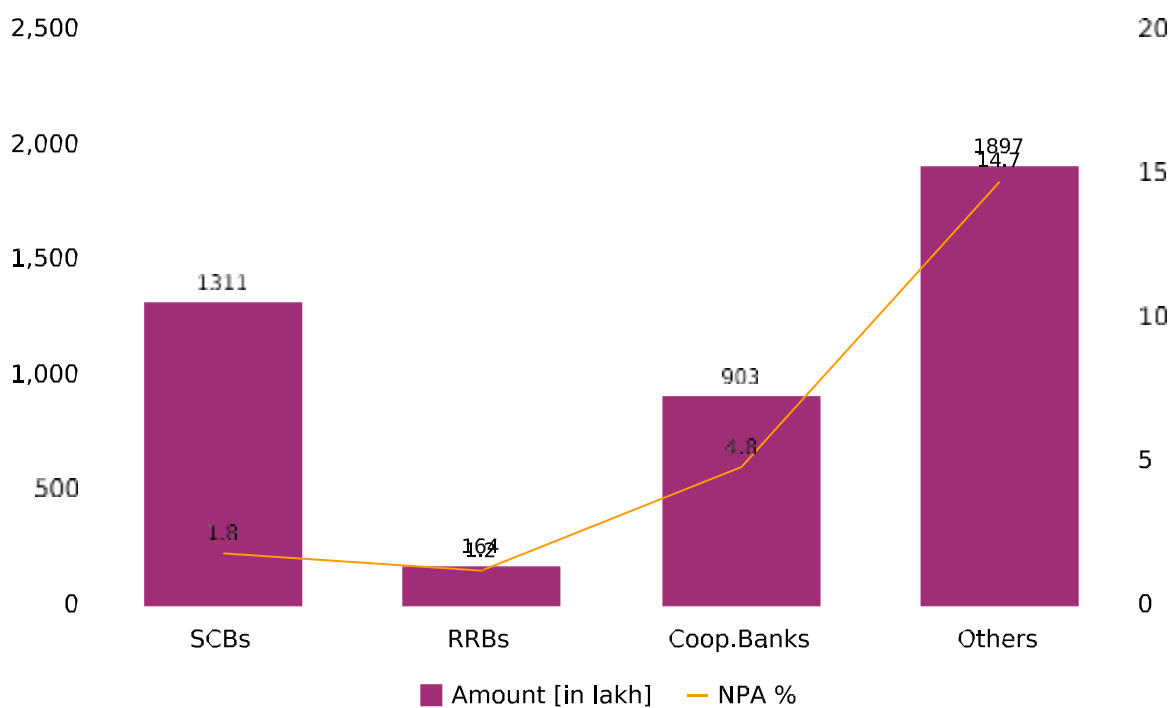
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7. Sector-wise Performance under ACP



SLBC India Portal

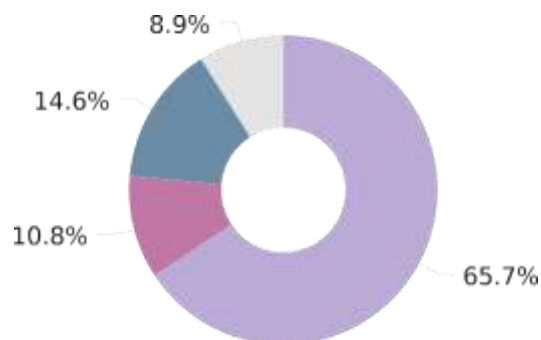
8. NPA position



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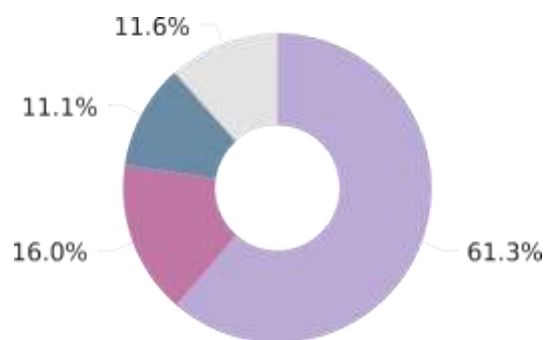
9. Agency wise - Share of Deposit O/s Year 2025-26



Commercial Banks Cooperative Banks Others - Deposits
Regional Rural Bank

SLBC India Portal

10. Agency wise - Share of Loan O/s Year 2025-26

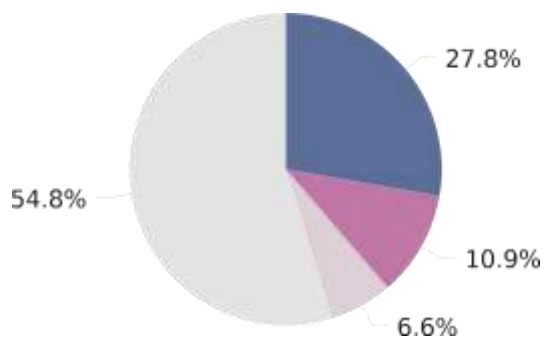


Commercial Banks Cooperative Banks Others
Regional Rural Bank

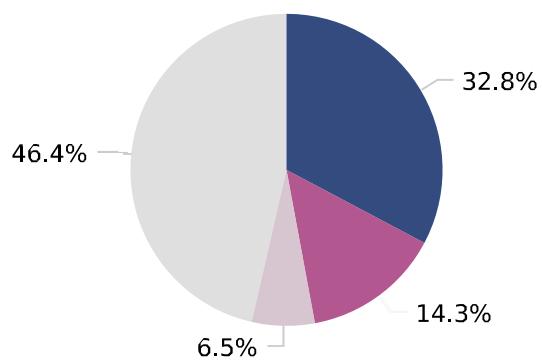
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11. Agency wise - Share of NPA

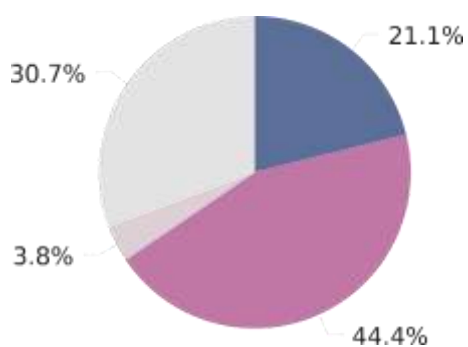
Year 2023-24



Year 2024-25



Year 2025-26



■ Coop.Banks
 ■ Others
 ■ RRBs
■ SCBs



Banking Profile

1. Network & Outreach

Label	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLG s	BCs/BFs	Villages	Households
Commercial Banks	11	34	27	7	0	0	17	45	20	1686
Regional Rural Bank	1	9	8	1	0	0	219	43	70	5994
District Central Coop. Bank	1	9	4	3	2	0	158	0	70	5994
Coop. Agri. & Rural Dev. Bank	0	0	0	0	0	0	0	0	0	0
Primary Agri. Coop. Society	23	23	23	0	0	0	0	0	27	2346
Others	8	18	12	6	0	0	407	7	37	3173
All Agencies	44	93	74	17	2	0	801	95		

2. Deposits Outstanding

Label	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
Commercial Banks	-	-	-	0	0	184041.00	197479.00	207451.00	5.0	65.65
Regional Rural Bank	-	-	-	0	0	25393.00	27174.00	28279.00	4.1	8.95
Cooperative Banks	-	-	-	0	0	27288.00	29994.00	34006.00	13.4	10.76
Others	-	-	-	0	0	41776.00	45770.00	46250.00	1.0	14.64
All Agencies	0	0	0	0	0	278498.00	300417.00	315986.00	5.2	100.00

3. Loans & Advances Outstanding

Label	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)	31/03/2023	31/03/2024	31/03/2025	Growth (%)	Share (%)
All Agencies	46696	55171	50796	-7.9	100.0	94704.87	105437.13	116439.66	10.4	100.0
Commercial Banks	18395	23613	19802	-16.1	39.0	59099.00	64769.21	71379.11	10.2	61.3
Cooperative Banks	14960	15818	15764	-0.3	31.0	16191.42	17845.23	18670.63	4.6	16.0



Others	9574	11444	10638	-7.0	20.9	11160.95	12514.97	12867.88	2.8	11.0
Regional Rural Bank	3767	4296	4592	6.9	9.0	8253.50	10307.72	13522.04	31.2	11.6

4. CD Ratio

Label	CD Ratio %		
	No. of accounts		
	31/03/2023	31/03/2024	31/03/2025
Commercial Banks	32.1	32.8	34.4
Regional Rural Bank	32.5	37.9	47.8
Cooperative Banks	59.3	59.5	54.9
Others	26.7	27.3	27.8
All Agencies	34.0	35.1	36.8

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

Label	Cumulative up to			
	31/03/2025			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	43168	59345	16321	8622
Regional Rural Bank	22774	15904	7139	6946
Cooperative Banks	2836	4465	546	4
Others	2816	3269	805	997
All Agencies	71594	82983	24811	16569

**6. Performance on National Goals**

Label	31/03/2025									
	Priority Sector Loans		Loans to Agri. 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	19202.87	26.9	5114.93	7.2	5759.21	8.1	0.00	0.0	5117.07	7.2
Regional Rural Bank	6405.51	47.4	1201.21	8.9	3400.66	25.1	0.00	0.0	1951.85	14.4
Cooperative Banks	10549.08	56.5	10372.58	55.6	9382.83	50.3	0.00	0.0	827.66	4.4
Others	2754.63	21.4	787.48	6.1	1572.35	12.2	0.00	0.0	1770.59	13.8
All Agencies	38912.09	33.4	17476.20	15.0	20115.05	17.3	0.00	0.0	9667.17	8.3

7. Agency-wise Performance under Annual Credit Plans

Label	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
All Agencies	34280.08	28039.00	81.8	43185.29	36488.01	84.5	60903.13	38912.09	63.9	76.7
Commercial Banks	18096.22	13641.00	75.4	20440.16	18476.00	90.4	30677.66	19202.87	62.6	76.1
Cooperative Banks	5972.86	7303.00	122.3	5473.47	9339.81	170.6	10526.24	10549.08	100.2	131.0
Others	5074.00	3130.00	61.7	12311.74	3861.00	31.4	13379.89	2754.63	20.6	37.9
Regional Rural Bank	5137.00	3965.00	77.2	4959.92	4811.20	97.0	6319.34	6405.51	101.4	91.9

8. Sector-wise Performance under Annual Credit Plans

Label	31/03/2023			31/03/2024			31/03/2025			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'm ent [%]	
Crop Loan	10943.47	9888.16	90.4	11391.64	11897.61	104.4	24104.00	13081.67	54.3	83.0
Term Loan (Agri.)	4401.96	2837.15	64.5	4794.06	4090.65	85.3	8259.00	3839.53	46.5	65.4
Total Agri. Credit	15345.43	12725.31	82.9	16185.70	15988.26	98.8	32363.00	16921.20	52.3	78.0
MSME	11892.00	12419.16	104.4	19416.00	18285.85	94.2	20080.00	19883.98	99.0	99.2
OPS*	7042.65	2894.42	41.1	7583.59	2213.74	29.2	8460.13	2106.89	24.9	31.7
TPS	34280.08	28038.89	81.8	43185.29	36487.85	84.5	60903.13	38912.07	63.9	76.7

* OPS (Other Priority Sector) includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy, TPS (Total Priority Sector)

9. NPA Position (Outstanding)

Label	31/03/2023			31/03/2024			31/03/2025			Avg. NPA % in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	59099.00	1454.32	2.5	64769.21	1233.93	1.9	71379.11	1310.68	1.8	2.1
RRB	8253.50	174.00	2.1	10307.72	173.09	1.7	13522.04	163.68	1.2	1.7
Coop. Banks	16191.42	737.23	4.6	17845.23	870.81	4.9	18670.63	903.46	4.8	4.8
Others	11160.95	290.14	2.6	12514.97	381.07	3.0	12867.88	1897.01	14.7	6.8
All Agencies	94704.87	2655.69	2.8	105437.13	2658.90	2.5	116439.66	4274.83	3.7	3.0

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Recent Initiatives for Development of Cooperatives:

- i. Formation and strengthening of 2 lakh new Multipurpose Primary Cooperatives
- ii. National Campaign on Cooperation among Cooperatives
- iii. Cooperative Governance Index for RCBs
- iv. Amalgamation of RRBs
- v. Recapitalisation of RRBs: Raising of Capital from sources other than from the existing stakeholder
- vi. Promoting MSME lending by RRBs
- vii. RRBs in Focus mechanism
- viii. Centralised Digital Credit Infrastructure (CDCI)
- ix. Revised HR Policy for implementation in RRBs

2. Union Budget

2.1. Important Announcements

Key Highlights of Union Budget 2025/26 (<https://www.indiabudget.gov.in/>) : The Budget proposes development measures focusing on Garib (Poor), Youth, Annadata (Farmer), and Nari (Women). The four main Engines of development are Agriculture, MSME, Investment and Exports.

- Prime Minister Dhan Dhaanya Krishi Yojana Developing Agri Districts Programme: The programme to be launched in partnership with the states, covering 100 districts with low productivity, moderate crop intensity and below average credit parameters.
- Makhana Board in Bihar: A Makhana Board to be established to improve production, processing, value addition, and marketing of makhana.
- Fisheries: Government to bring a framework for sustainable harnessing of fisheries from Indian Exclusive Economic Zone and High Seas, with a special focus on the Andaman & Nicobar and Lakshadweep Islands.
- Enhanced Credit through KCC: The loan limit under the Modified Interest Subvention Scheme to be enhanced from 3 lakh to 5 lakh for loans taken through the KCC.
- Revision in classification criteria for MSMEs: The investment and turnover limits for classification of all MSMEs to be enhanced to 2.5 and 2 times respectively.
- Credit Cards for Micro Enterprises: Customized Credit Cards with ₹5 lakh limit for micro enterprises registered on Udyam portal.
- Fund of Funds for Startups: A new Fund of Funds, with expanded scope and a fresh contribution of ₹10,000 crore to be set up.
- Scheme for First Time Entrepreneurs: A new scheme for 5 lakh women, Scheduled Castes and Scheduled Tribes first time entrepreneurs to provide term loans up to ₹2 crore in the next 5 years announced.
- Support for Food Processing: A National Institute of Food Technology, Entrepreneurship and Management to be set up in Bihar.

- PM SVANidhi: Scheme to be revamped with enhanced loans from banks, UPI linked credit cards with ₹30,000 limit, and capacity building support.
- Support to States for Infrastructure: An outlay of ₹1.5 lakh crore proposed for the 50-year interest free loans to states for capital expenditure and incentives for reforms.
- Jal Jeevan Mission: Mission to be extended until 2028 with an enhanced total outlay.
- Maritime Development Fund: A Maritime Development Fund with a corpus of ₹25,000 crores to be set up, with up to 49 per cent contribution by the Government, and the balance from ports and private sector.
- Grameen Credit Score: Public Sector Banks to develop Grameen Credit Score framework to serve the credit needs of SHG members and people in rural areas.

3. Policy Initiatives - RBI

RBI guidelines 2025 (<https://rbi.org.in/Scripts/NotificationUser.aspx>)

Credit Flow to Agriculture Collateral free agricultural loans

- Collateral free loan limit raised from ₹1.6 lakh to ₹2 lakh per borrower.
- Applies to agricultural and allied activities.
- No collateral or margin required for loans up to ₹2 lakh.

Master Directions RBI (PSL Targets and Classification) Directions, 2025

- PSL Categories: Agri, MSMEs, Export Credit, Education, Housing, Social Infra, Renewable Energy, Others
- Targets: Overall PSL target reduced to 60% of ANBC or CEOBE, whichever is higher. 40% to prescribed PSL subsectors, 20% to any PSL subsector(s) where bank has competitive advantage
Commercial Banks: 40% of ANBC, RRBs & SFBs: 75%, UCBs: 60%
- Sub-targets: Agri. (18%), Micro Enterprises (7.5%), Weaker Sections (12 to 15%)
- Higher credit weight (125%) for low credit districts; lower (90%) for high credit districts

The other major master directions issued by RBI:

- Lead Bank Scheme
- Deendayal Antyodaya Yojana National Rural Livelihoods Mission (DAYNRLM)
- SHG Bank Linkage Programme
- Basel III Capital Regulations
- Prudential norms on Income Recognition, Asset Classification and provisioning pertaining to Advances
- Bank Finance to Non-Banking Financial Companies (NBFCs)

4. Policy Initiatives - NABARD

Policy & Initiatives NABARD (<https://www.nabard.org/EngDefault.aspx>)

Infrastructure:

- Rural Infrastructure Development Fund (RIDF): Covers 39 activities across Agriculture, Social Sector, and Rural Connectivity. Priority is being given to PM Dhan Dhaanya Krishi Yojana (PMDDKY), in addition to Credit Deficient, LWE, Aspirational, and North Eastern/Hilly districts.

- Long Term Irrigation Fund (LTIF): Launched in 2016¹⁷ to fast-track 99 irrigation projects across 18 states. Includes additional projects like Polavaram (AP), North Koel (Bihar/Jharkhand), and others in Punjab. Funding continues till FY 2025²⁶ for State share. Ministry of Jal Shakti is the nodal agency.
- Micro Irrigation Fund (MIF): Started in 2019²⁰ with ₹5,000 crore to promote micro irrigation beyond PMKSY. In 2024, an additional ₹5,000 crore was approved. Ministry of Agriculture & Farmers Welfare is the nodal ministry.
- Food Processing Fund (FPF): Instituted in 2014¹⁵ with ₹2,000 crore to support food parks and processing units. As of June 2025, 40 projects sanctioned with ₹1,179.71 crore committed and ₹830.22 crore disbursed.
- Warehouse Infrastructure Fund (WIF): Created in 2013¹⁴ with ₹10,000 crore corpus to support scientific storage infrastructure.
- eKisan Upaj Nidhi (eKUN) (<https://wdra.gov.in/digital/eng.html>) : WDRA in collaboration with NABARD has developed and launched a digital gateway in March 2024 to connect stakeholders in the warehouse receipt based pledge financing system, enabling farmers and traders to access online finance against eNWRs.

Climate Change:

- Framework for Voluntary Carbon Market (VCM) in Agriculture Sector: The Ministry of Agriculture and Farmers Welfare has introduced a VCM Framework to help small and marginal farmers earn carbon credits by adopting sustainable agricultural practices. These credits can be traded, with FPOs, SHGs, and cooperatives playing a key role in managing and facilitating carbon projects.
- NABARD Carbon Fund (NCF): With a ₹300 crore corpus, the NABARD Carbon Fund supports carbon mitigation projects that generate tradable carbon credits. It focuses on financing, aggregating small scale projects, and building capacity to strengthen India's voluntary carbon market and contribute to net zero goals.
- NABARD Green Impact Fund (NGIF): The NABARD Green Impact Fund, with an initial ₹1,000 crore corpus, provides interest subvention to private sector entities, especially MSMEs and hard-to-abate sectors. It aims to make green projects financially viable and encourage broader private sector participation.

Institutional Development:

- Recent efforts include the formation of 2 lakh new multipurpose PACS, supported by NABARD, NDDDB, and NFDB, with over 6,000 already established. A national campaign promotes cooperation among cooperatives, enhancing digital transactions and financial inclusion.
- NABARD is also facilitating the establishment of new StCBs/DCCBs, with RBI approving new licenses such as Namakkal DCCB. A centralized grievance redressal

portal and a Cooperative Governance Index (CGI) are being developed to improve transparency and accountability.

- For RRBs, the fourth phase of amalgamation reduced their number to 28, with IT integration and audits scheduled. Recapitalization efforts have infused ₹10,890 crore, and RRBs are now permitted to raise capital from markets.

NABARD's Digital Initiatives:

- NABARD is building a Centralized Digital Credit Infrastructure (CDCI) to automate credit processes across RRBs.
- Shared Services Entity Sahakar Sarathi Pvt. Ltd. (SSPL): In collaboration with the Ministry of Cooperation, NABARD is setting up SSPL to provide centralized tech and operational support to RCBs.
- Automation of JanSuraksha Schemes: NABARD is onboarding RRBs to the JanSuraksha portal for digital enrolment and claim settlement under PMJJBY and PMSBY. The portal integrates with CBS via APIs.
- Digitalisation of Agri Value Chain Finance (AVCF): A pilot AVCF initiative was implemented in Bihar, Karnataka, and Maharashtra, covering input provision, crop production, and postharvest procurement.
- Centralized Account Aggregator (AA) Platform: NABARD is developing a centralized AA platform for RCBs and RRBs to enable secure financial data sharing and promote financial inclusion.
- Shared Aadhaar Data Vault (ADV): NABARD is exploring a shared ADV model to enhance Aadhaar data security and compliance for rural financial institutions.
- Digital Technology for Credit Delivery & Interest Subvention:
 - i. eKCC Portal: Enables farmers to apply for KCC loans online with quick approvals, integrating land records, satellite data, and UIDAI.
 - ii. AIF Interest Subvention Portal: Automates claim processing under AIF scheme.

Promotional Development & Financial Inclusion

- Graduated Rural Income Generation Programme (GRIP): A pilot project launched in FY 202324 to integrate ultra-poor rural households into institutional finance using a returnable grant model. Implemented in five states with Bandhan Konnagar, it includes credit assessment via a Rating Scale and training in confidence building and enterprise development.
- Money Purse App: Piloted in Odisha Gramya Bank and Kerala Bank, this app enables SHG members to perform financial activities digitally account opening, savings, loan collections, and bookkeeping via Business Correspondents, ensuring doorstep delivery of services.

- mSuwidha: Launched in 2023²⁴ to support microenterprises for women through skill development, credit linkage, and marketing.
- LMS for RSETIs REAP Platform: In partnership with MoRD, NAR, and IIT Madras, NABARD is developing a digital Learning Management System for RSETIs. It will host 400 hours of content in 12 languages across 64 courses, benefiting around 6 lakh rural trainees annually.
- Incentive Scheme for BCs/CSPs in NER & Hilly States: Launched in FY 2023/24 and extended to hilly regions, the scheme offers ₹1,500/month to BCs in Tier5/6 centers, promoting sustainable operations in remote areas. Valid till March 2026.

5. Policy Initiatives - State Govt. (including Cooperatives)

Aroma Park Policy, 2018

Aroma Park Policy is in force since 2018, with the objective of increasing the income of farmers and creating employment opportunities in rural areas by providing better markets for various aromatic plants, herbs etc. produced by farmers. Features of policy are:

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

State Export Policy, 2021

To develop Uttarakhand as one of the leading states in exports by leveraging its natural resource profile at domestic as well as global level and creating an adequate export infrastructure, enabling a friendly ecosystem, and promoting trade across emerging sectors. The objectives of the policy:

- Provide a simplified, proactive, and responsive institutional mechanism for rapid growth of exports.
- Develop new and strengthen existing export infrastructure such as warehouses, inland container depots (ICDs), cold storages, rail-road connectivity from industrial estates / clusters etc.
- Enhance export potential of traditional & focus export sectors such as pharmaceuticals, handicrafts, handlooms, and automobiles through value addition and quality competitiveness.
- Provide fiscal and non-fiscal incentives to exporters to boost exports from Uttarakhand.
- Provide handholding support to existing and new exporters of the State.\
- Coordinate with all national and global agencies connected with promotion of exports.
- Policy Targets:
- Increase share of exports from Rs. 15,900 Cr in FY 2021 to Rs. 30,000 Cr in 5 years.
- Create additional employment opportunity for 30,000 individuals.

Uttarakhand Startup Policy, 2023

The objective of this policy is to create the culture of innovation and entrepreneurship by establishing a robust startup ecosystem in the state.

- i. Target to support 1000 startups over the next 5 years, including tech-driven enterprises.
- ii. Establishment of 30 new incubation centers, with at least one in each district.
- iii. Recognized startups and student-led ventures approved by the Task Force eligible for monthly allowance up to ₹15,000.
- iv. Startups led by women, SC/ST, differently abled, transgender, or those focused on rural/disruptive innovations eligible for ₹20,000/month.
- v. Startups at ideation/prototype/MVP stage eligible for one-time funding up to ₹10 lakh.
- vi. Inclusive startups (as above) eligible for seed funding up to ₹12.5 lakh.
- vii. Additional ₹2.5 lakh seed funding for startups working on disruptive technologies.
- viii. 100% reimbursement for patent filing: up to ₹1 lakh (Indian) and ₹5 lakh (International) per patent.
- ix. Reimbursement of up to ₹10,000 per trademark for trademark application filing.

Uttarakhand State Solar Policy, 2023

The policy intends to accelerate solar energy deployment by harnessing the potential of distributed solar in different consumer segments, strengthening the institutional infrastructure, promoting innovative business models, scaling up rural livelihood applications, and supporting tourism. The objectives of the policy:

- i. Target to achieve 2500 MW cumulative solar capacity by December 2027.
- ii. Promotes distributed solar, innovative business models, and rural livelihood applications.
- iii. Encourages solar + storage solutions for reliable electricity access in remote rural areas.
- iv. Supports solar-based livelihood generation, entrepreneurship, and employment.
- v. Integrates tourism into the energy transition through incentives and new models.
- vi. Promotes agro-photovoltaics to enhance agricultural income.
- vii. Focus on skill development and training, especially for vulnerable communities.
- viii. All solar power plants to be treated as 'industry', eligible for industrial incentives.
- ix. Enables peer-to-peer energy trading using blockchain technology.
- x. Ensures statutory clearances within 60 days via a single-window portal by the Department of Industries.

Uttarakhand MSME Policy, 2023

The policy aims to promote the inclusive development of the MSME sector in a focused manner and in view of developing a favorable ecosystem, according to the present scenario and projected future. On the basis of fixed capital investment made in workshop building and plant and machinery/equipment, by the 'New' and 'Existing Units after substantial expansion', Micro, Small and Medium enterprises of identified category, will be eligible for Capital Investment Subsidy. The objectives of policy are:

- i. To provide access to capital for the establishment of new micro, small and medium enterprises, so that by attracting maximum investment in the state.
- ii. To encourage expansion, scaling-up, and diversification of existing MSMEs and

- ensuring aximum employment generation.
- iii. Efforts to reduce regional disparities and disparities between different sections of the society on the parameters of entrepreneurship, employment, and per capita income.
- iv. Maximum benefit of financial incentives to promote the establishment of Micro and Small enterprises in the State.
- v. Creation of a sensitive administrative system equipped with excellent modern technology for upgradation of already established units and solving the problems of entrepreneurs.

Uttarakhand Logistic Policy, 2023

The policy aims to address the cross-functional needs of the entire value chain of the ecosystem in Uttarakhand. Facilitation and development of an integrated logistics ecosystem which will help to enhance competitiveness, operation efficiency, and sustainability through innovation, skilled manpower, quality, and disruptive technology. The policy provides fiscal and non-fiscal incentives to logistics companies ranging from 10% to 25% of project cost. The objectives of Policy:

- i. Creation of a simplified, proactive, and responsive institutional mechanism for rapid growth of the logistics sector.
- ii. Strengthening of new and existing logistics infrastructure like godowns, Inland Container Depot (ICD), cold storage, raid-road connectivity to industrial estates/clusters etc.
- iii. To develop hub-spoke logistics model in the State to strengthen economic linkages between hilly and plain areas and create benefits across the entire business value chain for logistics.
- iv. To promote green and innovative practices to develop competitive logistics infrastructure in the state.

Uttarakhand Drone Promotion & Usage Policy, 2023

To create a vibrant ecosystem for Drone manufacturers, service providers and skilling centers, enabling Drone-based Governance and Service Delivery across all sectors of state economy and administration. The policy aims to:

- i. Attract & facilitate manufacturing investment of Rs. 500 crore and additional upskilling and services investment of Rs. 500 crores in the state.
- ii. Annual revenue of Rs. 500 crores from the drone manufacturing and service ecosystem.
- iii. Create 5,000 jobs in the state and additional 5,000 certified Drone pilots in the state.
- iv. Govt. Sponsored Programmes linked with Bank Credit

Uttarakhand Service Sector Policy, 2024

To leverage growth in the services sector to fuel the next phase of Uttarakhand's economic growth, leveraging the State's many natural advantages. This policy shall remain in effect till 31 December 2030, or until superseded by a new policy. The aim of this policy is the promotion of the development of Focus Service Sectors in the State subject to environmental safety and sustainability considerations. The investor shall be eligible for, and can avail, Capital Subsidy equivalent to 25% of Investment in Eligible Capital Assets in 5 years. The objectives of the Policy:

- i. To facilitate private sector investments into Focus Service Sectors in the State.
- ii. To support development of new Focus Services Sector hubs that would act as seeds for

- urban development in the State.
- iii. To create state-of-art sustainable infrastructure for the new service sector/economic hubs.
- iv. To promote inclusive service sector growth and ensure equitable distribution of benefits to local communities.
- v. To diversify and accelerate Uttarakhand's economic growth, by pursuing avenues in multiple services sectors.
- vi. To promote balanced regional development by facilitating investments in underdeveloped areas.
- vii. To build institutional capacity and high-value productive employment opportunities in Focus Service Sectors.
- viii. To ease clearances in Focus Services Sectors and to create an enabling business environment facilitated by a single window system.

Uttarakhand Tourism Policy, 2023-2030

The vision of this policy is to establish tourist destinations, circuits, and clusters with tourist-friendly infrastructure and to enable world-class tourism experiences in the State. Targets for 2030:

- i. Tourism to contribute USD 10 billion to Uttarakhand's economy annually and at least 15% of the state's GSDP.
- ii. Uttarakhand to attract investment of INR 40,000 Crore in tourism and take up minimum 100 PPP projects before 2030 (Investment of Rs. 30,000 Crore and minimum 70 PPP projects before 2027).
- iii. Tourism and its supporting industries to employ 20 lakh people in Uttarakhand, with women accounting for at least 30% of the workforce.
- iv. To facilitate skill development of 10 lakh workers in tourism and its supporting industries
- v. To increase average length of stay of tourists in Uttarakhand to 4-5 days.
- vi. To increase foreign tourist visits as a proportion of total non-religious tourist visits in Uttarakhand to 5%.
- vii. To reach 50 lakh followers on official social media handles of Uttarakhand Tourism Development Board.
- viii. To ensure that new tourism projects coming up in the State adopt sustainable measures in development and operations.

Uttarakhand Tourism Entrepreneur Promotion Scheme, 2024

The Uttarakhand Tourism Entrepreneurship Promotion Scheme 2024 aims to empower local entrepreneurs by encouraging investments between ₹1 crore and ₹5 crore in tourism-related activities. It seeks to strengthen inclusive growth, employment generation, and infrastructure development in the tourism sector.

The objectives of the policy are:

- i. Promote establishment and development of small tourism units by local residents.
- ii. Encourage inclusive economic growth and employment through financial incentives.
- iii. Prioritize high-quality infrastructure in tourism projects costing ₹1–5 crore.
- iv. Provide a favorable business environment for small and medium tourism investors.
- v. Ensure equitable tourism benefits across all regions of Uttarakhand.

- vi. Align with the goals of the Uttarakhand Tourism Policy 2023.

Uttarakhand Mega Industrial and Investment Policy, 2025

The policy is made by State Govt. to make capital investment in large enterprises in the State more attractive and competitive. The objectives of the policy are:

- i. Establish Uttarakhand as a competitive and attractive destination for capital investments in large manufacturing industries.
- ii. Substantially increase the contribution of the manufacturing sector to the state's economy.
- iii. Ensure balanced, sustainable, and inclusive economic development.
- iv. Promote entrepreneurship, innovation, and research & development.
- v. Generate more employment in the manufacturing sector.
- vi. Facilitate maximum utilization of production capacity of new industrial units.

Budget - Important Announcements

The Uttarakhand State Budget for the financial year 2025–26, with a total outlay of ₹1,01,175 crore, reflects a strategic increase of 13% over the previous year's allocation of 89,000 crore. The capital outlay of ₹14,763 crore is the highest ever, aimed at infrastructure development. The budget is anchored in the visionary NAMO framework, which encapsulates the state's developmental priorities: Navachar (Innovation), Aatmnirbhar Uttarakhand, Mahan Virasat (Great Heritage), and Ojaswi Manav Sansadhan (Spirited Human Resource). This thematic approach is further operationalized through the GYAN model—focusing on Gareeb (social security), Yuva (youth empowerment), Annadata (agriculture and allied sectors), and Naari (women empowerment). The State's revenue receipts are projected at ₹62,540.54 crore, comprising ₹39,917.74 crore from tax revenue and ₹22,622.80 crore from non-tax revenue. Capital receipts are estimated at ₹38,494.21 crore, primarily driven by borrowings and liabilities amounting to ₹38,470 crore. The fiscal deficit is projected at ₹12,604.92 crore, and the revenue deficit at ₹2,585.89 crore both within the permissible limits under the FRBM Act.

Budget - Highlights related to Agriculture & Farm Sector

- i. Trout Promotion Scheme receives ₹146 crore to boost cold-water aquaculture.
- ii. ₹85 crore allocated under Deendayal Upadhyaya Cooperative Farmer Welfare Scheme for farmer empowerment.
- iii. ₹35 crore earmarked for the Mission Apple Scheme to promote horticulture in hill regions.
- iv. ₹25 crore under the Chief Minister's State Agricultural Development Scheme for comprehensive agri-support.
- v. ₹5 crore for Local Crops Promotion Program, ₹4 crore for Millet Mission, and ₹3 crore for National Mission on Natural Farming.
- vi. ₹13 crore allocated for livestock distribution (sheep, goatery, poultry) to ITBP battalions.
- vii. ₹60 crore for climate change mitigation.
- viii. ₹125 crore under Spring and River Rejuvenation Authority (SARRA) for rejuvenation of springs and rivers in the State.
- ix. Allocation for Agriculture and Research stands at ₹125.99 crore, aimed at

- strengthening extension services and agri-infrastructure.
- x. Animal Husbandry receives ₹93.29 crore, supporting livestock development and veterinary services. A total amount of ₹30.00 crore has been allocated for the Milk Price Incentive Scheme for dairy producers."
- xi. Horticulture Development is allocated ₹65.77 crore, focusing on high-value crop promotion and cold chain infrastructure.
- xii. Co-operative sector receives ₹16.14 crore to enhance rural credit and agri-marketing support.
- xiii. Irrigation and Flood Control is allocated ₹189.97 crore, with emphasis on minor irrigation schemes and flood mitigation.

Budget - Highlights related to Rural Development & Non-Farm Sector

- i. ₹60 crore allocated under the Chief Minister's Self Employment Scheme to promote entrepreneurship.
- ii. ₹21 crore for Deendayal Upadhyay Rural Skill Development Scheme and ₹20 crore for Rural Business Incubators.
- iii. ₹10 crore under the Chief Minister's Migration Prevention Scheme to retain rural workforce.
- iv. ₹7 crore for promotion of innovation and skills among youth.
- v. ₹5 crore each for Women SHG Empowerment Scheme and Special Incentive Scheme for Women Entrepreneurs.
- vi. ₹1811 crore allocated for Social Security, including ₹10 crore for the State Food Grain Scheme.
- vii. ₹20 crore allocated for the Startup Venture Fund.
- viii. Rural Development receives ₹285.60 crore, supporting employment generation, housing, and sanitation schemes.
- ix. Industries sector is allocated ₹51.50 crore to promote MSMEs, industrial parks, and skill development.
- x. Tourism gets ₹47.87 crore for infrastructure development and destination promotion.
- xi. Transport sector receives ₹39.69 crore for road connectivity and public transport enhancement.
- xii. Energy sector is allocated ₹165.97 crore, focusing on renewable energy and rural electrification.
- xiii. Welfare of Scheduled Castes and Tribes receives ₹255.59 crore and ₹82.14 crore respectively, for inclusive development.

Govt. Sponsored Programmes linked with Bank Credit

State Government launched programmes plays a pivotal role for achieving inclusive growth, livelihood promotion, and poverty alleviation. These programmes are often linked with financial institutions that provide the necessary credit support, ensuring the effective implementation of the schemes. The intersection of these schemes with bank credit has been instrumental in enhancing economic growth, employment, and social welfare in the state. Bank credit plays a pivotal role in the successful implementation of government-sponsored schemes, especially in rural and semi-rural areas. The accessibility of credit helps beneficiaries invest in essential resources like machinery, land, infrastructure, and education, thereby empowering individuals and communities. Some of the State Government sponsored

programmes with bank credit are as follows:

Deendayal Upadhyay Sahkarita Kisan Kalyan Yojana:

Deendayal Upadhaya Sahkarita Kisan Kalyan Yojana launched by the Uttarakhand Government in October 2017 is aligned with the national objective of supporting farmers through cooperative societies. Under the scheme, interest free loan of Rs. 1.00 lakh and Rs. 5.00 lakh is being provided to small/marginal farmers/ BPL families of state and SHGs, respectively. It envisages loan facilities upto Rs. 3.00 lakh at 0% interest rates to farmers of the State for allied agricultural activities like purchase of mini tractors for farming, horticulture tools, trolleys, and power tillers, beekeeping, mushroom farming, poultry, piggery, fishery, farming equipment, sprayers, poly-houses, sheds, mini dairies, etc.

Maun Palan Yojana (Beekeeping Scheme):

The scheme launched under the State Horticulture Mission, is a significant initiative aimed at fostering self-employment and boosting honey production in the State. Its primary objective is to motivate unemployed youth, particularly in rural areas, to take up beekeeping as a viable livelihood option, thereby addressing the issue of migration to urban centers. The scheme provides substantial financial incentives, including 80% subsidy for setting up honey production units and purchasing essential beekeeping equipment like bee boxes. Beyond material support, the scheme also offers 100% financial assistance for beekeeping training, ensuring beneficiaries acquire the necessary skills and knowledge for successful beekeeping. A key component of this program is the establishment of "Madhu Gram" (honey villages) at the panchayat level across the State's 13 districts, aiming to make Uttarakhand self-sufficient in honey production.

Mukhyamantri Swarozgar Yojana 2.0 (MSY 2.0):

The scheme has been launched for the period of FY 2025-26 to FY 2029-30 and aims to create widespread employment opportunities across Uttarakhand by enabling the youth, women, artisans, migrants, and unemployed individuals to establish self-owned enterprises. The core objectives of the scheme are following:

- Providing bank loans and subsidies for setting up manufacturing, service, or trade businesses.
- Encouraging migrants and youth to become job creators instead of job seekers.
- Promoting women entrepreneurship with extra financial support.
- Reducing unemployment and migration by promoting local-level self-employment.
- Supporting the manufacturing of ODOP/ODTP/GI-tagged local products through additional incentives.
- Enhancing access to credit and ensuring ease of doing business via a simplified and transparent process.
- Support provided:
 - Under the scheme, funding will be provided to the eligible manufacturing, service establishments and business activities through nationalized banks, regional rural banks, state cooperative banks and other scheduled banks, and in this regard, the margin money will be provided as a grant by the Department of Micro, Small and Medium Enterprises, GoUK. The project cost for manufacturing sector enterprise is

Rs.25 lakhs (max) and for service and business sector will be Rs.10 lakhs (max).

Veer Chandra Singh Garhwali Paryatan Swarojgar Yojana:

With a view to provide more and more self-employment in the tourism sector to the residents of Uttarakhand and mainly the youth, the first self-employment scheme of Uttarakhand "Veer Chandra Singh Garhwali Paryatan Swarojgar Yojana" was launched on 1st June 2002. Scheme envisages assistance for vehicle and non-vehicle items. Under this scheme, government assistance of 33% of the projects (maximum Rs. 33.00 lakh) in hilly areas and of 25% of project cost (maximum Rs. 25.00 lakh) in plain areas for non-vehicle items is being provided. Under the vehicle item, which includes ordinary buses, taxis, maxi, etc., government assistance of 25% of project cost in both hilly and plain regions (maximum of Rs.10.00 lakh) is being provided.

Deendayal Upadhyaya Grah Awas (Home Stay) Scheme:

The scheme was launched in the year 2018 with the aim to prevent continuous migration in the state, providing employment, familiarising them with local culture and products. Through this scheme, the government aims to provide an unprecedented experience to domestic and foreign tourists visiting Uttarakhand, as well as for the prosperity of the local people. The objectives of the scheme are:

- To prevent continuous migration in the state.
- To provide employment to local residents.
- To introduce tourists to local culture and products.
- To offer financial incentives for homestay renovations and operations.
- To train homestay operators in hospitality.
- To promote the scheme through a dedicated, separate website and mobile app.

Government assistance includes capital subsidy and interest subsidy. This covers 25% of the project cost, up to a maximum of Rs. 7.50 lakh. Out of this, the capital subsidy component will be up to Rs. 1.00 lakh per room, and interest subsidy will be provided for the first five years at 50% of the interest charged on the loan amount. For the beneficiaries in hilly regions, the benefit is higher i.e. 33% of the project cost or up to Rs.10.00 lakh, whichever is lower. The capital subsidy in such cases will be up to Rs.1.50 lakh per room, and interest subsidy will again be provided for five years at 50% of the interest.

Mukhyamantri Ekal Mahila Swarozgar Yojana:

It aims to promote self-reliance among single and helpless women through self-employment opportunities like agriculture, gardening, poultry, plumbing, data entry, etc. Implemented by the Women Empowerment and Child Development Department, the scheme offers a grant of up to ₹1.5 lakh to eligible women. Preference will be given to widows, abandoned women, transgenders, acid attack/crime victims, and women with minor or unmarried children, aged 21–50 years, who are permanent residents of Uttarakhand.

Ganga Gai Mahila Dairy Yojana:

This scheme focuses on empowering women in rural areas through dairy farming by promoting milk cooperative societies. Under the scheme, 01 crossbred milch cow will be made available to a group of women members of milk cooperative societies formed at village level

with the objective of making them financially self-reliant. For this purpose, a combination of bank loan, subsidy, and animal insurance will be provided, making it a comprehensive support system for dairy activities. To ensure clean milk production, grant money will be provided for construction of cattle shed and cattle trough for the milch animals of the beneficiary. Under the scheme, Rs.52,000/- unit cost is proposed, out of which Rs.27,000/- is government grant, Rs.20,000/- is bank loan and Rs.5,000/- is beneficiary's share.

Minority Self-Employment Scheme:

The scheme aims to provide self-employment opportunities for individuals from minority communities in Uttarakhand. It involves a combination of bank loan, departmental grant/subsidy, and beneficiary contribution for setting up businesses. Up to ₹10 lakhs can be availed as a total project cost, with 60% as bank loan, 25% as grant/subsidy (maximum ₹2.5 lakhs), and 15% as beneficiary's share. The scheme seeks to uplift the economic status of minority communities by enabling them to start their own ventures.

Special Scheme for Promoting Women Entrepreneurship (Nav Disha Yojana):

The scheme was launched in the year 2015, with the objective to create entrepreneurship, skill development among women and provide easy loan facility through banks for arranging the required capital for setting up enterprises, so that women can become self-reliant by setting up their own enterprises and ensuring adequate participation of women in the micro and small enterprise sector, contributing to the economic development of the State. Under this scheme, a capital subsidy of up to 25% of the total fixed capital investment and an interest subsidy of 6% on bank-approved loans are provided to women entrepreneurs for setting up micro and small enterprises in the manufacturing and service sectors.

State government-sponsored programmes, when integrated with institutional bank credit, play a crucial role in accelerating inclusive economic growth and livelihood generation. These schemes not only bridge financing gaps for vulnerable and underprivileged sections but also promote entrepreneurship, skill development, and sector-specific development such as agriculture, renewable energy, and rural enterprises. By offering structured subsidies, interest support, and credit guarantees, State initiatives have made bank credit more accessible, especially in underserved regions. However, the success of such programmes depends significantly on effective convergence between government departments, banks, and grassroots implementation agencies. Strengthening these synergies can unlock the full potential of state-backed development interventions and ensure equitable economic participation for all.

Government of India Schemes

- Animal Husbandry Infrastructure Development Fund (AHIDF) (<https://dahd.gov.in/schemes/programmes/ahidf>) DIDF was merged into AHIDF under the Infrastructure Development Fund (IDF), extended till 31 March 2026 with a revised outlay. NABARD was added as a lender for dairy cooperatives.
- The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) (<https://www.fidf.in/>) The scheme has been extended till 31 March 2026. It provides concessional loans through Nodal Loaning Entities to states, UTs, cooperatives, and private entrepreneurs. A credit guarantee facility is available through NABSanrakshan, offering 25% coverage up to ₹12.5 crore.

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

- The district spans a total reported area of 2.33 lakh hectares, accounting for approximately 3.89% of the state's total area. Within this, the gross cropped area is 17,219 hectares, with a cropping intensity of 158.56%.
- Irrigation coverage remains limited, with gross and net irrigated areas of 2,514 ha and 1,399 ha respectively. The primary sources of irrigation are tube wells (76%) and canals (10%).
- The average landholding size in the district is 0.62 ha, slightly below the state average of 0.85 ha. Cultivable land constitutes 56% of the total area, with 93% of holdings being less than two hectares in size.
- The district receives an average annual rainfall of 1654.5 mm. The region features coarse sandy loam soil and the climate varies from sub-tropical monsoon to tropical upland type. Major kharif crops include paddy, finger millet and pulses, while wheat, barley, and mustard dominate the rabi season. In recent years, there has been a noticeable decline in both Net Sown Area (NSA) and Gross Cropped Area (GCA). The cultivation area for major traditional and staple crops has significantly reduced.
- The Ground Level Credit Flow for crop production has shown a consistent upward trend over the past three years. The GLC in the last three years (2022-23 to 2024-25) was ₹9888.16 lakh, ₹11,897.61 lakh and ₹13081.67 lakh respectively, reflecting an overall increase of 32.30% (Source: SLBC website).

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- The Agriculture Department operates a district-level soil testing laboratory equipped to analyse both major and micronutrients. However, its effectiveness is limited due to low awareness among farmers and resource constraints within the lab. A Krishi Vigyan Kendra (KVK) located in Lohaghat plays a key role in transferring agricultural technologies from lab to field, offering guidance on best farming practices and modern techniques.
- Despite their potential, most FPOs in the district are still in early stages and face financial and managerial limitations, which restrict their ability to serve all farmers in their respective clusters. Various government schemes and facilities are available to support crop production and post-harvest management, including Interest Subvention under Kisan Credit Card (KCC), Soil Health Card, PM-Kisan Samman Nidhi and Pradhan Mantri Fasal Bima Yojana (PMFBY).
- Out of 31,971 cultivators in the district, 24,658 have been enrolled under the KCC scheme, enhancing their access to credit and financial support.
- Given the decline in both Gross Cropped Area (GCA) and Net Sown Area (NSA), there is a need to utilize fallow and culturable wastelands for agricultural purposes. These

lands can be reclaimed and developed for the cultivation of crops, vegetables, fruits, and fodder. To make this feasible, it is essential to establish irrigation infrastructure and implement effective measures to mitigate the threat posed by wild animals.

2.1.1.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
A.01 a.Crop Production, Maintenance, Marketing							
1	Annual Vegetables – Brinjal / Baingan	Ha	1.18	1	133	156.42	156.42
2	Annual Vegetables - Cabbage/ Patta Gobhi	Ha	1.24	1	273	338.43	338.43
3	Annual Vegetables - Capsicum/Shimla Mirch	Ha	1.39	1	181	250.93	250.93
4	Annual Vegetables - French Beans/ Green Beans/ Fansi/Common Beans	Ha	1.24	1	316	390.55	390.55
5	Annual Vegetables - Onion/ Piyaz/	Ha	1.00	1	127	126.51	126.51
6	Annual Vegetables - Potato/ Aloo	Ha	2.73	1	899	2456.04	2456.04
7	Annual Vegetables - Tomato/ Tamatar	Ha	1.34	1	421	562.62	562.62
8	Cereals - Barley/Jav Unirrigated/ Rainfed	Ha	0.43	1	530	227.95	227.95
9	Cereals - Barnyard Millet/ Jhangora	Ha	0.50	1	535	269.52	269.52
10	Cereals -Finger Millet/ Ragi/Nachani/ Manduwa	Ha	0.51	1	2250	1148.94	1148.94
11	Cereals - Maize/ Makka	Ha	0.43	1	589	251.60	251.60
12	Cereals - Rice/ Chaval/ Dhan	Ha	0.56	1	3030	1709.13	1709.13
13	Cereals - Wheat/Gehu	Ha	0.56	1	3486	1955.82	1955.82



14	Fruits - Mandarin/ Santra/Citrus/ Sweet Orange	Ha	0.90	1	800	718.88	718.88
15	Oil Seeds - Indian Mustard/Bharatiya Sarso	Ha	0.39	1	500	192.79	192.79
16	Pulses - Horse Gram/ Kulthimah Unirrigated/ Rainfed	Ha	0.46	1	740	343.32	343.32
17	Pulses - Kidney Beans/ Rajma/ Kholar/Bhatt Unirrigated/ Rainfed	Ha	0.55	1	130	71.63	71.63
18	Pulses - Lentil/ Masur/ Masoor_Unirrigated/ Rainfed	Ha	0.45	1	421	189.17	189.17
19	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea	Ha	0.45	1	275	125.05	125.05
20	Pulses_Unirrigated/ Rainfed	Ha	0.51	1	437	221.48	221.48
21	Pulses - Urdbean/ Black Gram/ Mash Unirrigated/ Rainfed	Ha	0.48	1	350	168.33	168.33
22	Spices & Condiments - Garlic/ Lahasun	Ha	2.25	1	117	263.69	263.69
23	Spices & Condiments - Ginger/ Adrak_Hills	Ha	3.39	1	390	1323.47	1323.47
24	Spices & Condiments - Turmeric/ Haldi	Ha	1.78	1	167	297.49	297.49
25	Lily/Lilium_ Greenhouse/Polyhouse _100 sq.m.	sq.m.	1.07	1	14	14.98	14.98
26	Tomato/Tamatar_Gree nhouse/Polyhouse_ 100 sq.m.	sq.m.	1.73	1	50	86.5	86.5
Total					17161	13861.24	13861.24
b.Post-Harvest & consumption purpose (10%)							1386.124
c. Repair & Maintenance of Farm assets (20%)							2772.248
Grand Total							18019.612

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

- The district is primarily agricultural, with a Gross Cropped Area (GCA) of 17,219 hectares, of which Gross Irrigated Area (GIA) is only 2,514 hectares (14.60%). Despite receiving an average annual rainfall of 1654.5 mm, the net irrigated area has been gradually declining over the years.
- The main sources of irrigation include tube wells and canals. Of the GIA (2,514 ha), tube wells account for 1,066 ha (76%), canals cover 140 ha (10%), and other sources contribute 193 ha (14%).
- The district is drained by several major rivers such as the Kali Ganga, Ladhiya, Sarju, and Kali/Sarda, along with their tributaries like Lohawathi. In the hilly terrain, irrigation relies on springs, 'gad', and 'gadheras', while in the plains, groundwater is the primary source.
- The decline in net and gross irrigated areas in the district may be attributed to damaged irrigation canals and infrastructure, along with insufficient maintenance and repair efforts. These issues have likely hindered the effective distribution of water, reducing the overall irrigation coverage despite the availability of water resources.
- Except for the 04 Plain districts (only 20 blocks have been assessed in US Nagar, Haridwar, Dehradun & Nainital), the Central Ground Water Board (CGWB) has not assessed the stage of ground water development in other districts.
- There has been no credit flow towards water resources over the past three years, indicating a lack of investment in this sector.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

- The district has a total of 140 canals spanning a length of 285.40 km, covering a culturable command area of 5,231.97 hectares. Other sources of irrigation include 1,066 private tubewells, 3,103 hauz (water tanks), 47 government tubewells, 41 pumpsets, 84 hydrums, and traditional gullies (guls) extending over 1,326.39 km. (Source: District at a Glance, 2024).
- The Irrigation Department has created an irrigation potential of 3,185 hectares, out of which 1,028 hectares are currently being utilized.
- In Champawat district, irrigation infrastructure is primarily developed by government departments. For individual and small-scale use, especially in hilly regions, farmers often rely on solar pumps, electric pumps, or diesel pump sets to lift water for irrigation.
- To enhance irrigation coverage, it is essential to promote community ponds, recharge structures, and percolation tanks via convergence with MGNREGS, establish micro-irrigation systems and expand minor irrigation projects (guls, tanks, solar lifts) under RIDF and PMKSY for scattered lands. Additionally, repairing and maintaining damaged irrigation canals can significantly reduce seepage losses, improving water efficiency.
- The government is actively implementing the Pradhan Mantri Krishi Sinchayee Yojana



(PMKSY) with the dual objectives of "Har Khet Ko Pani" (Water to Every Field) and "Per Drop More Crop", aiming to ensure equitable water distribution and efficient water use in agriculture.

2.1.2.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
A.02 Water Resources							
1	Diesel Pump Sets--3-5 HP	No.	0.43	90	28	11.98	10.79
2	Drip Irrigation--For 1 ha	Ha	1.04	90	135	140.47	126.42
3	Electric Pump Sets--3 HP	No.	0.27	90	105	28.09	25.28
4	Solar PV Pump Sets (AC)--3 HP	No.	3.21	90	12	38.47	34.63
5	Sprinkler Irrigation - Mini-8mm*8mm for 1 ha	Ha	1.39	90	55	76.41	68.77
6	Sprinkler Irrigation - Portable- 75 mm for 1 ha	Ha	0.32	90	120	38.83	34.94
7	Storage Tank -New-Geo Tank-12800l capacity 305 meter dia. & 1.2m ht.	No.	0.87	90	140	121.34	109.20
Total					595	455.59	410.03

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

- Farm mechanization in Champawat remains limited and uneven, largely due to the district's hilly terrain, fragmented landholdings with 93% of landholdings are with small and marginal farmers, and the low purchasing capacity of small and marginal farmers.
- Mechanization is more prevalent in the foothill regions, such as Tanakpur and Banbasa, while it remains minimal in the interior hilly blocks like Pati, Barakot, and Champawat.
- The farm power availability at national level in 2024 is about 3.126 kW/ha as estimated by the Indian Council of Agricultural Research (ICAR) based upon the availability of farm power sources such as human power, animal power, tractors and engines. No such estimates are available state-wise/district wise with the ICAR. However, as per



the State Agriculture department farm power availability in hilly districts is 0.60 kW/ha and plain districts is 3.0 kW/ha, which is significantly lower than the plain districts of state and the national average.

- The Ground Level Credit Flow under the farm mechanization sector remains significantly low. Over the past three years (2022–23 to 2024–25), only ₹14.50 lakh has been disbursed in the district towards farm mechanization, as per data available on the SLBC website.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

- According to Vahan Dashboard data as of August 2025, the district has 175 tractors and 01 trailer registered for agricultural services. There are no agricultural service centres in the district.
- Under the Submission on Agriculture Mechanization (SMAM) and Mission for Integrated Development of Horticulture (MIDH) schemes, farmers are eligible for subsidies ranging from 50% to 80% and 25% to 50%, respectively, on the purchase of agricultural machinery.
- During the year 2024–25, the Agriculture Department distributed 08 Farm Machinery Banks, 129 Power Weeders, 1500 small agricultural tools, and 19 brush cutters to farmers under the SMAM scheme. The Agriculture Department is actively working to encourage farmers to adopt modern agricultural equipment for improved productivity and efficiency.
- The solar or renewable energy-powered tools suited for hill agriculture. PACS in hill areas can play a crucial role by procuring power tillers and essential implements and renting them out on a nominal basis to member farmers.
- Establishing mini Custom Hiring Centres (CHCs) equipped with portable, hill-compatible machinery such as power tillers, weeders, and small threshers through FPOs, PACS, NGOs, and panchayats in each block could effectively reduce drudgery, enhance operational efficiency, and help address labour shortages.

2.1.3.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
A.03 Farm Mechanisation							
1	Other Machinery & Equipments_3BHP_ Chaff-cutter < 5 BHP	No.	0.60	75	395	236.69	177.51
2	Multicrop Power Threshers- upto 4 ton	No.	2.41	75	59	142.05	106.53
3	Power Weeder- Engine-operated above 5 BHP	No.	1.61	75	290	465.45	349.10
Total					744	844.19	633.14



2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

- In 2023–24, Champawat district had a total of 7,664 hectares under horticulture, comprising 4,375 hectares under fruit cultivation, 2,389 hectares under vegetables, and 900 hectares under potatoes. However, the productivity of fruits and vegetables remains significantly below the national average, at just 1.2 MT/ha and 6.56 MT/ha, respectively. This highlights a substantial opportunity to enhance crop yields through the adoption of high-yielding varieties (HYVs), improved agronomic practices, and the provision of assured irrigation facilities.
- All major fruits & vegetables including citrus, mango, pear, peach, apple, litchi, walnut, plum, potato, cabbage, cauliflower, ginger, garlic etc. are being grown in the district. Kiwi cultivation is gaining momentum in the district, with 9 hectares planted under this crop in 2023–24.
- As of 2023–24, there are 615 registered beekeepers in the district, managing 2,265 bee colonies and producing 23.65 quintals of honey. The Horticulture Department has also distributed 2,125 bee boxes to farmers to promote apiculture.
- Under the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY), the department is promoting sprinklers and drip irrigation systems, benefiting 23 farmers and covering 9.20 hectares during 2023–24.
- The Sericulture Department commenced its activities in Champawat district during the 2023–24 period. The department is actively promoting mulberry cultivation across the Barakot, Pati, and Champawat blocks.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

- Horticulture Dept., ATMA and Krishi Vigyan Kendra, Lohaghat are providing extension services to the farmers. The district has six departmental nurseries covering a total area of 43.65 hectares, along with three fruit processing centers, six government gardens (Udhyan), and 12 mobile horticulture units (Udhyan Sachal Dal Kendras).
- Existing processing units in the district operate at a very small scale, primarily focusing on products like pickles, juices, and dried fruits. These units lack proper branding and modern packaging facilities. There are no cold storage facilities or reefer vans available for perishable horticultural produce, and the district also lacks aggregation centres and dedicated marketplaces for horticultural marketing.
- Certified nurseries are limited, and the existing government nurseries are not functioning at full capacity, making it difficult to meet the demand for quality seedlings. As a result, farmers often rely on external sources.
- Various government schemes and facilities are available to support horticulture production and post-harvest management including PMFME, AIF, SHM, MIDH, FPO etc.
- With support from NABARD under the RIDF, the State Government is setting up 1,085 polyhouses in the district to boost off-season vegetable and flower production, thereby improving productivity and farmers' income.
- At present, the GLC data pertaining to the sector is unavailable.



2.1.4.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
A.04 Plantation & Horticulture							
1	Bee Keeping-Boxes-50 colony	No.	4.28	70	150	642.00	449.40
2	Cut Flowers-Lilium (Hybrid) (Bulbous flowers) 1000 sq.m.	sq.m.	18.19	70	10	181.90	127.33
3	Floriculture-Gladiolus-0.4 ha (Open field)	Ha	3.21	70	2	6.42	4.49
4	Large cardamom -0.4ha	Ha	0.70	70	2	1.40	0.98
5	Medicinal & Aromatic Crops- Lemon Grass-	Acre	1.02	70	12	12.19	8.53
6	Low cost Mushroom Production-Unit 400 sq.ft. (1000 Kg per cycle)	No.	4.28	70	170	727.60	509.32
7	Apple-(3.5x3.5m RS MM 111)	Ha	8.22	70	22	180.79	126.55
8	Walnut 6*6mtr	Ha	0.74	70	18	13.39	9.36
9	Acid Lime/Lemon-(plant spacing – 3.0 x3.0m)	Ha	0.71	70	89	63.48	44.43
10	Kiwi (plant spacing – 6.0 x 6.0m)	Ha	14.45	70	10	144.45	101.11
11	Litchi-(plant spacing– 6.0 x 6.0m)	Ha	3.93	70	14	54.98	38.49
12	Nursery --0.4-1 (per Ha. cost)	Ha	21.40	70	4	85.60	59.92



Sub Total					503	2114.20	1479.91
A.05 Working Capital - Bee Keeping							
1	Apiculture <i>Apis cerana indica</i> __10 boxes	No.	0.75	1	75	56.19	56.19
Sub Total					75	56.19	56.19
Total					578	2170.39	1536.10

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

- Champawat district encompasses 1.32 lakh hectares of forest land, accounting for 57% of its total reported area. According to the India State of Forest Report 2023, the district comprises 382.01 km² of very dense forest, 571.36 km² of moderately dense forest, and 266.02 km² of open forest. The forests are primarily composed of species such as Sal, Pine, Oak, Cedar, Chyura, Spruce, and Bamboo.
- The district is having reserved forest of 649 km² and 571 Van Panchayats, collectively managing approximately 22,000 hectares of forest area. Other land uses include:
 - Permanent pasture and grazing land: 17,733 ha
 - Land under orchards, plantations, trees, and shrubs: 22,070 ha
 - Cultivable wasteland: 20,305 ha
- A significant portion of wastelands in the district has potential for agroforestry, silvo-pasture, medicinal plants, and horticulture-based development.
- One of the notable success stories in Champawat is the Manar Van Panchayat, a women-led initiative that has restored 11.6 hectares of degraded forest land over the past 15 years.
- The Forest Department is actively implementing afforestation initiatives such as Joint Forest Management, CAMPA (Compensatory Afforestation), Social Forestry, and an annual plantation drive held during the festival of Harela.
- There has been no credit flow towards this sector over the past three years, indicating a lack of investment in this sector.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

- The district's limited irrigation infrastructure presents an opportunity to promote agroforestry and rainfed plantation models to boost forest productivity.
- Afforestation efforts can be expanded to wastelands and cultivable wastelands, where species like Ringal, Bhimal, Mulberry, Lemongrass, Bamboo, and Rambans can be planted. These species are well-suited to local soil conditions, aid in water conservation, and provide fodder and raw materials for cottage industries.
- Despite progress, the district faces challenge such as forest degradation due to overgrazing and unsustainable harvesting and need for capacity building among local communities in modern forest management practices.
- Champawat holds significant potential for eco-tourism development, leveraging its scenic forest landscapes, carbon sequestration projects under climate finance



mechanisms and expansion of medicinal and aromatic plant cultivation along forest fringes.

- To strengthen forest governance, the Forest Department can empower Van Panchayats through GIS-based planning, micro-plans, and sustainable harvest models and expand nursery infrastructure and establish seed banks for native forest and medicinal species.
- Under the Uttarakhand Forest Resource Management Project (UFRMP), Champawat is one of nine target districts selected for eco-restoration, community development, and the establishment of model nurseries.

2.1.5.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
A.06 Forestry							
1	Plantation-Bamboo-1	Ha	0.97	90	3	2.91	2.64
2	Plantation-Poplar-1	Ha	2.19	90	2	4.39	3.95
Total					5	7.30	6.59

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

- According to the 20th Livestock Census (2019), Champawat district had a livestock population comprising 79,686 cattle and 18,599 buffaloes, representing 4.3% & 2.15%, of the State's total population for each species, respectively. Approximately 33,000 families are involved in cow and buffalo rearing in the district.
- The average daily milk yield of milch animals is approximately 6.56 kg for crossbred cows, 2.21 kg for indigenous cows, and 4.34 kg for buffaloes, reflecting the productivity across different categories.
- A dedicated Animal Breeding Farm for Badri cow at Nariyalgaon, spread across 127 acres, is actively engaged in conservation and genetic improvement of the Badri breed.
- Champawat district produces approximately 1.83 lakh kg of milk daily. The Champawat Milk Producers Cooperative Federation Ltd. manages 242 Dairy Cooperative Societies with 10,731 members, of whom 5,115 supply milk. Collection is organized via 18 routes covering all four blocks.
- The Ground Level Credit Flow for the dairy sector (investment credit) has shown a steady upward trend over the past three years. Credit disbursement increased from ₹1375.87 lakh in 2022-23 to ₹1589.79 lakh in 2023-24, and further to ₹2075.96 lakh



in 2024-25. This consistent growth reflects a strengthening focus on dairy development and increasing financial support for dairy related activities in the district.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

- As of March 31, 2024, the district has 16 veterinary hospitals/polyclinics, 01 mobile veterinary hospitals, 22 veterinary dispensaries, 32 artificial insemination centres and 02 animal breeding farms. During the year 2023-24 a total of 15486 Artificial inseminations were performed in the district.
- A milk chilling plant with a capacity of 10,000 litres has been established in the Champawat block. On average, 14,640 litres of milk are collected daily, of which 10,287 litres are sold locally, while the remaining quantity is transported to Khatima and Lalkuan.
- To support milk collection and storage, the Milk Federation has installed three Bulk Milk Coolers (BMCs): Kimtoli (5,000 litres), Khetikhan (3,000 litres), and Tanakpur (2,000 litres), covering Lohaghat, Pati, and Champawat blocks respectively.
- The KCC facility supports working capital for animal husbandry with a 3% interest subvention on timely payments. No. of KCC for Animal Husbandry issued during the 2024-25 (including renewal) were 1324 with loan amount of Rs.11.04 Cr.
- The Animal Husbandry Department is implementing various Central and State schemes in the district, including National Livestock Mission (NLM), Animal Husbandry Infrastructure Development Fund (AHIDF), Rashtriya Gokul Mission (RGM), Livestock Health and Disease Control Programme (LH-DC), Assistance to States for Control of Animal Diseases (ASCAD), National Digital Livestock Mission (NDLM) and the State Livestock Mission.

2.1.6.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
A.07 Animal Husbandry - Dairy							
1	Automatic Milk Collection Unit-500 liters per day	No.	1.28	90	25	32.10	28.90
2	Crossbred Cattle Farming -with Shed equipment's cost of one working cycle	1+1	1.82	90	600	1092	982.26
3	Crossbred Cattle Farming-with Shed	5+5	9.63	80	70	674.10	539.28



	equipment's cost of one working cycle						
4	Dairy Marketing Outlet/ Parlour--with BMC of 500 lts. genset vehicle	No.	10.70	90	8	85.60	77.04
5	Graded Buffalo Farming-Murrah /Graded Murrah Buffalo	1+1	2.14	90	200	428.00	385.20
5	Indigenous Cattle Faming- Badri Cow	1+1	0.54	90	100	53.51	48.15
6	Indigenous Graded Cattle Farming- (Gir Sahiwal HYV)	1+1	2.03	90	500	1016.50	914.85
Sub Total					1503	3381.21	2975.68
A.08 Working Capital - AH - Dairy/Drought animal							
1	Cross bred Farming- Milk production 8 LPD	Per Animal	0.63	1	350	220.52	220.52
2	Cross bred Farming Others_5L/Day	Per Animal	0.47	1	3000	1418.10	1418.10
3	Cross bred Farming_ Others_7 L/Day	Per Animal	0.58	1	1500	869.10	869.10
4	Cross bred Farming_ Others- 9L/Day	Per Animal	0.71	1	500	356.41	356.41
5	Draught-Animals Bullock	Per Animal	0.39	1	160	61.99	61.99
Sub Total					5510	2926.12	2926.12
Total					7013	6307.33	5901.80

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

- Poultry farming in Champawat district is primarily backyard based, practiced by small and marginal farmers for household consumption and supplementary income.
- As the Animal census 2019, there were 1,14,195 chickens in the district, which includes 39613 indigenous and 74582 crossbred poultry birds. The annual production of eggs per bird is 193 and meat yield per bird is 1.08 Kg. The total egg production of the district was 46.89 lakhs during 2023-24.
- There is growing interest in commercial broiler and layer farming due to rising demand for eggs and poultry meat in urban and semi-urban areas like Tanakpur and Lohaghat.
- The Ground Level Credit Flow under the poultry sector has shown fluctuations over the past three years. While there was a notable increase from ₹85.68 lakh in 2022-23 to ₹214.82 lakh in 2023-24, the credit flow declined to ₹115.87 lakh in 2024-25. This inconsistent trend highlights the need for sustained financial support and targeted interventions to strengthen poultry development in the district.



2.1.7.2 Infrastructure and linkage support available, planned and gaps

- The district currently lacks any government or private hatchery units. As a result, chicks are procured from neighbouring districts. There is no structured marketing network, and poultry feed is sourced externally, primarily from Haldwani and Udham Singh Nagar. The absence of cold chain and meat processing facilities means poultry is sold either live or semi-processed in local markets.
- Problems cited by farmers include high feed costs, non-availability of inputs timely and dependence on other districts for marketing and inputs.
- A mini-hatchery and model feed unit can be set up in Lohaghat or Champawat block through public-private partnerships under the AHIDF scheme. The scheme also supports the establishment of private poultry farms and feed production units
- Formation of cluster-based poultry Farmer Producer Organizations (FPOs) can help achieve economies of scale and improve market connectivity.
- The Animal Husbandry Department is promoting poultry farming by distributing 21-day-old chicks to farmers under Poultry Valley scheme and Broiler Farm scheme. However, there remains a significant gap between local production and demand, indicating the need for further expansion and support.
- Additionally, the department has signed an MoU with ITBP for the supply of chicken, supporting both local production and institutional demand.

2.1.7.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
A.09 Animal Husbandry - Poultry							
1	Commercial Broiler Farming--inclusive of shed equipment one working cycle	1000 birds	5.33	90	35	186.50	167.86
2	Indigenous Poultry Farming-Dual purpose--inclusive of shed equipment one working cycle	500 birds	3.75	90	45	168.53	151.68
Sub Total					80	355.03	319.54
A.10 Working Capital - AH – Poultry							



1	Layer Farming_Manual Feeding System (Cage)	100 birds	0.19	1	75	13.89	13.89
2	Layer Farming_Manual Feeding System (Cage)	50 birds	0.09	1	60	5.56	5.56
Sub Total					135	19.45	19.45
Total					215	374.48	338.99

2.1.8 Animal Husbandry - Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

- Small livestock like goats, sheep, and pigs are important components of the livelihood systems of marginal, landless, and tribal communities in Champawat. These animals provide supplementary income, meat, and organic manure, particularly in remote and rainfed areas.
- Goat rearing is most prevalent, followed by piggery in some SC/ST communities, while sheep are less common due to limited grazing areas.
- According to the 20th Animal Census, the population of sheep, goat and pig in the district are 10 (crossbreed), 60516 and 80 respectively. The population of goats constitutes 4.4% of total population of State. Meat yield per animal is 14.34 kg for goats and 45.73 kg for pigs. The total meat production of the district was 6.03 lakh Kg during 2023-24.
- Small units of goat have traditionally been popular in view of their coverage under government sponsored programmes. Pantaja, Barbari, Black Bengal breeds of goat are quite popular in the district. Most of the financing extended in these categories is under government programmes.
- At present, the GLC data pertaining to the sector is unavailable.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

- The permanent pasture and grazing land spans 17,733 hectares, accounting for approximately 7.6% of the district's total reported area. Details regarding the veterinary infrastructure in the district are provided in Chapter 2.1.6.2.
- The Uttarakhand Wool and Sheep Development Board (UWSDB) has been established by the State Government to implement various programs aimed at promoting the sheep sector.
- Farmers in the region predominantly rear non-descript livestock, with limited access to improved breeds of bucks and boars through the Animal Husbandry Department.
- The district lacks a formal marketing network, with most sales occurring informally in village markets. There is a need to strengthen breed improvement initiatives by setting up buck/boar distribution centers at the block level.
- Mini slaughter units and hygienic meat shops can be developed under the AHIDF scheme to improve meat processing and marketing infrastructure.
- To promote goat rearing as a viable economic activity among small and marginal



farmers, the department is implementing the Goat Valley Scheme. Additionally, the department has signed an MoU with ITBP for the supply of goats, supporting both local production and institutional demand.

2.1.8.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-New Shed	40+1	7.28	80	25	182.00	145.51
2	Goat - Rearing Unit-New Shed	20+1	3.66	90	55	201.30	181.13
3	Goat - Rearing Unit-New Shed	10+1	1.98	90	280	554.40	500.19
Sub Total					360	937.70	826.83
A.12 Working Capital - AH - Others/SR							
1	Goat Farming-Rearing Unit - Intensive	5+1	0.37	1	70	25.76	25.76
2	Goat Farming-Rearing Unit - Intensive	10+1	0.66	1	75	49.61	49.61
Sub Total					145	75.37	75.37
Total					505	1014.29	902.20

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

- Fisheries are gradually emerging as a livelihood in Champawat, especially in foothill areas like Tanakpur and Banbasa. Despite limited water bodies, interest in pond-based aquaculture and schemes like PMMSY are improving prospects. There's potential for trout farming in hilly zones and carp cultivation in lowland ponds.
- The district is having major rivers such as the Kali Ganga, Ladhiya, Sarju, and Kali/Sarda, along with their tributaries like Lohawathi. The major fish species are Indian major craps (Rohu, Catla) & common crap.
- The district has 357 active ponds spanning a total area of 3.57 hectares. There are 20 trout raceways, with 4 additional raceways constructed under the district plan. Fisheries activities are being carried out in 13 out of 72 Amrit Sarovars. The district has developed 6 angling sites to promote recreational fishing. Additionally, the department has distributed around 3.50 lakh fingerlings to fish farmers
- Annual fish production stands at 75 quintals, primarily comprising carps and



pangasius. Under an MoU with ITBI, the department supplied 1,905 kg of trout to the 36 BN ITBP over the past two years (2023–24 and 2024–25).

- A total of 12 Fisheries Cooperative Societies have been established in the district.
- Credit flow in the fisheries sector remains limited, with only ₹4.49 lakh disbursed over the past three years. A total of 60 fish farmers in the district have been covered under the Kisan Credit Card (KCC) scheme.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

- The Fisheries department is actively working towards the development of fisheries in the region. There are two departmental fish farms currently operational. Various types of fish production units such as tanks, reservoirs, and ponds have been established under both private and government initiatives.
- The Department is developing cluster-based fish ponds, offering a 60% subsidy for Scheduled Caste farmers and 40% for others, funded through State and District Sector scheme.
- Under the Pradhan Mantri Matsya Sampada Yojana (PMMSY), the department has promoted innovative units including biofloc systems, fish kiosks, backyard ornamental fish rearing units, and motorcycles equipped with ice boxes.
- The district currently lacks a Government Fish Seed Farm/Hatchery and a local feed mill. As a result, fish seed and feed are sourced from neighbouring districts.
- There are no private hatcheries, cold storage facilities, or ice plants available in the district. Most fish ponds are seasonal and unlined, which affects productivity and sustainability.
- Schemes like PMMSY, AIF, and RIDF offer scope for establishing mini-hatcheries, feed units, pond renovation, and fish transport facilities. Community ice plants and cold boxes at Tanakpur and Banbasa markets can help reduce post-harvest losses and extend shelf life.

2.1.9.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy	TFO	Bank Loan
A.13 Fisheries							
1	Composite Fish Culture - New Tanks- Fish Farming in new ponds in hills/min 50 cum/ 1000/cum	Acre	0.54	80	55	29.43	23.54
2	Fish marketing- Fish Sale Unit-Area 200 sq.m/unit	No.	10.70	80	4	42.80	34.24



3	Integrated Pisciculture - with dairy-5 animals Dairy Unit in existing ponds	Acre	9.49	80	5	47.45	37.96
4	Integrated Pisciculture - with Poultry-with Poultry (500 Birds Unit)] in Plains	Acre	13.91	80	5	69.55	55.65
Sub Total					69	189.23	151.39
A.14 Working Capital - Fisheries							
1	Fish Culture in Pond-Polyculture (Composite Fish Culture) _100 sq.m.	Per unit	0.21	1	50	10.70	10.70
2	Fish Culture in Pond-Polyculture (Composite Fish Culture) _50 sq.m.	Per unit	0.11	1	40	4.29	4.29
Sub Total					90	14.99	14.99
Total					159	204.22	166.38

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

- In the district, land holdings are generally small, and terrace farming is widely practiced. As a result, ploughing and draught animals form the backbone of hill agriculture and are used extensively for various agricultural activities.
- In the remote areas of the district, the scope for farm mechanization is minimal. Farmers primarily rely on local breeds and hybrid bulls for ploughing and other agricultural tasks.
- In hilly regions, mules serve as the primary means of transportation for goods, construction materials, and agricultural produce from the main roads to homes and farms. They are also used to carry passengers to distant locations. According to the 2019 Census, the district had a population of 160 horses/ponies and 547 mules.
- As per the 20th Livestock Census (2019), the district had 15,379 indigenous male cattle (bulls) and 3,034 hybrid male cattle. Of these, 13,904 animals were used exclusively for agricultural purposes, while 23 animals were employed for other agricultural tasks such as pulling bullock carts.
- Currently, agricultural loans for bulls and bullock carts have become negligible in the district. Instead, farmers are increasingly opting for loans to purchase motorcycles and small transport vehicles for agricultural use.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

- High-quality mule breeds are not available locally in the district. Currently, horses and mules are procured from regions such as Bijnor, Saharanpur, Muzaffarnagar, and Ramnagar. While local breeds of bulls are available within the district, hybrid bulls are typically sourced from the plains of Uttarakhand, Haryana, and Western Uttar Pradesh.



- Authorized dealerships for motorcycles and small transport vehicles (tempos) from various manufacturers have established showrooms and service centers in the district. Additionally, skilled labour for repairs and local suppliers for spare parts are readily available.
- Considering the potential for activities such as Integrated Farming Systems, establishment of Mini Soil Testing Labs, provision of two-wheeler loans to farmers and milk/vegetable vendors, and support for draught animals, a credit projection of ₹94.28 lakh has been made for the year 2026-27.

2.1.10.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
A.15 Farm Credit							
1	Draught Animals -Mules	No.	2.14	90	25	53.50	48.16
2	Integrated Farming- (hilly/crop +vegetable+ 2 cows+ fish+ poultry (50birds)	Acre	4.50	85	4	18.00	15.32
3	Mini Soil Testing Lab ICAR Model	No.	0.96	80	5	4.81	3.85
4	Two Wheeler Loan to Farmers/ Milk/ Vegetable Vendors- Scooter/ Motor Cycle/ Bike	No.	0.86	90	35	29.96	26.95
Total					69	106.27	94.28

2.1.11. Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

- Champawat is predominantly an agricultural district. It is the main source of subsistence for the majority of people. According to the 2011 Census, 64.6 percent of the total working population of the district was engaged in agriculture, as against 47.41 percent in the State.
- For the small and marginal farmers of Champawat, who constitute about 96%, have average size of the land holdings of 0.77 hectare, Integrated Farming System (IFS) plays a vital role for enhancing their income and livelihood and achieving the goals of sustainable agriculture.



- As a predominantly rainfed, hilly district, Champawat is naturally suited for low-input, sustainable agriculture. The fertilizer consumption per hectare in the district is only 29.16 Kg/ha which is far below the State average i.e. 132.70 Kg/ha.
- Traditional farming practices like mixed cropping, organic manure use, and agroforestry are widespread, but face challenges due to low productivity, climate risks, and market access.
- Government and non-government programs have begun promoting climate-resilient and organic farming models, especially among SHGs and marginal farmers.

2.1.11.1 Infrastructure and linkage support available, planned and gaps

- The Agriculture Dept., ATMA and Krishi Vigyan Kendra (KVK), Lohaghat play a key role in the district by providing field-based research, demonstrations, and guidance to farmers, particularly in promoting sustainable practices and Integrated Farming Systems (IFS).
- To advance sustainable agriculture in the region, there is a need to expand PKVY and MOVCD clusters, ensuring effective convergence with NRLM, MGNREGS, and horticulture programs.
- Efforts should focus on promoting compost units, vermicompost, and organic farming kits at the household and SHG level.
- Additionally, capacity building and training through KVK, ATMA, and NGOs must be strengthened, with an emphasis on climate-resilient farming practices.
- Integrated Farming Systems suitable for Champawat include models such as crop cultivation combined with dairy, poultry, horticulture, mushroom, beekeeping, and fishery, which diversify income and improve resource use. Another effective model integrates horticulture with fishery, vermicomposting, and apiary, enhancing soil fertility and productivity. Agriculture paired with poultry, mushroom, and azolla cultivation offers a low-cost, sustainable option. For rainfed areas, combining cropping with goat rearing and dryland horticulture is ideal. Lastly, diversifying crops with high-value vegetables and pulses increases market opportunities and nutrition.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

- Champawat, being a predominantly rural and hilly district, has limited access to scientific storage facilities and organized agricultural markets. Most farmers rely on home-based storage or sell their produce immediately post-harvest at local haats or to middlemen at low prices.
- There is growing need for community storage, grading, and marketing infrastructure, particularly for perishable horticultural and livestock-based produce.
- There are no WDRA accredited warehouses in the district. Private sector investment is also low in the district due to terrain and low-scale production.
- Majority of the districts of the State is located in hilly region, but the principal markets are largely located in the plain regions indicating skewed distribution of markets.



- The main crops of the district are wheat, paddy, madua, pulses, fruits and vegetables. To strengthen cold chain infrastructure in hill districts, there is a need to develop solar-powered cold storage facilities in apple, citrus, and vegetable growing regions. Additionally, promoting pack houses and mobile pre-cooling units will support effective aggregation and preservation of perishable produce.
- The credit flow in the agriculture infrastructure sector remains low, with only ₹18 lakh disbursed over the past three years, highlighting the need for targeted financial support and infrastructure development.

2.2.1.1 Infrastructure and linkage support available, planned and gaps

- Champawat district has storage facilities, including 50 rural godowns (1,092 MT), 29 seed/fertilizer depots (610 MT), 4 pesticide depots (50 MT), 5 cold storages (25 MT), one APMC, and 7 State Government godowns with a total capacity of 5,920 MT.
- Agriculture Infrastructure Fund, with a corpus of ₹1 lakh crore, supports post-harvest infrastructure and community farming assets with a 3% annual interest subvention and credit guarantee for loans up to ₹2 crores. The offtake of credit under the AIF in Champawat district has been relatively poor. As of 31st March 2025, only ₹19.84 lakh had been disbursed, indicating limited utilization of the scheme.
- There is a need to establish decentralized scientific godowns and cold storage facilities in horticulture and pulse-growing clusters by utilizing funding support available under AIF or RIDF schemes.
- In terms of revised Priority Sector Guidelines, issued by Reserve Bank of India, loans for construction of storage facilities (warehouse, market yards, godowns and silos) including cold storage units/cold storage chains designed to store agriculture produce/products, irrespective of their location have been classified as 'agriculture infrastructure items under agriculture credit', thus helping in facilitating greater availability of credit for these activities.

2.2.1.2 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
B.01 Storage Facilities							
1	Godown-Small-100 MT	No.	8.56	80	15	128.40	102.71
Total					15	128.40	102.71



2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

- Champawat district is a hilly, erosion-prone region where sustainable land management is critical to maintain productivity, control degradation, and conserve water resources. Issues such as soil erosion, deforestation, shallow soil depth, and rainfed agriculture severely affect land productivity and rural livelihoods.
- The district has significant potential for watershed-based development and proper management of springs through community participation and convergence of schemes.
- As per the Land Use Pattern, district is having uncultivable land of 7371 ha, fallow land of 14328 ha and other land of 4760 ha.
- Irrigation mainly depends on tube wells and canals. Overall Groundwater quality is good for domestic and irrigation purpose.
- Land development in the district includes terracing, bunding, field leveling under MGNREGS, along with water harvesting structures and soil conservation measures through IWMP/PMKSY-WDC. Under RKVY Soil Health programme, the Agriculture Dept. has taken soil samples of 3443 during 2024-25.
- In terms of revised Priority Sector Guidelines, issued by Reserve Bank of India, loans for soil conservation and watershed development have been classified as 'agriculture infrastructure items under agriculture credit, thus helping in facilitating greater availability of credit for these activities.
- Data pertaining to credit flow for land development, soil conservation, and watershed development in the district is currently unavailable.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

- The Agriculture Dept. is doing lot of work towards land Development, soil conservation and watershed development but still a larger area is remaining untreated.
- There is lack of district-level soil testing mobile vans and land treatment machinery.
- Extension agencies like ATMA and KVKs should play a key role in enhancing farmer awareness on land development by promoting soil health, rainwater harvesting, and climate-resilient farming practices in the district.
- Farmers should be encouraged to adopt water-efficient practices such as farm pond construction, and cultivation of drought-resilient crops like pulses, millets, and oilseeds to enhance water use efficiency, cropping intensity, and income security.
- Scale up watershed treatment across all blocks using convergence of PMKSY-WDC, MGNREGS, and RIDF and banks should extend credit proactively in areas where watershed projects are being implemented
- Promote community-led watershed maintenance plans, linking with SHGs and Van Panchayats & Enhance soil testing infrastructure and mobile testing services across blocks.
- Integrate watershed planning with horticulture, fodder development, and agroforestry to maximize impact.



2.2.2.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
B.02 Land Development							
1	Bunding--Rejuvenation of old terraces -5-10 % Slope	Ha	0.92	90	25	23.10	20.80
2	Soil Conservation Activities/ Erosion Control activities-Bench Terracing-5-10 % slope	Ha	1.00	90	21	21.00	18.90
3	Soil Conservation Activities/ Erosion Control activities-Land Leveling-3-5 %slope	Ha	0.60	90	24	14.36	12.92
Total					70	58.46	52.62

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

- There are no seed production units currently operating in the district. Although the Agriculture and Horticulture Departments supply improved crop seeds to farmers annually, the quantity provided meets only a small fraction of the district's total seed requirement.
- Vermicompost production is being carried out on a small scale by individual farmers and Self-Help Groups (SHGs) within the district.
- The district lacks any bio-fertilizer or bio-pesticide production units. However, products manufactured by IFFCO are available through Multi-Purpose Agricultural Cooperative Societies (MPACS) and Kisan Samriddhi Kendras.
- In terms of revised Priority Sector Guidelines, issued by Reserve Bank of India, loans for plant tissue culture and agri-biotechnology, seed production, production of bio-pesticides, bio-fertilizer, and vermi composting etc. have been classified as 'agriculture infrastructure items under agriculture credit', thus helping in facilitating greater availability of credit for these activities.



2.2.3.1 Infrastructure and linkage support available, planned and gaps

- Infrastructure facilities are not available in the district for seed certification, testing, storage, packaging, grading & cleaning, etc.
- Low seed replacement ratio in case of cereals, pulses and oilseed. Scaling up of seed village programme is needed with all required linkages.
- Lack of awareness in farmers about bio-fertilizers leading to low adoption rate. The established nature of the chemical fertilizers market is also one of the reasons for the slow adoption of bio-fertilizers, as conventional fertilizer companies hold a wide range of product offerings and have a strong distribution network.
- The climatic conditions of the district are suitable for the production of seeds of many crops and there are good possibilities of development of seed production activity in the district.

2.2.3.2 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
B.03 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost- Pit size 10*8*2.5	No.	0.39	90	75	29.14	26.21
Total					75	29.14	26.21

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

- Champawat district produces fruits, including apples, plums, peaches, citrus and vegetables such as potatoes, tomatoes, and leafy greens. Millet cultivation, particularly mandua (finger millet), covers approximately 2,800 hectares, but organized value addition remains absent. Milk production in the district is approx. 1.83 lakh Kg per day, supported by cooperative societies and household-level producers.
- Despite this significant output, only around 5% of horticultural produce and less than 2% of milk is processed locally. Infrastructure for food and agro-processing in Champawat is limited. Existing facilities include flour mills and a few fruit processing units, mostly in the private sector. Cold storage and ripening chambers are absent, leading to distress sales of perishables.
- Under ODOP (MoFPI), Tejpatta & Spices has been identified, while the State's ODTP



initiative promotes Himalayan Honey and Iron products for branding and marketing.

- Credit flow to food and agro-processing has averaged ₹120 lakh annually over the past three years under PMFME.
- Agro-processing in Champawat remains largely unorganized despite the availability of diverse raw materials. It holds strong potential for value addition, income generation, and employment, especially for women, SHGs, and small entrepreneurs. However, limited infrastructure, collection/aggregation centres, packaging/branding support and market access continue to be major constraints to unlocking this potential.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

- Champawat has only 25 MT of cold storage capacity in Champawat and Lohaghat blocks, which is inadequate for its annual fruit and vegetable production.
- Champawat lacks direct rail connectivity, with Tanakpur as the nearest major station. This limits bulk transport and increases reliance on road logistics, posing challenges for scaling agro-processing and long-distance supply chains despite improving road infrastructure.
- With only one APMC, market access is restricted, affecting price realization and logistics. Expanding APMC infrastructure or promoting FPOs, rural haats, and digital platforms can improve market efficiency and farmer incomes."
- Multiple centrally sponsored schemes such as the PM Formalization of Micro Food Enterprises (PMFME), Pradhan Mantri Kisan Sampada Yojana (PMKSY), and the Production Linked Incentive Scheme for Food Processing (PLISFPI), ODOP foster a favourable environment for developing the Food & Agro processing sector.
- There is potential to form FPOs in fruit (Malta) and spice (turmeric and ginger) clusters in the district, with focus on market linkages and aggregation. Promoting branded citrus squash in local markets can further enhance value addition,
- As per RBI revised PSL guidelines, loans for Food and Agro-processing up to an aggregate sanctioned limit of ₹100 Cr per borrower from the banking system is eligible under priority sector.

2.3.1.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
C.01 Food & Agro Processing							
1	Agro Processing Unit	No.	9.16	80	26	238.14	190.51
2	Agro Processing Unit	No.	11.45	80	11	125.95	100.76



3	Packaging/Grinding Unit	No.	5.72	80	12	68.69	54.96
4	Vegetable Processing-Sauce and Ketchup unit	No.	16.05	80	5	80.25	64.20
Total					54	513.03	410.43

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

- Twenty-three Multipurposes Primary Agricultural Credit Societies (MPACS) affiliated with Pithoragarh District Central Cooperative Bank headquartered at Pithoragarh and functioning in the district. These societies seek sanction of credit limit from DCCB for providing agriculture advances to their members. During the FY 2024-25, 28 new MPACS have been formed in the district.
- There is no ACABC centres financed by the bank in the district. Further, no MFI, NBFCs and Farmer Service Society (FSS) are working in the district.
- The Ground Level Credit Flow under ancillary activities in Champawat has shown a declining trend over the past three years i.e. ₹4 lakhs in 2022–23, ₹3.41 lakh in 2023–24, and just ₹1.42 lakh in 2024–25. This consistently low and decreasing credit offtake reflects limited awareness, inadequate project development, and possibly low institutional engagement in supporting ancillary agricultural services such as storage, transport, packaging, and input supply.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

- In terms of revised Priority Sector Guidelines, issued by Reserve Bank of India, following activities have been classified as ‘ancillary services under agriculture credit’, thus helping in facilitating greater availability of credit for these activities.
 - Loans for setting up of Agri-clinics and Agri-business centres.
 - 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 to Primary Agricultural Credit Societies (PACS), Farmers’ Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
- Under ACABC scheme, the Government of India provides a subsidy of 36% for general category beneficiaries and 44% for SC/ST category beneficiaries through NABARD. Eligible agriculture graduates can get subsidy for project cost up to ₹20 lakhs (₹25 lakh in case of highly successful individual projects) for an individual project and ₹100 lakh for a cluster project (set up by a cluster having at least 5 trained persons under the scheme).
- Most of the PACS are into KCC financing only and lack diversification of activities like aggregation & marketing of agriculture produce.

**2.3.2.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)**

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
C.02 Ancillary Activities - Others							
1	Agri Clinic & Agri Business Centers	No.	21.40	90	4	85.60	77.04
Total					4	85.60	77.04



Chapter 3

Credit Potential for MSMEs

3. Credit Potential for MSMEs

3.1 Status of the Sector in the District

- Champawat district being in border and remote area, the level of industrialization/urbanization is very low. There are no large and medium scale industries here.
- The major activities here are flourmill, gold smithing, welding, furniture, electronic repair, readymade garments, tailoring etc. Under the service area in the district include hotels, dhabas, cyber cafes, milk parlours, motor garages, small retail shops, tent houses etc.
- Veer Chandra Singh Garhwali Tourism Self-employment scheme has been implemented in the district through which loans and grants are provided to unemployed youth for setting up service-based tourism units.
- According to Udyam Registration data, Champawat district is home to 2,761 MSME enterprises, which include 2,711 micro enterprises and 50 small enterprises. These units have attracted a total investment of ₹129.04 crore and have collectively generated employment for 8,285 individuals.
- Over the last three financial years (2022–23 to 2024–25), the credit flow to the MSME sector has shown a consistent upward trend of ₹12419.16 lakh in 2022–23, ₹18285.23 lakh in 2023–24, and ₹19883.98 lakh in 2024–25. Notably, the MSME sector accounted for 51% of the total Ground Level Credit (GLC) disbursed in the district during 2024–25, underscoring its growing significance in the local economy.

3.2 Infrastructure and linkage support available, planned and gaps

- The district has established a Mini Industrial Estate covering an area of approximately 2.29 acres, which includes 34 industrial plots. Out of these 29 plots have been allotted and currently, only 9 industrial units are operational.
- Under the Mukhyamantri Swarozgar Yojana (MSY), a total of 2,246 units has been established in the district up to March 2025, with loan disbursement amounting to ₹80.65 crore, employment generation for 5,570 individuals and State government subsidy totaling ₹16.13 crore.
- During the financial years 2023–24 and 2024–25, a total of 296 projects were sanctioned under the Prime Minister's Employment Generation Programme (PMEGP) in Champawat district with employment generation for 1,715 individuals.
- Two Growth Centres have been established in the district. One focused on iron-based utensils located in Lohaghat and another one on honey and spices situated in Shyamalatal. The NRLM serves as the nodal agency for both centres. Currently, only the Lohaghat Growth Centre is operational.
- Schemes like Stand-up India, PM Mudra, Start-up India, PMEGP, ODOP and Vishwakarma Yojana are helping entrepreneurs to set up their units in district.



Further, schemes like CGTMSE, ASPIRE, ESDP, SFURTI, and MSE-CDP have potential to promote MSME in the district.

- Champawat district has a total of 09 Industrial Training Institutes (ITIs) in both government and private institutions, offering a variety of vocational training programs like Electrician, Fitter, Welder, etc.

3.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as below. The physical and financial projections are presented in the following table, with block-wise details given in Annexure I.

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
I. Manufacturing Sector - Term Loan							
1	Term Loan-Micro	No.	100.00	75	250	25000.00	18750.00
2	Term Loan-Small	No.	500.00	75	3	1500.00	1125.00
Sub Total					253	26500.00	19875.00
II. Manufacturing Sector - WC							
1	Working Capital-Micro	No.	20.00	75	295	5900.00	4425.00
2	Working Capital-Small	No.	100.00	75	15	1500.00	1125.00
Sub Total					310	7400.00	5550.00
III. Service Sector - Term Loan							
1	Term Loan -Micro	No.	10.00	75	450	4500.00	3375.00
2	Term Loan-Small	No.	25.00	75	25	625.00	468.75
Sub Total					475	5125.00	3843.75
IV. Service Sector - WC							
1	Working Capital-Micro	No.	5.00	75	350	1750.00	1312.50
2	Working Capital-Small	No.	15.00	75	45	675.00	506.25
Sub Total					395	2425.00	1818.75
Total					1433	41450.00	31087.50



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

- Champawat is a predominantly agrarian and forest-rich district, with limited but growing export activity. The district contributes to regional exports through medicinal and aromatic plants, horticultural produce and forest-based products such as honey, resin, and pine needle briquettes.
- Not a single export-based unit is working in the district, and no branch of any bank in the district is disbursing loans for this sub-sector.
- In terms of RBI Master Directions on Priority Sector Lending, financing for exports is available for “Pre-shipment/Packing Credit” and “Post-shipment Credit”. Bank lending to export credit under agriculture and MSME sectors is classified as PSL under the respective categories viz. agriculture and MSME, and there is no cap on credit for the same. Export Credit (other than in agriculture and MSME) for domestic banks is classified as PSL for ‘incremental export credit over corresponding date of the preceding year, up to 2 per cent of ANBC or CEOBE whichever is higher, subject to a sanctioned limit of up to ₹50 crores per borrower.

4.1.2 Infrastructure and linkage support available, planned and gaps

- Champawat district shares a 90-kilometer border with Nepal, and there is regular movement of goods particularly agro-based products such as fruits, vegetables, milk, and meat through the Banbasa border. However, based on information received from departments and financial institutions, this trade is largely informal. Currently, there are no registered export-oriented units operating within the district.
- The District Export Promotion Committee is yet to be constituted by the District Industries Centre in the district.
- Due to limited infrastructure viz., lack of cold storage, warehousing, and packaging units for perishable and agro-based products and poor road connectivity in hilly areas affects timely transportation and logistics.
- Small-scale and scattered production of goods like medicinal plants, fruits, etc. make it difficult to achieve economies of scale or meet bulk export demands. Many local producers and artisans are unaware of export procedures, certifications, and market requirements.
- Farmer Producer Organizations (FPOs) may be encouraged to obtain EXIM (Export-Import) licenses to explore international trade opportunities.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

- The overall literacy rate in Champawat district stands at 79.8%. Urban literacy is higher at 82.6%, while rural literacy is slightly lower at 79.3%. Male literacy is



significantly higher at 91.6%, compared to 68.0% for females. This results in a gender literacy gap of 23.6 percentage points, highlighting a substantial disparity.

- Among the four Development Blocks in rural areas, Champawat block has the highest literacy rate at 80.7% and Pati block records the lowest literacy rate at 76.1%.
- The GLC under Education sector in last three years (2022-23 to 2024-25) was ₹158.15 lakh, ₹136.85 lakh and ₹188.70 lakh respectively. The performance of education loans in the district has been notably low, accounting for just 0.48% of the total priority sector lending as of March 31, 2025. However, the district holds significant potential for education loans, particularly for students pursuing medical and engineering degrees domestically, as well as for those seeking opportunities for higher education abroad.
- As per Reserve Bank of India, Master Directions - (Priority Sector Lending – Targets and Classification) Directions, 2025, Loans to individuals for educational purposes, including vocational courses, not exceeding ₹25 lakhs will be considered as eligible for priority sector classification.

4.2.2 Infrastructure and linkage support available, planned and gaps

- According to the latest available data (2023–24), Champawat district has a total of 501 primary schools, 138 junior high schools, and 143 secondary and intermediate schools, collectively enrolling 50,678 students and employing 3,629 teachers.
- The district also hosts seven degree/postgraduate colleges with 6,073 students and 104 faculty members. Additionally, there are nine Industrial Training Institutes (ITIs) where 321 students are enrolled against a total capacity of 428 seats.
- Four polytechnic institutions operate in the district, training 608 students out of 682 available seats. Most of these educational institutions function with government support.
- The teacher–student ratios across different educational levels in Champawat district are as follows: 17:21 in junior basic schools, 18:44 in senior basic schools and 9:63 in higher secondary schools. This ratio is better than the national average, which often ranges between 1:24 to 1:30 in rural areas.
- Difficult terrain of the district affects access to schools and colleges with teacher shortages particularly in science and mathematics at higher levels and limited digital connectivity and lab facilities in many institutions.
- Infrastructure in district remains a concern, and there is a significant gap in the availability of advanced educational facilities and exposure when compared to plain districts.

4.2.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.



(₹ lakh)

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
IV. Education							
1	Education Loans-Higher Studies-Domestic	No.	15.00	90	75	1125.00	1012.50
Total					75	1125.00	1012.50

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

- In Champawat district, approximately 19,725 families are classified as Below Poverty Line (BPL). Under the Pradhan Mantri Awas Yojana – Gramin, a total of 1,938 houses were constructed during the financial year 2023–24. Cumulatively, 4,652 families have benefited from the scheme to date. This reflects a steady implementation of rural housing support, aimed at providing pucca houses to economically weaker sections.
 - The GLC under housing sector in the last three years (2022-23 to 2024-25) was ₹1577.52 lakh, ₹848.22 lakh and ₹.980.16 lakh respectively. The performance of housing loans in the district has been notably low, accounting for 2.52 % (₹.980.16 lakh) of the total priority sector lending (₹38912.09 lakh) as of March 31, 2025.
 - Under Priority Sector Lending (PSL), housing loans qualify based on location-specific criteria:
 - ₹50 lakh in cities with population ≥50 lakh, for dwellings costing up to ₹63 lakh
 - ₹45 lakh in cities with population 10–50 lakh, for dwellings up to ₹57 lakh
 - ₹35 lakh in cities with population <10 lakh, for dwellings up to ₹44 lakh
 - Loans for repairs to damaged dwellings also qualify under PSL:
 - Up to ₹15 lakh (population ≥50 lakh)
 - Up to ₹12 lakh (population 10–50 lakh)
 - Up to ₹10 lakh (population <10 lakh)
- (All subject to the same dwelling cost limits as above.)

4.3.2 Infrastructure and linkage support available, planned and gaps

- The Government of India has prepared two schemes to provide housing to all – Pradhan Mantri Awas Yojana Rural and Urban, which aims to provide subsidies, loans and other benefits to the poor to achieve their set goals.
- Mukhuamantri Awas Yojana provides financial assistance for house construction to economically weaker sections with special provisions for widows, disabled persons and disaster affected families not covered under PMAY-G.
- As per Census 2011, total households in district are approximately 47,000 across rural and urban areas with pucca (permanent) houses of around 55% of the total houses. 30% of semi-pucca houses and about 15% are kachcha (temporary) houses, mostly in



remote and hilly regions. These figures reflect the housing challenges in hilly districts like Champawat, where terrain and infrastructure access affect construction and amenities

- Over 85% of households live in self-owned homes and less than 10%, primarily in urban centers like Champawat and Tanakpur live in rented houses.
- Among the housing amenities, electricity Access is available in over 97% of households and drinking water in 100 % HH (tap water: ~40%, hand pump or well: ~50% and other sources: ~10%).

4.3.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as below. The physical and financial projections are presented in the following table, with block-wise details given in Annexure I.

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
V. Housing							
1	Purchase/ Construction of a Dwelling Unit (Individual)	No.	35.00	90	100	3500.00	3150.00
2	Repair of Dwelling Units	No.	10.00	90	40	400.00	360.00
Total					140	3900.00	3510.00



Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

- The district recorded 1707.57 km of road length and 7.36 km of railway line per 1000 sq km area. There are 27 post offices and 195 telephone connections per lakh population. The urban population constitutes 17.92% of the total, and there are 8.56 APMCs per lakh net sown area.
- Electrification has reached all villages and hamlets, with 97.23% of households electrified. Access to drinking water is available to nearly all rural households, while 11.36% of the net sown area is under irrigation. Under MNREGA, the district generated 8.72 lakh man days of employment during 2023-24.
- Key sectors requiring greater attention include Connectivity, Irrigation, Communication, Education, Transportation, Health, and Agriculture Marketing.
- As of 31 March 2025, a total of 146 projects amounting to ₹31650.83 lakh have been sanctioned under RIDF in the district. Of these, 55 projects are currently ongoing, with a sectoral distribution of 25% in Agriculture & Allied sectors, 25% in Rural Connectivity, and 5% in Social Infrastructure.

5.1.2 Infrastructure and linkage support available, planned and gaps

- In Champawat district, the major share of RIDF assistance has been allocated to the Agriculture and Allied sectors, followed by Rural Connectivity and the Social Sector.
- According to the basic district development indicators, the low net irrigated area highlights the urgent need to strengthen irrigation infrastructure. Expanding irrigation coverage is essential to enhance agricultural productivity.
- There is significant potential to improve agri-marketing infrastructure, particularly by increasing the availability of cold storage facilities for horticulture crops, which would help reduce post-harvest losses and improve farmer incomes.

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

- Provision of drinking water to rural habitations.
- Improvement of educational infrastructure through the construction of ITIs and Rajeev Gandhi Navodaya Vidyalaya, enhancing facilities for rural children.
- Renovation and strengthening of government nursery facilities.
- Enhancement of milk chilling infrastructure and cold chain systems for milk and milk products in Champawat.
- Upgradation of the State Animal Breeding Farm at Nariyalgaon through the construction of animal sheds and a training centre for cattle farmers.
- Establishment of government veterinary centres and animal service centres to improve facilities for farmers.
- Development of a Digital Library at Lohaghat (GP).
- Installation of poly houses to support offseason cultivation of vegetables and flowers.

5.2 Social Infrastructure Involving Bank Credit

5.2.1 Status of the Sector in the District

- Details regarding the Education infrastructure in the district are provided in Chapter 4.2.2.
- The district has a total of 2 hospitals, 18 Primary Health Centers (PHCs), 27 Ayurvedic hospitals, and 4 Homeopathic hospitals. Government hospitals collectively have 379 beds, and there are 75 Family Welfare Centers operating across the district.
- Under SBMGramin, Champawat district achieved 100% coverage of Individual Household Latrines (IHHLs), meaning all rural households were provided access to toilets.
- The district was declared Open Defecation Free (ODF), aligning with the national goal of eliminating open defecation.
- As per the Jal Jeevan Mission (JJM) 2022 assessment, Champawat district has made significant progress in providing Functional Household Tap Connections (FHTCs).
- Out of the surveyed households, a majority received water regularly, though not all met the benchmark of 55 litres per capita per day (LPCD).
- The Ground Level Credit flow under Social Infrastructure is negligible and need to put efforts to increase the private investments under this head.

5.2.2 Infrastructure and linkage support available, planned and gaps

- As per the district development indicators, there is 124 hospital beds per lakh population. In the Health sector, there is a pressing need to increase hospital bed capacity and improve healthcare access, especially in rural and remote areas, to ensure equitable health services across the district.
- Difficult terrain of the district affects access to schools and colleges with teacher shortages particularly in science and mathematics at higher levels and limited digital connectivity and lab facilities in many institutions.
- Infrastructure in district remains a concern, and there is a significant gap in the availability of advanced educational facilities and exposure when compared to plain districts.
- Despite high coverage, urban areas like Champawat town face a shortage of public toilets, with only two public toilet facilities available. Expansion of public and community toilet infrastructure in urban and peri-urban areas of district is required.
- Despite infrastructure efforts, several localities in Champawat and Lohaghat town continue to face seasonal scarcity of drinking water. Need to Accelerate implementation of multi-village water supply schemes and solar-based piped water systems in remote hamlets
- Credit flow under the social infrastructure sector in Champawat has been negligible over the past three years, indicating limited private investment and institutional engagement in areas such as education, healthcare, sanitation, and rural amenities. This underperformance highlights the need for proactive measures to attract private participation and financing in social infrastructure projects.



- Strengthening this sector is essential for improving the quality of life and enabling inclusive development. Efforts should focus on promoting bankable models, leveraging public-private partnerships (PPPs).

5.2.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I.

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
VI. Social Infrastructure							
1	Drinking Water-RO Plant- 1000 LPH RO Plant	No.	25.00	90	5	125.00	112.50
2	Education-Schools	No.	125.00	75	4	500.00	375.00
3	Healthcare-Diagnostic Lab	No.	100.00	75	2	200.00	150.00
4	Healthcare-Primary Health Centre	No.	50.00	75	2	100.00	75.00
5	Sanitation-Renovation	No.	0.30	90	120	36.00	32.40
6	Sanitation-Toilets	No.	0.50	90	30	15.00	13.50
Total					163	976.00	758.40

5.1 Renewable Energy

5.1.1 Status of the Sector in the District

- Uttarakhand Renewable Energy Development Agency (UREDA) is the State Nodal Agency in the State to promote renewable energy (solar, hydro, bioenergy, wind & solar thermal) in the State and it has district official in the district.
- Under the Improved Watermill Programme, UREDA upgrades traditional watermills (Gharats) for mechanical, electrical, and electromechanical use with financial support from MNRE. These upgraded watermills serve as vital energy sources in remote hilly areas, generating up to 5 KW sufficient to electrify 1520 households within a 500-meter radius. They also support grain grinding and local employment. Recognized as Small Scale Industries by the Government of India, watermills are exempt from VAT in Uttarakhand. For upgradation, the State Government provides a subsidy of ₹6,000 per unit, in addition to MNREs subsidy of ₹1.10 lakh for electrical/electromechanical output and ₹35,000 for mechanical output.

- In district, under its various schemes UREDA has installed 06 Solar water heaters, 812 Solar street lights, 10 Solar power plants and upgraded 10 Gharats during 2023-24. For Champawat district, URADA has prepared DPRs for 02 Micro Hydel projects (i.e. Koteswar & Bhaisark) proposed on Kali Nadi.
- UREDA is also implementing BioEnergy Program under which Family Size Biogas Plants have been installed by them in the districts. In Champawat, total 32 family size biogas plants (capacity of 3 Cum) have been installed since inception.
- Under Mukhayamantri Saur Swarojgar Yojna (MSSY) Scheme, in Champawat district UREDA has sanctioned 154 projects of 30 MV. Further, installation of cluster based solar power plants has increased rural employment and income of farmers upto ₹30000/ per year.

5.1.2 Infrastructure and linkage support available, planned and gaps

- Uttarakhand Renewable Energy Development Agency (UREDA) and the Uttarakhand Solar Policy 2023 provide the principal institutional framework for distributed solar, rooftop, streetlights and small hydro enabling mechanisms in the State.
- With 89% of net sown area unirrigated and only 83 electric pumps, the district has strong potential for solar pump adoption, supported by schemes like PM-KUSUM.
- A Pine Needle Briquetting Unit is operational in Bhingrada, Pati Block. Due to their high resin content, pine needles pose a significant forest fire risk. However, their high calorific value and low ash content make them ideal for ecofriendly briquettes. These briquettes require no binding agents, have low sulphur content, and produce minimal smoke offering a sustainable alternative to traditional fuels.
- Establishing additional pine needle briquetting units across other blocks can help convert fireprone pine needle waste into ecofriendly, highdensity briquettes. This initiative promotes clean energy, reduces forest fire risks, and generates employment opportunities for local communities, especially women.
- As per RBI Revised PSL guidelines, bank loans up to a limit of ₹35 crores to borrowers for renewable energy based power generators and for renewable energy based public utilities, viz., street lighting systems, remote village electrification etc., will be eligible for priority sector classification. For individual households, the loan limit will be ₹10 lakhs per borrower.
- Credit flow under the renewable energy sector in Champawat is gradually gaining momentum. During the financial year 2024- 25, a total of ₹217.43 lakh was disbursed under this segment, indicating a growing interest in clean energy investments.

5.1.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as under. The physical and financial projections are presented in the following table, with block-wise details given in Annexure-I

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
VII. Renewable Energy							
1	Community Bio Gas Plant-Deenbandhu Type -2 (3 cum)	No.	0.30	90	35	10.36	9.31
3	Roof Top Solar PV System without Battery-3 KW	No.	1.60	90	75	119.64	107.66
2	Solar Energy--Solar Power Plant - 50 KW	No.	25.00	90	6	150.00	135.00
4	Solar Energy-Solar Pump Sets-2HP AC	No.	2.27	90	30	68.04	61.24
5	Solar Energy-Solar Water Heater System-200 litre	No.	0.34	90	75	25.50	22.95
Total					221	373.54	336.16

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

(₹ crore)

Sr. No.	Sector	Projects Sanctioned (No.)	Fin. Outlay	RIDF loan
A	Closed Tranches	93	198.18	192.35
B	Ongoing tranches	53	140.63	124.16
	Total (A + B)	146	338.81	316.51

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	41	106.26	88.93
B	Rural roads & bridges	98	204.28	201.81
C	Social Sector	7	28.27	25.77
	Total (A + B + C)	146	338.81	316.51

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

- As of 31 March 2025, Champawat district had 2,394 Self Help Groups (SHGs) comprising 16,597 members, along with 285 Village Organizations (VOs) and 22 Cluster Level Federations (CLFs). The total loan offtake by SHGs stood at ₹39.34 crore (Source: nrlm. gov.in).
- During 2024–25, 55 new SHGs were promoted and linked with savings. Additionally, 1,636 SHGs availed credit under Cash Credit (CC) limits, with total disbursement of ₹1,744.25 lakh averaging ₹1.07 lakh per SHG. The district average disbursement was below both the state average of ₹1.07 lakh and the national average of ₹3.82 lakh.
- NABARDs innovative JLG model has enabled individuals who typically lack collateral or credit history to access loans through collective borrowing. By bringing together individuals into groups, NABARDs JLG model fosters a credit for rural population but also strengthens their ability to invest in agriculture, small businesses, and income generating activities, thereby improving their economic stability
- JLG is being promoted by IndusInd bank (90%) followed by Uttarakhand Gramin Bank (8%) and UCO Bank (2%) in the district.
- During 2024-25, 158 JLGs formed credit linked and bank loan disbursement of ₹262.09 lakh with an average of ₹1.66 lakh per JLG. The loan outstanding as of March 31, 2025, stands ₹676.63 lakh.

6.2 Infrastructure and linkage support available, planned and gaps

- On 27 February 2024, NABARD signed MoU with NRLM to support women SHGs' holistic growth.
- During the financial year 202425, NABARD sanctioned a Micro Enterprise Development Programme (MEDP) on Aipan art to UKSRLM in Champawat district. Additionally, a Gram Dukan was approved for the Ekta Nidhi Self Help Group (SHG) in Lohaghat block to facilitate the marketing of products crafted by SHG members. These initiatives aim to promote local art, enhance livelihood opportunities, and strengthen grassroots entrepreneurship through improved market access.
- Apart from the MEDP & LEDP skill-based training programme, NABARD supports SHGs/JLGs/POs/micro entrepreneurs for training, onboarding and marketing of products on online/digital marketplaces, ecommerce, social media platforms and ONDC.
- Under Scheme for Grant Support to SHGs/JLGs/POs for Physical Marketing of Products the support is available for
 - Settingup of Gram Dukans by SHGs/POs
 - Moveable carts in individual capacity
 - Stalls/Movable carts near bus stands/railway stations/shopping areas



- Outlets at airports run by the Airports Authority of India under the governments AVSAR (Airport as Venue for Skilled Artisans of the Region) scheme.
- NABARD has signed an MoU with Bank of Baroda to facilitate credit financing for NABARD supported FPOs, SHGs, and JLGs across Uttarakhand.

6.3 Assessment of Potential for the Financial Year 2026-27 (in both Physical and Financial Terms)

Keeping in view of the available infrastructure support and prevailing practices, the exploitable credit potential under the sector has been estimated as below. The physical and financial projections are presented in the following table, with block-wise details given in Annexure I.

(₹ lakh)

Sr. No	Activity	Unit Size	SoF/ Unit Cost	Bank Loan Factor	Phy.	TFO	Bank Loan
VIII. Others							
1	Individuals/ Individual members of JLGs	No.	1.00	90	500	500.00	450.00
2	Individuals/ Individual members of SHGs -2nd Dose of Credit	No.	2.00	90	1600	3200.00	2880.00
3	Individuals/ Individual members of SHGs - New Loans	No.	1.50	90	60	90.00	81.00
Total					2160	3790.00	3411.00

**Title: Reviving Tradition and Empowering Women through
Aipan Art Training in Champawat**



A 15 days training programme on Aipan art was sanctioned to the State Rural Livelihood Mission (SRLM) in Lohaghat block of Champawat district. This initiative, supported by NABARD, aimed to give boost to the traditional Kumaoni art form while creating sustainable livelihood opportunities for local women. The training programme was designed to address these gaps by combining traditional techniques with modern design sensibilities, entrepreneurship skills, and market linkage strategies.

Outcome and Impact

The training programme yielded encouraging results:

- **Skill Enhancement:** Over 30 women from Lohaghat block successfully completed the training, gaining confidence and proficiency in Aipan art.
- **Income Generation:** Several trainees began producing Aipan based products for local fairs, and exhibitions earning supplementary income.
- **Cultural Revival:** The initiative sparked renewed interest in Aipan among younger women, ensuring its continuity.



Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- i. The cultivation area for major traditional crops like finger millet (madua) and Sawa, hill pulses viz., Gahat (horsegram) and Bhatt (Black soyabean) has significantly reduced in the past 05 years. These crops are climate-resilient and nutritious. To reverse this trend and revive traditional crops and promote sustainable hill agriculture, the following strategic interventions are required:
 - a. Establish aggregation and primary processing units for millets and hill pulses.
 - b. Strengthen Farmer Producer Organizations (FPOs) for collective marketing and input access.
- ii. Remunerative prices for produce may be ensured by the Govt., if possible, through MSP.
- iii. The district has only one soil testing lab, which is inadequate for timely and localized analysis. Establishing labs or mobile units at each block is essential for improving soil health and agricultural productivity.
- iv. A higher quantum of farm credit should be made available through the formal banking channel.

2. Water Resources

- i. Establishment and promotion of micro-irrigation systems and expansion of minor irrigation projects (guls, tanks, solar lifts) under RIDF and PMKSY for scattered land holdings.
- ii. Popularization of solar pumps and financing by banks. At least one solar-powered pump set should be financed per branch.
- iii. Projects for construction/repair of gulls on canals in Champawat block to increase the net irrigated area of the district can be financed under RIDF.

3. Farm Mechanisation

- i. The district does not have any Agro-Service Centres. Establishing these at the block level will improve access to agricultural inputs, machinery, and technical support for farmers.
- ii. Establish mini-CHCs with portable hill-compatible machinery (power tillers, weeders, small threshers, solar powered tools, small agricultural equipments) through FPOs, PACS, NGOs, and panchayats in every block to reduce drudgery, increase efficiency, and address labour shortages

4. Plantation and Horticulture

- i. Strengthen existing government nurseries with infrastructure, skilled manpower, and certification.
- ii. Encourage private sector participation in nursery development under regulatory oversight and promote community nurseries managed by FPOs or SHGs to meet local demand.



- iii. Set up cold storage units at strategic locations/production clusters through public-private partnerships or under schemes like MIDH (Mission for Integrated Development of Horticulture) at Barakot and Pati block
- iv. Ginger is cultivated over 400 ha in the district, yielding around 4,700 quintals. Due to poor market prices, farmers face uncertainty, leading to fluctuating cultivation. To ensure fair pricing and value addition, a ginger-based food processing unit (for candy, powder, pickle, juice, etc.) should be established in Champawat block

5. Forestry/ Waste Land Development

- i. The approach of the Forest Department needs to focus on promoting commercial forestry through demonstrations on farmers' lands by growing appropriate species that will augment farmers' incomes.
- ii. Afforestation efforts can be expanded to wastelands and cultivable wastelands, where species like Ringal, Bhimal, Mulberry, Lemongrass, Bamboo, and Rambans can be planted which can be commercially exploited at a later stage.
- iii. To strengthen forest governance, the Forest Department can empower Van Panchayats through GIS-based planning, micro-plans, and sustainable harvest models and expand nursery infrastructure and establish seed banks for native forest and medicinal species.

6. Animal Husbandry - Dairy

- i. Breed improvement programs should be promoted to enhance the productivity of animals.
- ii. Efforts should be made to revive fifty inactive milk societies.
- iii. The veterinary hospitals operating in Pati and Barakot blocks of the district are old and in need of renovation/upgradation.
- iv. Establishing 1,000–2,000 LPD processing centre at Nariyalgaon, Champawat will ensure better price realization for local Badri cow farmers and generate rural employment. With demand for A2 milk and ghee far exceeding supply, organized processing will help tap markets.

7. Animal Husbandry - Poultry

- i. To address the availability of local chick and feed supply, need to establish a poultry hatchery with capacity of 10,000–20,000 chicks/month and a mini feed unit (capacity of 2-3 MT/day) in Lohaghat or Champawat block. This intervention will support local poultry development, reduce dependency on neighboring districts, and enhance farmer incomes.

8. Animal Husbandry - Sheep, Goat, Piggery

- i. Establish a goat breeding centre in Lohaghat block under RIDF, with an estimated investment of ₹100 lakh for a standard unit comprising 500 females and 25 males. This initiative will ensure the availability of quality breeding stock, support local farmers, and promote sustainable goat-based livelihoods in the district.



- ii. Farmers engaged in animal husbandry can be organized into FPOs to promote value addition and rural level processing of livestock products, thereby enhancing their income. Priority can be given to clusters with a high concentration of BPL families.

9. Fisheries

- i. Set up an ice plant with a capacity of 1–2 MT per day at Champawat block to ensure adequate ice supply for daily handling, storage, and transport during peak harvest periods.
- ii. A cold storage facility with a capacity of 5–10 MT may be established for temporary storage of harvested fish, particularly during market delays or bulk sales.
- iii. Banks may encourage financing fishery activities, especially fish culture in ponds/tanks through SHGs / JLGs.
- iv. Establishment of Government Fish Seed Farm/Hatchery and a local feed mill to ensure timely supply of seed and feed to the farmers at Chamapawat Block

10. Construction of Storage and Marketing Infrastructure

- i. Construct decentralized scientific godowns and cold storages for preservation/storage of food grains /onion/ horticulture produce near the production sites.

11. Land Development, Soil Conservation and Watershed Development

- ii. Set up soil testing laboratories in each block or encourage PACS/Agri -graduates to set up soil testing laboratories and help them to avail incentives under the ACABC scheme of GoI.
- iii. Farmers should be encouraged to construct rainwater harvesting structures in their fields to minimize leakage and seepage losses. This will help ensure water availability for irrigation and support the cultivation of short-duration crops. Banks may extend institutional credit in the developed watersheds for taking up income generating activities by the families in the watershed areas.

12. Agriculture Infrastructure: Others

- i. Farmers and SHG groups should be encouraged to produce vermi-compost to promote organic farming and reduce input costs.
- ii. Training programs should also be organized to build capacity in the production of bio-fertilizers such as Azolla and Rhizobium, as well as bio-pesticides, to enhance soil health and sustainable agriculture practices.

13. Food and Agro. Processing

- i. There is significant potential for value addition in fruits (Malta) and spices (turmeric and ginger), with a focus on aggregation, processing, and branding. Promoting products such as citrus squash, ginger-based items (candy, pickle), and turmeric powder in local markets through SHGs, FPOs can enhance income opportunities and foster rural entrepreneurship.



- ii. Establishment of Common Facility Centers for FPOs, SHGs, and JLGs to access equipment and storage at Champawat block.
- iii. Promotion & establishment of primary processing units with facilities for cleaning, grading, sorting, and packaging of fruits, vegetables, pulses, and cereals under the PMFME scheme.
- iv. Capacity Building of SHGs, FPOs in Good Manufacturing Practices (GMP), marketing and branding/packaging.

14. Agri. Ancillary Activities: Others

- i. Wide publicity of the ACABC scheme to encourage educated youth from the agriculture stream for their contribution to the farming community.
- ii. PACS can be strengthened to take up aggregation, storage, and marketing of agricultural produce and other diversified activities.

15. Micro, Small and Medium Enterprises (MSME)

- i. The existing mini-industrial area in the district should be upgraded with essential infrastructure and utilities to attract small and medium enterprises.
- ii. Growth Centers established in the district must be revitalized and utilized to their full capacity to support industrial expansion and employment generation.
- iii. Adequate working capital support should be extended by banks to small-scale enterprises to ensure smooth operations and growth.

16. Export Credit

- i. To promote local exports and support district-level industries, a District Export Promotion Committee should be constituted by the District Industries Centre.

17. Education

- i. The Education Department and banks can actively play a role in raising awareness among students and parents about the benefits of higher education and the loan facilities available from various banks.
- ii. Skill education/training can be prioritized based on the needs of local industries.
- iii. Banks need to significantly reduce their Turnaround Time (TAT) for student loan applications, as timely financial support is critical for students to pursue their education without delays.

18. Housing

- i. Banks should give priority to loan applications under the Pradhan Mantri Awas Yojana to accelerate housing development.
- ii. The procedures such as land use conversion and house map approval need simplification. Introducing an online system with a defined timeline for map approval will enhance transparency and efficiency.



19. Social Infrastructure

- i. Primary Health Centres should tie up with quality hospitals in urban centres to get advice on treatment over telemedicine infrastructure. This would resolve the issue of the non-availability of quality doctors in local health centres.
- ii. Tie-up with corporates for using CSR funds for improving infrastructure in schools and health centres as well as creating sanitary facilities will augment development of social infrastructure.

20. Renewable Energy

- i. In remote villages where regular power supply is a problem, solar-based lighting, heating, and lift irrigation can be promoted.
- ii. The government can advise local bodies to make solar rooftops mandatory in the construction of new houses.
- iii. Financing for small-scale hydropower projects on the Kali River can be availed under the RIDF scheme or NABARD Green Lending Facility (NGLF). This initiative will also help in harnessing the river's potential for renewable energy, creating local employment opportunities, and supporting the overall economic growth of the area.

21. Informal Credit Delivery System

- i. SRLM may focus on training for packaging, branding and marketing aspects of SHG businesses.
- ii. Training and capacity-building programs can be organized for bankers to enhance their understanding of the financing needs of JLGs.
- iii. The JLG mode of financing should be promoted to support small, marginal, tenant farmers, oral lessees, sharecroppers, and SHGs. It enables banks to reach farmers through group-based lending and encourages cluster development.



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'. b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen the 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.

1. Formation of Ministry of Cooperation by GoI

The GoI has set up a separate Ministry for Cooperation on 06 July 2021 which will provide a separate administrative legal and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for 'Ease of doing businesses 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".

2. 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 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthening the cooperatives and making them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in

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

- i. The 3-tier Short Term Co-operative Credit Structure (STCCS) in Uttarakhand comprises Uttarakhand State Co-operative Bank Ltd. (UK StCB) at the apex level, 10 District Co-operative Banks DCCBs forming the middle tier and 1270 MPACS (including 600 newly formed MPACS) at the bottom tier. The major initiatives being undertaken by NABARD in the Co-operative sector at Uttarakhand Regional Office level are as follows:
- ii. Computerization of MPACS
Under the Centrally Sponsored PACS Computerization Project, 670 PACS in Uttarakhand are covered. As on 10 Oct 2025, 21 PACS have completed their on- system audit for 31.03.2024. On-system audits and year-end closures are still very low, and data reconciliation with old ERP is ongoing. UK StCB has been designated as the System Integrator (SI) in the State.
- iii. Formation of new MPACS
Against the target of 752 MPACS for FYs 2024-25 and 2025-26, 600 new MPACS have been registered (79.79%). However, activation is slow—only 294 bank accounts have been opened, and 10 MPACS are affiliated with DCCBs. Credit limits of ₹850 lakhs have been sanctioned for 10 MPACS. NABARD has shared 23 model DPRs with the banks for business planning.
- iv. Co-operation among Co-operatives
The nationwide campaign launched in September 2024 is under implementation in the State. In Uttarakhand, 2,419 PDCS accounts exist with cooperative banks; 338 new PDCS accounts have been opened, 14 micro-ATMs distributed, and 512 RuPay KCCs issued to PDCS members. The campaign is focused on linking PACS and PDCS to cooperative banking services and enabling doorstep banking.
- v. Finacle migration in RCBs from Finalce 7.x to Finacle 10.2.25
In all 11 RCBs in Uttarakhand, migration from Finacle 7.x to 10.2.25 is in progress with a deadline of 31 December 2025. Nainital DCCB successfully migrated on 22.09.2025 while UK StCB and Tehri have given sign-off to the vendor.



4. Status of Cooperatives in the District

- i. The cooperative sector in Champawat comprises a total of 334 cooperatives, covering 283 Non-Credit Cooperative Societies (Like Dairy/Livestock & Poultry/Fishery/Agriculture & Allied Cooperative/Agro Processing/Industrial/Credit & Thrift Society/Handloom/ Housing/ Labour/ Marketing/ Misc. Non Credit/Multipurpose Cooperative/Tourism) and 51 rural credit co-operatives (PACS).
- ii. These primary societies have nearly 48237 members spread across 632 villages.
- iii. In the State, there is no State Co-operative Agriculture and Rural Development Bank (SCARDB). Further, there is no Multi State Co-operative Society (MSCS) operating in the district. Besides, there are no district level federations, State level federations, or National Level federations operating in the district. (Source: National cooperative database (NCD) of MoC, GoI).
- iv. The MPACS in Champawat District are currently undergoing computerization. This transition aims to enhance operational efficiency, improve record-keeping, and streamline financial transactions. Computerization is expected to facilitate better management of loans, deposits, and other financial services.
- v. All 23 MPACS are equipped with Common Service Centers (CSC), providing information technology services to the local population. These services may include access to digital platforms, government services, and other IT-related assistance.
- vi. Out of 23 MPACS, 19 are working as Pradhan Mantri Samridhhi Kendra and 05 MPACS are also operating PM Jan Aushadi Kendra.

5. Potential for formation of cooperatives

- i. Most Gram Panchayats in Champawat are already associated with one or more cooperative societies. Rather than forming additional entities, there is a strong case for revitalizing dormant non-credit cooperatives through targeted support under State and Central Government schemes. This approach would optimize existing institutional frameworks and enhance outreach without duplicating efforts.
- ii. There is considerable scope to accelerate progress under various Ministry of Cooperation (MoC) schemes, especially those where Primary Agricultural Credit Societies (PACS) are designated beneficiaries. Strengthening PACS and other cooperatives can ensure that scheme benefits reach a broader population, particularly in rural and underserved areas.
- iii. The district also presents opportunities to develop tourism-based cooperative enterprises, especially in Pati block, which is home to prominent religious destinations such as Devidhura and Retha Sahib. Cooperative models can be leveraged to promote homestays, local crafts, and guided tours, thereby generating employment and preserving cultural heritage.
- iv. Additionally, Champawat district rich agricultural diversity including a wide range of fruits, vegetables, and spices offers strong potential for developing the food and agro-processing sector through cooperatives. By facilitating aggregation, processing, and marketing, cooperatives can play a pivotal role in enhancing farmer incomes and building resilient rural value chains.



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	Women Empowerment	Micro Enterprise Development Programme (MEDP) on Aipan Art through UKSRLM	Lohaghat Block, Champawat	NABARD grant assistance for Skill enhancement of SHG members through training and capacity building, credit linkage of members through banks, initiation of micro enterprises through handholding support by SHG members.	NA	30	Thirty SHG members were trained in Aipan art, equipping them to pursue the craft commercially and generate income.
2	Women Empowerment	Gram Dukan to SHG through UKSRLM	Lohaghat Block, Champawat	NABARD grant assistance to one SHG for direct marketing of their products	NA	12	A Gram Dukan was sanctioned to one SHG to facilitate the marketing of them products and help them earn remunerative prices
3	Collectivisation	One FPO under PRODUCE-ID	Sui, Lohaghat Block	NABARD grant assistance to organize farmers, FPO registration, CEO salary, training and capacity building of BoD and CEO, business development assistance etc.	NA	205	As a result of NABARD's efforts to form FPO Dairy, producers are collectively marketing the milk and started processing the produce.



4	Infrastructure Development	Creation of physical and social infrastructure through RIDF-financial assistance to the State Government	All Blocks	To provide financial assistance under RIDF to the State Government for infrastructure creation under rural connectivity, social sector and agriculture & related sector	NA		RIDF has played a significant role in financing rural infrastructure projects across districts. These infra projects shall increase the credit absorption capacity of the district, which also directly contributes to improved rural connectivity and agricultural productivity.
5	Institution Development	Centrally Sponsored PACS Computerization Project	All Blocks	Providing hardware and software, training to PACS members	NA		Digitization of PACS to bring on common accounting system, increase efficiency, bring transparency in operations and enable PACS to diversify their business
6	Financial Inclusion	Financial and Digital Literacy Camps	All Blocks	Assistance to DCCB and Uttarakhand Gramin Bank branches for conducting FiDgi camps	NA		Financial Literacy and Inclusion

Success Stories

Success Story 1: Climate Smart Actions and Strategies in Northwestern Himalayan Region for Sustainable Livelihoods of Agriculture Dependent Hill Communities



1	Scheme:	Climate Change project under Adaptation Fund
2	Project Implementation Agency	BAIF Development Research Foundation
3	Duration of the Project:	04 years
4	No. of beneficiaries	4000
5	Community	Small and Marginal farmers
6	State	Uttarakhand
7	District	Champawat
8	Blocks	Pati and Lohaghat
9	Village	10 Villages in Champawat District

1.1 Support provided

- Formed Community Based Organisations.
- Rejuvenation of natural springs.
- Construction of roof top rain water harvesting systems.
- Promotion of drip and sprinkler method of irrigation.
- Low cost Bamboo based Polyhouses for alternate agriculture and improved livelihood.
- Seed bank and Conservation of indigenous seeds.
- Community Forest Development.
- Seed bank and Conservation of indigenous seeds.
- Climate smart farming technologies for horticulture

1.2 Pre-implementation status

- Rainfed agriculture and low income from agriculture.
- Scarcity of drinking water during summers.
- Low milk yield of cattle's.
- Scarcity of green fodder.
- Traditional and subsistence farming.

1.3 Challenges faced

- Champawat is a hill district in Uttarakhand with 82 of the workforce engaged in agriculture and allied sectors. However only 9 of the total sown area in the district is irrigated highlighting significant challenges in agricultural productivity and sustainability.
- Poor soil health and soil erosion coupled with heavy rainfall and landslides.
- The increased vulnerability of the agriculture and horticulture sectors coupled with the absence of alternative livelihood options is leading to the migration of productive labour from rural areas.

1.4 Impact

- Climate adaptation strategy planning for 10 village clusters of Champawat District of Uttarakhand.
- Adoption of climate smart farm practices by 800 families.
- Rejuvenation of 15 water springs.
- Construction of 150 nos. of Roof Top Rain Water Harvesting structures and development of Drip and Sprinkler method of Irrigation in 20000 sq.mt. area.
- Construction of 200 nos. of low cost polyhouses.
- Plantation of 30000 nos. of fruit trees and fodder plantation in 100 ha area.
- 22.5 lakh litres of rain water would be harvested through Roof Top Rain Water Harvesting measures.

Success Stories

Success Story 2: Construction of Kolidhek Reservoir Lohaghat Block Champawat District



1	Scheme	Rural Infrastructure Development Fund (RIDF)
2	Project Implementation Agency:	Irrigation Department Government of Uttarakhand
3	Duration of the Project:	03 years
4	No. of beneficiaries	25000
5	Community	Small and Marginal Farmers
6	State	Uttarakhand
7	District	Champawat
8	Block	Lohaghat
9	Village	Kolidek

1.1 Support provided

- The total cost of the Kolidhek Reservoir project amounted to ₹30.76 crores with low cost loan assistance of ₹22.54 crores provided under the Rural Infrastructure Development Fund (RIDF) for its construction.

1.2 Pre-implementation status

- Before the construction of the Kolidhek Reservoir local communities in the region faced significant challenges due to water scarcity and agricultural constraints.

- During dry seasons natural water sources would often diminish or dry up entirely compelling villagers to travel long distances to fetch water for drinking and irrigation purposes. This water scarcity severely impacted crop yields resulting in lower incomes and heightened food insecurity.

1.3 Challenges faced

- Material costs increased due to road blockages during the monsoon and a shorter working season.

1.4 Impact

- To tackle these long standing challenges, the Kolidhek Reservoir was constructed offering a reliable and sustainable water source for the region covering around 25000 peoples.
- This vital infrastructure significantly improved irrigation systems enabling year round cultivation and promoting greater crop diversity. In addition to providing dependable drinking water the reservoir helped recharge groundwater levels and supported the surrounding ecosystems.
- Additionally, with over 60 pedal boats available for visitors the reservoir has become a hub for tourism and recreational activities generating further socio-economic benefits for the community.
- One of the most notable social impacts has been the reduced burden on women and children who previously spent hours collecting water leading to improved health and overall wellbeing.
- It also created new opportunities in fishing and eco-tourism leading to increased employment and revenue for the local community.

Appendices

Climate Action & Sustainability

1. Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

Climate change is affecting every region on the Earth, in multiple ways. The IPCC Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022 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.

2 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 (2019), 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

1.2 Climate Finance and Challenges

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

1.3 Initiatives of Govt. of India

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

mindset and behaviour, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

India has significantly high climate finance needs. NABARD is dedicated to playing its part to expand climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote adoption of innovative and new techniques, and paradigm shifts to build climate resilient agro-ecological livelihoods and sustainable agricultural

systems, that are resilient to climate change. The fight against climate change necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

2. Climate Change Scenario-At the State Level

2.1 State Action Plan for Climate Change

a. Formulated in 2014 the Uttarakhand SAPCC provides a strategic framework to address climate change impacts on the state's environment economy and communities. A decade later it continues to guide climate action requiring updates to reflect emerging challenges. The plan identifies key vulnerable sectors viz. agriculture forest livestock disaster management health urban development water tourism energy roads industries and transport.

Agriculture strategies include crop diversification and sustainable practices. Forest initiatives focus on afforestation and biodiversity conservation. Livestock resilience is built through veterinary services and fodder improvement. Disaster management emphasizes early warning systems and resilient infrastructure. Health strategies target disease surveillance and climate-sensitive planning. Urban development promotes green infrastructure water management includes rainwater harvesting and watershed development. Energy goals support renewables and efficiency enhancement. Roads and transport focus on resilient infrastructure and low-emission mobility. Industries adopt clean technologies and tourism promotes eco-tourism and resilient infrastructure.

SAPCC aligns with national missions and global frameworks supported by agencies like GCF UNDP and World Bank. It emphasizes coordination capacity building and regular review for sustainable climate-resilient development.

b. Uttarakhand's initiatives align with SAPCC objectives focusing on resilience adaptation sustainability. Key programs include Disaster Mitigation and Management Centre's early warning systems for disaster risk reduction Van Panchayats promoting sustainable forest management and Watershed Management Directorate's micro-watershed plans for local adaptation. Uttarakhand Organic Commodity Board supports organic farming and rain-fed agriculture while the State Solar Policy (2013) and Smart City Mission advance renewable energy and sustainable urban development. Research institutions like G.B. Pant University and GBPNIHE develop climate-resilient crop varieties strengthening SAPCC's agricultural strategies.

Compensatory Afforestation Fund Management and Planning Authority enhances carbon sequestration through afforestation and biodiversity conservation contributing to REDD+ goals. The State Reducing Emissions from Deforestation and Forest Degradation Action Plan promotes sustainable forest management and carbon stock enhancement. National initiatives such as the Green Hydrogen Mission and Amrit Dharohar scheme further integrate climate resilience and biodiversity conservation. Together these efforts mainstream adaptation and build community resilience fully aligned with SAPCC priorities.

2.2 Any specific Climate Change initiative in the State by

Govt. of India

India's National Action Plan on Climate Change (NAPCC) established in 2008 aims to achieve sustainable development while addressing climate change. It comprises of following eight missions-

1. Jawaharlal Nehru National Solar Mission: Promotes solar energy to compete with fossil fuels.
2. National Mission for Enhanced Energy Efficiency: Reduces energy consumption in large industries.
3. National Mission on Sustainable Habitat: Integrates energy efficiency in urban planning and waste management.
4. National Water Mission: Aims for improvement in water use efficiency.
5. National Mission for Sustaining the Himalayan Ecosystem: Conserves biodiversity and forests in the Himalayas.
6. National Mission for a Green India: Increases forest/tree cover and improves ecosystem services.
7. National Mission for Sustainable Agriculture: Develops climate-resilient crops.
8. National Mission on Strategic Knowledge for Climate Change: Enhances climate science and technology understanding.

ICAR Institutions

ICAR institutes in Uttarakhand align with SAPCC through climate adaptation and mitigation.

- ICAR-VPKAS Almora develops climate-resilient cereals and millets for Himalayan conditions.
- ICAR-IISWC Dehradun works on soil conservation watershed management and sustainable land use to prevent degradation and ensure water security.
- CSWCRTI Dehradun focuses on erosion control and integrated watershed development.
- KVKs promote climate-smart farming and build farmer capacity.
- NICRA resilient crops and practices are advanced including Pahari Toor Dal notified in 2023 for rainfed blocks in all 13 districts.
- These initiatives strengthen agriculture and resource resilience by fully supporting SAPCC priorities.

State Government

The CAMPA project in Uttarakhand supports SAPCC by promoting afforestation and reforestation to enhance carbon sequestration, reduce GHG emissions and restore degraded forests contributing to REDD+ goals. Under the National Bio-Energy Programme subsidized family-size biogas plants provide clean fuel, to improve sanitation and cut black carbon and methane emissions. Additional state initiatives include renewable energy promotion through UREDA watershed and spring rejuvenation via the Watershed Management Directorate Integrated Watershed Management Programme and the newly formed Spring and River Rejuvenation Authority (SARRA). Programs on disaster risk reduction and Natural Farming



further strengthen climate resilience and sustainable development in Uttarakhand.

NABARD

NABARD drives climate adaptation and mitigation in Uttarakhand through multiple initiatives. Beyond the AFB-funded project in Champawat benefiting 800 families three projects under the Climate Change Fund-ID include climate-resilient farming in Almora cow dung-based value-added products in Chamoli and Uttarkashi (benefiting 75 women) and Zero Energy Cold Storage Chambers for 15 households. These reduce reliance on non-renewables and promote sustainable livelihoods. NABARD also conducts awareness programs and implements Climate Proofing Projects in Rudraprayag and Pauri Garhwal under the Watershed Development Fund (WDF) for soil and water conservation. Additionally, NABARD has implemented 34 WDF projects 14 TDF projects and 20 under Farm Sector Promotion Fund many with climate components and introduced Green Tagging and green loans to scale climate finance.

Other Agencies

ADB: Uttarakhand Livability and Resilience Improvement Project (ULRIP) promote inclusive sustainable and climate-resilient urban development in Haldwani Champawat Kichha Kotdwar and Tanakpur.

IFAD: The Integrated Livelihood Support Project (ILSP) enhances rural livelihoods and resilience addressing socio-economic and environmental challenges.

World Bank: Disaster Recovery Project rebuilt flood-affected infrastructure; DWDP II (2014–22) improved watershed management for water security; new Resilient Urban Infrastructure Project (2024–29) covers Dehradun and Nainital complementing NABARD' s climate-proofing investments.

GEF: Green-Ag Project integrates biodiversity climate action and sustainable land management in high-value landscapes.

ICFRE: Advances ecological stability through forest conservation and scientific management.

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

a. Champawat is the hill district of Uttarakhand spread over 1766 square km area that has 2.59 lakh human population and 82 percent workers engaged in agriculture and allied sectors. Only 9 percent of the total area sown is irrigated in the district. Poor soil health and soil erosion coupled with heavy rainfall and landslides have been observed to adversely affect agriculture and ecosystem productivity in the region. The district being part of the Himalayan ecosystem is vulnerable to climate-induced risks such as erratic rainfall, flash floods, prolonged dry spells, and temperature fluctuations. Climate resilient agriculture infrastructure is essential to mitigate these risks and ensure long term sustainability of livelihoods dependent on farming. In the hilly regions of district farming primarily involves terraced cultivation of seasonal crops such as vegetable crops, citrus plantations, maize, cereal, millet, mustard, potatoes, pulses and stone fruits with constraints due to steep slopes and limited arable land. Effective land management practices soil conservation techniques, and climate resilient crop varieties are essential to mitigate these adverse effects and ensure

sustainable agricultural productivity in these vulnerable regions.

b. The district has also experienced decreased agricultural productivity; changing weather patterns have altered monsoon patterns, impacting local flora and fauna, impacting water sources and increased vulnerability to natural disasters. Climate change in Champawat will increasingly force people to abandon farming at high altitudes and move to the plains. According to the revised PSL guidelines dated 24 March 2025 priority sector now includes enhanced credit thresholds for renewable energy and social infrastructure aiding India's broader climate resilience goals which is highly relevant for Uttarakhand.

3.2 Any specific Climate Change initiative in the District

a. Under the Rural Infrastructure Development Fund (RIDF) irrigation projects funded by NABARD have delivered significant benefits in the district particularly in addressing challenges posed by water scarcity and erratic rainfall in agriculture.

b. NABARD implemented Adaptation Fund project on Climate Smart Actions and Strategies in North Western Himalayan Region for Sustainable Livelihoods of Agriculture- Dependent Hill Communities in Champawat and Pati Blocks of the district. The BAIF Development Research Foundation was the Executing Entity and the project benefitted 1357 families of small and marginal farmers. The project impacts are:

- Climate adaptation strategy planning for 10 village clusters of Champawat District of Uttarakhand.
- Adoption of climate smart farm practices by 800 families.
- Rejuvenation of 15 water springs.
- Construction of 150 nos. of Roof Top Rain Water Harvesting Structures
- Development of Drip and Sprinkler method of Irrigation in 20000 m area.
- Construction of 200 nos. of low cost bamboo based polyhouses.
- Plantation of 30000 nos. of fruit trees and fodder plantation in 100 ha area.
- 10 Van Panchayats restored community pasture lands in an ecologically sound manner.

c. The Krishi Vigyan Kendra (KVK) and ATMA are actively promoting climate resilient agricultural practices in the district. These include improved cropping techniques, integrated farming systems, water harvesting methods and low tillage practices to enhance sustainability and productivity.

d. The district has a comprehensive and updated District Disaster Management Action Plan which incorporates strategies for managing floods and landslides along with early warning systems. This plan aligns with the Uttarakhand State Action Plan on Climate Change (SAPCC) and associated health action frameworks. Various line departments in the district are implementing their schemes in accordance with the State's climate action plan. Notably the Mukhyamantri Saur Swarojgar Yojana is contributing to climate-friendly livelihood generation while reducing reliance on fossil fuels.



Potential for Geographical Indication (GI) in the district

- i. 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.
- ii. 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.
- iii. Currently Champawat district does not have any product with a Geographical Indication (GI) tag. However, it cultivates several crops such as Madua (Finger millet) Gahat (Horse gram) Kala Bhatt (Black soybean) Tejpatta (Bay leaf) and Malta (Citrus fruit) all of which have received GI recognition from other districts within Uttarakhand.
- iv. Under the One District Two Product (ODOP) initiative by the State Govt. honey has been identified as one of the product for Champawat. In the Sukhi Dang region of Champawat block few villages are actively involved in beekeeping. The honey produced here is known for its distinct taste and regional characteristics making it a potential candidate for GI registration.

**Source(s)**

Table Name	Source(s) and reference year of data
1.Physical & Administrative Features	District Statistical Diary 2024
2. Soil & Climate	District at a Glance 2024
3.Land Utilisation [Ha]	District Statistical Diary 2024
4.Ground Water Scenario (No. of blocks)	CGWB GWRA 2024
5.Distribution of Land Holding	Agriculture Census 2021-22
6.Workers Profile [In 000]	District Statistical Diary 2024
7.Demographic Profile [In 000]	District Statistical Diary 2024
8.Households [In 000]	District Statistical Diary 2024
9.Household Amenities [Nos. in 000 Households]	Census 2011
10.Village-Level Infrastructure [Nos.]	District Statistical Diary 2024
1.a Additional Information	District at a Glance 2024
11.Infrastructure Relating to Health & Sanitation [Nos.]	Statistical Diary 2024 Champawat
12.Infrastructure & Support Services For Agriculture[Nos.]	Statistical Diary 2024 Champawat
13.Irrigation Coverage [000 Ha]	Statistical Diary 2024 Champawat
14.Infrastructure For Storage, Transport & Marketing	Statistical Diary 2024 Champawat
15.Processing Units	District at a Glance 2024
16.Animal Population as per Census [Nos.]	Animal Census 2019
17.Infrastructure for Development of Allied Activities [Nos.]	Dept. of Animal Husbandry Champawat and National Cooperative Database
18.Milk, Fish, Egg Production & Per Capita Availability - Year-2	District at a Glance 2024
Table 1: Status	Agriculture Department Champawat
Table 8: Major Crops, Area, Production, Productivity	Agriculture Department Champawat
Table 2: Irrigated Area, Cropping Intensity	Agriculture Department Champawat
Table 3: Input Use Pattern	Agriculture Department Champawat
Table 4: Trend in procurement/ marketing	Agriculture Department Champawat
Table 5: KCC Coverage	DLRC 2025
Table 6: Soil testing facilities	Agriculture Department Champawat
Table 7: Crop Insurance	DLRC 2024-25
Table 1: Irrigated Area & Potential	District at a Glance 2024
Table 2: Block level water exploitation status	NA
Table 1: Mechanisation in District	mParivahan website
Table 2: Service Centers	District Statistical Diary 2024
Table 1: Production Clusters	NA
Table 2: Sericulture	NA
Table 3: Weavers Clusters	Sericulture Dept. Champawat
Table 4: High Tech Orchards	NA



Table 5: Production and Productivity	NA
Table 1: Area under Forest Cover & Waste Land	India State of Forest Report 2023 (Vol. II) & District Statistical Diary 2024
Table 2: Nurseries (No.)	NA
Table 1: Processing Infrastructure	Dairy Development Department Champawat
Table 1: Poultry	District Statistical Diary 2024
Table 1: Inland Fisheries Facilities	Fisheries Department Champawat
Table 2: Marine Fisheries (No.)	NA
Table 3: Brackish Water Fisheries	NA
Table 1: Agri. Storage Infrastructure	District Statistical Diary 2024, ARCS Office Champawat
Table 1: Fertilizer Consumption	District Statistical Diary 2024
Table 2: Facilities Available	District Statistical Diary 2024
Table 1: MSME units - Cumulative	DIC Champawat
Table 2: Traditional activities	DIC Champawat
Table 3: Skill Development Trainings	DIC Champawat
Table 4: Crop Identified for One District-One Product	DIC Champawat
Table 1: Renewable Energy Potential	NA
Table 1: Promotional Interventions	NA
Table 2: Status of SHGs	SRLM
Table 1: Details of non-credit cooperative societies	National Cooperatives Database
Table 2: Details of credit cooperative societies	ARCS Office Champawat
Table 3: Block wise, sector wise distribution of cooperative societies in the district	ARCS Office Champawat
Table 4: Status/ progress under various schemes of MoC in the district	ARCS Office Champawat

Sources	
1	DLRC/LDM Office Champawat
2	SLBC India Portal

**Name and address of DDM**

Name	Swati Karki
Designation	DDM, NABARD
Address 1	C/o Smt. Kusumlata Rai, Opp. KMVN TRH
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- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
- As of 31 March 2025, NABVENTURES Fund I has invested in 19 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem with a total corpus of ₹750 crore.

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