NABARD

NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT

स्टेट फोकस पेपर 2025-26
State Focus Paper 2025-26

पंजाब क्षेत्रीय कार्यालय, चंडीगढ़

Punjab Regional Office, Chandigarh

State Focus Paper

2025-26

State: Punjab

National Bank for Agriculture and Rural Development

Punjab Regional Office, Chandigarh

VISION

Development Bank of the Nation for Fostering Rural Prosperity.

MISSION

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

प्राक्कथन

स्टेट फोकस पेपर (एसएफपी) सावधानीपूर्वक तैयार किया गया दस्तावेज है जो नाबार्ड द्वारा तैयार पंजाब के सभी 23 जिलों की ऋण संभाव्यतायुक्त योजना (पीएलपी) से जिला-स्तरीय ऋण क्षमता को संश्लेषित करता है। यह भारतीय रिज़र्व बैंक द्वारा परिभाषित कृषि, एमएसएमई और अन्य प्राथमिकता क्षेत्र के अंतर्गत वर्गीकृत प्राथमिक क्षेत्र की ओर संस्थागत ऋण को प्रसारित करने के लिए ब्लु प्रिंट के रूप में कार्य करता है। हितधारकों के परामर्श से संसाधन निधि, बुनियादी ढांचे की उपलब्धता और मौजूदा नीति के आधार पर भौतिक और वित्तीय अनुमानों को शामिल करके, स्टेट फोकस पेपर बुनियादी ढांचे में कमी की पहचान करता है और समावेशी एवं संधारणीय विकास के लिए कार्रवाई योग्य मार्गों के लिए रूपरेखा तैयार करता है। नाबार्ड द्वारा मूल्यांकित ऋण क्षमता वार्षिक ऋण योजनाओं (एसीपी) को अंतिम रूप देने के लिए आधार दस्तावेज के रूप में कार्य करती है। उल्लिखित अनुमान वित्तीय संस्थानों के लिए एक मार्गदर्शक साधन के रूप में काम करते हैं, उन्हें प्रभावी ढंग से ऋण देने के लिए सशक्त बनाते हैं, जमीनी स्तर पर ऋण प्रवाह को बढ़ाते हैं और प्राथमिकता वाले क्षेत्र को ऋण देने के लिए बढ़ावा देते हैं।

वर्ष 2025-26 के लिए राज्य में प्राथमिकता क्षेत्र के लिए ₹2,79,657.16 करोड़ की ऋण क्षमता का आंकलन किया गया है, जो पिछले वर्ष की तुलना में 14.8% की वृद्धि है। इसमें से कृषि के लिए ₹1,20,399.82 करोड़ के ऋण का आंकलन किया गया है, जो कुल अनुमानित क्षमता का 43.1% है।

एक दूरदर्शी दस्तावेज़ के रूप में, स्टेट फोकस पेपर प्राथमिकता वाले क्षेत्र में ऋण वितरण को बढ़ाने के लिए राज्य सरकार, वित्तीय संस्थानों और विकास हितधारकों के ठोस प्रयासों की अनिवार्यता पर जोर देता है। सामाजिक-आर्थिक चुनौतियों का समाधान करके और अप्रयुक्त क्षमता का लाभ उठाकर, नाबार्ड संस्थागत ऋण को ग्रामीण समृद्धि के लिए विकास इंजन बनाने की इच्छा रखता है। समावेशिता के साथ ऋण को बढ़ावा देने की यह प्रतिबद्धता सतत और समग्र विकास के राष्ट्रीय एजेंडे के अनुरूप है।

रघुनाथ बी.
मुख्य महाप्रबंधक

यह दस्तावेज़ सार्वजनिक रूप से उपलब्ध स्रोतों और विभिन्न हितधारकों के साथ चर्चा से एकत्र की गई जानकारी के आधार पर तैयार किया गया है। अनुमान तैयार करते समय, वास्तविक रूप से ऋण क्षमता का अनुमान लगाने के लिए हर संभव प्रयास किया गया है। इस दस्तावेज़ के डेटा या सामग्री के उपयोग के कारण किसी व्यक्ति/संगठन को होने वाली किसी भी सामग्री या अन्य हानि के लिए नाबार्ड जिम्मेदार नहीं होगा।

Foreword

The State Focus Paper (SFP) is a meticulously crafted document that synthesizes district-level credit potential from the Potential Linked Credit Plans (PLPs) of all 23 districts of Punjab prepared by NABARD. It serves as a strategic blueprint for channelizing institutional credit towards priority sector, broadly classified under Agriculture, MSMEs and Other Priority Sector as defined by Reserve Bank of India. By incorporating physical and financial projections based on resource endowments, infrastructure availability and extant policy coupled with wide stakeholder consultation, the SFP identifies infrastructural gaps and charts actionable pathways for inclusive and sustainable development. The credit potential assessed by NABARD serves as the base document for finalizing Annual Credit Plans (ACPs). The projections outlined serve as a guiding factor for financial institutions, empowering them to channelize credit effectively, enhancing ground-level credit flow and fostering priority sector lending.

The credit potential for priority sector in the State for the year 2025-26 has been assessed at ₹2,79,657.16 crore which is an increase of 14.8% over the previous year. The share of agriculture is pegged at ₹1,20,399.82 crore constituting 43.1% of the total potential assessed.

As a visionary document, SFP emphasizes the imperative for concerted efforts of State Government, financial institutions, and development stakeholders to expand lending to priority sector. By addressing socio-economic challenges and leveraging untapped potential, NABARD aspires to make institutional credit the growth engine for rural prosperity. This commitment to fostering credit with inclusivity is in alignment with the national agenda for sustainable and holistic development.

I extend my sincere thanks for the support and cooperation extended by State Government Departments, Reserve Bank of India, State level Bankers' Committee, Banks, and other stakeholders in bringing out this document. I hope this document will help the policy makers and stakeholders drive economic development of the State.

Raghunath B.
Chief General Manager

State Focus Paper (SFP) Document prepared and finalized by:

NABARD, Punjab Regional Office, Chandigarh

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कार्यकारी सारांश

सकल राज्य घरेलू उत्पाद (GSDP):

क्र. सं.	विवरण	मूल्य
1	जीएसडीपी (₹ लाख करोड़)	7.36
2	स्थिर कीमतों पर जीएसडीपी (%) की वृद्धि	6.75
3	प्रति व्यक्ति आय (₹)	1,95,621

परिचय

ग्रामीण क्षेत्रों में विकास कार्य करने के लिए ऋण आयोजना, ऋण संवितरण और इसकी मॉनिटरिंग सर्वोपरि है। इसे स्वीकार करते हुए, नाबार्ड, 1989 से देश के प्रत्येक जिले के लिए वार्षिक संभाव्यतायुक्त ऋण योजना (पीएलपी) तैयार कर रहा है। प्राथमिकता प्राप्त वाले क्षेत्र के तहत ऋण क्षमता का पता लगाने के लिए राज्य सरकार के विभिन्न लाइन विभागों, बैंकों और अन्य हितधारकों के साथ विस्तृत परामर्श करने के बाद पीएलपी तैयार की जाती है। उपलब्ध संसाधनों, बुनियादी ढांचे, जीएलसी प्रवाह के पिछले रुझानों और सरकारी नीतियों के आधार पर पीएलपी में विभिन्न क्षेत्रों की ऋण क्षमता का आकलन करते हैं। इसके अलावा, इस दस्तावेज में उपलब्ध अवसरों, महत्वपूर्ण बुनियादी ढाँचों में कमी और बेहतर ऋण वितरण के लिए आवश्यक क्षेत्रवार हस्तक्षेपों की भी पहचान की गई है। पीएलपी में किए गए अनुमानों को स्टेट फोकस पेपर (एसएफपी) में शामिल किया जाता है, जो राज्य की समग्र ऋण क्षमता को रेखांकित करता है और नीति निर्माताओं, बैंकों और राज्य सरकार के लाइन विभाग के लिए संदर्भ दस्तावेजों के रूप में कार्य करता है। वर्ष 2025-26 के लिए स्टेट फोकस पेपर पंजाब के सभी 23 जिलों के लिए संभाव्यता युक्त ऋण योजना (पीएलपी) तैयार करने की विकेंद्रीकृत योजना प्रक्रिया की परिणति है। वर्ष 2025-26 के लिए पंजाब में ₹2,79,657 करोड़ की कुल ऋण संभाव्यता का अनुमान लगाया गया है।

राज्य की रूपरेखा- भौतिक विशेषताएं

पंजाब भारत के उत्तर-पश्चिम क्षेत्र में 50,362 sq.km के भौगोलिक क्षेत्र में स्थित है, जो देश के कुल भौगोलिक क्षेत्र का 1.54% है। पंजाब नाम दो शब्दों पंज (पांच) + आब (जल) यानी पांच नदियों की भूमि से बना है। पंजाब की ये पांच नदियां सतलुज, ब्यास, रावी, चिनाब और झेलम हैं। उत्तरी आधे हिस्से में बहने वाली दो प्रमुख नदियाँ, ब्यास और सतलुज, राज्य को तीन प्रमुख क्षेत्रों माझा, दोआबा और मालवा में विभाजित करती हैं। राज्य अर्ध-आर्द्र से अर्ध-शुष्क जलवायु परिस्थितियों से संपन्न है। दक्षिण-पश्चिम मानसून जुलाई से मध्य सितंबर के दौरान राज्य में अधिकतम वर्षा लाता है। पिछले 05 वर्षों से राज्य में औसत वार्षिक वर्षा लगभग 495.11 मिमी दर्ज की गई थी।

2011 की जनगणना के अनुसार, पंजाब की जनसंख्या 2.77 करोड़ थी, जो देश की कुल आबादी का 2.29% थी। राज्य की लगभग 62.50% आबादी ग्रामीण क्षेत्रों में रहती है। वर्ष 2023-24 में पंजाब के लिए मौजूदा कीमतों पर ₹1,95,621 की प्रति व्यक्ति आय का अनुमान लगाया गया था, जो राष्ट्रीय स्तर पर प्रति व्यक्ति आय का 1.05 गुना है। राज्य में बीपीएल जनसंख्या 29.5% के राष्ट्रीय आंकड़ों (डॉ. सी रंगराजन विशेषज्ञ समूह रिपोर्ट 2011-12 के अनुसार) की तुलना में 11.3% है, जो पंजाब की गरीबी उन्मूलन की बेहतर स्थिति को दर्शाता है।

कृषि पंजाब की अर्थव्यवस्था का मुख्य आधार है। पंजाब भारत के कुल चावल और गेहूं उत्पादन में लगभग 10% और 16% का योगदान देता है। राज्य को तीन कृषि-जलवायु क्षेत्रों में विभाजित किया

गया है। उप पर्वतीय क्षेत्र या कंडी क्षेत्र, मध्य जलोढ़ क्षेत्र या मध्य मैदान और दक्षिणी शुष्क क्षेत्र। शुद्ध बोया गया क्षेत्र 41.14 लाख हेक्टेयर तथा फसल गहनता 191% है। खरीफ मौसम की प्रमुख फसलें धान, कपास और मक्का तथा रबी में गेहूं और सरसों हैं। कृषि जनगणना 2015 के अनुसार, परिचालित कृषि जोत की संख्या 10.92 लाख थी। अखिल भारतीय स्तर पर 1.08 हेक्टेयर के समक्ष भूमि जोत का औसत आकार 3.62 हेक्टेयर था। अखिल भारतीय औसत 86% की तुलना में पंजाब में सीमांत और छोटी जोत का अपेक्षाकृत छोटा हिस्सा (33%) है। बड़े खेतों (10 हेक्टेयर से अधिक) में पंजाब की 5% भूमि शामिल है, जबकि अखिल भारतीय स्तर पर यह 1% है।

वर्ष 2023-24 के लिए पंजाब का सकल राज्य घरेलू उत्पाद (जीएसडीपी) ₹7,36,423 करोड़ (मौजूदा कीमतों पर) था और वर्ष 2024-25 के लिए ₹8,02,701 करोड़ (मौजूदा कीमतों पर) होने का अनुमान है, जो पिछले वर्ष की तुलना में 9% की वृद्धि को दर्शाता है। वर्ष 2015-16 और वर्ष 2023-24 के बीच पंजाब की जीएसडीपी औसतन 5.2% की दर से बढ़ी।

राज्य की आर्थिक गतिविधियाँ

पंजाब की अर्थव्यवस्था विविध और गतिशील गतिविधियों वाली है, जिसमें कृषि, उद्योग और सेवाओं का महत्वपूर्ण योगदान है। ऐतिहासिक रूप से, पंजाब को अपने सशक्त कृषि क्षेत्र के कारण "भारत के अन्न भंडार" के रूप में जाना जाता है, जो महत्वपूर्ण भूमिका निभाता है। हालाँकि, पिछले कुछ वर्षों में, राज्य ने अपने औद्योगिक और सेवा क्षेत्रों में पर्याप्त वृद्धि देखी है। राज्य की अर्थव्यवस्था की क्षेत्रीय संरचना इस प्रकार है:

कृषि क्षेत्र: राष्ट्रीय अर्थव्यवस्था से भिन्न, कृषि और संबद्ध गतिविधियां पंजाब के कुल मूल्य वर्धित में उद्योग की हिस्सेदारी से भी अधिक योगदान दे रही हैं। वर्ष 2023-24 में, कृषि और संबद्ध क्षेत्रों द्वारा पंजाब के जीएसवीए में 26.7% की हिस्सेदारी का योगदान करने की उम्मीद है, जो पंजाब में 25% श्रमिकों को रोजगार देगा। राष्ट्रीय रुझानों के सापेक्ष, पंजाब की जीवीए की क्षेत्रीय संरचना अधिक संतुलित है।

उद्योग क्षेत्र: उद्योग राज्य की अर्थव्यवस्था में एक प्रमुख स्थान रखता है और वर्ष 2023-24 के अग्रिम अनुमान के अनुसार, आवधिक श्रम बल सर्वेक्षण, वर्ष 2023 के अनुसार राज्य में जीएसवीए का 27.41% और कुल रोजगार का 1/3 हिस्सा है। वर्ष 2023-24 में, राज्य में औद्योगिक जीएसवीए 7.9% की दर से बढ़ी जो कि राष्ट्रीय वृद्धि के अनुरूप है।

सेवा क्षेत्र: यह अर्थव्यवस्था में सबसे गतिशील क्षेत्र है और जीएसवीए और रोजगार सृजन में प्रमुख योगदानकर्ता होने के साथ-साथ आर्थिक विकास का प्रमुख चालक बना हुआ है। सेवा क्षेत्र ने वर्ष 2023-24 में पंजाब के जीएसवीए में 45.9% का योगदान दिया, जो वर्ष 2011-12 में 43.8% अधिक है। सेवा क्षेत्र के तहत वृद्धि दर वर्ष 2022-23 में 7.1% से मामूली बढ़त के साथ वर्ष 2023-24 में 7.2% हो गई।

बुनियादी ढांचे के विकास, औद्योगिक नीतियों और सूचना प्रौद्योगिकी, शिक्षा, स्वास्थ्य सेवा और वित्त जैसी सेवाओं के विस्तार सहित कई कारकों से प्रेरित होकर राज्य की अर्थव्यवस्था कृषि से औद्योगिक और सेवा उन्मुख अर्थव्यवस्था की ओर बढ़ रही है।

पंजाब की अर्थव्यवस्था को कुछ प्रमुख चुनौतियों का सामना करना पड़ रहा है, जिसमें कृषि पर इसकी भारी निर्भरता, विशेष रूप से गेहूं-चावल फसल चक्र शामिल है, जिसके कारण मिट्टी का क्षरण, पानी की कमी और उर्वरकों का अत्यधिक उपयोग हुआ है। राज्य की राजकोषीय बाधाएं, उच्च ऋण स्तर और राजकोषीय घाटे की विशेषता, बुनियादी ढांचे और सामाजिक सेवाओं में निवेश करने की क्षमता को सीमित करती हैं। अन्य राज्यों की तुलना में औद्योगिक विकास धीमा रहा है, आंशिक रूप से इसके सीमा स्थान और पिछले संघर्षों जैसे ऐतिहासिक कारकों के कारण जो आर्थिक विविधीकरण में बाधा बन रहे हैं। भूजल की कमी और प्रदूषण सहित पर्यावरणीय गिरावट, महत्वपूर्ण स्थिरता संबंधी समस्याएं पैदा करती है। इसके अतिरिक्त, शिक्षा और स्वास्थ्य सेवाओं में

कमी मानव पूंजी की समग्र गुणवत्ता को प्रभावित करता है, जबकि आर्थिक गतिविधियों का सहयोग करने और निवेश को आकर्षित करने के लिए भौतिक और सॉफ्ट इंफ्रास्ट्रक्चर दोनों में सुधार की आवश्यकता होती है। इन चुनौतियों से निपटने के लिए पंजाब में संतुलित और संधारणीय आर्थिक विकास सुनिश्चित करने के लिए व्यापक नीतिगत उपायों और निरंतर प्रयासों की आवश्यकता है।

राज्य में बैंकिंग क्षेत्र

बैंक राज्य में चिन्हित प्राथमिकता वाले क्षेत्रों में ऋण प्रदान कर अर्थव्यवस्था में वित्तीय मध्यस्थता की महत्वपूर्ण भूमिका निभाते हैं। 30 सितंबर 2024 तक, पंजाब में 7413 शाखाओं के शाखा नेटवर्क के साथ 12 सार्वजनिक क्षेत्र के बैंक, 15 निजी क्षेत्र के बैंक, 1 क्षेत्रीय ग्रामीण बैंक और 1 राज्य सहकारी बैंक हैं। इनमें से 44% शाखाएँ ग्रामीण क्षेत्रों में, 29% शाखाएँ अर्ध-शहरी क्षेत्रों में और 27% शहरी शाखाएँ हैं। सार्वजनिक क्षेत्र के बैंकों की शाखाएँ कुल शाखाओं का 55% (4077 शाखाएँ) हैं, जिनमें 1540 शाखाएँ ग्रामीण क्षेत्रों में और 1244 और 1293 शाखाएँ क्रमशः अर्ध शहरी और शहरी क्षेत्रों में हैं। पंजाब में पंजाब ग्रामीण बैंक की 454 शाखाएँ, पंजाब राज्य सहकारी बैंक की 18 शाखाएँ, 20 जिला केंद्रीय सहकारी बैंकों की 803 शाखाएँ और पीएससीएडीबी की 89 शाखाएँ हैं। इसके अलावा, ग्रामीण क्षेत्रों में किसानों की ऋण आवश्यकताओं को पूरा करने वाली 3965 प्राथमिक कृषि सहकारी समितियाँ हैं। राज्य में एक बैंक शाखा द्वारा सेवा प्रदान की जाने वाली औसत जनसंख्या 4546 है।

राज्य में बैंकों का समग्र ऋण जमा अनुपात 60% के राष्ट्रीय लक्ष्य से अधिक है। इसके अलावा, ऋण जमा अनुपात 31.03.2023 को 60.24% से बढ़कर 31.03.2024 को 63.37% हो गया। 30.03.2024 को राज्य में बैंकों की कुल जमा राशि ₹6,33,068 करोड़ थी और कुल अग्रिम ₹4,01,175 करोड़ था। एजेंसियों में, उच्चतम ऋण जमा अनुपात पंजाब ग्रामीण बैंक (76.75%) का था, उसके बाद अनुसूचित वाणिज्यिक बैंकों (63.12%), और सहकारी बैंक (61.01%) का स्थान था। होशियारपुर, जालंधर, कपूरथला, एसबीएस नगर और पठानकोट जिलों का ऋण जमा अनुपात 40% से कम था।

वित्त वर्ष 2023-24 के दौरान कुल अग्रिम राशि ₹4,01,175 करोड़ थी, जिसमें से ₹2,13,142 करोड़ (कुल अग्रिम का 53%) प्राथमिकता क्षेत्र ऋण के तहत थी। कृषि क्षेत्र के लिए अग्रिम राशि ₹92,224 करोड़ (पीएसएल का 43% और कुल अग्रिम का 23%) है।

कृषि और प्राथमिकता वाले क्षेत्रों में ऋण प्रवाह में क्षेत्रीय रुझान

जीएलसी को बढ़ाने योग्य कारक

- पंजाब की अर्थव्यवस्था सशक्त बैंकिंग बुनियादी ढांचे से लाभान्वित होती है, जिसमें पंजाब ग्रामीण बैंक और पंजाब राज्य सहकारी बैंक (पीएसटीसीबी) जैसे संस्थान ग्रामीण क्षेत्रों में ऋण की व्यापक पहुंच सुनिश्चित करते हैं।
- किसान क्रेडिट कार्ड (केसीसी), संशोधित ब्याज सहायता योजना, कृषि अवसंरचना निधि और कृषि विपणन अवसंरचना योजना जैसी सरकारी योजनाएं किसानों को रियायती ऋण प्रदान करती हैं।
- आधार-सक्षम भुगतान प्रणाली (एईपीएस) और क्रेडिट-संबंधित पोर्टल सहित डिजिटलीकरण के प्रयास, ऋण आवेदनों और मंजूरी प्रक्रिया को सुव्यवस्थित करते हैं, जिससे वास्तविक समय में पहुंच, दस्तावेज़ प्रबंधन, स्वयं-सेवा विकल्प, अधिक पारदर्शिता और दक्षता सक्षम होती है।
- सूक्ष्म सिंचाई योजना जैसे कार्यक्रमों के माध्यम से बुनियादी ढांचे के लिए सब्सिडी वाले ऋण, कृषि बुनियादी ढांचे में निवेश को प्रोत्साहित करते हैं।
- स्वयं सहायता समूहों (एसएचजी) और संयुक्त देयता समूहों (जेएलजी) को बढ़ावा देने वाले कार्यक्रम कृषि और सूक्ष्म उद्यमों के लिए संपार्श्विक-मुक्त (collateral free) ऋण तक पहुंच को

सक्षम करते हैं, विशेष रूप से महिलाओं, मौखिक पट्टेदारों, किरायेदार किसानों और हाशिए पर रहने वाले समूहों को लाभान्वित करते हैं।

- विभिन्न योजनाओं के माध्यम से एमएसएमई क्षेत्र को वित्तीय सहायता, बुनियादी ढाँचों के लिए सहयोग, एमएसएमई की प्रतिस्पर्धात्मकता और स्थिरता को बढ़ाने के लिए कौशल विकास प्रदान किया जाता है। इसके अतिरिक्त, जोखिम शमन कार्यक्रम, जैसे कि सरकार समर्थित गारंटी और सूक्ष्म और लघु उद्यमों के लिए क्रेडिट गारंटी फंड ट्रस्ट (सीजीटीएमएसई) जैसी क्रेडिट बीमा योजनाएं, बैंकों को छोटे किसानों और ग्रामीण व्यवसायों को ऋण देने के लिए प्रोत्साहित करती हैं, जिससे कथित ऋण जोखिम कम हो जाते हैं।

जीएलसी को बाधित करने वाले कारक

- छोटे किसानों और ग्रामीण उद्यमियों को प्रायः कोलेट्रल के रूप में प्रस्तुत करने के लिए संपत्तियों की कमी के कारण औपचारिक ऋण हासिल करने में महत्वपूर्ण चुनौतियों का सामना करना पड़ता है।
- इसके अतिरिक्त, ग्रामीण आबादी के बीच वित्तीय साक्षरता की व्यापक कमी है, जिससे संस्थागत ऋण की मांग कम हो गई है और अनौपचारिक ऋण स्रोतों पर निर्भरता बढ़ गई है।
- उच्च ब्याज दरें, विशेष रूप से फसल से इतर ऋणों के लिए, ऋण पहुंच में बाधा उत्पन्न करती हैं, जिससे उधारकर्ताओं के लिए ऋण की चुकौती करना मुश्किल हो जाता है।
- कई स्रोतों से अत्यधिक ऋणग्रस्तता भी किसानों और ग्रामीण उद्यमियों को भविष्य में ऋण लेने के लिए अयोग्य बनाती है, जिससे डिफ़ॉल्ट का जोखिम बढ़ जाता है।
- सीमांत किसान, किरायेदार किसान और कम साख वाले मौखिक पट्टेदार औपचारिक संस्थानों से ऋण प्राप्त करने के लिए संघर्ष करते हैं।
- अनिश्चित कृषि आय के कारण बैंक ग्रामीण ऋण को उच्च जोखिम वाला मानते हैं, जिससे उचित जोखिम प्रबंधन रणनीतियों के बिना ऋण देने की उनकी इच्छा सीमित हो जाती है।
- सूक्ष्म और नैनो उद्यमियों को कम जागरूकता, सीमित क्रेडिट हिस्टरी, अपर्याप्त संपार्श्विक, उच्च कथित जोखिम, जटिल आवेदन प्रक्रियाएं, नकदी प्रवाह के मुद्दे, उच्च ब्याज दरें आदि सहित अतिरिक्त चुनौतियों का सामना करना पड़ता है, जो ऋण तक पहुंच बनाने में बाधा उत्पन्न करते हैं।

वित्त वर्ष 2025-26 के लिए ऋण संभावना का आकलन

कृषि ऋण: फसल उत्पादन, रख-रखाव और विपणन

वर्ष 2022-23 में राज्य में सकल फसल क्षेत्र 78.88 लाख हेक्टेयर था, जबकि सकल सिंचित क्षेत्र 77.79 लाख हेक्टेयर था। धान और गेहूं प्रमुख खाद्यान्न हैं और मक्का, कपास, गन्ना राज्य की अन्य प्रमुख फसलें हैं। राज्य में उपलब्ध संभावनाओं को ध्यान में रखते हुए, वर्ष 2025-26 के लिए फसल ऋण के तहत ₹69,212.80 करोड़ की ऋण संभावना का अनुमान लगाया गया है। यथार्थवादी लक्ष्यों को प्राप्त करने के लिए राज्य में वित्तमान और खेती योग्य क्षेत्र को ध्यान में रखते हुए कृषि फार्म ऋण में ऋण संभावना का अनुमान लगाया गया है।

जल संसाधन

सूक्ष्म सिंचाई प्रौद्योगिकी, भूजल पुनर्भरण प्रणाली, जल परिवहन के लिए भूमिगत पाइपलाइन आदि के लिए बैंक वित्तपोषण की अच्छी संभावना है। पंजाब सरकार भी इस क्षेत्र को सर्वोच्च प्राथमिकता दे रही है। वित्त वर्ष 2025-26 के लिए जल संसाधनों के तहत राज्य में ₹2,881.49 करोड़ के कुल ऋण परिव्यय का आकलन किया गया है।

वृक्षारोपण, बागवानी और रेशम उत्पादन

(भारत के बागवानी सांख्यिकी 2022-23) के अनुसार वर्तमान में, पंजाब राज्य में बागवानी फसलों का क्षेत्रफल 4.8 लाख हेक्टेयर है, जिसमें से 1.09 लाख हेक्टेयर में फलों, 3.2 लाख हेक्टेयर में सब्जियों,

2320 हेक्टेयर में फूलों और 34860 हेक्टेयर में मसाले और सुगंधित फसलों का उत्पादन किया जाता है। फलों में, लगभग दो तिहाई उत्पादन किन्नू का होता है और सब्जियों में उत्पादन का आधा हिस्सा आलू का होता है। कई बारहमासी और वार्षिक बागवानी फसलों के लिए बीमा उत्पादों सहित उचित जोखिम शमन हस्तक्षेपों का अभाव एक प्रमुख मुद्दा है। इसके अलावा, फसल कटाई के बाद के रख-रखाव, परिवहन और भंडारण के बुनियादी ढांचे में महत्वपूर्ण कमियां हैं, जिनका यथाशीघ्र समाधान करने की आवश्यकता है। कटाई के बाद होने वाले नुकसान को कम करने के लिए सफाई, छंटाई, ग्रेडिंग और पैकेजिंग पर बल देने की आवश्यकता है और विस्तार कार्यों के लिए आईओटी हस्तक्षेप को शामिल करना होगा। बागवानी क्षेत्र के लिए उपलब्ध दायरे को ध्यान में रखते हुए, वित्त वर्ष 2025-26 में ₹1570.93 करोड़ के कुल ऋण परिव्यय का आकलन किया गया है।

कृषि मशीनीकरण:

देश के अन्य राज्यों की तुलना में पंजाब प्रमुख कृषि गतिविधियों में उच्च स्तर का मशीनीकरण प्रयोग करता है। जबकि राज्य में गेहूं और धान के लिए सभी प्रमुख कृषि कार्य पहले से ही मशीनीकृत हैं, चल रहे प्रयास अन्य कृषि और बागवानी फसलों के लिए मशीनीकरण कार्यों की ओर निर्देशित हैं। राज्य विशेष रूप से सितंबर से नवंबर तक धान की पराली जलाने की समस्या को सक्रिय रूप से संबोधित कर रहा है, जिसके लिए फसल अवशेष प्रबंधन (हैप्पी सीडर, सुपर सीडर, पैडी स्ट्रॉ चॉपर, मल्चर, आरएमबी हल, जीरो टिल ड्रिल, सुपर एसएमएस, बेलर, आदि) के लिए मशीनरी की खरीद के लिए वर्ष 2018-19 से किसानों, किसान समूहों, सहकारी समितियों और पंचायतों को वित्तीय सहायता दी जा रही है। भारत के कुल ट्रैक्टरों का लगभग 16% राज्य में चल रहा है। राष्ट्रीय औसत (2.49 किलोवाट/हेक्टेयर) की तुलना में राज्य में भारत में सबसे अधिक कृषि बिजली उपलब्धता (3.50 किलोवाट/हेक्टेयर) है। कृषि मशीनीकरण क्षेत्र के लिए उपलब्ध दायरे को ध्यान में रखते हुए, वित्त वर्ष 2025-26 के लिए ₹ 8333.22 करोड़ के कुल ऋण परिव्यय का आकलन किया गया है।

वानिकी और बंजर भूमि विकास

पंजाब में वनों के अंतर्गत क्षेत्र की कमी है क्योंकि राज्य में कुल वन आवरण इसके भौगोलिक क्षेत्र का केवल 3.67% है जो राष्ट्रीय औसत 21.71% से काफी कम है और राष्ट्रीय वन नीति के अनुसार 33% का आवश्यक लक्ष्य है। कृषि-वानिकी को बढ़ावा देने के साथ-साथ जलभराव/लवणता/क्षारीयता प्रभावित भूमि पर वृक्षारोपण का विशेष महत्व है क्योंकि ये गतिविधियाँ अनुत्पादक भूमि/बंजर भूमि को उत्पादक उपयोग में बदल सकती हैं। पंजाब विशेष रूप से कृषि वानिकी मॉडल के माध्यम से महत्वपूर्ण ऋण अवसर प्रदान करता है, जिसमें बांस, नीम (अज़ादिराक्टा इंडिका), बेर (ज़िज़िफ़स एसपीपी) और मेलिया दुबिया जैसी कम पानी की खपत वाली प्रजातियाँ शामिल हैं। ये प्रजातियाँ पानी की कमी वाले क्षेत्रों के लिए उपयुक्त हैं, जिससे सिंचाई पर निर्भरता कम होती है और साथ ही उच्च आर्थिक लाभ भी मिलता है। कार्बन क्रेडिट तंत्र के साथ एकीकृत होने पर चिनार और नीलगिरी जैसे वाणिज्यिक पेड़ों की खेती अतिरिक्त राजस्व के साथ लाभदायक रहती है। वर्ष 2025-26 के लिए इस क्षेत्र के लिए ₹394.39 करोड़ के ऋण संभावना का अनुमान लगाया गया है।

पशुपालन

देश के मानचित्र में पशुपालन के क्षेत्र में पंजाब का प्रमुख स्थान है। पंजाब में पशुधन क्षेत्र पूरे वर्ष रोजगार और छोटे और सीमांत किसानों, विशेषकर महिलाओं के लिए आजीविका का एक महत्वपूर्ण स्रोत है। इससे कृषि क्षेत्र के जीएसवीए का 38.57% और राज्य अर्थव्यवस्था के सकल राज्य मूल्य वर्धित का 10% योगदान होने की उम्मीद है। राज्य में पशुधन क्षेत्र ने वर्ष 2012-13 और वर्ष 2022-23 के बीच औसतन 4.8% की सशक्त वृद्धि देखी है। राज्य में प्रति व्यक्ति प्रतिदिन दूध की उपलब्धता 1281 ग्राम है जो राष्ट्रीय औसत 427 ग्राम की तुलना में देश में सबसे अधिक है। जीएसवीए में प्रभावशाली योगदान, ग्रामीण समृद्धि और समाज के सामाजिक-आर्थिक विकास में महत्वपूर्ण भूमिका के साथ समृद्ध पशुधन संसाधनों के बावजूद, पशुधन क्षेत्र की विशाल क्षमता का दोहन नहीं हो पाया है। प्रमुख चुनौतियों में गुणवत्तापूर्ण फ़ीड

और पशु चिकित्सा सेवाओं की उच्च लागत, अपर्याप्त फ़ीड/चारा आपूर्ति, कम कीमतें शामिल हैं क्योंकि प्रमुख विपणन असंगठित क्षेत्र के माध्यम से होता है, बेहतर नस्लों की कमी, और विशेष रूप से उन महिलाओं के बीच योजनाओं के बारे में जागरूकता की कमी जो सीधे तौर पर पशुपालन गतिविधियों में शामिल हैं। इस क्षेत्र में सब्सिडी और वित्तीय सहायता, विशेष रूप से दूर-दराज के स्थानों में पशु चिकित्सा सेवाओं में सुधार, बेहतर बाजार जुड़ाव के लिए बाजार विकास, मूल्य श्रृंखला को बढ़ावा देना, क्षमता निर्माण और जागरूकता सृजन कुछ आवश्यक हस्तक्षेप करने की आवश्यकता हैं। नाबार्ड मूल्य श्रृंखला विकास के लिए पशुपालन अवसंरचना विकास निधि (एएचआईडीएफ) के तहत डेयरी सहकारी समितियों को ऋण देने वाला एक पात्र संस्थान भी है। इस निधि के तहत समर्थित निर्दिष्ट गतिविधियों के लिए दिए गए ऋणों को क्रेडिट गारंटी प्रदान करने के लिए नैबसंरक्षण (नाबार्ड की सहायक कंपनी) की ट्रस्टीशिप के तहत ₹750 करोड़ के कोष के साथ एक क्रेडिट गारंटी फंड ट्रस्ट की स्थापना की गई है। डेयरी विकास के लिए वर्ष 2025-26 के लिए ₹9893.90 करोड़ का ऋण अनुमान लगाया गया है। इसके अलावा, राज्य में मुर्गी पालन विकास और भेड़/बकरी/सूअर पालन विकास के लिए क्रमशः ₹2,051.46 करोड़ और ₹836.56 करोड़ की ऋण संभावना का आकलन किया गया है।

मत्स्य पालन

पूरक व्यवसाय के रूप में मछली पालन पंजाब में किसानों के बीच लोकप्रियता हासिल कर रहा है, हालांकि यह एक गैर-पारंपरिक मत्स्य पालन राज्य है। ऋण परिदृश्य में सुधार करने के लिए, बैंक, मत्स्य पालन विभाग के साथ निकट समन्वय में, मछली किसानों को कार्यशील पूंजी सहायता के साथ-साथ निवेश ऋण प्रदान करने के लिए मिलकर काम कर सकते हैं। विशेष रूप से सहकारी बैंकों द्वारा इस क्षेत्र को अतिरिक्त बल प्रदान करने के लिए मत्स्य पालन के लिए केसीसी को पूर्ण मंशा से संचालित करने की आवश्यकता है। राज्य को मत्स्य पालन क्षेत्र में बुनियादी ढांचे के निर्माण के लिए भारत सरकार की एफआईडीएफ योजना का लाभ मिल सकता है। पंजाब सरकार नमक प्रभावित भूमि का उत्पादक उपयोग करने और किसानों की आय बढ़ाने के दोहरे उद्देश्य से झींगा पालन को बढ़ावा दे रही है। श्री मुक्तसर साहिब, फिरोजपुर, मानसा, फाजिल्का, बठिंडा और फरीदकोट के दक्षिण-पश्चिमी जिलों की खारा प्रभावित जल-जमाव वाली बंजर भूमि को मछली पालन के तहत लाने के लिए विशेष प्रयास किए जा रहे हैं। वर्ष 2025-26 के दौरान राज्य में मत्स्य पालन विकास के लिए ₹404.22 करोड़ की ऋण संभावना का अनुमान लगाया गया है।

कृषि ऋण - अन्य

कृषि ऋण में वे गतिविधियाँ भी शामिल हैं जो कृषि से संबंधित हैं लेकिन प्राथमिकता क्षेत्र के तहत ऊपर उल्लिखित क्षेत्र के दायरे में नहीं आती हैं। इन गतिविधियों में एकीकृत कृषि प्रणाली (आईएफएस), छोटे वाहन, कृषि गोल्ड ऋण आदि शामिल हैं। वित्तीय वर्ष 2025-26 के लिए राज्य में कृषि ऋण - अन्य के लिए ₹14641.83 करोड़ की ऋण संभावना का अनुमान लगाया गया है।

कृषि आधारभूत सुविधा (Infrastructure)

कृषि आधारभूत सुविधा विकास उन आवश्यक स्तंभों में से एक है जो कृषि विकास में योगदान देता है। कृषि उत्पादन वृद्धि मुख्य रूप से सड़क, सिंचाई, बाजार, फसल कटाई के बाद के बुनियादी सुविधा और सशक्त ऋण सुविधाओं जैसे बुनियादी सुविधा से निर्धारित होती है। फार्म गेट स्तर पर कृषि-बुनियादी सुविधा के विकास और उन्नयन के साथ-साथ समुदाय प्रबंधित बुनियादी सुविधा के विकास के लिए भारत सरकार द्वारा एक समर्पित कृषि आधारभूत सुविधा निधि (एआईएफ) का सृजन किया गया है। ग्रामीण कृषि बाजारों, विनियमित थोक बाजारों और कृषि उपज बाजार समिति (एपीएमसी) मंडियों में बुनियादी ढांचे के विकास की भी संभावना है। राज्य में खराब होने वाली और न खराब होने वाली दोनों प्रकार की उपजों के लिए भंडारण और भण्डारण के लिए पर्याप्त बुनियादी ढाँचा सुनिश्चित किया जाना चाहिए क्योंकि यह किसानों के लिए बेहतर मूल्य प्राप्ति की सुविधा प्रदान करता है और उपज की बर्बादी को कम करता है। "सहकार-से-समृद्धि" के दृष्टिकोण को मूर्त रूप देते हुए, "सहकारी क्षेत्र में विश्व की सबसे बड़ी अनाज

भंडारण योजना" को एक पायलट प्रोजेक्ट के रूप में शुरू किया गया है, जिसके लिए राज्य में उपयुक्त पैक्स की पहचान की जा रही है। जैविक खेती के तहत इनपुट के उत्पादन सहित संपूर्ण मूल्य श्रृंखला को बैंकों से ऋण सहायता की आवश्यकता होती है। मिट्टी की सुरक्षा और फसल उत्पादन बढ़ाने के लिए गुणवत्तापूर्ण मिट्टी जांच सेवाओं के साथ-साथ निजी उद्यमों के माध्यम से अन्य विस्तार गतिविधियों को प्रोत्साहित करने की आवश्यकता है। वित्तीय वर्ष 2025-26 के लिए राज्य में कृषि आधारभूत सुविधा के अंतर्गत ₹5820.25 करोड़ की ऋण संभावना का अनुमान लगाया गया है।

कृषि संबंधी सहायक गतिविधियाँ

राज्य में ग्रामीण लोगों का मुख्य व्यवसाय कृषि है, उद्यम विकास में मुख्य ध्यान खाद्य और कृषि प्रसंस्करण क्षेत्र पर होना चाहिए। यह क्षेत्र अर्थव्यवस्था के कृषि और औद्योगिक क्षेत्रों के बीच एक महत्वपूर्ण कड़ी के रूप में कार्य करता है। कृषि कच्चे माल की बर्बादी को कम करने, उनकी शेल्फ-लाइफ को बढ़ाकर कृषि उपज के मूल्य में सुधार करने, खाद्य उत्पादों की पोषक क्षमता को सुदृढ़ करने और उपभोक्ताओं के लिए सस्ती कीमतों पर किसानों के लिए लाभकारी मूल्य सुनिश्चित करने के लिए इस लिंक को सशक्त करना बहुत महत्वपूर्ण है। विशेष रूप से भारत सरकार की योजनाओं जैसे पीएम-एफएमई, पीएम किसान सम्पदा योजना के साथ-साथ कृषि का वित्तपोषण के माध्यम से कृषि-प्रसंस्करण उद्योग के विकास के लिए ऋण प्रदान करने से इस क्षेत्र को गति देने हेतु बैंकों द्वारा स्टार्टअप को बढ़ावा देने की जरूरत है। वित्त वर्ष 2025-26 के लिए सहायक गतिविधियों के लिए ₹4358.76 करोड़ की ऋण संभावना का अनुमान लगाया गया है।

कृषि संबंधी सहायक गतिविधियाँ - अन्य

व्यक्तियों, संस्थानों या संगठनों द्वारा चलाई जाने वाली कस्टम सेवा इकाइयों को ऋण, जो ट्रैक्टर, बुलडोजर, वेल-बोरिंग उपकरण, थ्रेशर, कंबाइन आदि का बेड़ा बनाए रखते हैं और जो अनुबंध के आधार पर किसानों के लिए कृषि कार्य करते हैं वे प्राथमिकता क्षेत्र अग्रिम के रूप में वर्गीकरण के लिए पात्र हैं। कृषि स्नातकों द्वारा कृषि-क्लिनिकों और कृषि-व्यवसाय केंद्रों (एसीएबीसी) के माध्यम से ऐसी स्थापना को बढ़ावा देने के लिए, भारत सरकार ने एक सब्सिडी योजना भी शुरू की है। वित्तीय वर्ष 2025-26 के लिए सहायक गतिविधियों - अन्य हेतु ₹611.46 करोड़ की ऋण संभावना का अनुमान लगाया गया है।

सूक्ष्म, लघु और मध्यम उद्यम (एमएसएमई)

पंजाब सरकार एमएसएमई के विकास पर ध्यान केंद्रित कर रही है। राज्य सरकार ने एक औद्योगिक और व्यवसाय विकास नीति 2022 तैयार की है, जिसका उद्देश्य ₹ 5 लाख करोड़ का निवेश करना है। इस नीति में रोजगार के अवसर पैदा करने के अलावा 15 औद्योगिक पार्क और 20 ग्रामीण क्लस्टर विकसित करने की परिकल्पना की गई है। वर्ष 2025-26 के दौरान एमएसएमई क्षेत्र (निवेश ऋण प्लस कार्यशील पूंजी) को प्रोत्साहन देने के लिए ₹1,11,791.06 करोड़ की ऋण संभावना का आकलन किया गया है।

निर्यात ऋण

निर्यात तैयारी सूचकांक में पंजाब समग्र रूप से 8वें और भूमि से घिरे राज्यों में चौथे स्थान पर है। राज्य के प्रमुख निर्यातों में आईटी सेवाएँ, बासमती चावल, कपड़ा, खेल का सामान आदि महत्वपूर्ण योगदान निभाते हैं। पंजाब में आईटी सेक्टर, मोहाली चंडीगढ़ क्षेत्र में पिछले 5 वर्षों में आईटी/आईटीईएस निर्यात में लगभग 14% की संचयी वृद्धि देखी गई है। निर्यात को और बढ़ावा देने के लिए, सरकार ने निर्यात के माध्यम से अर्थव्यवस्था के सर्वांगीण विकास के लिए राज्य निर्यात कार्य योजना अधिसूचित की है। वित्त वर्ष 2025-26 के लिए निर्यात ऋण के लिए ₹17,692.88 करोड़ की ऋण संभावना का आकलन किया गया है।

शिक्षा

आधुनिक आर्थिक विकास ज्ञान से प्रेरित है, और शिक्षा आर्थिक विकास के लिए इनपुट प्रदान करती है। संशोधित प्राथमिकता क्षेत्र दिशानिर्देश 2020 के अनुसार, व्यावसायिक पाठ्यक्रमों सहित शैक्षिक उद्देश्यों के लिए व्यक्तियों को दिए गए ₹20 लाख तक के ऋण, प्राथमिकता क्षेत्र वर्गीकरण के लिए पात्र माने जाते हैं। भारत सरकार ने मेंबर लेंडिंग संस्थान द्वारा बिना किसी संपार्श्विक सुरक्षा और/या तीसरे पक्ष की गारंटी के दिए गए शिक्षा ऋण को कवर करने के लिए शिक्षा ऋण के लिए एक क्रेडिट गारंटी फंड की स्थापना की है। पंजाब सरकार ने स्कूल स्तर पर शिक्षा को बढ़ावा देने के लिए "स्कूल ऑफ एमिनेंस" कार्यक्रम शुरू किया है, जिसका लक्ष्य राज्य भर के सरकारी स्कूलों में शिक्षा में क्रांतिकारी बदलाव लाना है ताकि बच्चों का समग्र विकास हो सके और उन्हें भविष्य के लिए तैयार किया जा सके। पंजाब में 98% से अधिक स्कूलों के भवन, चारदीवारी, पीने के पानी, बिजली और खेल के मैदान जैसी आवश्यकताओं से सुसज्जित हैं। पंजाब में शिक्षा पर राज्य सरकार का खर्च वर्ष 2010-11 में ₹4,340 करोड़ से लगातार बढ़कर वर्ष 2024-25 में ₹16,987 करोड़ हो गया है। वित्त वर्ष 2025-26 के लिए शिक्षा के लिए ₹5861.58 करोड़ की ऋण संभावना का अनुमान लगाया गया है।

आवास

भारत में आवास क्षेत्र सबसे तेजी से बढ़ते क्षेत्रों में से एक है और आर्थिक, सामाजिक और नागरिक विकास में एक महत्वपूर्ण इनपुट है। जीवनशैली, आय स्तर और पसंद, पर्यावरण, बुनियादी सुविधाओं की उपलब्धता और तेजी से शहरीकरण में बदलाव के साथ आवास की आवश्यकता बढ़ रही है। केंद्र सरकार ने 'प्रधानमंत्री आवास योजना' (पीएमएवाई-जी) के माध्यम से एक व्यापक मिशन 2022 तक सभी के लिए आवास' शुरू किया था। इस योजना को मार्च 2029 तक बढ़ाया गया है। वर्ष 2025-26 के लिए इस क्षेत्र की ₹15,922.65 करोड़ की ऋण संभावना आँकी गई है।

सामाजिक अवसंरचना

सामाजिक बुनियादी ढांचे में पाइप से पीने के पानी की आपूर्ति, शिक्षा संस्थान, स्वास्थ्य संस्थान, शौचालय, आंगनवाड़ी केंद्र, ठोस अपशिष्ट प्रबंधन और स्वच्छता से संबंधित बुनियादी ढांचा आदि शामिल हैं। वर्ष 2025-26 के लिए इस क्षेत्र की कुल क्षमता ₹4178.16 करोड़ आंकी गई है।

नवीकरणीय ऊर्जा

भारत ने दशक के अंत तक देश की अर्थव्यवस्था की कार्बन तीव्रता को 45% से कम करने, 2030 तक नवीकरणीय ऊर्जा से 50% संचयी विद्युत स्थापित करने और 2070 तक नेट-ज़ीरो कार्बन उत्सर्जन हासिल करने का लक्ष्य रखा है। भारत का लक्ष्य 2030 तक 500 गीगावॉट नवीकरणीय ऊर्जा स्थापित क्षमता का है। किसी देश की आर्थिक वृद्धि उसकी ऊर्जा सुरक्षा से अटूट रूप से जुड़ी हुई है। जलवायु परिवर्तन एक वैश्विक खतरे के रूप में उभरा है और गैर-नवीकरणीय ऊर्जा संसाधनों के पर्यावरणीय प्रभावों को देखते हुए नवीकरणीय ऊर्जा की ओर पलायन एक विकल्प के बजाय अनिवार्य हो गया है। थर्मल पावर के रूप में घटते संसाधनों को देखते हुए राज्य में सौर, बायोमास और पवन जैसे नवीकरणीय ऊर्जा स्रोतों के दोहन की अच्छी संभावना है। क्षेत्र के अंतर्गत विभिन्न गतिविधियों के लिए वर्ष 2025-26 के लिए ₹982.33 करोड़ की ऋण संभावना का अनुमान लगाया गया है।

राज्य में सहकारी समितियों की स्थिति

पंजाब में सहकारी समितियाँ कृषि और ग्रामीण विकास को बढ़ावा देने में महत्वपूर्ण हैं। राज्य में डेयरी, कृषि श्रम और कृषि-प्रसंस्करण सहित विभिन्न क्षेत्रों में 19,243 सहकारी समितियां हैं। कुल सहकारी समितियों में लगभग 37% के साथ डेयरी क्षेत्र का दबदबा है, इसके बाद कृषि ऋण समितियों और श्रम सहकारी समितियों का स्थान आता है। भौगोलिक दृष्टि से, अमृतसर, लुधियाना और गुरदासपुर जैसे जिलों में सोसाइटियों की संख्या सबसे अधिक है। 19243 सहकारी समितियों में से 11505 (60%) क्रियाशील हैं। इन सहकारी समितियों में कुल सदस्यता 30 लाख से अधिक है। सहकारी समितियों का क्षेत्रवार वितरण इस प्रकार है:

- डेयरी सहकारी समितियाँ: 7113 (36.96%)

- प्राथमिक कृषि ऋण समितियां (PACS): 3962 (20.59%)
- श्रम सहकारी समितियाँ: 2860 (14.86%)
- कृषि-प्रसंस्करण/औद्योगिक सहकारी समितियाँ: 2008 (10.43%)
- अन्य: 3300 (17.16%)

पंजाब राज्य में राज्य सहकारी ऋण संरचना के तहत 3 टियर संरचना है। शीर्ष स्तर पर पीएसटीसीबी है जिसके बाद जिला स्तर पर 20 जिला केंद्रीय सहकारी बैंक और जमीनी स्तर पर 3552 कार्य करने वाले पैक्स हैं। सहकारिता मंत्रालय ने अपनी स्थापना के बाद से सहकार-से-समृद्धि के दृष्टिकोण को साकार करने और देश में प्राथमिक से शीर्ष स्तर की सहकारी समितियों तक सहकारी आंदोलन को सुदृढ़ और गहन करने के लिए कई पहल की हैं।

राज्य में भौगोलिक संकेतकों (जीआई) की संभाव्यता:

जीआई ग्रामीण विकास, समुदायों को सशक्त बनाने, उत्पाद विभेदकों के रूप में कार्य करने, ब्रांड निर्माण को बढ़ावा देने, स्थानीय रोजगार को प्रोत्साहित करने, क्षेत्रीय ब्रांड बनाने, पर्यटन और गैस्ट्रोनॉमी में अनपेक्षित (स्पिन-ऑफ) प्रभाव उत्पन्न करने, पारंपरिक ज्ञान और पारंपरिक सांस्कृतिक अभिव्यक्तियों और जैव विविधता को संरक्षित करने में महत्वपूर्ण भूमिका निभा सकते हैं.

अभी तक पंजाब में केवल दो उत्पादों अर्थात फुलकारी और बासमती चावल को जीआई टैग दिया गया है. पंजाब समृद्ध विरासत वाला राज्य है, यहां ठठेरा शिल्प, लकड़ी के इनलेज़, पंजाबी जूती आदि जैसे उत्पादों को जीआई टैग मिलने की बहुत अधिक संभावना है.

जीआई पंजीकरण के लिए कार्यान्वयन एजेंसी- पंजाब लघु उद्योग और निर्यात निगम (PSIEC) को वित्त वर्ष 2022-23 के दौरान जंडियाला गुरु, अमृतसर में नाबार्ड द्वारा ठठेरा शिल्प पर पहली जीआई परियोजना स्वीकृत की गई है.

आकांक्षी जिला एवं आकांक्षी ब्लॉक कार्यक्रम

जनवरी 2018 में भारत सरकार द्वारा शुरू किया गया और नीति आयोग के नेतृत्व में आकांक्षी जिला कार्यक्रम (एडीपी) का उद्देश्य सामाजिक-आर्थिक असमानताओं को दूर करके और समावेशी विकास को बढ़ावा देकर अविकसित जिलों में बदलाव लाना है। पंजाब में, यह कार्यक्रम फ़िरोज़पुर, और मोगा जिलों को लक्षित करता है। कार्यक्रम सतत विकास लक्ष्यों के साथ संरेखित है और मध्याह्न भोजन में वृद्धि, स्कूल के बुनियादी ढांचे के विकास, बेहतर बाजार तक पहुंच के लिए ई-नाम को बढ़ावा देने, जल संरक्षण परियोजनाओं, वित्तीय साक्षरता अभियान और स्वच्छ भारत मिशन के तहत स्वच्छता जैसी लक्षित पहलों के माध्यम से प्रगति को आगे बढ़ाता है। नाबार्ड ने भी इन प्रयासों में योगदान दिया है, विशेष रूप से डीपीआर परियोजनाओं के माध्यम से जैसे:

- मोगा के 5 गांवों में एकीकृत जल प्रबंधन योजना के तहत तालाबों का निर्माण।
- जिला मोगा में तकनीकी-आर्थिक रूप से व्यवहार्य प्याज-लहसुन प्रसंस्करण को उन्नत बनाना।
- कृषक उत्पादक संगठन का गठन एवं संवर्धन

राज्य में नाबार्ड की पहल

- नाबार्ड इंफ्रास्ट्रक्चर डेवलपमेंट असिस्टेंस (एनआईडीए) के तहत, वर्ष 2023-24 के दौरान, नाबार्ड ने पंजाब में विभिन्न सिंचाई, स्वास्थ्य सेवा और पेयजल परियोजनाओं के कार्यान्वयन के लिए पंजाब इंफ्रास्ट्रक्चर डेवलपमेंट बोर्ड (पीआईडीबी) को ₹650 करोड़ का सावधि ऋण स्वीकृत और संवितरित किया, जिससे लगभग 5.38 लाख आबादी को पोर्टेबल पेयजल, 1.89 लाख आबादी को स्वास्थ्य सेवा सुविधाएं और 5.35 लाख हेक्टेयर किसानों के खेतों की सिंचाई हुई।
- कामकाजी मॉडलों के माध्यम से इंटेलिजेंट इर्रिगेशन की आधुनिक तकनीकों को प्रदर्शित करने के लिए मृदा और जल संरक्षण विभाग, पंजाब सरकार द्वारा एक पायलट परियोजना बालाचौर,

एसबीएस नगर में शुरू की गई थी। उम्मीद है कि यह परियोजना बड़े पैमाने पर किसानों द्वारा अपनाने के कारण जागरूकता निर्माण के माध्यम से सूक्ष्म सिंचाई को बढ़ावा देने में प्रमुख भूमिका निभाएगी।

- नाबार्ड के वित्तीय सहयोग से जल एवं स्वच्छता विभाग, पंजाब सरकार ने सलेमपुर गांव में ग्रामीण पेयजल आपूर्ति परियोजना को सफलतापूर्वक कार्यान्वित किया। नई जल आपूर्ति प्रणाली के साथ सलेमपुर गांव के सभी घरों में अब स्वच्छ पेयजल का नियमित और विश्वसनीय स्रोत उपलब्ध है।
- नाबार्ड ने उत्कृष्ट कनेक्टिविटी के साथ 26 एकड़ के विशाल परिसर में स्थित अत्याधुनिक संयंत्र स्थापित करने के लिए आरआईडीएफ के तहत राज्य में डेयरी उत्पादों की खरीद और विपणन के लिए शीर्ष निकाय पंजाब राज्य सहकारी दूध उत्पादक संघ लिमिटेड (मिल्कफेड, पंजाब) को ₹122.64 करोड़ की वित्तीय सहायता प्रदान की।
- नाबार्ड, पंजाब क्षेत्रीय कार्यालय द्वारा केवीके मोगा, पीएयू के साथ मोगा के आकांक्षी जिले में प्याज और लहसुन प्रसंस्करण को बढ़ावा देने पर एक परियोजना कार्यान्वित की जा रही है। परियोजना में प्याज और लहसुन के बेहतर बीज चयन, भंडारण और प्रसंस्करण पर किसानों के बीच जागरूकता फैलाने की परिकल्पना की गई है।
- वर्ष 2023-24 के दौरान, एसएचजी/जेएलजी के गठन/क्रेडिट लिंकेज, उनकी क्षमता निर्माण, जागरूकता सृजन के लिए नाबार्ड द्वारा ₹451.50 लाख की अनुदान सहायता प्रदान की गई थी। कृषि और संबद्ध क्षेत्र के साथ-साथ गैर-कृषि क्षेत्र में एसएचजी सदस्यों को आजीविका प्रशिक्षण प्रदान करने के लिए विभिन्न जिलों को कवर करने वाले गैर सरकारी संगठनों को ₹111 लाख की वित्तीय सहायता वाली 15 परियोजनाएं स्वीकृत की गईं। कवर की गई व्यापक गतिविधियों में डेयरी, बकरी पालन, लकड़ी शिल्प, टेराकोटा, जूट बैग, दूध प्रसंस्करण, फैशन डिजाइनिंग, पुंजी दरी, क्रोकेट और हर्बल उत्पाद आदि शामिल थे।
- ग्रामीण स्वरोजगार प्रशिक्षण संस्थान (आरएसईटीआई) समर्पित संस्थान हैं जो बेरोजगारी की समस्या के समाधान के लिए ग्रामीण युवाओं को आवश्यक कौशल प्रदान करने के साथ-साथ उनके कौशल उन्नयन के लिए डिज़ाइन किए गए हैं। संबंधित अग्रणी बैंक द्वारा देश के प्रत्येक जिले में एक आरएसईटीआई स्थापित किया जाता है और यह अग्रणी बैंक ही उसके निर्माण और प्रबंधन की जिम्मेदारी निभाता है। वित्त वर्ष 2023-24 के दौरान, नाबार्ड ने 18 आरएसईटीआई में से 17 को उनकी क्षमताओं में सुधार के लिए अनुदान सहायता स्वीकृत की।

प्रमुख बाधाएँ

- राज्य सिंचाई के लिए भूजल पर बहुत अधिक निर्भर है। अत्यधिक दोहन के कारण भूजल की भयानक कमी हो गई है। पानी का अकुशल उपयोग और धान जैसी अधिक पानी की खपत वाली फसलों की खेती से समस्या और बढ़ जाती है। जल के सीमित स्रोत चिंता का विषय हैं।
- रासायनिक उर्वरकों और कीटनाशकों के अत्यधिक उपयोग के कारण मृदा क्षरण और उर्वरता में गिरावट से मृदा स्वास्थ्य ख़राब हो गया है। विशेषकर नहर सिंचित क्षेत्रों में लवणता और क्षारीयता ने कृषि उत्पादकता को प्रभावित किया है।
- छोटी और खंडित भूमि जोत बड़े पैमाने की अर्थव्यवस्थाओं को कम करती है और उन्नत कृषि तकनीकों को अपनाने को प्रतिबंधित करती है जिससे उत्पादकता प्रभावित होती है।
- लाभकारी बाज़ारों तक सीमित पहुंच, फसल कटाई के बाद अधिक नुकसान और अपर्याप्त कोल्ड स्टोरेज सुविधाएं किसानों की आय को प्रभावित करती हैं।
- सुनिश्चित खरीद के कारण गेहूं और चावल की खेती पर अत्यधिक निर्भरता से फलों, सब्जियों और दालों जैसी उच्च मूल्य वाली फसलों के विविधीकरण में बाधा आती है।
- छोटे और सीमांत किसानों को संपार्श्विक और जागरूकता की कमी के कारण संस्थागत ऋण तक पहुंचने में चुनौतियों का सामना करना पड़ता है। कई अनौपचारिक ऋण स्रोतों पर निरंतर

निर्भरता के परिणामस्वरूप अक्सर ऋणग्रस्तता होती है।

- पंजाब की कृषि जलवायु परिवर्तन के प्रति संवेदनशील है, जिसमें अनियमित वर्षा, तापमान में उतार-चढ़ाव और कठोर मौसम की घटनाएं शामिल हैं।
- खेत से बाहर रोजगार के सीमित अवसर और अपर्याप्त कौशल विकास पहल, ग्रामीण आजीविका विविधीकरण में बाधक हैं। वित्त और बाज़ार तक पहुंच में चुनौतियाँ ग्रामीण एमएसएमई के विकास को रोकती हैं।
- ग्रामीण क्षेत्रों में अनियमित बिजली आपूर्ति/पानी कनेक्शन, लागत प्रभावी और कुशल लॉजिस्टिक्स/आपूर्ति श्रृंखला बुनियादी ढांचे/प्लग एंड प्ले सुविधाओं, अनुसंधान एवं विकास केंद्र/टूल रूम/प्रौद्योगिकी हस्तांतरण केंद्र आदि की कमी।

कार्य करने योग्य क्षेत्र

- गेहूं और चावल जैसी पारंपरिक फसलों से बागवानी फसलों, दालों और तिलहन जैसी उच्च मूल्य वाली फसलों के विविधीकरण को बढ़ावा देना; कृषि में मूल्यवर्धित गतिविधियों को प्रोत्साहित करना।
- क्लस्टर-आधारित उत्पादन, कुशल जल उपयोग और बाजार संपर्क को बढ़ावा देने पर ध्यान केंद्रित करके संभावित क्षेत्रों में सब्जी क्लस्टर विकसित करने पर जोर देना।
- ड्रिप और स्प्रिंकलर सिंचाई जैसी सूक्ष्म सिंचाई तकनीकों के माध्यम से जल-उपयोग दक्षता को बढ़ाना, मौजूदा सिंचाई बुनियादी ढांचे को मजबूत करना और जल-बचत प्रौद्योगिकियों को अपनाने को बढ़ावा देना। सिंचाई के लिए कुशल सीवरेज उपचार के माध्यम से पानी की समस्या का समाधान करना।
- बेहतर पर्यावरणीय स्थिरता के लिए मृदा स्वास्थ्य कार्ड के उपयोग, जैविक उर्वरकों के उपयोग, फसल चक्र और एकीकृत कीट प्रबंधन पद्धतियों के माध्यम से मृदा स्वास्थ्य प्रबंधन को बढ़ावा देना।
- इष्टतम संसाधन उपयोग के लिए स्टार्ट-अप के साथ जुड़कर परिशुद्ध खेती, ड्रोन, मिट्टी सेंसर, ग्रेडिंग और सॉर्टिंग, मार्केटिंग इत्यादि जैसी स्मार्ट कृषि प्रौद्योगिकियों को अपनाने हेतु बढ़ावा देना।
- जलवायु परिवर्तन के प्रभावों से निपटने के लिए अनुकूली रणनीतियों को लागू करना, जिसमें सूखा रोधी और जलवायु-लचीली फसलों को बढ़ावा देना शामिल है।
- किसान क्रेडिट कार्ड (केसीसी) के माध्यम से किसानों, विशेषकर छोटे और सीमांत किसानों के लिए संस्थागत ऋण तक पहुंच बढ़ाना।
- सामूहिक सौदेबाजी की शक्ति, बेहतर बाजार पहुंच और बड़े पैमाने की अर्थव्यवस्थाओं में सुधार के लिए किसान उत्पादक संगठनों (एफपीओ) के गठन को प्रोत्साहित करना।
- क्लस्टर दृष्टिकोण पर ध्यान केंद्रित करके एफपीओ को आगे बढ़ने और मूल्य संवर्धन और विपणन गतिविधियों में शामिल होने में मदद करने के लिए वित्तीय और तकनीकी सहायता प्रदान करना। एफपीओ के माध्यम से विभिन्न योजनाओं का प्रभावी अभिसरण आवश्यक है।
- झींगा पालन के लिए लवणता प्रभावित मिट्टी का उत्पादक उपयोग और उचित मूल्य प्राप्ति के लिए उत्पादन पूर्व और बाद की आवश्यकताओं का संज्ञान लेना।
- ग्रामीण एमएसएमई के सामने आने वाले विभिन्न मुद्दों के समाधान से सूक्ष्म और नैनो उद्यमों को पनपने और ग्रामीण रोजगार के अवसर पैदा करने में मदद मिलेगी।
- कृषि आधारित उद्योगों, हस्तशिल्प और ग्रामीण पर्यटन की स्थापना के माध्यम से ग्रामीण उद्यमिता को प्रोत्साहित करना।

राज्य सरकार के लिए कार्रवाई बिंदु

- राज्य में लेजर लैंड लेवलर, ज़ीरो टिल ड्रिल, हैप्पी सीडर, रिज और बेड प्लानर, इंटर क्रॉप प्लांटेशन मशीन, न्यूमेटिक प्लान्टर, गन्ना हार्वेस्टर, कपास बीनने, ट्रैक्टर से तालाब की खुदाई, ड्रिप और स्प्रिंकलर सिंचाई प्रणाली जैसे सटीक उपकरणों के माध्यम से फार्म मशीनीकरण का फोकस संसाधन संरक्षण प्रौद्योगिकी (आरसीटी) पर होना चाहिए.
- फसल कटाई के बाद के तंत्र, विपणन चैनलों को मजबूत करना और विशिष्ट खेती के लिए उत्पादक संगठनों (पीओ) को बढ़ावा देना।
- बागवानी किसानों विशेषकर सब्जी उत्पादकों को संगठित करना और इन्हें खाद्य प्रसंस्करण उद्योगों से जोड़ना।
- जैविक खेती संबंधी पद्धतियों के प्रदर्शन, वर्मी-कल्चर तकनीक पर ध्यान केंद्रित किया जा सकता है।
- गेहूं और धान जैसी महत्वपूर्ण फसलों की पैदावार राज्य में हालांकि राष्ट्रीय औसत से अधिक है, परन्तु यह लगभग स्थिर होने की कगार पर है। पैदावार बढ़ाने के लिए बेहतर किस्म विकसित करने और उपलब्ध कराने की जरूरत है।
- 'केवल कृषि' से कृषि और संबद्ध गतिविधियों जैसे बागवानी, फूलों की खेती, कृषि-वानिकी, डेयरी, पशुपालन, मत्स्य पालन, एकीकृत खेती और कृषि-प्रसंस्करण की ओर स्थानांतरित होने की आवश्यकता है। धान-गेहूं चक्र से विविधीकरण को नकद प्रोत्साहन प्रदान करके और अन्य फसलों के लिए खरीद प्रणाली को मजबूत करके प्रोत्साहित किया जा सकता है।
- सरकार सभी पात्र किसानों को कवर करते हुए समग्र फसल बीमा योजना पर नीति पेश कर सकती है।
- राज्य सरकार खाद्य प्रसंस्करण उद्योग को प्रोत्साहन देने के लिए विशेष योजनाएं शुरू कर सकती है।
- पीओ, एसएचजी/जेएलजी, पैक्स आदि को प्रोत्साहन के माध्यम से धान की पराली के इन-सीटू और एक्स-सीटू प्रबंधन के लिए मशीनों के उपयोग को बढ़ावा दिया जाएगा।
- अपेक्षाकृत बड़े गाँव के तालाबों को सिंचाई के स्रोत के रूप में विकसित किया जा सकता है।
- धान के भूसे के डंठल से ब्रिकेट के निर्माण के लिए डंठल के गैसीकरण के लिए बायोचार इकाइयों की स्थापना को प्रोत्साहित करना।
- प्री-कूलिंग इकाइयों के साथ-साथ नियंत्रित वायुमंडल (सीए) और संशोधित वायुमंडल (एमए) कोल्ड स्टोरेज जैसी भंडारण सुविधाओं को विकसित करने की आवश्यकता है ताकि खराब होने वाली उपज को संरक्षित किया जा सके, उन्हें लंबी दूरी पर ले जाया जा सके और फसल कटाई के बाद होने वाले नुकसान को रोका जा सके जो कि किसान के लिए एक प्रमुख चिंता का विषय बना हुआ है।
- भूजल दोहन को कम करने और ट्यूबवेलों को गहरा करने से बचने के लिए प्रोत्साहन के माध्यम से ड्रिप सिंचाई और स्प्रिंकलर सिंचाई को बढ़ावा दिया जाना चाहिए।
- आईसीटी का उपयोग, स्मार्टफोन का उपयोग, प्रशिक्षण के वीसी मोड का उपयोग कृषि विस्तार और सूचना प्रसार गतिविधियों को शुरू करने के लिए प्रशिक्षण प्रदान करने हेतु अधिकतम सीमा तक किया जा सकता है।
- कृषि अपशिष्ट और परती भूमि पर ग्रिड से जुड़े सौर ऊर्जा संयंत्रों की स्थापना; नए सौर पंपों को बढ़ावा देना; मौजूदा सिंचाई पंप सेटों का सौरीकरण और प्रोत्साहन प्रदान करना जिससे अतिरिक्त ऊर्जा को ग्रिड में प्रेषित किया जा सके।

बैंकों के लिए कार्रवाई बिंदु

- बैंकों और वित्तीय साक्षरता केन्द्रों की ग्रामीण शाखाओं द्वारा डिजिटल साक्षरता पर जोर देते हुए वित्तीय और डिजिटल साक्षरता शिविर, नियमित रूप से आयोजित करने की आवश्यकता है। इस तरह के शिविरों में जल संरक्षण और फसलों के अवशेष जलाने के मुद्दों के सम्बन्ध में भी

चर्चा की जा सकती है। बैंकों को संस्थागत ऋण उपायों के लाभों के साथ-साथ संस्थागत स्रोतों के माध्यम से किसानों को उपलब्ध कराए जा रहे किफ़ायती ऋण के बारे में वित्तीय साक्षरता प्रदान करने की भी आवश्यकता है।

- लागत कम करने और बैंकिंग की सुविधा को आसान बनाने के लिए मोबाइल बैंकिंग और भुगतान के डिजिटल मोड को अपनाने का प्रचार किया जाना चाहिए। प्रतिस्पर्धी बनने के लिए सहकारी बैंकों को इंटरनेट बैंकिंग अपनानी होगी।
- हाई-टेक कृषि, जैविक खेती आदि जैसे उभरते क्षेत्रों में मॉडल परियोजनाएं तैयार की जानी होगी और बैंकों को ऐसी परियोजनाओं को वित्तपोषित करने के लिए सक्रिय दृष्टिकोण अपनाना होगा।
- बैंकों को किसानों की समग्र ऋण आवश्यकता का अनुमान लगाना होगा और तदनुसार ऋण समाधान प्रदान करना होगा।
- किसानों की कृषि बिजली और मशीनीकरण आवश्यकताओं को किफायती तरीके से प्रभावी ढंग से संबोधित करने और ग्रामीण रोजगार उत्पन्न करने के लिए कस्टम हायरिंग केंद्रों को बढ़ावा देने की आवश्यकता है।
- बैंक कस्टम हायरिंग सेंटरों को बढ़ावा देने के लिए नवीन ऋण उत्पाद विकसित कर सकते हैं और पैक्स नाबार्ड द्वारा शुरू की गई "पैक्स को एमएससी के रूप में बदलने" वाली योजना के तहत रियायती पुनर्वित्त सहायता उपायों का लाभ उठा सकते हैं। इन सीएचसी के माध्यम से कृषि ड्रोन की कस्टम हायरिंग को भी बढ़ावा दिया जा सकता है ताकि किसानों को एक सेवा के रूप में ड्रोन (DrAAS) पारिस्थितिकी तंत्र का लाभ उठाने में मदद मिल सके।
- किसान क्रेडिट कार्ड (केसीसी) के लिए आवेदनों का निस्तारण निर्धारित अवधि में किया जाना चाहिए है।
- ताजा और प्रसंस्कृत दोनों प्रकार की उपजों के लिए भंडारण बुनियादी ढांचे और कोल्ड चेन विपणन सुविधा की स्थापना के लिए निजी और सार्वजनिक निवेश को बढ़ावा देना।
- चूंकि सहकारी बैंकों/पैक्स का अपने सदस्यों के रूप में किसानों के साथ अधिक जुड़ाव है, इसलिए क्षेत्रीय सहकारी बैंकों को पशुपालन/पोल्ट्री और मत्स्य पालन क्षेत्र के लिए केसीसी जारी करने के उपाय भी शुरू करने चाहिए।
- बैंक केवल उन्हीं ट्रैक्टरों और पावर टिलरों को वित्तपोषित कर सकते हैं जो बीआईएस मानकों को पूरा करते हैं। सेकेंडहैंड ट्रैक्टरों के लिए बैंकों का वित्तपोषण ट्रैक्टर के शेष आर्थिक जीवन पर विचार करने के बाद सावधानीपूर्वक किया जाना चाहिए।
- बैंक वित्तीय साक्षरता सह ऋण मेलों, शिविरों, किसान क्लब की बैठकों आदि का लाभ उठाकर किसानों को नवीनतम आधुनिक प्रौद्योगिकियों और उपकरणों, न्यूनतम कार्य प्रदर्शन मानकों आदि के बारे में जागरूक करने पर अधिक जोर दे सकते हैं।
- राज्य में प्रचारित किए जा रहे मेगा-फूड पार्क बैंकरों को ऐसे पार्कों में निर्मित होने वाली विविध खाद्य प्रसंस्करण परियोजना इकाइयों को वित्तपोषित करने का एक बड़ा अवसर प्रदान करते हैं। बैंक इन परियोजनाओं के तहत वित्तपोषण के अवसर तलाश सकते हैं।
- बैंक भंडारण क्षेत्र में परियोजनाओं के वित्तपोषण पर विचार कर सकते हैं। पीपीपी मोड के माध्यम से भंडारण बुनियादी ढांचे को बढ़ावा दिया जा सकता है।
- प्राप्त प्रस्तावों के तकनीकी-आर्थिक व्यवहार्यता अध्ययन के लिए नैबकॉन्स की सेवाओं का लाभ उठाया जा सकता है।
- बैंक विशेषकर, सहकारी बैंकों को वित्तपोषण के जेएलजी मोड को दोहराने की जरूरत है, विशेष रूप से राज्य में डेयरी किसानों के वित्तपोषण के लिए ताकि सावधि ऋण संचालन की प्रभावकारिता में सुधार हो सके और उनके परिसंपत्ति पोर्टफोलियो में निरर्थक ऋणों की घटनाओं में कमी आ सके।

Executive Summary

GSDP at a Glance:

Particulars	Value
GSDP (₹ lakh crore)	7.36
Growth of GSDP (%) at constant prices	6.75
Per capita income (₹)	195621

Introduction

Credit Planning, credit disbursal and its monitoring are paramount for achieving development in rural areas. Recognizing this, NABARD, since 1989, has been preparing annual Potential Linked Credit Plans (PLPs) for each district of the country. PLPs are prepared after detailed consultations with various line departments of the State Government, banks, and other stakeholders, to map credit potential under Priority Sector. The PLPs assess the credit potential of various sectors based on available resources, infrastructure, past trends of GLC flow and Government policies. Further, the document also identifies the opportunities available, gaps in critical infrastructure and sector wise interventions needed for better credit off take. The projections made in the PLPs are aggregated into State Focus Paper (SFP), which outlines the overall credit potential of the State and serves as reference documents for policy makers, banks & line department of the State Government. The State Focus Paper for the year 2025-26 is the culmination of the decentralized planning process of preparation of Potential Linked Credit Plans (PLPs) for all 23 districts of Punjab. For the year 2025-26, the total credit potential estimated for Punjab stands at ₹279657 crores.

State Profile – Physical Characteristics

Punjab is situated in the northwest region of India with a geographical area of 50,362 sq.km, constituting 1.54% of the country's total geographical area. The name Punjab is made of two words Punj (Five) + Aab (Water) i.e. lands of five rivers. These five rivers of Punjab are Sutlej, Beas, Ravi, Chenab, and Jhelum. Two major rivers viz., Beas and Sutlej, flowing in the northern half thus divides the State into three major regions viz. Majha, Doaba and Malwa. The State is endowed with semi-humid to semi-arid climatic conditions The south-west monsoon brings maximum rainfall in the State during July to mid-September. The average annual rainfall in the State for the last 05 years was recorded at about 495.11 mm.

As per the 2011 Census, the population of Punjab was 2.77 crore, constituting 2.29% of the total population of the country. About 62.50% of the State's population lives in rural areas. The per capita income at current prices was estimated at ₹195621 for Punjab in 2023-24, which is 1.05 times of the per capita income at national level. BPL Population in the State is 11.3% as compared to national figures of 29.5% (As per the Dr. C. Rangarajan Expert Group Report 2011-12), which indicates that Punjab is better poised to eradicate poverty.

Agriculture is the mainstay of Punjab's economy. Punjab contributes about 10% and 16% of the total rice and wheat production of India. The State is divided into three agro-climatic zones viz. Sub mountainous zone or Kandi area, Central Alluvial zone or Central plains and Southern Dry zone. The Net Sown Area is 41.14 lakh ha with Cropping Intensity of 191%. The major crops during kharif season are paddy, cotton & maize and in rabi are wheat & mustard. As per Agriculture Census 2015, the no. of operational holdings were 10.92 lakhs.

The average size of the land holding was 3.62 ha. as against 1.08 ha. at all India Level. Punjab has a relatively smaller share (33%) of marginal and small landholdings in comparison to all India average of 86%. Large farms (greater than 10 ha) comprise 5% of Punjab's land holdings as compared to 1% at all India level.

The Gross State Domestic Product (GSDP) of Punjab for 2023-24 was ₹736423 crores (current prices) and is projected to be ₹802701 crore for 2024-25 (at current prices), amounting to growth of 9% over the previous year. Punjab's GSDP grew at an average rate of 5.2% between 2015-16 and 2023-24.

Economic Activities of the State

The economy of Punjab is diverse and dynamic activities, with significant contributions from agriculture, industry, and services. Historically, Punjab has been known as the "Granary of India" due to its robust agricultural sector, which continues to play a vital role. However, over the years, the state has seen substantial growth in its industrial and services sectors. The Sectoral Composition of State's Economy**:**

- Agriculture sector: Unlike the national economy, agriculture and allied activities continue to contribute a large share in Punjab's overall value added, exceeding the share of industry. In 2023-24, agriculture and allied sectors are expected to contribute a share of 26.7% of the Punjab's GSVA employing 25% of the labour force in Punjab. Relative to national trends, the sectoral composition of Punjab's GVA is more balanced.

- Industry sector: Industry holds a prominent position in economy of the State and as per advance estimates for 2023-24, accounted for 27.41% of GSVA and 1/3rd of total employment in State as per Periodic Labour Force Survey, 2023. In 2023-24, the industrial GSVA in the State grew at 7.9% in line with national growth of 7.9%.

- Service sector: This is the most dynamic sector in the economy and has remained the key driver of economic growth along with being a major contributor to GSVA and employment generation. The services sector contributed 45.9 % to Punjab's GSVA in 2023-24, growing from 43.8 % in 2011-12. The growth under service sector marginally increased from 7.1% in 2022-23 to 7.2% in 2023-24.

The shift from an agrarian economy towards a more industrialized and service-oriented economy has been driven by several factors, including infrastructure development, industrial policies, and the expansion of services such as information technology, education, healthcare, and finance.

Punjab's economy faces few key challenges, including its heavy reliance on agriculture, particularly the wheat-rice crop cycle, which has led to soil degradation, water scarcity, and overuse of fertilizers. The state's fiscal constraints, characterized by high debt levels and fiscal deficits, limit its ability to invest in infrastructure and social services. Industrial growth has been slower compared to other states, partly due to historical factors such as its border location and past conflicts, hindering economic diversification. Environmental degradation, including groundwater depletion and pollution, poses significant sustainability issues. Additionally, gaps in education and healthcare services impact the overall quality of human capital, while both physical and soft infrastructure require improvement to support economic activities and attract investment. Addressing these challenges requires comprehensive policy measures and sustained efforts to ensure balanced and sustainable economic growth in Punjab.

Banking Sector in the State

Banks play the important role of financial intermediation in the economy by providing credit to the priority areas identified in the state. As on 30th September 2024, Punjab has 12 public sector banks, 15 private sector banks, 1 regional rural bank and 1 cooperative bank with a branch network of 7413 branches. Out of these, 44% branches are in rural areas, 29% in semi-urban areas and 27% are urban branches. Public sector banks branches constitute 55% (4077 branches) of total branches with 1540 branches in rural areas and 1244 and 1293 branches in semi urban and urban areas respectively. There are 454 branches of Punjab Grameen Bank, 18 branches of Punjab State Cooperative Bank, 803 branches of 20 District Central Cooperative Banks and 89 branches of PSCADB in Punjab. In addition, there are 3965 Primary Agricultural Cooperative Societies catering to the credit requirements of farmers in rural areas. The average population served by a bank branch in the state is 4546.

The overall CD ratio of banks in the State is higher than the national goal of 60%. Further, the CD ratio improved from 60.24% as on 31.03.2023 to 63.37% as on 31.03.2024. The aggregate deposits of banks in the state as on 30.03.24 were ₹633068 crores and the aggregate advances stood at ₹401175 crores. Among agencies, the highest CD ratio was of Punjab Grameen Bank (76.75%) followed by Scheduled Commercial Banks (63.12%), and Cooperative bank (61.01%). CD Ratio of districts Hoshiarpur, Jalandhar, Kapurthala, SBS Nagar & Pathankot was less than 40%.

The total advances during FY 2023-24 stood at ₹4,01,175 crores, of which amount ₹2,13,142 crore (53% of total advances) was under Priority Sector Lending. Advances towards agriculture sector constituted ₹92224 crore (43% of PSL & 23% of total advances).

Sectoral trends in credit flow to Agriculture and Priority Sectors

Factors facilitating GLC

- Punjab's economy benefits from a robust banking infrastructure, with institutions like Punjab Gramin Bank and Punjab State Cooperative Bank (PStCB) ensuring widespread access to credit in rural areas.

- Government schemes such as the Kisan Credit Card (KCC), Modified Interest Subvention Scheme, Agri Infrastructure Fund, and Agri Marketing Infrastructure Scheme offer concessional credit to farmers.

- Digitalization efforts, including Aadhaar-enabled Payment Systems (AePS) and credit-related portals, streamline loan applications and the sanction process, enabling real-time access, document management, self-service options, increased transparency and efficiency.

- Subsidized loans for infrastructure through programs like the Micro Irrigation Scheme, encourage investment in agricultural infrastructure.

- Programs promoting Self-Help Groups (SHGs) and Joint Liability Groups (JLGs) enable collateral-free credit access for agriculture and micro-enterprises, particularly benefiting women, oral lessees, tenant farmers, and marginalized groups.

- The push to the MSME sector through various schemes provides financial assistance, infrastructure support, skill development to enhance the competitiveness and sustainability of MSMEs. Additionally, risk mitigation programs, such as government-backed guarantees and credit insurance schemes like the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), encourage banks to lend to small farmers and rural businesses, reducing perceived lending risks.

Factors inhibiting GLC

- Small farmers and rural entrepreneurs often face significant challenges in securing formal loans due to a lack of assets to offer as collateral.
- Additionally, there is a widespread lack of financial literacy among rural population, leading to lower demand for institutional loans & dependence on informal lending sources.
- High interest rates, especially for non-crop loans further hinder credit access, making it difficult for borrowers to repay.
- Over-indebtedness from multiple sources also makes farmers and rural entrepreneurs ineligible for further credit, increasing the risk of defaults.
- Marginal farmers, tenant farmers and oral lessees with low creditworthiness struggle to access loans from formal institutions.
- Banks perceive rural credit as high-risk due to uncertain agricultural incomes, limiting their willingness to lend without proper risk management strategies.
- Micro and nano entrepreneurs face additional challenges including low awareness, limited credit history, insufficient collateral, high perceived risk, complex application processes, cash flow issues, high interest rates, etc., all of which contribute to lack of access to credit.

Credit Potential Assessment for "FY 2025-26

Farm Credit

Crop Production, Maintenance & Marketing

The gross cropped area in the state stood at 78.88 lakh ha, with gross irrigated area being 77.79 lakh ha in 2022-23. Paddy and Wheat are the major food grains with maize, cotton, sugarcane, being the other major crops in the state. Keeping in mind the potential available in the state, the projections under crop loans for 2025-26 is ₹69212.80 crores. The Credit potential in Agriculture Farm credit has been estimated considering the scale of finance and cultivable area in the state to attain realistic targets.

Water Resources

There is good scope for bank financing of micro-irrigation technology, ground water recharge system, under-ground pipelines for water conveyance etc. Government of Punjab is also giving top priority to the sector. The total credit outlay assessed in the State under water resources is ₹2,881.49 crores for FY 2025-26.

Plantation & Horticulture and Sericulture

Presently, area under Horticultural crops in Punjab State is 4.8 lakh ha out of which 1.09 lakh ha is under Fruits, 3.2 lakh ha is under Vegetables, 2320 ha is under Flowers and 34860 ha is under Spices and Aromatic crops (Horticulture Statistics of India 2022-23). Among fruits, around 2/3rd of the production is that of kinnow and among vegetables, half of the production constitutes potatoes. Absence of appropriate risk mitigation interventions including insurance products for several perennial and annual horticulture crops is a major issue. Also, there are critical gaps in post-harvest handling, transport & storage infrastructure, which need to be addressed at the earliest. Emphasis needs to be given on cleaning, sorting, grading & packaging to minimize post-harvest losses and inclusion of IoT interventions towards extension operations. Considering the scope available for the horticulture sector, the credit potential has been assessed at ₹1570.93 crore for FY 2025-26.

Farm Mechanization:

Punjab exhibits a higher degree of mechanization in key agricultural activities as compared to other States in the country. While all major farming operations for wheat and paddy are already mechanized in the state, ongoing efforts are directed towards mechanizing operations for other agricultural and horticultural crops. The state has been actively addressing the issue of paddy stubble burning, particularly prevalent from September to November for which financial support is being extended to individual farmers, farmer groups, co-operative societies, and Panchayats since 2018-19 for procurement of machinery for crop residue management (Happy seeder, Super seeder, Paddy straw chopper, Mulcher, RMB plough, Zero till drill, Super SMS, Bailer, etc.). Nearly 16% of the total tractors of India are operating in the State. The state has the highest farm power availability (3.50 kw/ha) in India compared to a national average of (2.49 kw/ha). Considering the scope available for the farm mechanization sector, the credit potential has been assessed at ₹ 8333.22 crore for FY 2025-26.

Forestry and Waste land development

Punjab is deficient in area under forests as the total forest cover in the state is only 3.67% of its geographical area which is far below the national average of 21.71% and required target of 33% as per the National Forest Policy. Promotion of agro-forestry as also plantations on waterlogged/salinity/alkalinity affected lands assume special significance as these activities can turn the unproductive land/wastelands into productive use. Punjab offers significant credit opportunities particularly through agroforestry models featuring less water-intensive species like bamboo, neem (Azadirachta indica), ber (Ziziphus spp.) and Melia dubia. These species are suitable for regions with water scarcity, reducing the dependency on irrigation while providing high economic returns. Cultivation of commercial trees like poplar and eucalyptus remains profitable with additional revenues possible when integrated with carbon credit mechanisms. Credit projection of ₹394.39 crore has been made for the sector for the year 2025-26.

Animal Husbandry

Punjab has a prominent place in the Animal Husbandry map of the country. Livestock sector in Punjab is a significant source of employment throughout the year and livelihood to SFs/MFs, especially women. It is expected to contribute 38.57%% of GSVA of Agriculture sector and 10% of the Gross State Value Added of the state economy. The livestock sector in the state has shown strong growth of 4.8% between 2012-13 and 2022-23 on average. Per capita per day milk availability of the State is @ 1281 grams/day is highest in the country against the national average of 427 grams. Despite rich livestock resources with impressive contribution to GSVA, significant roles in rural prosperity and socio-economic development of the society, the huge potential of livestock sector remains underexploited. Major challenges include high cost of quality feed and veterinary services, inadequate feed/fodder supply, low prices as major marketing are through unorganized sector, lack of improved breeds, and lack of awareness of schemes especially amongst women who are directly involved in animal husbandry activities. Subsidies and financial support to the sector, improving veterinary services especially in far flung places, market development for better market linkage, promoting value chains, capacity building and awareness creation are some of the interventions required. NABARD is also an eligible lending institution to dairy cooperatives under Animal Husbandry Infrastructure Development Fund (AHIDF) for value chain development. A Credit Guarantee Fund Trust with a corpus of ₹750 crores has been established under the Trusteeship of NABSanrakshan (subsidiary of NABARD) for providing credit guarantee to the loans extended for the specified activities supported under the fund. A credit projection of ₹9893.90 crore has been made for the year 2025-26 for dairy development. In addition to this, a credit potential of ₹2,051.46 crore and ₹836.56 crore have been made for poultry development and Sheep/Goat/Piggery development respectively in the State.

Fisheries

Fish farming as a supplementary occupation is gaining popularity among farmers in Punjab, though it being a non-traditional fisheries state. To improve the credit scenario, banks may, in close coordination with the fisheries department work together to provide working capital support as well as investment credit, to fish farmer. KCC for fisheries needs to be operationalized in full spirit for providing additional thrust to the sector especially by Cooperative banks. The state may derive benefits of FIDF scheme of GoI for infrastructure creation in fisheries sector. Government of Punjab is promoting shrimp farming with the twin objective of putting to productive use the salt affected land and enhancing income of farmers Special efforts are being made to bring saline affected waterlogged wasteland of southwestern district of Sri Muktsar Sahib, Ferozepur, Mansa, Fazilka, Bathinda and Faridkot under fish culture. Credit potential of ₹404.22 crore has been estimated for fisheries development in the state during the year 2025-26.

Farm Credit - Others

Farm credit also involves those activities which are related to agriculture but do not fall under the purview of the sector mentioned above under Priority Sector. These activities include Integrated Farming Systems (IFS), Small Vehicles, Agricultural Gold Loans, etc. A credit potential of ₹14641.83 crore has been estimated for Farm Credit - Others in the state for the financial year 2025-26.

Agriculture Infrastructure

Agriculture Infrastructure development is one of the essential pillars which contributes to agriculture growth. Agricultural output growth is determined largely by infrastructure such as roads, irrigation, market, post-harvest infrastructure and sound credit facilities. A dedicated Agri Infrastructure Fund (AIF) has been created by GoI for development and upgradation of agri-infrastructure at farm gate level as well as for development of community managed infrastructures. There is also scope for infrastructure development in rural agriculture markets, regulated wholesale markets and Agricultural Produce Market Committee (APMC) Mandis. Adequate infrastructure for warehousing and storage in the state for both perishable and non-perishable commodities is to be ensured as it facilitates better price realization for the farmers and reduces the wastage of produce. Embodying the vision of ""Sahakar-se-Samriddhi", "World's Largest Grain Storage Plan in Cooperative Sector", has been rolled out as a pilot project, for which suitable PACS are being identified in the state. The entire value chain under organic farming, including production of inputs, needs credit support from banks. Quality soil testing services for protecting the soil and increasing crop production as also other extension activities through private enterprises need to be encouraged. Credit potential of ₹5820.25 crores has been estimated under Agriculture Infrastructure in the state for the financial year 2025-26.

Agri. Ancillary Activities

Agriculture being the main occupation of the rural people in the State, the major focus in enterprise development has to be on food and agro processing sector. This sector serves as a vital link between the agriculture and industrial segments of the economy. Strengthening this link is of critical importance to reduce wastage of agricultural raw materials, improve the value of agricultural produce by increasing their shelf- life, fortify the nutritive capacity of the food products and ensure remunerative prices to farmers at affordable prices to consumers. Loans towards development of agro-processing industry especially through GoI's schemes viz. PM-FME, PM Kisan Sampada Yojna as well as financing of Agri. Startups needs to be promoted by the banks to give fillip to the sector. The credit potential assessed for Ancillary Activities is ₹4358.76 crore for FY 2025-26.

Agri. Ancillary Activities – Others

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, are eligible for categorization as Priority Sector advance. Further to promote such establishment through Agri-Clinics and Agri-Business Centres (ACABCs) by agriculture graduates, the Government of India has also introduced a subsidy scheme. The credit potential assessed for Ancillary Activities - Others is ₹611.46 crore for FY 2025-26.

Micro, Small and Medium Enterprises (MSME)

Government of Punjab is focusing on development of MSMEs. The State Government has formulated an Industrial and Business Development Policy 2022, which seeks to attract an investment of ₹ 5 lakh crores. The policy envisages to develop 15 industrial parks and 20 rural clusters, besides creating employment opportunities. The credit potential for supporting the MSME sector (Investment credit plus Working Capital) during 2025-26 has been assessed at ₹111791.06 crore.

Export Credit

Punjab is ranked 8th in the overall and 4th in the land locked states in the export preparedness Index. Among the major exports of the state, IT services, basmati rice, textiles, sports goods, etc. plays a significant contribution. IT sector in Punjab has witnessed a cumulative growth of almost 14% in IT/ITES exports over last 5 years in Mohali Chandigarh Region. To further promote exports, Government has notified State Export Action Plan for all round development of economy through exports. The credit potential assessed for Export Credit is ₹17692.88 crore for FY 2025-26.

Education

Modern economic growth is driven by knowledge, and education provides inputs for economic growth. As per Revised Priority Sector Guidelines 2020, loans to individuals for educational purposes, including vocational courses, not exceeding ₹20 lakhs are considered eligible for priority sector classification. The GoI has set up a Credit Guarantee Fund for Education Loans to cover education loans extended by Member Lending Institution(s) without any collateral security and/ or third-party guarantee. Government of Punjab to promote education at school level has launched the project "School of Eminence" program aiming to revolutionize education in government schools throughout the State, for the holistic development of children and for preparing them for future. Over 98% of the schools in Punjab are equipped with necessities like building, boundary wall, drinking water, electricity and playground. The state government spending on education in Punjab has continuously increased from ₹4340 crores in 2010-11 to ₹16987 crores in 2024-25. The credit potential assessed for Education is ₹5861.58 crore for FY 2025-26.

Housing

Housing sector in India is one of the fastest growing sectors and a key input in economic, social, and civic development. The requirement of housing is growing with changes in lifestyle, income levels and choice, environment, availability of infrastructural facilities and rapid urbanization. Central Government had launched a comprehensive mission 'Housing for All by 2022', through 'Pradhan Mantri Awas Yojna' (PMAY-G). The scheme has been given extension till March 2029. The total potential for the sector for the year 2025-26 has been worked out as ₹15,922.65 crore.

Social Infrastructure

Social Infrastructure consists of infrastructure related with supply of piped drinking water, education Institutions, health institutions, toilets, anganwadi centres, solid waste management, and infrastructure related with sanitation etc. Aggregate potential for the sector for the year 2025-26 has been worked out as ₹4178.16 crore.

Renewable Energy

India has set a target to reduce the carbon intensity of the nation's economy by less than 45% by the end of the decade, achieve 50% cumulative electric power installed by 2030 from renewables and achieve net-zero carbon emissions by 2070. India aims for 500 GW of renewable energy installed capacity by 2030. The economic growth of a country is inextricably linked to its energy security. Climate change has emerged as a global threat and considering the environmental impacts of non-renewable energy resources, the shift towards renewable energy has become imperative rather than a choice. Given the dwindling resources in the form of thermal power, tapping the renewable energy sources such as solar, biomass and wind have good scope in the State. The aggregate credit potential assessed for the year 2025-26 for different activities under the sector is ₹982.33 crore.

Status of Cooperatives in the State

Cooperatives in Punjab are vital in fostering agricultural and rural development. The state has 19243 cooperative societies across various sectors including dairy, agriculture labor and agro-processing. The dairy sector dominates with nearly 37% of the total cooperatives followed by agricultural credit societies and labor cooperatives. Geographically, districts like Amritsar Ludhiana and Gurdaspur have the highest concentration of societies. Out of 19243 cooperatives 11505 (60%) are functional. The total membership across these cooperatives stands at over 30 lakhs. The Sector wise distribution of Cooperatives is as under

- Dairy Cooperatives: 7113 (36.96%)
- Primary Agricultural Credit Societies (PACS): 3962 (20.59%)
- Labor Cooperatives: 2860 (14.86%)
- Agro-Processing/Industrial Cooperatives: 2008 (10.43%)
- Others: 3300 (17.16%)

The State of Punjab has a 3-tier structure under ST Coop. Credit Structure. At apex level there is PStCB followed by 20 District Central Coop. Banks at the district level and 3552 functional PACS at the grassroot level. Ministry of Cooperation, since its inception has undertaken several initiatives to realize the vision of Sahakar-se-Samriddhi and to strengthen & deepen the cooperative movement from Primary to Apex level Cooperatives in the country.

Potential for Geographical Indication in the State

GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity. Till date only two products have been GI tagged in Punjab i.e. Phulkari and Basmati Rice. Punjab being a State with rich heritage, there is good scope for more products getting GI tagged like Thathera Craft, Wooden Inlays, Punjabi Jutti, etc. First GI Project on Thathera Craft has been sanctioned by NABARD at Jandiala Guru, Amritsar during FY 2022-23 with implementing agency Punjab Small Industries & Export Corporation (PSIEC) for GI registration.

Aspirational District & Aspirational Block Program

The Aspirational Districts Program (ADP), launched by the Government of India in January 2018 and spearheaded by NITI Aayog, aims to transform underdeveloped districts by addressing socio-economic disparities and promoting inclusive growth. In Punjab, the program targets two districts viz. Ferozepur, and Moga. The program aligns with the Sustainable Development Goals and drives progress through targeted initiatives such as mid-day meal enhancements, school infrastructure development, promotion of e-NAM for better market access, water conservation projects, financial literacy campaigns, and sanitation under Swachh Bharat Mission. NABARD has also contributed to these efforts, notably through the DPR projects such as:

- Construction of ponds under Integrated Water Management Scheme in 5 villages of Moga.
- Upscaling Techno-Economically Viable Onion-Garlic Processing in District Moga.
- Formation and promotion of Farmer Producer Organization

NABARD initiatives in the State

- Under NABARD Infrastructure Development Assistance (NIDA), during the year 2023-24, NABARD sanctioned and disbursed term loan of ₹650 crore to Punjab Infrastructure Development Board (PIDB) for implementation of various irrigation, health care and drinking water projects in Punjab benefitting approx. 5.38 lakh population with portable drinking water, 1.89 lakh population with healthcare facilities and irrigating 5.35 lakh ha of farmer's field.

- A pilot project to showcase Modern Techniques of Intelligent Irrigation through working models was taken up with Department of Soil and Water Conservation, GoP in Balachaur, SBS Nagar. The project is expected to play a major role in promoting micro-irrigation through awareness building for its adoption by farmers on a larger scale.

- With NABARD's financial support, the Water & Sanitation Department, GoP successfully implemented the rural drinking water supply project in Salempur village. With new water supply system, all households in Salempur village now have access to a regular and reliable source of clean drinking water.

- NABARD assisted Punjab State Cooperative Milk Producers' Federation Limited (Milkfed Punjab), the apex body for the procurement and marketing of dairy products in the State with ₹122.64 crore under RIDF to set up the state-of-the-art plant located in sprawling complex of 26 acres with excellent connectivity."

- A project on promoting onion & garlic processing is being implemented by NABARD, Punjab RO in the aspirational district of Moga with KVK Moga, PAU. The project envisages awareness building among farmers on better seed selection, storage & processing of onion and garlic.

- During 2023-24, a grant support of ₹451.50 lakh was provided by NABARD for formation/credit linkage of SHGs/JLGs, their capacity building, awareness creation. To provide livelihood training to SHG members in agriculture and allied sector as also off-farm sector, 15 projects with financial assistance of ₹111 lakh were sanctioned to NGOs spread covering various districts. The broad activities covered were dairy, goat rearing, woodcraft, terracotta, jute bag, milk processing, fashion designing, punji durri, crochet and herbal products etc."

- Rural Self Employment Training Institutes (RSETIs) are dedicated institutions designed to impart necessary skills as also skill up-gradation of the rural youth to address the unemployment issue. One RSETI is established in every district in the country by the concerned lead bank with the responsibility for creating and managing it. During FY 2023-24, NABARD sanctioned grant assistance to 17 out of 18 RSETIs for improving their capabilities.

Major Constraints

- The State heavily relies on groundwater for irrigation. Overextraction has led to alarming depletion rates of ground water. Inefficient water usage and the cultivation of water-intensive crops, such as paddy, exacerbate the issue. Limited sources of water are an area of concern.

- Soil degradation and fertility decline due to the excessive use of chemical fertilizers and pesticides has impaired soil health. Salinity and alkalinity, particularly in canal irrigated regions, has impacted agricultural productivity.

- Small and fragmented landholdings reduce economies of scale and restrict the adoption of advanced farming techniques thereby affecting productivity.

- Limited access to remunerative markets, high post-harvest losses, and inadequate cold storage facilities affect farmers' incomes.

- Overdependence on wheat and rice cultivation due to assured procurement hampers diversification into high-value crops like fruits, vegetables, and pulses.

- Small and marginal farmers face challenges in accessing institutional credit due to lack of collateral as also awareness. Continued reliance on multiple informal credit sources often results in indebtedness.

- Punjab's agriculture is vulnerable to climate change, including irregular rainfall, temperature fluctuations, and extreme weather events.

- Limited off-farm employment opportunities and insufficient skill development initiatives constrain rural livelihood diversification. Challenges in accessing finance and markets restrict the growth of rural MSMEs.

- Erratic power supply/water connection in rural areas, lack of cost effective and efficient logistics/supply chain infrastructure/ plug & play facilities, R&D Centers/ Tool Rooms/ Technology Transfer Centers, etc.

Thrust areas

- Promoting diversification from traditional crops like wheat and rice to high-value crops such as horticultural crops, pulses and oilseeds; encouraging value-added activities in agriculture.

- Giving thrust to developing vegetable clusters in potential areas by focusing on promoting cluster-based production, efficient water uses and market linkages.

- Enhancing water-use efficiency through micro-irrigation techniques such as drip and sprinkler irrigation, strengthening existing irrigation infrastructure and promoting the adoption of water-saving technologies. Addressing water issue through efficient sewerage treatment for irrigation.

- Promoting soil health management through use of soil health cards, use of organic fertilizers, crop rotation, and integrated pest management practices for better environmental sustainability.

- Promoting the adoption of smart agriculture technologies like precision farming, drones, soil sensors, grading & sorting, marketing, etc. by engaging with start-ups for optimal resource utilization.

- Implementing adaptive strategies to address climate change impacts, including the promotion of drought-resistant and climate-resilient crops.

- Enhancing access to institutional credit for farmers, particularly small and marginal farmers, through Kisan Credit Cards (KCC).

- Encouraging the formation of Farmer Producer Organizations (FPOs) to improve collective bargaining power, better market access, and improve economies of scale.

- Providing financial and technical support to FPOs to help them grow and engage in value addition and marketing activities by focusing on cluster approach. Effective convergence of different schemes through FPOs is essential.

- Productive utilization of salinity affected soil for shrimp farming and addressing the pre and post-production requirements for proper price realization.

- Addressing the various issues faced by rural MSMEs will help micro and nano enterprises thrive and create rural employment opportunities.

- Encouraging rural entrepreneurship through the establishment of agro-based industries, handicrafts, and rural tourism.

Suggested points for the State Government

- The focus of Farm Mechanization to be on promotion of Resource Conservation Technologies (RCT) through precision equipment such as laser land levelers, zero till drill and happy seeder, ridge and bed planter, inter-crop planter, pneumatic precision planter, sugarcane harvester, cotton picker, tractor operated pond excavation machinery, drip and sprinkler irrigation system.

- Strengthening of post-harvest mechanism, marketing channels and promotion of Producers' Organizations (POs).

- Organizing horticulture farmers particularly vegetable growers and linking these to the Food Processing Industries.

- Demonstration of organic farming related practices, vermi-culture technology can be focused upon.

- The yield of important crops like wheat and paddy, though higher than national average, is nearing stagnation. There is a need for developing and providing better varieties for increasing the yield.

- Need to shift from 'only agriculture' to agriculture & allied activities viz. horticulture, floriculture, agro-forestry, dairy, animal husbandry, fisheries, integrated farming and agro- processing. Diversification from paddy-wheat cycle could be incentivized by providing cash incentive and strengthening of procurement system for other crops.

- Government may introduce the Policy on the holistic crop insurance scheme covering all eligible farmers.

- The State Govt. may launch special schemes to incentivize the food processing industry.

- Use of machines for in-situ and ex-situ management of paddy stubble to be promoted through incentivization to POs, SHGs/JLGs, PACS, etc.

- The relatively large village ponds can be developed as a source of irrigation.

- Incentivizing setting up of bio char units for gasification of stubbles for manufacture of briquettes from paddy straw stubbles.

- The storage facilities like Controlled Atmosphere (CA) and Modified Atmosphere (MA) cold storages along with Pre-Cooling Units need to be developed so as to preserve the perishable produce, transport them over long distances and prevent the post-harvest losses which remains a major concern for the farmer.

- Drip irrigation and sprinkler irrigation should be promoted through incentivization to reduce the ground water exploitation and avoiding deepening of the tube wells.

- Use of ICT for imparting training, use of smartphone, VC mode of training may be used to maximum extent for undertaking agricultural extension and information dissemination activities.

- Installation of grid-connected solar power plants on agricultural waste and fallow lands; promotion of new solar pumps; solarization of existing irrigation pump sets and providing incentives whereby excess energy can be transmitted to grid.

Action points for Banks

- Financial-cum-digital literacy camps to be regularly conducted by rural branches of banks & FLCs. Additionally, in such camps, issue of water conservation and stubble burning can also be added. Banks are also required to impart financial literacy about the benefits of institutional credit measures as well as cost-effective finance being made available to farmers through institutional sources.

- Mobile banking and adoption of digital mode of payments must be publicized to reduce costs and ease comfort of banking. Cooperative banks to adopt internet banking to become competitive.

- Model projects in the emerging areas like hi-tech agriculture, organic farming etc. to be prepared and banks adopt a proactive approach to finance such projects.

- Banks required to estimate the holistic credit requirement of the farmers and provide credit solutions accordingly.

- There is a need for promotion of custom hiring centers to effectively address the Farm Power and Mechanization needs of farmers in an economical manner and to generate rural employment.

- Banks may develop innovative loan products for promotion of custom hiring centers and PACS may avail concessional refinance support measures under scheme titled "Transformation of PACS as MSC" launched by NABARD. Custom hiring of Krishi Drones through these CHCs may also be promoted to help the farmers take benefit of Drone as a Service (DrAAS) ecosystem.

- Applications for Kisan Credit Card (KCC) are disposed of within the prescribed period.

- Promoting private and public investment for setting up of storage infrastructure and cold chain marketing facility for both fresh and processed commodities.

- As cooperative banks/PACS have more connect with farmers as their members, the RCBs should also initiate measures for issuing of KCC for AH/Poultry and Fisheries sector.

- Banks may finance only those tractors and power tillers which meet BIS standards. Banks' financing of secondhand tractors should be done carefully after considering the residual economic life of the tractor.

- Banks may give greater thrust on making farmers aware of the latest modern technologies and equipment, minimum performance standards etc., through leveraging financial Literacy cum Loan Melas, Camps, Farmers' Club meetings, etc.

- The Mega-food parks being promoted in the State provide a big opportunity for bankers to finance diverse food processing project units being constructed in such parks. Banks may explore financing opportunities under these projects.

- Banks may consider financing projects in the warehousing sector. Storage infrastructure may be promoted through PPP mode.

- The services of NABCONS may be availed for techno-economic feasibility studies of the proposals received.

- Banks especially, the Coop. Banks need to replicate the JLG mode of financing, particularly for financing of dairy farmers in the State so as to improve the efficacy of the term lending operations and reduction of instances of infructuous loans in their asset portfolio.

Part A

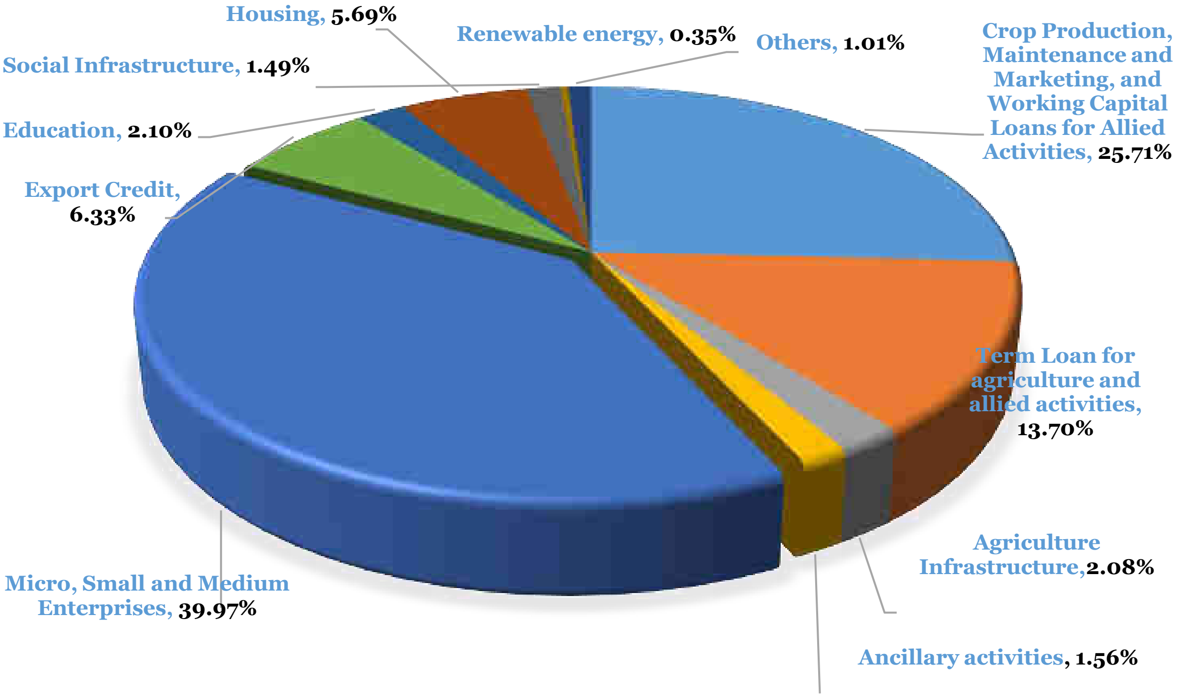
State Map

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

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

(₹ Lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	110220.811
1	Crop Production, Maintenance and Marketing, and Working Capital Loans for Allied Activities	7191313.04
2	Term Loan for Agriculture and Allied activities	3830767.67
B	Agriculture Infrastructure	582024.53
C	Ancillary Activities	435876.45
I	Credit Potential for Agriculture (A+B+C)	12039981.69
II	Micro, Small and Medium Enterprises	11179105.92
III	Export Credit	1769287.50
IV	Education	586158.00
V	Housing	1592265.00
VI	Social Infrastructure	417816.30
VII	Renewable Energy	98232.73
VIII	Others	282868.75
	Total Priority Sector	**27965715.89**



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

(₹ Lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing, and Working Capital Loans for Allied Activities	6921279.75
2	Water Resources	288148.88
3	Farm Mechanization	833321.87
4	Plantation & Horticulture with Sericulture	157093.48
5	Forestry & Waste Land Development	39439.38
6	Animal Husbandry - Dairy	989390.13
7	Animal Husbandry - Poultry	205145.85
8	Animal Husbandry - Sheep, Goat, Piggery	83656.21
9	Fisheries	40422.16
10	Farm Credit- Others	1464183.00
	Sub total	11022080.71
B	Agriculture Infrastructure	
1	Construction of Storage	482571.82
2	Land Development, Soil Conservation, Wasteland Development	51368.66
2	Agriculture Infrastructure - Others	48084.05
	Sub total	582024.53
C	Ancillary Activities	
1	Food & Agro. Processing	374730.45
2	Ancillary Activities - Others	61146.00
	Sub Total	435876.45
II	Micro, Small and Medium Enterprises	
	Total MSME	11179105.92
III	Export Credit	1769287.50
IV	Education	586158.00
V	Housing	1592265.00
VI	Social Infrastructure	417816.30
VII	Renewable Energy	98232.73
VIII	Others	282868.75
	Total Priority Sector	**27965715.89**

State Profile

Key Agricultural and Demographic Indicators

State	Punjab
SLBC Convener	Punjab National Bank

Physical & Administrative Features

Particulars	
Total Geographical Area (sq.km)	50362
No. of Districts	23
No. of Sub-Divisions	97
No. of Blocks	154
No. of Revenue villages	12315
No. of Gram Panchayats	13241

Additional Information

Particulars	
No. of districts classified as Aspirational District	2
No. of districts classified as Low PSL Credit Category	0
No. of districts having an international border	6
No. of districts classified as LWE affected	0
No. of districts Climate Vulnerability to Agriculture	
Very High	5
High	4
Medium	10
Low	4
No. of districts with % of Tribal Population above the national average of 8.9%	0

Soil and Climate

Particulars	
Climate	Sub humid to semi-arid
Soil Type	Alluvial soil

Agro Climatic Zones in the State

Sr. No.	Districts	Agro Climatic Zones
1	Amritsar	AZ11 - Central Plain
2	Tarn Taran	AZ11 - Central Plain
3	Kapurthala	AZ11 - Central Plain
4	Jalandhar	AZ11 - Central Plain
5	Ludhiana	AZ11 - Central Plain
6	Patiala	AZ11 - Central Plain
7	S.A.S Nagar	AZ10 - Undulating Plain
8	Shahid Bhagat Singh Nagar	AZ10 - Undulating Plain
9	Barnala	AZ11 - Central Plain
10	Sangrur	AZ11 - Central Plain
11	Malerkotla	AZ11 - Central Plain
12	Gurdaspur	AZ14 - Sub Montane Undulating
13	Pathankot	AZ14 - Sub Montane Undulating
14	Hoshiarpur	AZ14 - Sub Montane Undulating
15	Rupnagar	AZ10 - Undulating Plain
16	Bathinda	AZ13 - Western
17	Faridkot	AZ12 - Western Plain
18	Ferozepur	AZ12 - Western Plain
19	Fazilka	AZ13 - Western
20	Mansa	AZ13 - Western
21	Fatehgarh Sahib	AZ11 - Central Plain
22	Moga	AZ13 - Western
23	Sri Muktsar Sahib	AZ13 - Western

Land Utilization

Particulars	Ha
Total Area Reported	5033000
Forest Land	132800
Area Not Available for Cultivation	554200
Barren and Unculturable land	36000
Permanent Pasture and Grazing Land	4000
Land under Miscellaneous Tree Crops	9000
Culturable Waste	8000

Current Fallow	90000
Other Fallow	5000
Net Sown Area	4113000
Total or Gross Cropped Area	7916000
Area Cultivated More than Once	3803000
Cropping Intensity [GCA/NSA] (%)	192.46

Rainfall & Ground Water Scenario

Particulars	
Normal (mm)	565.40
Actual (mm)	
Year - 2	599.30
Year – 3	565.90
Year – 4	580.90
Avg. depth to GW level (mbgl)	25.00
Availability of Ground Water (Ham)	206564.08
Net annual recharge (MCM)	19194
Net annual draft (MCM)	27660
Balance (MCM)	-8466
Stages of GW development (%)	156.00
Total No. of Blocks	153
Safe	22
Critical	4
Semi Critical	12
Over Exploited	115

Distribution of Land Holding [in '000] (2015-16)

Classification of Holding	**Holding**		**Area**	
	No	**% to Total**	**ha.**	**% to Total**
<= 1 ha	154000	14.13	93000	2.36
>1 to <=2 ha	207000	18.98	290000	7.33
>2 to <=4 ha	368000	33.67	983000	24.87
>4 to <=10 ha	305000	27.93	1730000	43.75
>10 ha	58000	5.28	857000	21.68
Total	1092000	100.00	3953000	100.00

Workers Profile [in '000]

Particulars	Nos
Cultivators	1935
Of the above, Small/ Marginal Farmers	1446
Agricultural Labourers	1588
Workers engaged in Household Industries	386
Workers engaged in Allied agro activities	NA
Other workers	5988

Demographic Profile [in '000]

Category	Total	Male	Female	Rural	Urban
Population	27743	14639	13104	17344	10399
Scheduled Caste	8860	4640	4220	6497	2363
Scheduled Tribe	0	0	0	0	0
Literate	18707	10436	8271	10998	7709
BPL	4414	NA	NA	2532	1882

Households [in '000]

Particulars	Nos
Total Households	7178
Rural Households	4450
BPL Households	NA

Household Amenities [in '000]

Particulars	Nos
Having brick/stone/concrete houses	5097
Having source of drinking water	7091
Having electricity supply	7138
Having independent toilets	6130

Village-Level Infrastructure

Particulars	Nos
Villages Electrified	12168
Villages having Agriculture Power Supply	12168
Villages having Post Offices	3839

Villages having Banking Facilities	7956
Villages having Primary Schools	8989
Villages having Primary Health Centers	2913
Villages having Potable Water Supply	12015
Villages connected with Paved Approach Roads	12581

Infrastructure Relating to Health & Sanitation

Particulars	No
Anganwadi	27314
Primary Health Centers	521
Primary Health Sub-Centers	3038
Dispensaries	3038
Hospitals	72
Hospital Beds	19806

Infrastructure & Support Services for Agriculture

Particulars	No
Fertilizer/Seed/Pesticide Outlets	4644
Agro Service Centers	2641
Soil Testing Centers	232
Approved Nurseries	27
Agriculture Pump sets	1315000
Pump sets Energized	1065000
Krishi Vigyan Kendra	22

Irrigation Coverage ['000 Ha]

Particulars	Ha
Area Available for Irrigation (NSA + Fallow)	4208
Irrigation Potential Created	9131
Net Irrigated Area (Total area irrigated at least once)	4107
Area irrigated by Canals/ Channels	1667
Area irrigated by Wells	6050
Area irrigated by Other Sources	162
Irrigation Potential Utilized (Gross Irrigated Area)	7879

Infrastructure related to rural connectivity

Particulars	
Pucca Road [km]	139493
Railway Line [km]	1470
Public Transport Vehicle	105150
Goods Transport Vehicles	261820
Particulars	No
Pucca Road [km]	139493
Railway Line [km]	1470
Public Transport Vehicle	105150
Goods Transport Vehicles	261820

Processing Units

Particulars	**No**	**Capacity [MT]**
Food (Rice/Flour/Dal/Oil/Tea/Coffee)	5283	28347
Sugarcane (Gur/Khandsari/Sugar)	125	2500
Fruit (Pulp/Juice/Fruit drink)	205	NA
Spices (Masala Powders/Pastes)	233	39
Dry-fruit (Cashew/Almond/Raisins)	11	NA
Cotton (Ginning/Spinning/Weaving)	72	633
Milk (Chilling/Cooling/Processing)	903	11900
Meat (Chicken/Mutton/Pork/Dry fish)	84	1822
Animal Feed (Cattle/Poultry/Fishmeal)	149	7150

Animal Population as per Census [in '000]

Category of animal	**Total**
Cattle - Cross bred	867
Cattle - Indigenous	120
Buffaloes-Indigenous	2157
Sheep	74
Goat	147
Poultry - Backyard Indigenous	200
Poultry Commercial-Improved	20933

Infrastructure for Development of Allied Activities

Particulars	Nos
Veterinary Hospitals	1367
Dispensaries	1489
Disease Diagnostic Centers	70
Artificial Insemination Centers	1546
Animal Breeding Farms	16
Animal feed manufacturing units	133
Fodder Farms	36
Dairy Cooperative Societies	5060
Milk Collection Centers	2901
Animal Husbandry Training Centers	232
Animal Markets	10
Fish Markets	12
Livestock Aid Centers	146
Pig Breeding Farms-Exotic	6

Milk, Fish, Egg Production & Per Capita Availability

Particulars	Production (Annum)		Per cap avail.	
	Quantity	Unit	Availability	Unit
Fish	184.66	TMT	NA	gm/day
Egg	62603.29	Lakh Nos.	206	No/p. a.
Milk	14301.45	TMT	1291	gm/day
Meat	252.23	TMT	489	gm/day
Wool	451.07	TMT	-	-

Sources:

Particulars	Sources
Ground Water Scenario	Ground Water Resources of Punjab State 2023
Distribution of Land Holding [In '000]	Agriculture census 2015-16
Workers Profile [In '000]	Census 2011
Demographic Profile [In '000]	Census 2011
Household Amenities [Nos. in '000 Households]	Statistical Abstract of Punjab 2023
Village-Level Infrastructure [Nos.]	Statistical Abstract of Punjab 2023
Infrastructure Relating To Health & Sanitation [Nos.]	Statistical Abstract of Punjab 2023, Economic Survey of Punjab 2023-24
Infrastructure & Support Services for Agriculture [Nos.]	Statistical Abstract of Punjab 2023, Economic Survey of Punjab 2023-24
Irrigation Coverage ['000 Ha]	Statistical Abstract of Punjab 2023, Economic Survey of Punjab 2023-24
Infrastructure For Storage, Transport & Marketing	Statistical Abstract of Punjab 2023
Processing Units	Statistical Abstract of Punjab 2023
Animal Population as per Census [Nos.]	Basic Animal Husbandry Statistics 2023
Infrastructure for Development of Allied Activities [Nos.]	Statistical Abstract of Punjab 2023, Economic Survey of Punjab 2023-24
Milk, Fish, Egg Production & Per Capita Availability	Basic Animal Husbandry Statistics 2023, Statistical Abstract of Punjab 2023

State Profile

Socio–Economic Profile and Investment in Agriculture

Sr.No.	Particulars	
1	Geographical Area Rank/Position	20
2	Population Rank among India States	16
3	Per Branch Outreach- No of villages	4
4	Per Branch Outreach-No of Households	752
5	No. of ATMs per lakh of population	26
6	Population served per bank branch (commercial) km	9000
7	Population Density	551

Major Socio-Economic Indicators of the State

Sr.No.	Economic Indicators	State Performance
1	GSDP @ Current Prices in Rs Crore	736423.00
2	Per Capita GSDP @ Current Prices in Rs	225356.00
3	Per Capita Income @ Current Prices in Rs	195621.00
4	Monthly Per Capita Consumer Expenditure (MPCE)-Rural as per latest NSSO in Rs	5817.00
5	Monthly Per Capita Consumer Expenditure (MPCE)-Urban as per latest NSSO in Rs	7359.00
6	Milk and Milk product (% share in exp)	
a	Rural	8.44
b	Urban	7.19
7	Meat, Fish and egg (% share in exp)	
a	Rural	4.92
b	Urban	3.56
8	Cereals (% share in exp)	
a	Rural	4.99
b	Urban	3.76

9	Pulses (% share in exp)	
a	Rural	2.04
b	Urban	1.40
10	Fruits (% share in exp)	
a	Rural	3.85
b	Urban	3.87
11	Vegetables (% share in exp)	
a	Rural	6.03
b	Urban	4.12
Social Indicators		
1	Sex Ratio	938
2	Birth Rate	18.60
3	Death Rate	7.20
4	Infant Mortality Rate	29
5	Life Expectancy - Male	71.00
6	Life Expectancy - Female	74.00
7	Maternal Mortality Rate (MMR)	122

Investment in Agriculture

Sr.No.	**Particulars**	**Amount (₹ crore)**
1	Total State Budget FY 24-25	204918.00
2	Revenue Expenditure (Agri. & Allied Sectors and Irrigation)	14905.00
3	Capital Expenditure (Agri. & Allied Sectors and Irrigation)	862.00
4	Share (%) of Capital Expenditure in Total State Agriculture Budget	5.43
5	Share (%) of Revenue Expenditure in Total State Budget for Agriculture	94.57

KCC Coverage

Particulars	**31/03/2022**	**31/03/2023**	**31/03/2024**
KCC coverage (No.)	2402563	2492580	2635617
GLC through KCC (Crore)	63764.00	62791.00	66844.00

KCC - Disbursement and Outstanding

Sr. No.	**Total amount disbursed in KCC (Fresh) during 31/03/2024**		**Balance O/S as on 31/03/2024**	
	No of Accounts (in lakh)	**Amt. (₹ crore)**	**No of Accounts (in lakh)**	**Amt. (₹ crore)**
1	4.36	15973.00	26.35	66844.00

Average per account KCC loan

Sr. No.		**Per account Credit (₹)**		
	Agency	**31/03/2022**	**31/03/2023**	**31/03/2024**
1	Commercial Banks	439921	372202	450461
2	RRBs	262251	361907	407646
3	Cooperative Banks	97944	127204	127000
4	Average KCC credit per account	266705.33	287104.33	328369.00

PM Kisan & Other DBTs

Particulars	**31/03/2023**	**31/03/2024**
PM Kisan Coverage (No.)	856000	926038

Soil Testing facilities

Particulars	**31/03/2024**
Soil Testing Laboratories (No.)	27
Soil Health Cards Issued (No.)	64921

FPOs in the State (₹ lakh)

Sr.No.	Particulars	No./Amt.
1	Total No. of FPOs sanctioned	133
2	Total No. of FPOs Registered	113
3	Aggregate Grant Sanctioned	1552.00
4	Aggregate Grant Released	872.00
5	No. of Shareholding Members	15988
6	Women Members	2575
7	Equity Mobilized	225
8	No. of FPOs credit-linked	3
9	No. of FPOs market linked	112

Seed Replacement Ratio %

Sr.No.	Crop	31/03/2022	31/03/2023
1	Paddy	24.00	38.00
2	Wheat	40.00	42.00

Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Producti-vity (kg/ha)
1	Paddy	3143.40	13643.00	4340.20	3167.80	13751.00	4340.87
2	Wheat	3526.5	14871	4216.93	3517.5	16567.4	4709.99
3	Maize	105.3	414	3931.62	93.3	409.9	4393.35
4	Pulses	62.6	76	1214.06	32.6	33.8	1036.81
5	Gram	1.7	2.2	1294.12	1.7	1.80	1058.82
6	Other Pulses	60.9	72.8	1195.40	30.9	32	1035.60
7	Oilseeds	49.5	75.3	1521.21	59.2	86.4	1459.46
8	Groundnut	1.4	2.8	2000.00	1.70	2.90	1705.88
9	Other Oilseeds	48.1	72.5	1507.28	48.1	83.5	1735.97
10	Sugarcane	87.3	7167	82096.22	90.3	7506	83122.92
11	Cotton	250.3	645	2576.91	248.9	444	1783.85

District wise rainfall status

Sr. No.	Status	Districts
1	Normal	Amritsar
2	Large deficient	Barnala
3	Large deficient	Bathinda
4	Normal	Faridkot
5	Large deficient	Fatehgarh Sahib
6	Large deficient	Fazilka
7	Large deficient	Ferozepur
8	Large deficient	Gurdaspur
9	Large deficient	Hoshiarpur
10	Large deficient	Jalandhar
11	Large deficient	Kapurthala
12	Large deficient	Ludhiana
13	Large deficient	Mansa
14	Large deficient	Moga
15	Large deficient	Muktsar Sahib
16	Normal	Pathankot
17	Normal	Patiala
18	Large deficient	Rupnagar
19	Large deficient	Sangrur
20	Large deficient	Sas Nagar
21	Large deficient	Sbs Nagar
22	Normal	Tarn Taran
23	Deficient	Malerkotla

Agriculture Implements in the State

Particulars	Physical (No) as on 31.03.23
Tractors	446354
Power Tillers	300000
Threshers	88000
Happy Seeder	124
Super Seeder	17841
Paddy Straw Chopper	1759
Mulcher	521

RMB Plough	541
Zero Till Drill	4802
Super SMS	170
Baler	482
Straw Rake	386
Crop Reeper	15
Smart Seeder	10
Reeper cum Binder	11
Shrub Master	588

Production and Productivity of Horticultural crops

Sr. No.	Crop	31/03/2022		31/03/2023	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Fruits	96.60	2141.77	99.75	2218.74
2	Kinnow	46.841	1254.598	47.862	1284.211
3	Sweet Orange	3.8	33.281	4.013	35.316
4	Lemon	3.031	24.528	3.113	25.073
5	Litchi	3.653	60.39	3.775	62.44
6	Guava	12.173	276.685	12.769	292.872
7	Mangoes	8.897	156.202	9.002	164.581
8	Pear	4.335	101.573	4.692	110.236
9	Peach	2.623	46.979	2.743	49.16
10	Plum	0.51	8.98	0.546	9.684
11	Grapes	0.224	6.921	0.224	6.94
12	Ber	1.564	27.542	1.597	28.1
13	Banana	0.185	11.36	0.193	11.76

Milk, Meat and Eggs Production

Particulars	Production 21-22	Production 22-23
Milk ('000 tonnes)	14076.80	14301.45
Eggs (no in lakhs)	60663.80	62603.29
Meat ('000 tonnes)	449.10	451.07

Infrastructure available in the Animal Husbandry Sector as on 31.03.23

Sr. No.	Particulars	Details
1	Veterinary Hospitals	1367
2	Veterinary Dispensary	1489
3	Veterinary Polyclinics	22
4	Northern Region Disease Diagnostic Laboratory (NRDDL)	1
5	Veterinary and Animal Sciences University	1
6	Primary Testing Laboratory	1
7	Veterinary Vaccine Institute	1
8	Milk Chilling Centers	124
	Capacity (TLPD)	6200

Animal Husbandry – GLC

KCC for working capital (₹ Crore)	31/03/2022	31/03/2023	31/03/2024
Dairy	540.64	545.74	476.99
Poultry	1645.87	1741.02	1564.92
Sheep, Goat, Piggery	1066.83	1111.83	980.56
Fisheries	768.15	820.84	1010.64

Dairy Processing and Infrastructure Development Fund (DIDF)

Particular	31/03/2022	31/03/2023	31/03/2024
No. of Projects	2	4	4
Amt of Assistance (₹ Crore)	79.88	79.88	79.88

GLC- Farm Credit – Others, and Other Priority Sectors (₹ Crore)

Particulars	31/03/2022	31/03/2023	31/03/2024
Farm Credit-Others	1666.52	1586.96	2422.38
Storage Godowns	798.79	2390.36	728.05
Other Agri Infrastructure	926.31	1295.52	2240.32

Bullock Carts	2266.11	3900.07	9064.16
Land Development, Soil Conservation & Watershed Development	281.53	308.43	417.64
Agri Infrastructure - Others	1172.06	3634.45	6240.93
Food & Agro Processing & Others	1551.39	1367.05	2735.85
Export Credit	453.48	570.95	1891.77
Education	132.22	131.43	269.71
Housing	1692.32	1182.98	1934.31
Social Infrastructure Projects	0.33	0.39	84.06
Climate Change projects	4.23	0.23	3.69

Storage Infrastructure in the State

Particular	**31/03/2022**	**31/03/2023**	**31/03/2024**
Cold Storages (No.)	17	20	51
Cold Storages (Capacity - '000 MT)	32	37	119
Storage Godowns (No.)	NA	NA	300
Storage Godowns (Capacity - '000 MT)	NA	24431	20656
Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	156	156	156
Market Yards [Nos] / Wholesale Market (No.)	63	63	47

Storage Capacity

Sr. No.	**Name of the organization /Sector**	**Covered Storage (Capacity in Lakh Tonne)**
1	Food Corporation of India (FCI)	104.55
2	Central Warehousing Corporation	7.02
3	State Warehousing Corporations (SWCs)	12.84
4	MARKFED	28.54
5	Food and Supplies Department	33.15
6	Punjab State Civil Supply Corporation	20.46
	Total	206.56

Fertilizer Consumption

Particulars	31/03/2022	31/03/2023	31/03/2024
Fertilizer Consumption ('000 kg)	261407.00	52301.00	94.00
Pesticides Consumption ('000 kg)	5258.00	5376.00	5131.00

Production of inputs

Particulars	31/03/2022	31/03/2023	31/03/2024
Bio-Fertilizers ('000 kg)	2100	2785	15515
Vermi Compost ('000 kg)	3000	3000	12512

MSME

Particulars	31/03/2022	31/03/2023	31/03/2024
No. of units financed	51342	44610	83992
Loans under Stand-Up India Scheme (₹ Crore)	588.28	552.42	836.65

MSME units – Cumulative

Particulars	31/03/2022	31/03/2023	31/03/2024
MSME Clusters (No.)	15	15	15
Micro Units (No.)	NA	21706	257085
Small Units (No.)	35291	13003	10104
Medium Units (No.)	54	415	926
Udyog Aadhar Registrations (No.)	NA	23498	215177

Performance of RSETIs

Sr. No.	Financial Year	Training Programs Conducted	Candidates Trained	Candidates Settled	Candidates covered under Bank Finance
1	FY 21-22	4092	99998	60467	22099
2	FY 22-23	3845	99750	65388	27834
3	FY 23-24	3175	82821	52573	21474

Category-wise performance under PMMY during 31/03/2024

Sr.No.	Category	No. of A/Cs	Amount Disbursed
1	Shishu (loan up to ₹ 50,000)	631686	1372.24
2	Kishore (loan from ₹ 50,001 to ₹ 5.00 lakh)	403560	4684.30
3	Taurn (loan from ₹ 5.00 lakh to ₹ 10 lakh)	65041	3443.81
4	Total	1100287	9500.35

Progress under PMKVY

Sr.No.	Parameter	Progress
1	Enrolled	286379
2	Ongoing Training	NA
3	Trained	193017
4	Assessed	NA
5	Certified	98453
6	Reported Placed (% of certified candidates)	128913

Mega Food Parks in the State

Sr.No.	Name of the MFP	Address	District
1	International Mega Food Park	Dabwala Kalan Malout-Fazilka Road Dana Mandi Rd Arniwala Punjab 152124	Fazilka
2	Sukhjit Mega Food Park	Narur Punjab 144405	Kapurthala
3	Gurukripa Mega Food Park	Village Laddowal, Ludhiana	Ludhiana

Export Clusters identified by APEDA

Sr.No.	Product	District
1	Vegetables	Fatehgarh Sahib, Patiala, Sangrur, Ropar and Ludhiana.
2	Potatoes	SinghpuraZirakpur (Patiala) RampuraPhul, Muktsar, Ludhiana, Jullunder.
3	Basmati Rice	Districts of Gurdaspur, Amritsar, Kapur-thala, Jalandhar, Hoshiarpur and Nawanshahar)

Major Projects sanctioned under RIDF/FIDF/NIDA/DIDF during last "FY"

(₹ crore)

Sr.No.	Purpose	Amount sanctioned	Districts covered
1	Implementation of 71 Irrigation, 2 drinking water and 4 Health care Projects in various districts of Punjab.	650.00	All Districts of Punjab
2	Establishment of a new Fermentation Plant and Expansion of Sweetened Flavoured Milk Plant at Verka Amritsar Dairy, Amritsar	106.04	Amritsar
3	Augmentation/Upgradation of 82 Rural Piped Water Supply and 01 Sewerage Scheme	98.02	Bathinda, Faridkot, Fatehgarh Sahib, Fazilka, Ferozepur, Hoshiarpur, Jalandhar, Ludhiana, Mansa, Patiala, Ropar, Sangrur, SBS Nagar, Sri Muktsar Sahib
4	Construction of Additional Infrastructure in 525 Primary/ Secondary Schools and 34 Residential / KGVB Hostels in 23 districts	199.94	Amritsar, Barnala, Bathinda, Faridkot, Fatehgarh Sahib, Fazilka, Ferozepur, Gurdaspur, Hoshiarpur, Jalandhar, Kapurthala, Ludhiana, Malerkotla, Mansa, Moga, Muktsar, Pathankot, Patiala, Roopnagar, Sangrur, SAS Nagar, SBS Nagar and Tarn Taran
5	Strengthening and Modernization of 17 Canal Irrigation Systems	251.49	Bathinda, Mansa, Fazilka, Ludhiana, Sangrur, Rupnagar, Fatehgarh Sahib, Barnala, Hoshairpur, Ferozepur & Patiala
6	Installation of 11000 Solar Pumping Systems for Irrigation under Component - B of PM KUSUM Scheme	100.32	Amritsar, Barnala, Bathinda, Faridkot, Fatehgarh Sahib, Fazilka, Ferozepur, Gurdaspur, Hoshiarpur, Jalandhar, Kapurthala, Ludhiana, Malerkotla, Mansa, Moga, Muktsar, Pathankot, Patiala, Roopnagar, Sangrur, SAS Nagar, SBS Nagar and Tarn Taran
7	Underground Pipelines Systems (UGPS) for	100.00	Amritsar, Barnala, Bathinda, Faridkot, Fatehgarh Sahib,

	Promoting Efficient On-farm Use of Irrigation Water		Fazilka, Ferozepur, Gurdaspur, Hoshiarpur, Jalandhar, Kapurthala, Ludhiana, Malerkotla, Mansa, Moga, Muktsar, Pathankot, Patiala, Roopnagar, Sangrur, SAS Nagar, SBS Nagar and Tarn Taran
8	Construction/Upgradation/ Modernization of 20 Infrastructure of Rural Education Institutes (Centre for Training and Employment of Punjab Youth)	66.81	Amritsar, Bathinda, Ferozepur, Gurdaspur, Hoshiarpur, Kapurthala, Ludhiana, Mansa, Patiala, Rupnagar (Ropar), S.A.S. Nagar, Sangrur, Shaheed Bhagat Singh Nagar

Major projects implemented in the State under RIPF during last 03 years

(₹ lakh)

Sr.No.	Name of the project	Year	Amount Sanctioned
1	Instigating solar based dairy processing plant	2023-24	8.94
2	Project to showcase Modern Techniques of Intelligent Irrigation through Working models at Balachaur, Distt. SBS Nagar	2023-24	10.00
3	Establishment of Zero Energy Cooling Chamber, District Patiala	2023-24	4.35
4	Project for demonstrating Central Pivot Irrigation System for providing efficient irrigation at Punjab Agriculture University (PAU), Ludhiana	2024-25	35.00

Renewable Energy - Sector-wise cumulative achievements

Sr.No.	Sector	Installed capacity (GW)
1	Solar Power	1.26
2	Wind Power	0.28
3	Bio Energy	0.53
4	Small Hydro	1.18
5	Total	3.25

Informal Credit Delivery

Particulars	31/03/2022	31/03/2023	31/03/2024
SHG Bank Linkage (₹ Crore)	1023.81	73.75	88.72
JLG Credit Linkage – Cumulative (₹ Crore)	5650.68	7106.91	8540.96
SHG Credit Linkage (₹ Crore)	50.26	69.66	120.53

Promotional Interventions

Particulars	31/03/2022	31/03/2023	31/03/2024
Grant assistance to SHPIs by NABARD/ Govt Agencies (₹ Crore)	0.03	0.00	0.00
Assistance under Skill Development/ Entrepreneurship Development Programs (₹ Crore)	0.30	0.61	0.40
Assistance for marketing support/ Exhibitions/ Melas (₹ Crore)	0.04	0.13	0.08

Status of SHGs-Savings Linked (₹ crore)

Sr. No.	Agency	Total SHGs			Women SHGs		
		Savings linked	No of Members	Savings Amt in Cr	Savings linked	No of Members	Savings Amt in Cr
1	Commercial Banks	37108	430750	4841.70	31684	350141	4021.13
2	Cooperative Banks	12449	125776	98.15	1147	14227	93.24
3	Regional Rural Banks	24761	271371	2708.89	24761	272371	2708.89

Status of SHGs:

Particulars	31/03/2022	31/03/2023	31/03/2024
No. of intensive blocks	18	18	35
No. of SHGs formed	215	856	9817
No. of SHGs credit linked (including repeat finance)	102	251	1307
Bank loan disbursed (₹ Crore)	50.26	69.66	120.53
Average loan per SHG (₹ lakh)	0.92	1.52	1.78

Status of SHG financing:

(₹ crore)

Sr. No.	Agency	Total SHGs Credit linked	Deposits by SHGs	Loan o/s	Loan disbursed during FY 23-24
1	Commercial Banks	37108	48.42	86.82	74.18
2	Cooperative Banks	12449	13.22	10.19	6.44
3	Regional Rural Banks	24761	27.09	49.79	39.91
4	Total	74318	88.73	146.80	120.53

NABARD Interventions for Capacity building Program in FY: (No.)

Sr. No.	Particulars	No. of Programs during 31/03/2023	Programs during 31/03/2024	No. of persons trained
1	SHG/JLG Sensitization program for Bankers	15	11	806
2	Village Level programs	745	400	62975
3	Micro Enterprise Development Program	22	23	1340
4	Grass Root Level Training Program	48	18	2390
5	Livelihood and Enterprise Development Program	5	1	630

Sources:

Particulars	Sources
Irrigated Area & Potential	https://desagri.gov.in/wp- content/uploads/2024/09/Final- file-of-LUS-2022-23-for- uploading.pdf Irrigation in India report 2020
Mechanization in State	Economic Survey of Punjab 2023-24
Production and Productivity of field crops	Economic Survey of Punjab 2023-24
Production and Productivity of Horticultural crops	Economic Survey of Punjab 2023-24
Dairy Processing and Infrastructure Development Fund (DIDF)	https://pib.gov.in/PressReleaseIframePage.aspx/PRID=2042168
Poultry	Basic Animal Husbandry Statistics 2023
Popular Breed(s)	https://www.husbandrypunjab.org/
Ground level credit Flow for various broad sector and sub sectors under Priority Sector	168th SLBC
Fertilizer Consumption	Indiastat.com, Economic Survey of Punjab 2023-24, Statistical Abstract of Punjab
Production of inputs	Indiastat.com, Economic Survey of Punjab 2023-24, Statistical Abstract of Punjab
MSME units - Cumulative	168th SLBC
Renewable energy	India: installed renewable energy capacity in Punjab | Statista

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated		
		Total	Rural	Semi-urban	Urban	mFIs/mFOs	SHGs/JLGs	BCs/BFs
Commercial Banks	27	6052	2276	1906	1870	1		30529
Regional Rural Bank	1	446	361	64	21			601
State Cooperative Bank	1	18	0	0	18			
District Central Coop. Banks	20	801	573	161	67	-		
Coop. Agr. & Rural Dev. Bank	1	89	89	-	-	-	-	-
Primary Agr. Coop. Society	3969	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-
All Agencies	4019	7406	3299	2131	1976	1	-	31130

2. Deposits Outstanding

Agency	No. of accounts (in lakh)					Amount of Deposit [₹ Crore]				
	31/03/2022	**31/03/2023**	**31/03/2024**	**Growth (%)**	**Share (%)**	**31/03/2022**	**31/03/2023**	**31/03/2024**	**Growth (%)**	**Share (%)**
Commercial Banks	596.94	396.97	431.50	8.70	83.76	498593.06	546993.21	600312.15	9.75	94.83
Regional Rural Bank	32.80	37.09	39.42	6.28	7.65	12208.13	13391.29	14274.74	6.60	2.25
Cooperative Banks	42.32	42.93	44.23	3.03	8.59	17991.99	18569.76	18480.93	-0.48	2.92
All Agencies	**672.06**	**476.99**	**515.15**	8.00	100.00	528793.18	578954.26	633067.82	9.35	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts (in lakh)					Amount of Loan [₹Crore]				
	31/03/2022	**31/03/2023**	**31/03/2024**	**Growth (%)**	**Share (%)**	**31/03/2022**	**31/03/2023**	**31/03/2024**	**Growth (%)**	**Share (%)**
Commercial Banks	62.18	72	76.29	5.96	79.66	295336.85	327431.66	378943.14	15.73	94.46
Regional Rural Bank	3.69	4.03	4.28	6.20	4.47	8724.54	9713.93	10956.56	12.79	2.73
Cooperative Banks	14.74	15.33	15.2	-0.85	15.87	11839.6	11641.45	11275.48	-3.14	2.81
All Agencies	80.62	91.36	**95.77**	4.83	100.00	315900.99	348787.04	401175.18	15.02	100.00

4.CD Ratio

Agency	CD Ratio % No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	59.23	59.86	63.12
Regional Rural Bank	71.46	72.54	76.75
Cooperative Banks	65.80	62.69	61.01
All Agencies	59.74	60.24	63.37

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

Agency	Cumulative up to 31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	89.3	80.62	37.08	3.01
Regional Rural Bank	5.45	16.15	5.40	0.54
Cooperative Banks	-	1.02	0.34	0.00
All Agencies	94.75	97.81	42.82	3.55

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [₹ Crore	% of Total Loans	Amount [₹ Crore	% of Total Loans	Amount [₹ Crore	% of Total Loans	Amount [₹ Crore	% of Total Loans	Amount [₹ Crore	% of Total Loans
Commercial Banks	194982.2	51.45	81430.96	21.49	48861.13	14.6	47.34	0.0	2810.31	0.8
Regional Rural Bank	9969.93	91	8583.46	78.34	2216.91	21.9	3.61	0.0	136.58	1.4
Cooperative Banks	10078.99	89.39	8669.43	76.89	3091.32	26.3	2.43	0.0	80.50	0.7
Others					653.94	71.8	0.12	0.0	6.68	0.7
All Agencies	215031.12	53.6	98683.85	24.6	54823.30	15.3	53.50	0.0	3034.07	0.8

7. Agency-wise Performance under Annual Credit Plans

	31/03/2022			31/03/2023			31/03/2024			Avg. Ach % in last 3 years
Agency	Target ₹ crore	Ach ₹ crore	Ach %	Target ₹ crore	Ach ₹ crore	Ach %	Target ₹ crore	Ach ₹ crore	Acht %	
Commercial Banks	182534	146987	80.53	191618	176758	92.24	198999	192545	96.67	89.84
Regional Rural Bank	9768	9062	92.77	10126.5	8523.7	84.17	9129	8475	92.84	89.83

Cooperative Banks	29388	15047	51.20	30236.8	11835.2	39.14	12806	12092	94.42	61.59
Others	1672	254	15.19	1498.26	106.45	7.10	117	30	25.64	15.98
All Agencies	223362	171350	76.71	233480	197224	84.47	221051	213142	96.42	85.87

8.Sector-wise Performance under Annual Credit Plans

Broad Sector	**31/03/2022**			**31/03/2023**			**31/03/2024**			**Avg. Ach % in last 3 years**
	Target ₹ crore	**Ach ₹ crore**	**Ach %**	**Target ₹ crore**	**Ach ₹ crore**	**Ach %**	**Target ₹ crore**	**Ach ₹ crore**	**Ach %**	
Crop Loan	95702	74567.68	77.92	90085.56	69418.83	77.06	74681.6	59842.7	80.13	78.37
Term Loan (Agri.)	38329.49	16690.24	43.54	49904.57	30615.77	61.35	34519.16	32382.01	93.81	66.23
Total Agri. Credit	134031.49	91257.92	68.09	139990.13	100034.6	71.46	109200.76	92224.71	84.45	74.67
MSME	49810	53464	107.34	52771.09	74728.68	141.61	87009	100334	115.31	121.42
Other Priority sectors*	39520	26629	67.38	40718.75	22460.75	55.16	24842	20583	82.86	68.47
Total Priority Sector	223361.49	171350.92	76.71	233479.97	197224.03	84.47	221051.76	213141.71	96.42	85.87

9.NPA Position (Outstanding)

Agency	31/03/2024		
	Total o/s ₹ crore	**NPA amt. ₹ crore**	**NPA %**
Commercial Banks	81430.96	9590.02	11.78
Regional Rural Bank	8583.46	450.76	5.25
Cooperative Banks	8669.43	432.94	4.99
All Agencies	98683.84	10473.71	10.61

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

Part B

Chapter 1

Major Socio-Economic Indicators of the State

1.1 Geographic Indicators

Punjab is situated in the northwest region of India with a geographical area of 50,362 sq.km, constituting 1.54% of the country's total geographical area. It is located between 29°30' N to 32°32' N latitude and between 73°55' E to 76°50' E longitude. Its average elevation is 300 m from the mean sea level. The name Punjab is made of two words Punj (Five) + Aab (Water) i.e. lands of five rivers. These five rivers of Punjab are Sutlej, Beas, Ravi, Chenab, and Jhelum. Two major rivers viz., Beas and Sutlej, flowing in the northern half thus divides the State into three major regions viz. Majha, Doaba and Malwa. The State is endowed with semi-humid to semi-arid climatic conditions The south-west monsoon brings maximum rainfall in the State during July to mid-September. The average annual rainfall in the State for the last 05 years was recorded at about 495.11 mm. Agriculture is the mainstay of Punjab's economy. Punjab contributes about 10% and 16% of the total rice and wheat production of India. The percentage of the produced wheat crop procured was 62.17% in the year 2022-23 while that of the paddy crop was 89.1%. The State known as breadbasket of India contributed 31% to central pool in rice and 46% in wheat during 2023-24.

1.2 Physical Features

The State is divided into three agro-climatic zones:

i. **Zone-I (Sub mountainous zone or Kandi area):** Four districts viz. Gurdaspur, Pathankot, Hoshiarpur and Rupnagar, covered under the Kandi area, are situated in the foothills of Shivalik Hills and characterized by sub mountainous undulating plains. This zone receives an average annual rainfall of > 1000 mm. The run-off is very high in the upper hills, leading to floods and heavy soil erosion. This region is dominated by paddy/maize crop cultivation in Kharif season and wheat in Rabi season. Irrigation facilities are comparatively less developed in this zone.

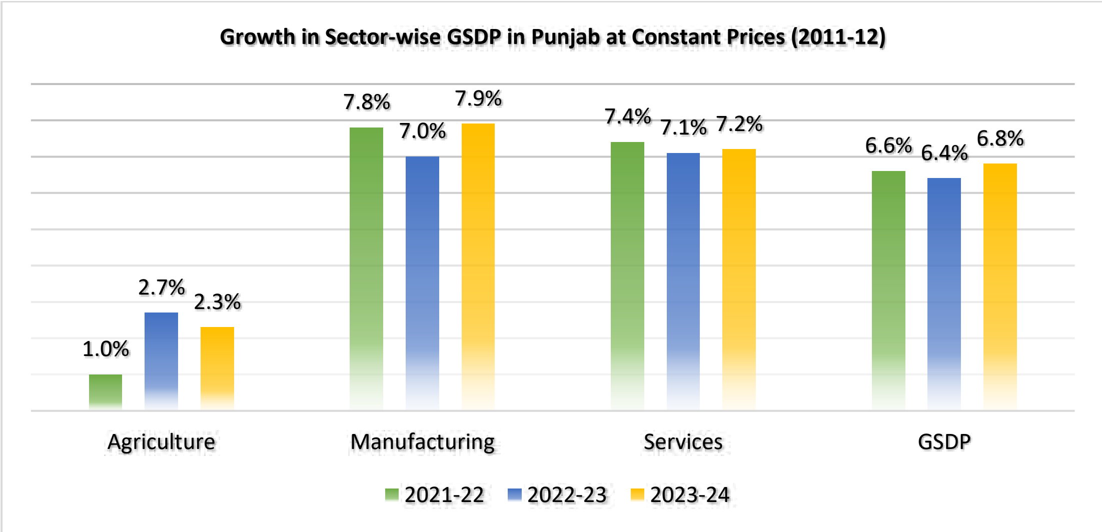
ii. **Zone-II (Central Alluvial zone or Central plains):** Eleven districts viz. Amritsar, Tarn Taran, Kapurthala, Jalandhar, Ludhiana, Patiala, SAS Nagar, Shaheed Bhagat Singh Nagar, Barnala, Sangrur and Malerkotla are covered under this Zone. It is characterised by fertile plain lands. Wheat and Paddy are dominant crops in this zone. It has a well-knit irrigation system with significant area under high yielding varieties. The cropping intensity is highest in this zone.

iii. **Zone-III (Southern Dry zone):** Eight districts viz. Bathinda, Faridkot, Ferozepur, Fazilka, Mansa, Fatehgarh Sahib, Moga and Muktsar are covered under this Zone. The Southwestern Zone is also known as the cotton belt of the State. However, there has been a decline in total production of cotton in the state which is attributed to water logging problems and menace of pests (pink bollwarm & white fly). Accordingly, this important kharif crop is being gradually replaced with long grain variety of paddy. The shift from cotton to paddy has led to increased soil salinity, lesser percolation of water and resultant high humidity manifested in an increase in insect population.

1.3 State Demographics

Population is a strong driver of the economy as well as the quality of the labour force. It is observed that population growth rates have slowed down in Punjab, on the back of declining birth rates and fertility. Declining birth rates have not only led to population growth rates falling in Punjab over time, but the decline has also been sharper for the state than at all India level. The decadal growth rate of Punjab was 14% during the period 2001-2011. The annual population growth rate in Punjab over the period 2001 to 2011 was 14% as compared to 18% at all India level. These trends have contributed to a demographic shift in Punjab with a consistent increase in the population in the working age group, i.e., between 15 and 64 years of age. As per Sample Registration Survey, 2020, the working age population (15 to 64 years) in Punjab has grown from 67.7% of the population in 2011 to 73.5% in 2020. At the same time, the percentage of population in the older age group (i.e., above 65 years of age) remained the same.

1.4 State's Economy



- The **Gross State Domestic Product (GSDP)** of Punjab for 2023-24 was ₹736423 crore (current prices) and is projected to be Rs 8,02,701 crore for 2024-25 (at current prices), amounting to growth of 9% over the previous year. Punjab's GSDP grew at an average rate of 5.2% between 2015-16 and 2023-24.

- **Expenditure** (excluding debt repayment) in 2024-25 is estimated to be Rs 1,35,051 crore, an increase of 4.3% over the revised estimate for 2023-24. In addition, debt of Rs 69,867 crore will be repaid by the state. In 2023-24, as per revised estimates, expenditure (excluding debt repayment) is estimated to be Rs 1,29,450 crore, 4% lower than the budget estimate.

- **Receipts** (excluding borrowings) for 2024-25 are estimated to be Rs 1,04,586 crore, an increase of 5.5% over the revised estimate for 2023-24. In 2023-24, as per revised estimates, receipts (excluding borrowings) are estimated to be Rs 99,140 crore, 1% lower than the budget estimate.

- **Revenue deficit** in 2024-25 is estimated to be Rs 23,198 crore (2.9% of GSDP). In 2023-24, revenue deficit is estimated to be Rs 23,812 crore (3.2% of GSDP), lower than the budget estimate (3.5% of GSDP).

- **Fiscal deficit** for 2024-25 is targeted at 3.8% of GSDP (Rs 30,465 crore). In 2023-24, as per the revised estimates, fiscal deficit is expected to be 4.1% of GSDP, lower than the budget estimate (4.98% of GSDP). According to advance estimates of 2023-24 the per capita income of Punjab stands at ₹1,95,621 which is 1.05 times the per capita income at national level.

1.5 Sectoral Composition of State's Economy

- **Agriculture sector**: Unlike the national economy, agriculture and allied activities continue to contribute a large share in Punjab's overall value added, exceeding the share of industry. In 2023-24, agriculture and allied sectors are expected to contribute a share of 26.7% of the Punjab's GSVA employing 25% of the labour force in Punjab. Relative to national trends, the sectoral composition of Punjab's GVA is more balanced. Agriculture sector drives the growth in the economy, driving growth in industry and services sector in the State as well.

- **Industry sector**: Contributes 27% of GSVA and has grown at more than 5.6 percent in last five years. Manufacturing sector which contributes over 16% share of the GSVA grew at 7.2 percent in 2023-24(A). Construction sector GSVA, electricity and other utility services GSVA also contributed 7.2% and 3.5% respectively.

- **Service sector**: This is the most dynamic sector in the economy and has remained the key driver of economic growth along with being a major contributor to GSVA and employment generation. The growth under service sector marginally increased from 7.1% in 2022-23 to 7.2% in 2023-24.

1.6 Land Use Pattern

- The Net Sown Area (2022-23) was 41.14 lakh ha. With 37.73 lakh ha. area sown more than once; the Gross Cropped Area was 78.87 lakh ha. Thus, the Cropping Intensity was 191%.

- The major crops during kharif season are paddy, cotton & maize and in rabi are wheat & mustard.

- As per Agriculture Census 2015, the no. of operational holdings were 10.92 lakhs. The average size of the land holding was 3.62 ha. as against 1.08 ha. at all India Level.

- Punjab has a relatively smaller share (33%) of marginal and small landholdings in comparison to all India average of 86%. Large farms (greater than 10 ha) comprise 5% of Punjab's land holdings as compared to 1% at all India level.

1.7 Industry Sector

- Industry holds a prominent position in economy of the State and as per advance estimates for 2023-24, accounted for 27.41% of GSVA and 1/3rd of total employment in State as per Periodic Labour Force Survey, 2023. In 2023-24, the industrial GSVA in the State grew at 7.9% in line with national growth of 7.9%.

- The manufacturing sector accounts for more than half of the industrial GSVA of Punjab and 52% of the state's industrial employment. As per Annual Survey of Industries (ASI, 2021-22), the top ten major industries in terms of share in GVA in registered manufacturing sector are food products, textiles, machinery & equipment, basic metals, non-metallic mineral products, wearing apparel, other transport equipment, fabricated metal products, motor vehicles – trailers – semi trailers and chemical & chemical products. Within food processing industry (food and beverages manufacturing put together) contributed 52% of the GVA in the registered manufacturing sector with food processing, 'grain mill products, starches and starch products' being the highest contributor, linked to Punjab's abundant production of paddy and wheat. Further, as per Khadi & Village Board Punjab, 4134 units are operating in the State providing employment to 20523 persons.

- The following initiatives has been taken to development of Industrialization:

▪ Indian Institute of Food Processing Technology (IIFPT) opened its liaison office at Bathinda. Equipped with the food processing lines for fruits & vegetable, milk, cereals, spices processing, preservation and value addition, bakery units and Packaging systems which are also available on rental basis to stake holders

▪ FPBITC (Food Processing Business Incubation Training Centre) is established for providing skill development, consultancy, business incubation services and student internship program in food processing.

▪ Punjab Agro, a state govt. undertaking has set up a Mega Food Park on 100 acres of land at Ladhowal, Mega Food Park with an investment of ₹117.6 cr.

▪ Upgradation of NIIFT as Centre of Excellence for high fashion garments & textiles, provision of highest FAR to textile and knitwear units. The Govt. is also providing fiscal incentive including 100% exemption of SGST, ED, SD, CLU/EDC, property tax, etc. for these units.

▪ The state government promoted high-tech cycle valley in Ludhiana providing infrastructure, common facilities for effluent treatment, design facilities, warehousing, and logistic services.

▪ Government has notified New Industrial and Business Development Policy 2022 (IBDP-2022) providing holistic approach EoDB reforms and fiscal incentives both for the existing and new units.

▪ To promote the Logistic Sector Integrated Logistics & Logistic Park Policy 2023 has been notified.

▪ Punjab Government has notified State Export Action Plan for all round development of economy through exports.

▪ The State's MSME policy intends to accelerate the growth of its MSME units by carrying out in depth studies of the 10 clusters every year for specific interventions to increase their competitiveness, upgrading and setting up common facility centers in 10 clusters every year and upgrading 10 technology centers in the State.

▪ Punjab Right to Business (Amendment) Act 2021: MSMEs are allowed to start / expand their business based solely on self-certification. The Act is applicable for New as well as existing MSME and enterprise is required to file online Declaration of Intent.

1.8 Services Sector

- The services sector contributed 45.9 % to Punjab's GSVA in 2023-24, growing from 43.8 % in 2011-12.

- Growth rate in Punjab's services sector has consistently been higher than that of overall GSVA between 2012-13 and 2023-24. During this period, services GSVA grew at an average of 6.1% while the overall GSVA grew at 4.8%. During the same period, trade, repair, hotels and restaurants witnessed the average annual growth rate of 5.6%, whereas real estate, ownership of dwellings and professional services grew by 5.8%.

- The composition of the services sector has remained similar over the years with trade, repair, hotels and restaurants as the leading contributor. Trade, repair, hotels and restaurants contributed 21.0% towards value add from services, followed by real estate, ownership of dwellings and professional services with a contribution of 20.3%. The contribution from the other sub-sectors such as public administration, transport, storage, communication & services related to broadcasting, and financial services stood at 5.9%, 5.9% and 4.5% respectively.

- As per the Periodic Labor Force Survey data for 2022-23, the services sector provides employment to 41% of workforce in Punjab. Among the sub-sectors, trade, hotels, and restaurants employ the highest proportion of workforce. Trade & repair services and hotels & restaurants together employe 42.1% of the total workforce within the services sector. Other services which include education services, health services, entertainment, etc. is the next major employer with 36.6% of the workforce engaged in these services. Transport, storage and communication services is another major sector employing around 10.8% of the total workforce within the services sector.

1.9 Infrastructure

- Roads: The State had a total road length of 1.48 lakh kms as on 31st March 2019. Rural roads had a share of 71% in total road length followed by urban roads and project roads which accounted for 13% and 9% of total road length respectively. Punjab had 3274 kms of National Highways and 1,133 kms of State Highways. As per Basic Road Statistic of India (as on 31-03-2019), Ministry of Road Transport and Highway, GoI, 91% of state roads were surfaced and the state has 2nd highest road density per 100 sq km (294), the highest being in Kerala (669) among the select states.

- Railways: Railway network in Punjab is well-developed with 2823 running track kms. accounting for 2.75% of total railway network in India. In terms of rail density, the State fares better than its comparable states with 56 running tracks kms per 1000 sq. km. Punjab is also a part of the Eastern Dedicated Freight Corridor (EDFC) which is an 1856 km. long freight line extending from Ludhiana (Punjab) to Dankuni (West Bengal). The EDFC has opened several trade opportunities in the State.

- Power: As per Central Electricity Authority, 2023, majority of the installed capacity in the state comes from thermal sources (58%). However, renewables and clean power sources such as hydro (27%) nuclear (1.4%) and other renewables (13%) constitute the remaining. This could be increased further, if Punjab were to leverage the power of biomass abundant in the state due to its large agricultural sector. Of the installed capacity 23 units are in state promoted, 50 privately owned and 27 are GoI promoted.

- Electricity: As of 2022-23 demand of electricity was 69520 million units (MU) as against 62850 MU in 2021-22. Despite fluctuations in electricity generation the availability of electricity has been at par with the demand (consumed 62391 million kwH of electricity during 2022-23. Approx. 56% of the power consumption is in the agricultural & industrial sector. 300 units per month electricity is being provided free of charge to all domestic consumers for electricity consumption in addition to free electricity to the farmers

1.10 Social Sector

- Education: Punjab with a score of 0.69, ranks 1st out of 29 big states, on the Human Resource Development aspect of the Good Governance Index 2020-21, launched by the Ministry of Personnel, Public Grievances & Pensions. This aspect of the index measures various dimensions of education (outcome & gender parity indicators) and skill development. As per Census 2011, Punjab had a literacy rate of 75.84% growing from 34.12% in 1971. As per National Sample Survey (2014) the literacy rate in Punjab has risen to 80% whereas PLFS Report 2022-23 indicates literacy rate in Punjab is 83.3%. Further, the PLFS 2022-23 also indicates that the literacy rate in males (87.3%) is more than in females (79.2%) and in urban and rural Punjab stood at 87.5% and 81% respectively. As a result of various initiatives of the State government, over 98% of the schools are equipped with necessities like building, boundary wall, drinking water, electricity and playground. The State Government has established the Schools of Eminence (SoE) program, for improving learning levels of students a flagship Learning Enhancement Program 'Padho Punjab Padhao Punjab' (PPPP) in all government schools (classes 1-8th), "Mission 100%: Give Your Best" to improve performance of students of classes 8th, 10th, and 12th and Samagra Shiksha Abhiyan (for pre-primary to senior secondary level) for 100% school access & enrollment of children of age group 4-18, 100% retention, zero dropout, quality education and enhanced learning outcomes.

- Health: Punjab has made significant progress in providing its residents with better health facilities. In terms of physical infrastructure population served per medical institution decreased to 6811 in 2023 against 8120 in 2022 and population served per bed declined to 1561 in 2023 against 1591 in 2022. On an average, a medical institute serves a radius of 2.68 kms. In sync with physical infrastructure the population served per doctor has also improved over the years. In 2023 each doctor served 529 individuals improving from 943 individuals per doctor in 2022.

- Water & Sanitation: Almost all households (98.8%) in Punjab have access to improved sources of drinking and with 85.4% households having a toilet as estimated by NFHS 2019-21. Punjab is the fourth state to be declared open defecation free (in both rural and urban areas).

- Life Expectancy: As per Office of the Registrar General of India and Census Commission India, Punjab has much higher life expectancy than at the national level. In line with the national trends, female life expectancy (74.5 years) is higher than male life expectancy (70.8 years) for the period 2016-20. The State has consistently performed better than the national level on life expectancy indicators, given the relatively higher per-capita income in the state allowing people to be able to provide for their healthcare needs.

1.11 Regional Disparity

The Aspirational Districts Programme (ADP), launched by the GoI in 2018 and spearheaded by NITI Aayog, aims to transform underdeveloped districts by addressing socio-economic disparities and promoting inclusive growth. In Punjab, 2 districts viz. Ferozepur, and Moga have been identified based on a Composite Index of 49 socio-economic indicators, including poverty, literacy, health, per capita income, and infrastructure. Moga and Ferozepur were identified due to their underperformance in areas such as malnutrition, education, financial inclusion, and agricultural diversification, highlighting the need for focused interventions to improve living standards. In Ferozepur, an innovative environmental initiative requires applicants for firearm licenses to plant 10 trees, fostering environmental awareness. Moga secured a place among the top 20 best-performing districts in the first delta ranking released in 2018, reflecting significant progress. NABARD has also contributed to these efforts, notably through implementation of projects viz. construction of ponds under the integrated water management scheme in 5 villages of Moga, upscaling techno-economically viable onion-garlic processing in Moga, formation and promotion of FPOs and supporting financial inclusion initiatives in both the districts. Other initiatives by government under ADP in both the districts are:

i. Purchase of balers to reduce stubble burning.
ii. Establishment of plant clinic cum soil health laboratory.
iii. Serum analyser.
iv. Modernization of seed farms.
v. Urbanisation of infrastructures in schools.
vi. Provision of electricity through solar power.
vii. Establishment of Saksham Anganwadi Centres.
viii. Anaemia Mukt Moga program.

1.12 Status of Cooperatives in the State

SN.	Cooperative Sector Name	No of Societies
1	Dairy Cooperative	7030
2	Primary Agricultural Credit Society (PACS)	3965
3	Labour Cooperative	2822
4	Agro Processing / Industrial Cooperative	1986
5	Credit & Thrift society	829
6	Housing Cooperative Society	666
7	Handloom Textile & Weavers Cooperative	484
8	Agriculture & allied cooperative	388
9	Tribal-sc/st cooperative	252
10	Transport cooperative	193
11	Livestock & poultry cooperative	170
12	Marketing cooperative society	94
13	Consumer cooperative	71
14	Women welfare cooperative society	33
15	Miscellaneous noncredit	20
16	Handicraft cooperative	17
17	Sugar mills cooperative	11

SN.	Cooperative Sector Name	No of Societies
18	Fishery cooperative	9
19	Urban Cooperative bank (UCB)	9
20	Farmers service societies (FSS)	7
21	Multipurpose Cooperative	6
22	Bee Farming Cooperative	2
23	Large area Multipurpose society (lamps)	2
24	Educational & Training cooperatives	1
25	Jute and Coir cooperative	0
26	Miscellaneous Credit Cooperative society	0
27	Sericulture Cooperative	0
28	Social Welfare & Cultural Cooperative	0
29	Tourism Cooperative	0
Total		**19067**

Chapter 2

Banking Sector Profile

Outreach of Banking Sector:

As on 30th September 2024, Punjab has 12 public sector banks, 15 private sector banks, 1 regional rural bank and 1 State Cooperative Bank, 20 District Central Cooperative Banks with a total branch network of 7413 branches. Out of these, 44% branches are in rural areas, 29% in semi-urban areas and 27% are urban branches. Public sector banks branches constitute 55% (4077 branches) of total branches with 1540 branches in rural areas and 1244 and 1293 branches in semi urban and urban areas respectively. There are 454 branches of Punjab Grameen Bank, 18 branches of Punjab State Cooperative Bank, 803 branches of 20 District Central Cooperative Banks and 89 branches of PSCADB in Punjab. In addition, there are 3969 Primary Agricultural Cooperative Societies catering to the credit requirements of farmers in rural areas. The average population served by a bank branch in the state is 4546.

CD Ratio:

The overall CD ratio of banks in the State is higher than the national goal of 60%. Further, the CD ratio improved from 60.24% as on 31.03.2023 to 63.37% as on 31.03.2024. The aggregate deposits of banks in the state as on 30.03.24 were 6,33,067.82 crores and the aggregate advances stood at 4,01,175.19 crores. Among agencies, the highest CD ratio was of Punjab Grameen Bank (76.75%) followed by Scheduled Commercial Banks (63.12%), and Cooperative bank (61.01%). CD Ratio of districts Hoshiarpur, Jalandhar, Kapurthala, SBS Nagar & Pathankot was less than 40% and accordingly 'Monitorable Action Plans' had been prepared and is under implementation. A growth rate varying from 1.37% to 6.45% was observed in 2023-24 over the previous year.

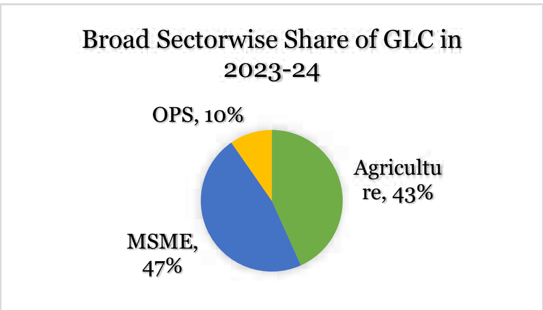
Banking Sector Developments – Key parameters:

The total advances during FY 2023-24 stood at ₹4,01,175 crores, of which amount ₹2,13,142 crore (53% of total advances) was under Priority Sector Lending. Advances towards agriculture sector constituted ₹92224 crore (43% of PSL & 23% of total advances).

Priority Sector Advances:

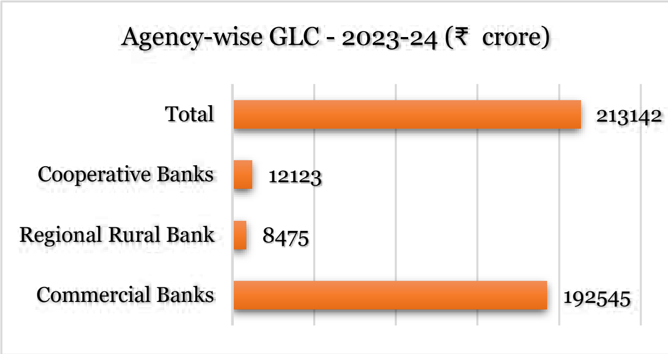
For Public & Private Sector Banks and RRB, the priority sector advances in Punjab increased by ₹15738 crores (8.5%) from ₹1,85,282 crores (31.03.23) to ₹2,01,020 crores (31.03.24). The maximum growth in PS advances was observed in Private Sector Banks which grew by more than 35%. The agriculture advances and advances under Other Priority Sector in the State witnessed a negative growth of about 9% and 8% respectively in 2023-24 over the previous year whereas the advances under MSME sector grew by about 34%

Ground Level Credit (GLC) Flow:



The share of agriculture under the GLC during 2023-24 was about 43% (₹92224 cr). However, there has been a negative growth of 8% (₹7,810 crores) in GLC flow to the agriculture sector between FY 2022-23 and FY 2023-24. It was mainly on account of reduction in crop loans which accounted for about 65% of the total GLC flow in agriculture and allied sector. On the contrary, the investment credit under agriculture and allied activities accounting for about 35% grew by about 6% over the previous year. The GLC to MSME sector accounted for 47% of the total GLC under PSL operations during FY 2023-24 and the same grew by about 34% on Y-o-Y basis. The credit flow towards 'Other Priority Sector' during FY 2023-24 accounted for the remaining 10% and recorded Y-o-Y negative growth of 8.3% between FY 2022-23 and FY 2023-24 respectively.

Performance of the State under ACP:



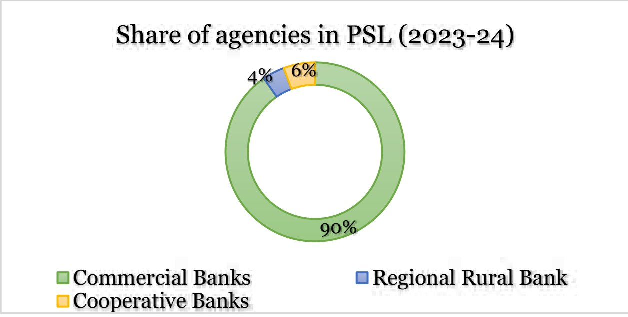
Against the ACP target of ₹2,21,051 crores for the year 2023-24, the achievement was 96% (₹2,13,142 crores). Agency-wise, though overall commercial banks achieved 97% of the ACP allocated target, but mainly it was on account of private sector banks which exceeded their allocated target by 16% whereas public sector banks fell short by 20%. The achievement by PGB and Cooperative Banks were 93% and 94% respectively. Sector-wise, PGB & Cooperative Banks exceeded their crop loan targets by 7% and 32% whereas commercial banks fell short of their targets by 29%. As regards MSME, the commercial banks exceeded their targets by 16% whereas PGB & Cooperative Banks fell short by 34% and 33% respectively.

Financial Institutions – Agency-wise Analysis – Key Performance Indicators – Areas of concern:

The agency-wise share under PSL during 2023-24 indicates that 90% was contributed by Commercial Banks (90%) followed by Cooperative Banks (6%) and RRB (4%). Among the Commercial Banks, the share of Private Sector Banks was 51% and the Public Sector Banks was 39%. As compared to previous year (2022-23), the share of Private Sector Banks increased from 41% to 51% whereas the share of Public Sector Banks declined from 49% to 39%. The share of Cooperative Banks and RRB remained stagnant.

It is observed from agency-wise sector-wise analysis that there was a 10% drop in GLC by commercial banks under Agriculture in 2023-24 over the previous year. However, the drop was mainly in case of public sector banks (22%) whereas the GLC flow by private sector banks exhibited a growth of 11%. Within agriculture, the outstandings under crop loan showed a decline of about 18% whereas the agri-term loans grew by about 5% in case of commercial banks. Under MSME, there was an exorbitant growth of 35% in the GLC of commercial banks mainly contributed by private sector banks whereas under OPS though overall there was a decline of about 10% in GLC but private banks exhibited a growth of about 11%. As regards RRB, there was dip of about 1.5% under total agriculture in 2023-24.

This was mainly on account of reduced GLC under crop loan (-5%) whereas the agri-tern loans grew by about 16%. Further, the GLC under OPS grew substantially by more than 200% though there was dip of 28% under MSME. There was a substantial jump of 20%in GLC under agri-term loans in case of Cooperative banks during 2023-24 whereas the GLC under crop loans grew by only about 3%.



Punjab Grameen Bank is providing banking services largely in the rural areas having 81% of their branches in rural areas and another 14% of their branches in semi-urban areas. Despite the same, the share of PGB in total Ground Level Credit to priority sector during 2023-24 was only 4%. The same is the case with Cooperative Banks with a modest there of 6% in the total GLC under priority sector which are well below the national average (11%). Five DCCBs are having CRAR below 9% and 9 DCCBs have accumulated losses. There is also an imbalance issue at the level of DCCBs and PACS. The PSCADB has also refrained from loaning for past few years

Credit Offtake scenario – Key performance under priority sector with specific reference to Agriculture Credit:

Overall ACP achievement of the Banks during F.Y 2023-24 was 97%. Banks achieved 84% in agriculture, 115% in MSME and 83% of the ACP. Under crop loan, the achievement was 80% of the allocated target while 94% achievement was observed in Term Loan segment under Agriculture Sector. The Cooperative Banks, RRBs and Commercial Bank achieved 94%, 93% and 97% of their allocated target. NPA to total agriculture advances of 2.87% as on 31.03.23 declined marginally to 2.58% on 31.03.24.

Kisan Credit Card – Status and gap in the State:

Financing of Farmers through KCC introduced to rationalize the crop loan requirements of farmers based on land usage along with requirement for consumption needs has since been adopted by all Banks. As on 31.03.2024, total number KCCs in the State stood at 26.36 lakhs (24.93 lakhs as on 31.03.23) against the total number of operational land holdings of 10.92 lakh (Agriculture Census 2011) and 14.67 lakhs agricultural households as per NSSO 77th Round (2018-19). Under 'Nationwide AHDF KCC Campaign' for providing KCC to all eligible animal husbandry and fisheries farmers (01.05.23 to 31.03.24), 51534 KCC to AH & dairy farmers and 101 KCC to fishery farmers were issued.

Financial Inclusion – Status and areas of concern:

In a bid to take the financial inclusion program to the next level and ensure coverage of all the unbanked with a safety net, the GoI launched PMJDY on 15.08.14. Every account holder is entitled to get a RuPay Debit Card, accidental cover of 2 lakh besides an OD-facility of 10,000/-. In Punjab, as on 22.01.25, total beneficiaries under the scheme are 94.55 lakh with 56% beneficiaries in rural & semi-urban centers and 44% in urban & metro centers The number of Rupay Cards issued stood at 66.51 lakh. Under DAY-NRLM, the major thrust is to develop and diversify livelihoods of poor women through access to bank credit. As on 31.03.24, there were 52564 saving linked women SHG groups out of which 19883 groups (38%) were credit linked with credit disbursement of 217.39 crores. During the year 2386 such groups were saving linked and 2950 were credit linked. Only 54 FLCs are functional in the State against the codes issued to 132 FLCs. The target is to have one FLC per block. Initiatives by NABARD for promoting financial inclusion in the State included supporting FLC & Going Digital Camps to RFIs. Grant assistance was also provided to RFIs for deploying micro-ATMs at branches and other vendor locations in addition to capital expenditure reimbursement to RSETIs/RUDSETIs for purchase of training equipment and maintenance thereof, on-boarding to BHIM, UPI, BBPS, Positive Pay System, etc. NABARD also executed and monitored the Ghar- Ghar KCC Abhiyan of GoI in State.

GoI Schemes – Status

Various schemes launched by GoI are being successfully implemented in the State. The details in respect of major schemes are a under:

- **Universal Social Security Schemes (PMJJBY, PMSBY & APY):** Two insurance schemes namely Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) were launched in 2015 in a move towards creating a universal social security system especially the poor and the under privileged. PMSBY provides accident insurance, renewable on yearly basis offering protection against death or disability for age group of 18-70 years whereas PMJJBY provides term life insurance. annually renewable offering life insurance cover for death due to any cause. Atal Pension Yojna on the other hand guarantees minimum pension. In Punjab, gross enrollment as on 31.03.24 was 97.81 lakh under PMSBY, 42.82 lakh under PMJJY and 3.56 lakh under APY.

- **Pradhan Mantri MUDRA Yojana (PMMY)**: The scheme was launched on 08.04.15, providing loans up to 10 lakhs to the non-corporate, non-farm small/micro enterprises. Under the aegis of PMMY, MUDRA has created 3 products namely 'Shishu', 'Kishore' and 'Tarun' to signify the stage of growth /development and funding needs of the beneficiary micro unit / entrepreneur and provide a reference point for the next phase of graduation / growth. As on 31.03.24, the total loan accounts stood at 11.03 lakhs (Shishu-6.31 lakh; Kishore-4.03 lakh; Tarun-0.65 lakh) with total outstanding amount of ₹9693 crores.

- **PM Kissan Samman Nidhi Scheme:** A Central Sector scheme with 100% funding from GoI provides an income support of 6000 p.a. in 3 equal installments to all land holding farmer families. As on 16.10.24, total number of eligible beneficiaries under the scheme were 9.27 lakhs in the state.

- **PACS Computerization:** Centrally Sponsored Project for Computerization of Primary Agricultural Credit Societies (PACS) launched by GoI on 29.06.22 aims at computerization of 63,000 PACS over a period of 05 years with project outlay of ₹2516 crore. In Punjab, the budgetary provision of ₹ 72.94 crore has been made for the project. A total of 3482 out of 3969 PACS have been identified by the state for computerization in the first phase.

- **Computerization of Land Records:** The Digital India Land Records Modernization Program (DILRMP) is being implemented by Revenue Department, Punjab with the help of Punjab Land Records Society. The primary objective of the Punjab Land Records Society (PLRS) is to oversee and monitor the implementation of computerization of Land Records and to provide Land Records related services. In this regard 86% of the total cadastral maps/FMBs/Tippans have been digitized.

Chapter 3

NABARD's Perception on the Development Perspective of the State

3.1. Capital Formation in Agriculture

Capital Formation in Agriculture is critical to enhancing production and productivity of the Sector. Generally, the higher the capital formation, the faster an economy can grow its aggregate income. Historically, Punjab has been a forerunner as far production and productivity in agriculture is concerned. Investment in irrigation facilities, roads and bridges and marketing infrastructure were some of the factors that induced a comparatively higher growth in agriculture in the State over the years. However, in recent years, the State has experienced uneven growth in agriculture, especially in crop cultivation. Percentage share of agriculture and allied sector in the total GSVA of Punjab has declined from 29% in 2022-23 to 26.7% in 2023-24. Since the 2000s, the area and yield of paddy and wheat have both plateaued. One of the reasons for this could be diminishing marginal returns especially in the backdrop of low investments. In 2021-22, Gross Capital Formation (GCF) was 14.2% of GSDP in the State. The growth that could be achieved by developing roads, irrigation and markets has already been realized to a larger extent. To address the issue, following interventions are suggested both in policy and administrative terms:

a) The State faces water scarcity issues, as groundwater exploitation has reached 156.87% (as per Dynamic Ground Water Resources on India Report, 2024). The State must emphasize on adopting micro irrigation infrastructure including drip and sprinklers for enhancing water use efficiency.

b) Investment in latest agricultural technologies such as drones, sensors, GPS, robotics, and data analytics, can assist farmers in maximizing crop yields, cutting input costs, efficient water management, boosting efficiency of agricultural operations, addressing labor shortage and others. The government may encourage these advancements by offering financial assistance in form of subsidies, grants, low interest loans to make them more accessible.

Given its importance, NABARD has been extending long-term refinance support to banks and MFIs/NBFCs for asset creation of farm, farm related and non-farm activities with repayment periods ranging from 3-15 years. To give a boost to long-term investment credit in agriculture, the Government of India has set up a Long-Term Rural Credit Fund (LTRCF) with NABARD, to provide concessional long-term refinance support exclusively to Cooperative Banks and RRBs for investment credit in agricultural activities. In Punjab, to facilitate capital formation in agriculture and related sectors, long term refinance of ₹541.19 crore was extended during 2023-24 to Rural Financial Institutions.

3.2 Financing SF/MF, Oral Lessees/Tenant Farmers/Sharecroppers etc.

About 33% of the total number of operational landholdings are in Small and marginal category cultivating about 9% of the total area of the State (As per Punjab Economic Survey 2023-24). This disparity underscores the considerable challenges they face in accessing institutional credit. Due to the limited asset base of these farmers, it is difficult for them to secure loans from institutional sources, leaving them vulnerable to borrow from non-institutional sources at high interest rates. Thus, development of suitable credit support system for financing the needs of MF/SF becomes all the more imperative. The strategies that could be worth applying are suggested below:

Promotion of Joint Liability Groups (JLGs): Promotion of JLGs can be an effective solution to address the credit needs of oral lessees, sharecroppers, tenant farmers and small entrepreneurs. As each member of the JLG is jointly responsible for the loan, the group serves as a collateral substitute for loans. Thus, the JLG mode of financing mitigates the risk for financial institutions and ensures development of suitable and customized loans products through technology-based credit dispensation and credit guarantee. NABARD provides financial support to Banks and NGOs for promotion and linkage of JLGs. Refinance support is also available towards financing to JLGs. As on 31 March 2024, more than 5 lakh JLGs have been credit linked in Punjab with cumulative loan disbursement of ₹8540.96 crore. During 2023-24, grant assistance of ₹1.24 crore was sanctioned by NABARD for promotion and credit linkage of 3350 JLGs.

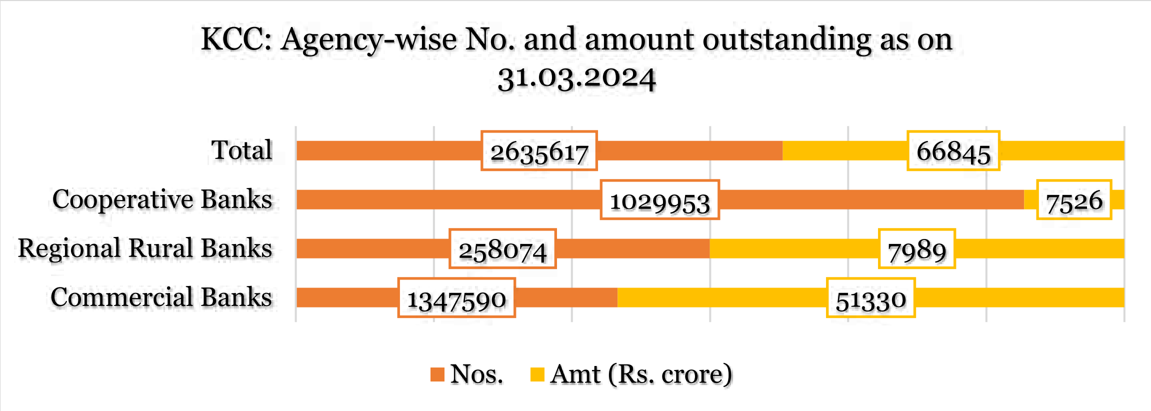
- Integrated Farming: There is a need to boost farmers' income by encouraging integrated farming practices i.e. cultivate more than one crop and/or activity simultaneously on a single piece of land with related synergies and emphasis on horticultural crops as also adoption of advanced technologies.

- Linking Farmers to the Agricultural Value Chain using aggregation model like FPOs for their income enhancement in agri-value chain, access better market opportunities as also taking advantage of economies of scale.

- Extensive Financial Literacy Campaigns to equip farmers with knowledge on productive usage of credit, importance of saving and the credit discipline. Raising awareness about microcredit and subsidized loan schemes will also help farmers in making informed financial decisions and build creditworthiness.

3.3 Kisan Credit Card Scheme

The Kisan Credit Card (KCC) Scheme was introduced to rationalize the crop loan requirements of farmers based on crop & acreage along with consumption needs through a single-window system. It addresses a broad spectrum of financial needs for farmers, enabling them to secure short-term loans for various agricultural purposes, including crop cultivation, post-harvest expenses, produce marketing, working capital for the upkeep of farm assets, investment in allied agricultural activities and consumption needs. The Government of India had extended the scope of the KCC scheme to include farmers exclusively engaged in animal husbandry and fisheries (AH&F) for meeting the working capital requirements specific to these sectors, covering essential recurring expenses such as feed, veterinary care, labor costs, fish seed, feed, harvesting and marketing charges as well as utilities like water and electricity. Further, in 2021-22, GoI has also extended the KCC benefits to farmers engaged in cultivation of lac & mulberry, sericulture and beekeeping. RBI, in its circular no. FIDD. CO. FSD. BC. No. 10/ 05.05.010/ 2024-25 dated 06.12.24, has now raised the limit for collateral-free agricultural loans, including those for allied activities, from existing ₹1.60 lakh to ₹2.00 lakh per borrower for easing access to credit for farmers. KCC has played a pivotal role in enhancing financial inclusion, reducing dependence on informal credit sources, and boosting agricultural productivity across the country.



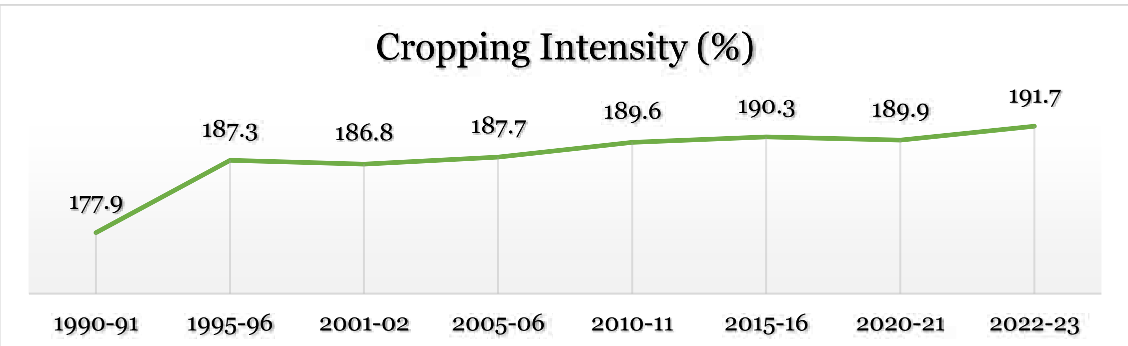
Although as per NSSO 77th Round (2018-19), the total number of operational land holdings reported in Punjab are 10.92 lakhs and agricultural households 14.67 lakhs, however, the number of operative KCCs (as on 31st March 2024), were much higher at 28.78 lakh which may be attributed to family divisions since then as also possibility of multiple financing. In addition, the progress under KCC for Animal Husbandry and fish farming has started to gain traction. As on March 2024, 27131 KCCs have been issued for Animal Husbandry and Fishery with a disbursement of ₹ 477 crores.

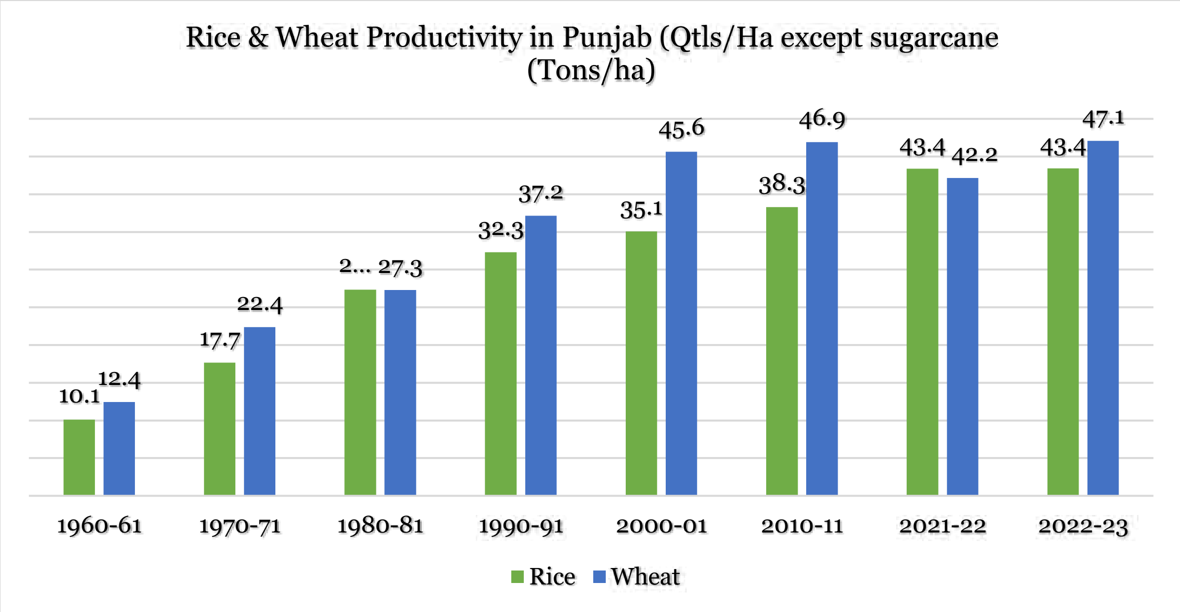
Digitization of Land Records: In Punjab, the Digital India Land Records Modernization Program (DILRMP) is being implemented on a Mission Management Mode by the Revenue Department of State Government with the help of Punjab Land Records Society. The Punjab Land Record Society is a digital directory of land records in Punjab. The platform is also known as Bhulekh Punjab and allows to view land records, including Bhu-naksha (land maps), property tax records, etc. Additionally, it provides access to fard documents, which detail property ownership information, along with other relevant documents.

3.4 Agriculture & Allied Activities

3.4.1. Status

Historically, Punjab also known as breadbasket of India has played a significant role in ensuring self-sufficiency in food grain production in the country with 31% & 46% contribution of rice and wheat respectively to the central food grain pool in 2023-24. In 2021-22, Punjab produced nearly 14% of the country's total wheat with just less than 12% of the total area under its cultivation at the national level and produced approx. 10% of the total rice with just 6.4% of the total area under rice cultivation in the country. Over the years, comparatively higher yield & productivity and improvement in cropping intensity in the State have led to high incomes for agricultural households in the State. However, stagnated yields and cropping intensity have now become a limiting factor.





As per the Periodic Labor Force Survey (PLFS) 2022-23, the agriculture sector of Punjab provides employment to 24.64% of workers against 45.76% at the national level. In rural areas, this sector is the main source of livelihood, employing 35.76% of the total rural workers.

The agriculture & allied sector, on an average contributed about 28.91% of GSVA between 2011-12 to 2023-24 and it employed approx. 1/4th of state's workforce according to Periodic Labor Force Survey (PLFS), 2022-23. Of late, the percentage share of agriculture and allied sector in the total GSVA has declined and expected to contribute 26.68% in 2023-24. The sector is expected to register a growth rate of 2.35% in 2023-24 against a growth rate of 2.70% in 2022-23. The crop husbandry sub-sector has the largest share in the GSVA contributing 14.28% in State's GSVA and almost 50% of agricultural GSVA.

There is a limited scope for any expansion in the area under cultivation as 81.7 % (41.14 lakhs ha.) of total reported area in the State was under cultivation in 2022-23. Area under fallow land & cultivable land other than fallow land has also come down from 6% & 5% in 1960-61 to 2% & 0% in 2022-23 respectively. Land not available for cultivation also declined from 13% to 11 % during the above period.

Out of a total area of 78.8 lakh ha used for crop husbandry, almost 40% was under paddy cultivation and 45% under wheat cultivation in 2022-23. This trend of paddy-wheat cropping cycle has been existing in past for quite a long time and is now becoming economically and ecologically unviable given its impact on deterioration of soil health, depletion of water table and squeezing of farm incomes on account of stagnant productivity but increasing input costs.

3.4.2 Prospects

During the last few decades, the farmers of Punjab have shifted to paddy-wheat cropping pattern, leading to increased demand for irrigation water and over-exploitation of groundwater resources. Prolonged adoption of this system has resulted in land and water degradation in the state. Tubewells are being installed at a depth of 200 feet to extract groundwater for irrigation. Water from the lower aquifer with high concentration of heavy metals is becoming unfit for consumption as well as agriculture. This necessitates crop diversification towards less water-intensive cropping patterns considering the prevailing agro-climatic conditions. Possible alternative cropping systems include maize, kharif pulses, cluster beans, oil seeds and basmati rice; wheat, gram, barley, peas, carrot; eucalyptus (waterlogged conditions & other wastelands) and poplar-based agroforestry systems. Despite the benefits, farmers are reluctant to adopt less water-intensive crops. A few challenges, if addressed through policy advocacy and government schemes could act as catalyst in this regard:

Assuring renumerative prices or MSP and mandating public-private procurement on stipulated prices for less water-intensive crops	Incentivising farmers to adopt alternative crops	Developing large storage facilities (cold storage) for alternative crops such as fruits and vegetables
Designing optimal crop plans - Recommend alternative cropping patterns for maximising net returns, reduce water use & GHG emissions	Promoting a subsidised micro irrigation system for crop diversification in water-stressed regions	Identifying and strengthening supply chains and value chains to create ample market for alternative crops

The yields of cereals, pulses and oilseeds in Punjab are higher in comparison to all India. With stagnating yields in wheat and rice, oilseeds and pulses could offer alternate avenue for crop diversification for these have adequate demand in the country.

Livestock rearing is the most important allied sector activity which has on an average grown @ 4.8% (2012-13 to 2022-23) and is expected to grow @ 3.5% in 2023-24 also. The share of livestock sector in Agriculture GSVA significantly increased from about 26% (2011-12) to about 39% (2023-24).

Punjab has diverse agro-climatic zones which are favorable to production of various fruits such as kinnow, sweet orange, guava, pear, litchi, mango, peach, etc. Thus, horticulture sector can provide good opportunities to diversify the cropping pattern in agriculture away from the current cereal-centric focus. The State Government is also taking initiatives like establishment of Post Graduate Institute of Horticulture Research and Education in Amritsar with ICAR, setting up of 5 Citrus Estates – Bhunga, Hoshiarpur, Badal (Sri Muktsar Sahib), Abohar and Tahliwala Jattan (Fazilka).

Fisheries sector is emerging as a sun rise sector in recent past. Activities like shrimp farming, re-circulatory aquaculture system, bio-floc systems, fish feed mills, etc. in private sector are on rise in the State. Contribution of the fisheries sector to overall agriculture and allied activities GSVA was 1.37% in the 2023-24. This sector grew at an average annual growth rate of 6.55% between 2012-13 and 2022-23. During the year 2022-23, 2039 lakh fish seed was produced in the State. About 3233 acres of new area was brought under fish culture to the existing 38798 acres. The total fish production in 2022-23 was 1.85 lakh tonnes. With twin objective of productive utilization of salinity affected land and income enhancement of farmers, special efforts can be initiated to bring saline affected waterlogged / wasteland of southwestern districts of Sri Muktsar Sahib, Ferozepur, Mansa, Fazilka, Bathinda and Faridkot under fish culture.

3.5 Climate Change – Adaptation and Mitigation

It has been estimated that the productivity of rice is likely to decline by 0.16 - 9.6% as the temperature rises from 0.50-2.0^{0} C in the future. For similar rise in temperature, the wheat yields are also likely to decline further by 4.6 - 32% with respect to their current levels. A report by Central Ground Water Board, on the National Compilation on Dynamic Ground Water Resources of India (2022), highlights that over 95% of extracted water in Punjab is for irrigation purposes, the highest across all states. The State faces challenge of paddy stubble burning. It is estimated that around 20 million tons of paddy straw is generated annually in the State and about 75-80% of it is burnt in the fields leading to pollution, soil nutrient loss, increment in CO_2 emission and suspended particulate matter in atmosphere, thereby impacting the environment and human health.

The State Government has been making efforts to address the impact of climate change through formulation of suitable policies and schemes involving both adaptation and mitigation aspects in addition to dissemination of knowledge on climate change. The State Action Plan for Climate Change 2.0 formulated for the period 2021-2030, proposes sectoral strategies, anticipated budget for implementation of the proposed activities, likely source of funding through integration with ongoing programs & schemes of respective departments.

NABARD is also playing a crucial role in adaptation and mitigation of climate change through implementing projects such as crop residue management, soil reclamation, climate resilient cowsheds etc. NABARD is the National Implementing Entity (NIE) for two important funding arrangements i.e. Adaptation Fund (AF) and National Adaptation Fund for Climate Change (NAFCC). It is also acting as Direct Access Entity (DAE) for operationalization of Green Climate Fund (GCF).

NABARD has supported multifarious projects to complement and supplement the efforts of the State Government in Climate Change Mitigation and Adaptation efforts through a variety of products including support for the creation of infrastructure. NABARD, under RIDF, is supporting State under the PM-KUSUM Scheme, aiming to mainstream solar water pumps and installing pumps which will result in a reduction of CO_2 emission of about 0.6 Mega Tonnes. On the adaptation front, NABARD is implementing a pilot on watershed development & climate proofing in Ropar district covering 22 villages and an area of 3520 hectare. The focus is on water conservation, crop diversification, efficient use of water, soil improvement, climate resilience and productivity enhancement. NABARD is also supporting State Government under Micro Irrigation Fund (MIF) to support adoption of micro irrigation in the State.

3.6 Farmer Producers' Organizations (FPOs)

3.6.1 FPOs: Transforming Agriculture through Collective Strength

FPOs have emerged as an innovative and effective model to address the challenges faced by small and marginal farmers, particularly the constraints posed by limited scale. It is basically a legal enterprise comprising of primary producers coming together and collectively undertaking agriculture activities and marketing with sharing costs and profits. The body can be registered under either Companies Act, State Cooperatives Act, Multi-State Cooperatives Act, Trust Act, etc. and by virtue of being a legal entity can enter into agreements and contracts with outside parties. An essential component of FPO is shared equity of members, giving ownership of the FPO to the farmers themselves. The pooled finances are used to finance collective activities of the FPO, right from buying inputs, machinery or facilities, to accessing training and technology which would have been difficult for a farmer acting alone. By aggregating resources and adopting cooperative principles with a business-oriented approach, FPOs empower farmers with improved market access, reduced dependency on intermediaries, better access to agricultural inputs, and enhanced income sustainability, economies of scale and explore avenues for value enhancement of produce.

3.6.2 Role of NABARD in Strengthening FPOs

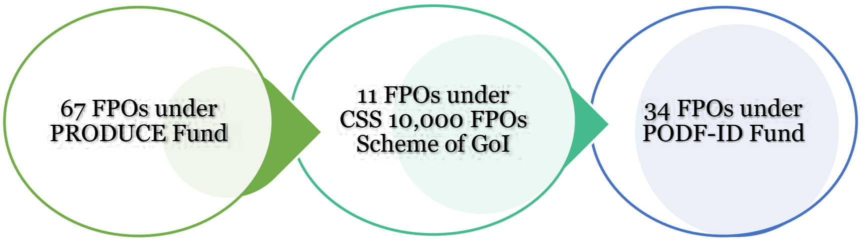
- **Formation and Capacity Building**: NABARD has provided financial support under programs like PRODUCE and PODF-ID to promote the formation and capacity building of new FPOs. NABARD has also been working as one of the implementing agencies under CSS 10,000 FPO scheme of GoI.

- **Skill Development**: The FPO Resource Centre at BIRD, Lucknow offers specialized training in physical mode as also through MOOCs and skill enhancement modules, ensuring that FPOs are equipped with the necessary knowledge and expertise.

- **Access to Financial Services**: Through its subsidiaries, NABKISAN and NABSanrakshan, NABARD has also enhanced FPOs' access to credit and loan guarantees, addressing a critical barrier in their growth.

3.6.2.1 Progress in the State

NABARD has been instrumental in promoting and nurturing 112 FPOs under various schemes:



Particulars	PRODUCE Fund, GoI	NABARD's PODF-ID	CSS-10000 Scheme	Total
FPOs promoted	67	34	11	112
Registered as Producer Company	15	26	11	52
Registered as Coop. Societies	52	8	0	60
No of POPIs/CBBOs involved	9	9	2	20
No. of Farmers covered	13070	6953	2762	22785
Equity mobilized by FPOs (₹ lakh)	102.68	69.12	30.94	202.74
Average membership	193	170	251	205

- The activities under by FPOs varies from input business, procurement, processing, honey, aggregation & marketing of vegetables, spices, milk, etc., food processing, jaggery, cattle feed business, organic farming, etc.

- Business Development of ₹ 24.12 lakh was provided to 9 FPOs promoted under PRODUCE (8) and PODF-ID (1).

- Out of 112 FPOs, GST obtained by 21 FPOs, seed license by 9 FPOs, fertilizer license by 7 FPOs, pesticide license by 5 FPOs, mandi license by 7 FPOs and FSSAI certification by 29 FPOs. In addition, 16 FPOs are registered on ONDC portal. Further, 12 FPOs are running Custom Hiring Centers (CHC) also.

- 5 FPOs have a turnover over 1 crore, 3 FPOs between 50 lakh - 1 crore, 22 FPOs in the category of 25-50 lakhs and 18 FPOs in category of 10-25 lakh.

3.6.2.2 NABKISAN

NABKISAN, incorporated in 1997, is one of 07 NABARD Subsidiaries notified as Non-Banking Finance Company. It provides collateral free loans to FPOs on simple terms at competitive rates and is largest lender in the FPO sector. NABKISAN also rates the FPOs on various aspects such as age, governance management, share capital, accounts, financial aspects and services provided by FPO. As on 31.12.2024, 04 FPOs in Punjab have been credit linked with NABKISAN.

3.6.2.3 Credit Guarantee Fund (CGF)

A dedicated fund of ₹1000 crores has been created and maintained/managed by NABARD though NABSANRAKSHAN and ₹500.00 crore by NCDC to provide credit guarantee cover to accelerate flow of institutional credit to FPOs. This minimizes the risk of financial institutions and encourages them for granting loan to FPOs to improve their financial ability to execute better business plans leading to increased profits. The FPOs promoted and registered under Cooperative Societies act have option to avail credit guarantee either from NABARD or NCDC whereas FPOs registered under Companies Act can only avail the facility from NABSANRAKSHAN.

3.6.3 Convergence of FPOs with GOI /State Govt. schemes

To ensure the financial and operational viability of FPOs, the Government of India has made FPO as eligible entities under its various initiatives to enhance the productivity, profitability, and overall contribution of FPOs to rural development:

- FPOs can develop post-harvest infrastructure and eligible processing facilities under the Agriculture Infrastructure Fund (AIF), where availability of interest subvention @ 3% p.a. for loans of up to ₹2 crore for period of 07 years as well as Credit guarantee support under CGTMSE is made available.

- The Prime Minister Formalisation of Micro Food Processing Enterprises (PMFME) Scheme also emphasises on supporting FPOs. A credit linked grant of 35% towards capital investment, support for handholding and common infrastructure, branding and marketing is also available under the scheme. NABARD provides a special refinance scheme to eligible lending agencies @4% under a 05-year repayment period, with a caveat that the ultimate lending rate should not exceed 06 months' MCLR (Marginal Cost based Lending Rate) +1% or EBLR (External Benchmark based Lending Rate) +2.5%. Free training & handholding support and ₹ 50,000/- for preparation of DPR is also provided to FPOs under the scheme.

- Schemes such as Pradhan Mantri Matsya Sampada Yojana (PMMSY), Animal Husbandry Infrastructure Fund (AHIF), schemes for development of bee keeping, herbal cultivation and Operations Green for vegetables can also be tapped by farmers under the FPO model for developing their chosen area of activity.

3.7 Micro, Small, and Medium Enterprises (MSMEs): Catalysts for Rural Economic Growth

MSME Sector, as a strong driver of socio-economic growth and supports large scale employment at a comparatively lower capital cost. The sector also plays a significant role in fostering equitable development across the rural landscape. These enterprises in turn stimulate entrepreneurship through creation of clusters that provide shared facilities and encouraging rural youth to establish businesses within their communities.

3.7.1 Status in Punjab

The key strength of Punjab is its thriving eco-system of well-established MSMEs. As per the Annual Report 2022-23 issued by Ministry of MSMEs, Govt of India, there are around 14.65 lakh MSMEs in Punjab. MSMEs are one of the important pillars of the industrial growth providing employment to about 24.80 lakh people. The major sectors are auto components, bicycle parts, hosiery, sports goods, agricultural implements and many others. As per Annual Survey of Industries (2021), agro based/food industries along with textiles and wearing apparel account for close to 31% of the gross value added and within food processing, 'grain mill products, starches and starch products' were the highest contributor, linked to Punjab's abundant production of paddy and wheat. Government has taken various steps to encourage the food processing sector like establishment of The National Institute of Food Technology Entrepreneurship and Management (NIFTEM) (erstwhile IIFPT) at Bathinda with the objective of developing small-scale entrepreneurs and skilled manpower for the food processing sector, a Mega Food Park on 100 acres of land at Ladhowal, etc. Most of the small-scale industries' production is concentrated in Ludhiana, Jalandhar, Fatehgarh Sahib, Amritsar and SAS Nagar.

- Enhancing the competitiveness of MSMEs in the changed economic scenario
- Ensuring adequate flow of credit from financial institutions/banks
- Providing support for technology upgradation and modernization
- Providing modern testing facilities and quality certification
- Providing access to modern management practices
- Providing support for product development, design intervention and packagin

Good infrastructure, excellent connectivity, premium educational institutes and conductive government policy provides a conducive environment for growth of MSMEs in the State. For making it a more vibrant and dynamic sector, the State has set up 'Invest Punjab', a unified regulator vested with the powers to grant regulatory clearances across

23 departments. The State's MSME policy intends to accelerate the growth under MSME sector through carrying out in depth studies of the 10 clusters every year for specific interventions with an objective of increasing their competitiveness, upgrading and setting up common facility centres. The government has also set up 'MSME Punjab', as part of the Punjab Industrial and Business Development Authority to focus on the development of MSMEs by addressing the following key functions

The State has emerged as a key hub for textile-based industries including yarn, readymade garments, and hosiery. With development of apparel parks, favourable textiles policy and other incentives for the creation of textile infrastructure, the State offers good opportunities for investment. The Southwestern region of the State, comprising of Mansa, Muktsar, Bathinda and Faridkot is the main cotton producing area in Punjab. The state harbours a large base of apparel and design professionals due to presence of leading design institutes such as the Northern India Institute of Fashion Technology (NIIFT), Mohali. State is the source of 95% of India's woollen knitwear production, 85% of India's sewing machine production and 75% of India's sports goods production.

Keeping in view the locational advantage, resource base, infrastructure & manpower, sectors like food processing, petroleum product, IT & electronics, health care, tourism and hospitality, logistics and bio-fuel hold good potential.

3.7.2 NABARD's Developmental Engagement

Recognizing the critical importance of the MSME sector in enhancing the incomes of rural households, NABARD has been actively engaged in the development of this sector through a range of strategic interventions:

- Marketing Support for Rural Artisans: NABARD provides financial assistance to rural artisans and Self-Help Group (SHG) members for participating in exhibitions and trade fairs. These events serve as platforms for showcasing their products, enabling them to access broader markets at both local and national levels, and fostering the growth of rural enterprises.

- Rural Marts and Rural Haats: To strengthen market linkages, NABARD supports the establishment of Rural Marts and Haats for rural artisans, SHGs and FPOs. These platforms facilitate the direct sale of handicrafts and agro-based products, reducing marketing risks for nascent enterprises and helping them reach larger and more diverse audiences.

- Promotion of Off-Farm Producer Organizations (OFPOs): NABARD has been instrumental in promoting OFPOs, which empower farmers and rural producers by enhancing access to advanced technology, skill development, bulk procurement of raw materials, and effective marketing strategies. In Punjab, NABARD facilitated formation and registration of Sangrur Phulkari Producer Co. Ltd. which is providing a platform to 370 women artisans.

- Skill and Entrepreneurship Development: In addition to financial support, NABARD prioritizes the skill enhancement of rural youth through training programs in trades such as tailoring, carpentry, masonry, solar panel installation, etc. These initiatives are designed to improve employability and entrepreneurial capabilities, thus fostering sustainable income generation.

3.8.1 Micro Credit

Self-Help Group-Bank Linkage Program (SHG-BLP): The SHG-BLP spearheaded by

NABARD has brought transformative changes to rural communities, establishing itself as a pivotal mechanism for financial inclusion, poverty alleviation, and women's empowerment in India. As a strategic alliance to benefit rural women SHGs, NABARD and the National Rural Livelihood Mission (DAY-NRLM) has signed an MoU in February 2024 for a period of 3 years, to harmonize NABARD's role of enabler and facilitator in the SHG ecosystem, with the transformative goal of NRLM to promote women led development in rural areas by leveraging on the unique strengths of both entities.

- As on 31.3.2024, cumulatively 74318 SHGs have been saving linked and 19883 SHGs have been credit linked in the State. Punjab State has been one of the low performing States in terms of SHG program due to absence of good NGOs and lack of interest at the ground level. There is need for stepping up efforts for intensifying promotion of SHGs in coordination with NABARD, SRLM and Banks.

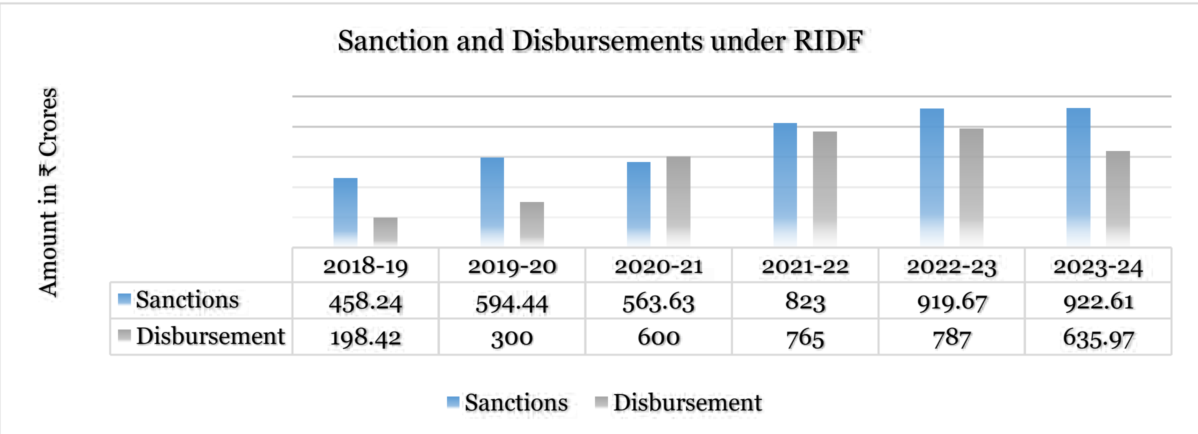
Promotion of Joint Liability Groups (JLGs): In addition to SHGs, NABARD has been actively promoting JLGs as a supplementary model to improve rural credit access especially to oral lessee/tenant farmers. To incentivize the formation and credit linkage of JLGs, NABARD provides grants of up to ₹4,000 per group to partner institutions and ₹5,000 per group for exclusive group of oral lessee/tenant farmers. As on 31 March 2024, more than 5 lakh JLGs have been credit linked in Punjab with cumulative loan disbursement of ₹8540.96 crore. During 2023-24, grant assistance of ₹1.24 crore was sanctioned by NABARD for promotion and credit linkage of 3350 JLGs.

Promotion of both SHGs and JLGs underscore NABARD's commitment to fostering financial inclusion, empowering rural communities, and catalyzing economic growth. These initiatives not only enhance access to credit but also encourage collective action and entrepreneurship, creating a ripple effect that transforms rural livelihoods and contributes to India's broader goal of inclusive growth.

3.9 Rural Infrastructure Support

NABARD extends concessional financial assistance to state governments and their agencies to support the development of critical infrastructure in agriculture and rural development.

- Rural Infrastructure Development Fund (RIDF): RIDF has been a flagship initiative since inception in 1995-96 which aims at financing state-level infrastructure project. Under RIDF, cumulatively concessional loan assistance of ₹13,587 crores was sanctioned by NABARD to Government of Punjab for implementation of 8660 such projects. During the year 2023-24, loan assistance of ₹922.61 crore was sanctioned to Punjab Government.



	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24
Sanctions	458.24	594.44	563.63	823	919.67	922.61
Disbursement	198.42	300	600	765	787	635.97

- NABARD Infrastructure Development Assistance (NIDA): NABARD has so far disbursed ₹879 crores under NIDA for various infrastructure development projects including for power transmission, irrigation, health care and other infrastructure projects in Punjab. During the year 2023-24, NABARD sanctioned and disbursed term loan of ₹650 crore to Punjab Infrastructure Development Board for implementation of various Irrigation, health care and drinking water projects in Punjab benefitting approximately 5.38 lakh population with portable drinking water, 1.89 lakh population with healthcare facilities and irrigating 5.35 lakh ha of farmer's field.

- Warehouse Infrastructure Fund: This fund has been set up to provide support for creation of scientific storage infrastructure in rural areas to provide both credit and non-credit support for projects in public as well as private sector. NABARD has supported construction of silos with cumulative storage capacity of 1.50 LMT and upgradation/modernization of 133 warehouses with financial assistance of ₹207 crores.

- Food Processing Fund: Setup for providing impetus for development of food processing sector on cluster basis in the country to reduce wastage of agriculture produce and to create employment opportunities, especially in rural areas. The fund was created with initial corpus of ₹2000/- crores in NABARD to make available affordable credit to agro-processing units being designated as Food Parks. NABARD sanctioned term loan of ₹ 27 crores to Punjab Agro Industries Corporation (PAIC) for construction of Mega Food Park at Ladhowal, Ludhiana. The basic enabling infrastructure viz. Multi Commodity Cold Store (3300 MT), frozen cold store (1000 MT), dry warehouse (10,000 MT), silos (10,000 MT), sewage treatment plant etc. in the core processing center have been completed.

- Dairy Infrastructural Development Fund (DIDF): DIDF set up in NABARD with the primary objective to modernize the milk processing plant and machinery, and to create additional infrastructure for processing more milk and increase value addition, especially in the cooperative sector. Out of 11 milk unions in the state 04 were provided sanction of ₹250 crore loan under the Fund and ₹205 crore has been disbursed to these milk unions, benefitting approximately 10,000 dairy farmers and 400 dairy cooperatives.

Driving rural transformation through strategic investments through these focused initiatives, NABARD has significantly contributed to improving agricultural productivity and enhancing rural livelihoods. NABARD has also introduced a new product- the Rural Infrastructure Assistance to State Governments (RIAS) to expedite the establishment of critical rural infrastructure, thereby boosting rural livelihoods and the local economy.

3.10 Financial Inclusion

Financial Inclusion is an important agenda of the Govt. of India, RBI and NABARD. The objective is to extend financial services at an affordable cost to the large hitherto unserved and under-served population in the country to unlock its growth potential. Under Pradhan Mantri Jan Dhan Yojna (PMJDY) the total number of beneficiaries has reached to the level of 102.95 lakh as on 27.11.2024 in the state. The various initiatives by NABARD for promoting financial inclusion are as under:

- Support to all Cooperative Banks to adopt Core Banking Solution (CBS) platform.

- Grant assistance is available for RRBs and DCCBs for deploying micro-ATMs at branches and other vendor locations.

- Sanctioning Financial Literacy Centres to RRBs and CCBs and CFLs to commercial banks.
- Digital Financial Literacy Camps based on differentiated approach with special focus towards financially excluded areas.
- Capital Expenditure of RSETIs/RUDSETIs - Purchase of Training Equipment's.
- Grant assistance to banks for regulatory infrastructure support schemes like AUA/KUA membership and on boarding CKYC.
- Grant assistance to banks for onboarding of BHIM/UPI, Bharat Bill Payment System (BBPS), Positive Pay System (PPS) platforms etc.
- Ensure DBT facility from Govt. of India to customers of Cooperative Banks by enabling these Banks to on-board on Public Financial Management System (PFMS) platform.
- During FY 2023-24, 4885 financial digital literacy programs were sanctioned to various banks with grant-in-aid of ₹241.67 lakhs.

3.11 Past Trends in Credit flow

The following table gives a snapshot of the flow of GLC since 2021-22 in the State:

(₹crore)

Agency	Broad Sectors	GLC 2021-22	GLC 2021-22	GLC 2022-23	GLC 2023-24	Growth over 2022-23
Commercial Banks	Crop loan	51776	53935	53343	43802	-17.9%
	Term Loan	15973	14816	28496	29945	5.1%
	Total Agriculture	67748	68751	81838	73747	-9.9%
	MSME	43713	52614	73616	99549	35.2%
	OPS	15987	25622	21304	19249	-9.6%
		127448	**146987**	**176758**	**192545**	**8.9%**
RRB	Crop loan	6928	7514	6230	5941	-4.6%
	Term Loan	640	635	1112	1291	16.2%
	Total Agriculture	7567	8149	7341	7233	-1.5%
	MSME	493	593	1014	732	-27.8%
	OPS	246	321	169	511	202.8%
		8306	**9062**	**8524**	**8475**	**-0.6%**
PStCB	Crop loan	13636	13119	9846	10099	2.6%
	Term Loan	591	1148	953	1146	20.2%

	Total Agriculture	14227	14267	10797	11245	4.1%
	MSME	78	173	65	49	-23.4%
	OPS	818	607	973	797	-18.1%
		15123	**15047**	**11835**	**12092**	**2.2%**
PSCADB/ Others	Crop loan	0	0	0	0	
	Term Loan	148	91	55	0	-100.0%
	Total Agriculture	148	91	57	0	-100.0%
	MSME	1	85	34	4	-87.7%
	OPS	85	78	15	27	83.0%
		234	**254**	**106**	**31**	**-70.6%**
All Agencies	Crop loan	72339	74568	69418	59843	-13.8%
	Term Loan	17351	16690	30616	32382	5.8%
	Total Agriculture	89691	91258	100034	92224	-7.8%
	MSME	44285	53464	74729	100334	34.3%
	OPS	17136	26629	22461	20584	-8.4%
		151112	**171351**	**197224**	**213142**	**8.1%**

3.12 Sustainable Agriculture Practices

Sustainable agriculture is the use of farming systems and practices that manage and preserve natural resources to meet the needs of current and future generations. These practices maintain or enhance the economic viability of agricultural production, the natural resource base and other ecosystems, which are influenced by agricultural activities and are aimed at balancing environmental health, economic viability, and social equity to ensure long-term food and resource security. These practices are a judicious combination of two or more components using cardinal principles of minimum competition and maximum complementarity with an aim of improvement in farm income, family nutrition and ecosystem services. Key methods include crop rotation and diversity, conservation tillage, agroforestry, integrated pest management, organic farming, cover cropping, efficient water management, livestock integration, precision agriculture and community-supported agriculture (CSA). Scientifically designed models based on soil type, rainfall, and growing season improve outcomes. These practices help reduce carbon footprint, discourage overuse of fertilizers, and promote efficient use of water resources.

Govt. of India also prioritizes sustainable agriculture through initiatives like promotion of high-yielding and climate-resilient crop varieties, promotion of natural farming supported by 10,000 bio-input resource centers and certifications for organic products and improvement in efficiency and market access through digital public infrastructure platforms such as the Agristack.

NABARD is driving sustainable agriculture through its Farm Sector Promotion Fund (FSPF), supporting pilots on Good Agricultural Practices (GAPs), soil health improvement, crop diversification, improving water-use efficiency and other farm related interventions:

- Integrated Water Management Scheme was sanctioned in 05 villages of Moga district with total grant assistance of ₹65.50 lakh. The project aimed at remodeling and renovation of ponds, construction of water treatment plants, community-based land development through afforestation, promotion of village watershed committee, joint liability groups along with training, capacity building and livelihood interventions.

- A Pilot Project on Reclamation of Alkaline Soil: Southern districts of Punjab are affected by waterlogging problem. As per ICAR-CSSRI, Karnal, nearly 1.5 lakh ha. of land of Punjab is affected by problem of alkaline soils. NABARD launched a pilot project in 1000 hectares to reclaim alkaline soil with cost of ₹3.87 crore. The target farmers were sensitized, provided scientifically required quantities of gypsum for application. Preliminary results indicate an increase in yield of around 4.50 qt/acre (25 % increase) in wheat & yield enhancement ranging from 4.50 to 6.50 qt/acre (18-24 % increase) in paddy.

- Litchi is adopted as One District One Product (ODOP) for Pathankot district in Punjab. A project with grant assistance of ₹10.89 Lakh was sanctioned to KVK, Pathankot for transfer of technology on nutrient management in Litchi Orchards. Under the project, soil and leaf analysis of the orchards is being undertaken for optimizing application of nutrients

- Basmati Rice is one of the major cash crops of Punjab also having excellent export potential. NABARD Punjab sanctioned a 03-year project with grant support of ₹9.36 lakhs to the Regional Research Station, PAU at Gurdaspur aiming at promoting agronomic bio-fortification of aromatic rice with foliar application of Zinc (Zn) and Iron (Fe). The project is being implemented in three blocks of Gurdaspur district covering 20 farmers each year.

- NABARD sanctioned grant assistance of ₹9.00 lakh to Regional Research Station (RRS), PAU, Gurdaspur to evaluate 04 millets (finger millets, foxtail millet, kodo millet, and little millet) in terms of suitability considering the reduced fertility status of soils in the Majha region of Punjab.

- A project on promoting onion & garlic processing is being implemented by NABARD in the aspirational district of Moga with KVK Moga, PAU. The project envisages awareness building among farmers on better seed selection, storage & processing of onion and garlic in the district. Under the project, 120 onion & garlic cultivators were provided with high quality seeds, trained on low-cost storage technology and preparation of processed food like dried onion flakes/powder, garlic powder and garlic pickle.

- Two projects under NAFCC have been sanctioned in Punjab viz. 'Climate Resilience Building through Crop Residue Management in rural areas of Punjab' wherein awareness creation was undertaken on alternative uses of paddy stubble and diversifying cropping pattern from cultivation of water guzzling paddy to maize and 'Climate Resilient Livestock Production System in Punjab' wherein designed Climate Resilient (CR) sheds were promoted to help livestock overcome heat stress along with provision of weather linked insurance. The animals kept under CR sheds showed marked reduction of 82.87% with respect to prevalence of ticks. The demonstrated sheds have been able to reduce impact of temperature, which has led to increase in milk production to the tune of 21% per household.

These efforts aim to address critical challenges like climate change, water scarcity, and bio-diversity loss. Punjab, with its rich history of agricultural innovation and resourceful farming community, is well positioned to adopt these sustainable practices effectively, fostering resilience and productivity.

3.13 Agro Forestry

FAO has identified agroforestry as a part of climate smart agricultural strategies, due to the ability of these systems to prevent soil erosion, improve water infiltration, and diversify sources of farm income. Moreover, by practicing boundary plantation, even small farmers can diversify without need for sacrificing land. The implementation of agroforestry at a large scale will also support in meeting forestry target under the Nationally Determined Contributions (NDC) of the Paris Climate agreement and several of the Sustainable Development Goal Targets.

India became the first country in the world to adopt a National Agroforestry Policy in 2014 designed to improve agricultural livelihoods by maximizing agricultural productivity. Farmers of Punjab have been practicing agroforestry with boundary plantations, row plantations as well as block plantations of fast-growing trees having commercial value.

The main species being Poplar and Eucalyptus, which are being, absorbed as raw material for paper and pulp industries in and around the State. There is a need for concerted efforts to promote agroforestry models in the State. NABARD prepared a Unit cost for Agri-Silvi AF-model (poplar + moong + wheat) for the benefit of the banks during the year.

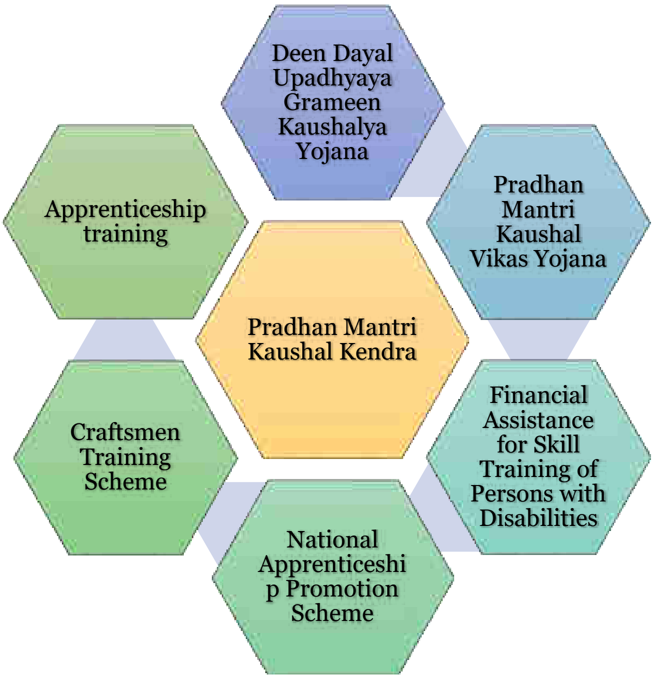
3.14 Watershed Development initiatives in the State

NABARD has been a pioneer in watershed development in India since the 1990's.

A Project on Watershed Development in Bari village of Rupnagar is being implemented in 1000 ha with grant support of 196.83 lakhs for a duration of 04 year. The interventions proposed in the watershed are broadly divided into four parts, viz. soil and water conservation measures, climate proofing activities, women & livelihood development, knowledge management & capacity building. These efforts facilitate the timely implementation of watershed interventions, improving water conservation, agricultural productivity, and livelihood diversification while fostering ecological sustainability. By combining participatory planning with financial integration, NABARD's watershed development projects provide a holistic approach to rural development and natural resource management.

3.15 Skill India Scheme related to agriculture and non-agriculture

Government of India Initiatives: The Govt. of India launched the Skill India campaign in July 2015 through number of skill development initiatives to train over 400 million people in various skills, aiming to make India the world's skill capital. Some of the Schemes are presented as under:



Government of Punjab Initiatives

- Programs under Punjab Skill Development Mission (PSDM): Constituted in September 2014 by the State Government in line with the National Skill Development Policy, PSDM acts as an integrated mission with the objective of enabling a large number of youths to take up industry-relevant skill training that will improve their theoretical as well as practical knowledge and help them in securing a better livelihood. More than 21700 candidates have been trained under various sectors and more than 7500 candidates have been placed under PSDM.

- Asian Development Bank assisted Skill Development Program: PSDM collaborated with Punjab Heritage and Tourism Development Board to train candidates in trades like Phulkari, Punjabi Jutti, Dari/ Khes making, Wood Inlay, Crochet, Fabric Painting and Terracotta in different districts of Punjab.

- Capacity Building under the Border Area Development Program: PSDM undertaking capacity building in 6 districts of Punjab adjoining the International Border, viz. Ferozepur, Tarn Taran, Fazilka, Gurdaspur, Amritsar and Pathankot.

- **Major Skill Development Centers in Punjab**

▪ 05 Multipurpose Skill Development Centers (MSDCs) at Ludhiana, Jalandhar, Amritsar, Bathinda and Hoshiarpur, which have capacity to train 12000-15000 students annually. These centers provide training in various trades viz. apparel, electrical, automotive & engineering, telecom, banking & financial services, healthcare, transport logistics/warehousing, hospitality, food processing and retail.

▪ 03 Health Sector Skill Development Centers (HSDCs) set up at Patiala, Amritsar and Faridkot for providing training in various trades viz. general duty assistant, home health aide, dental assistant, emergency medical technician, vision technician, diabetes educator, dietician assistant, etc.

▪ Setting up of 200 Rural Skill Centers to provide skill training at the doorsteps of rural youth, with at least one center in each Block.

▪ Established Punjab Ghar Ghar Rozgar and Karobar Mission (PGRKAM) to enhance the employability of youth through skill training, counselling and vocational guidance. The Punjab Ghar Ghar Rozgar Portal is a platform for both job seekers and employers.

3.15.3. NABARD Initiatives on Skill Development –

NABSKILL Portal

NABARD extends support for skill development programs to capable partner agencies through NABSKILL Portal for training programs to the rural youth aimed at increasing their employability. In Punjab, during 2023-24 total of 7 such programs conducted. So far about 1595 participants trained under such programs

Micro-Entrepreneurship Programmes (MEDP).

- NABARD supports skill training to the members of matured SHGs to enable them to take up income generating livelihood activities in farm or non-farm activities under Micro-Entrepreneurship Programmes (MEDP). Cumulatively, 5.85 lakh SHG members have received training countrywide through 27,550 MEDPs with total grant support of 52.39 crore as on March 31, 2023. In Punjab, 22 training conducted during 2023-24 with financial support of ₹ 28.93 lakhs.

Livelihood and Enterprise Development Programme (LEDP)

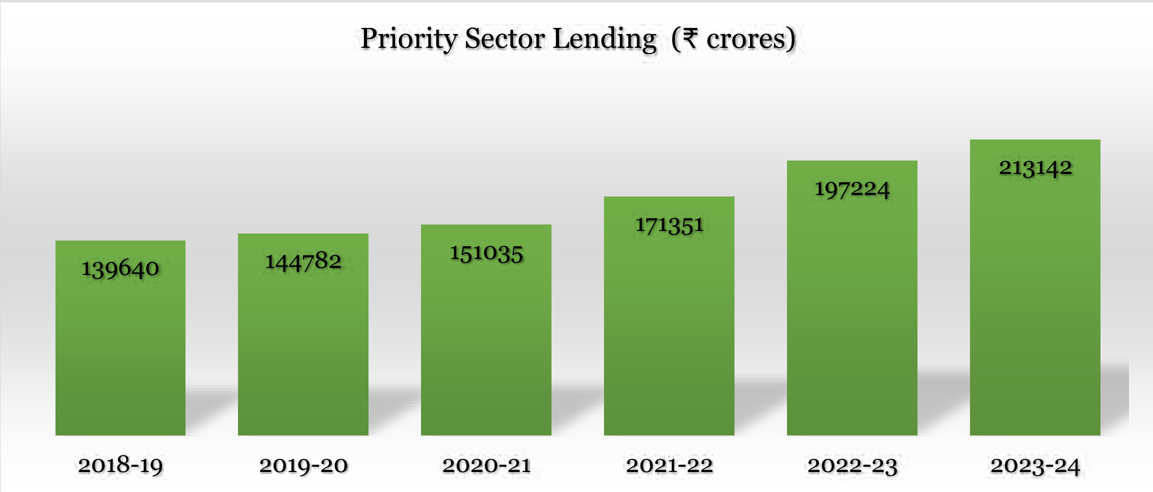
- Aims at creating sustainable livelihood among matured SHG members; Supports holistic intervention through LEDP for livelihood promotion in both farm & off-farm activities in project mode & cluster approach -Cum. 2.79 lakh SHG members supported countrywide through 2276 LEDPs (31.03.23 with grant support of 106.10 crores. In Punjab - 01 LEDP conducted during 2023-24 with financial support of ₹ 9.60 lakhs.

Chapter 4

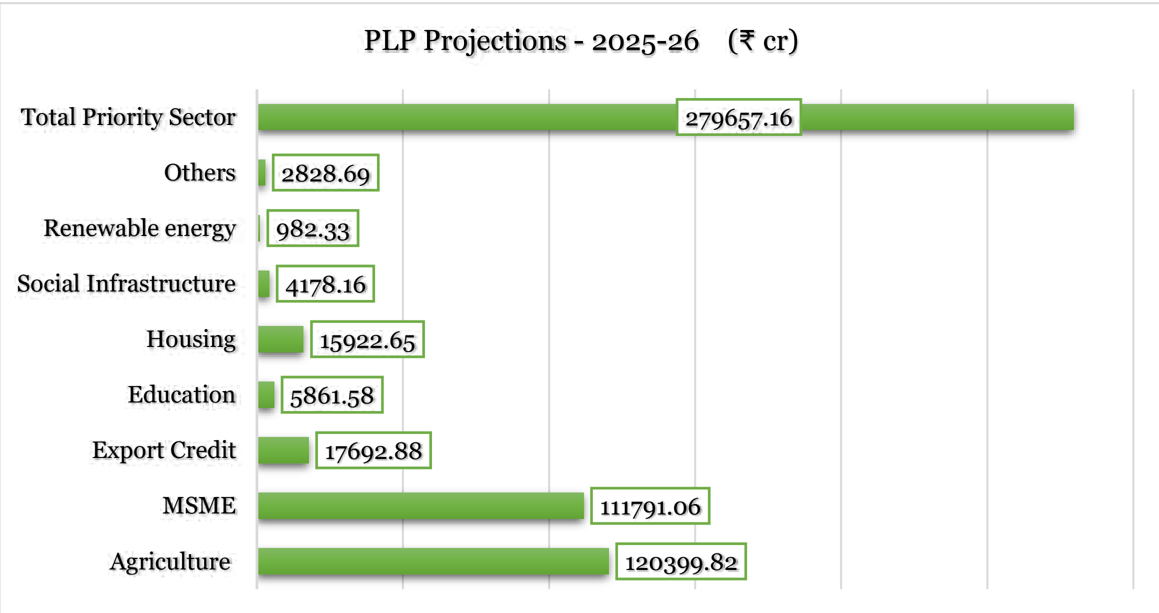
Potential Credit Outlay

4.1 Credit Potential for Priority Sector Lending

NABARD plays a crucial role in directing Priority Sector Lending (PSL) for agriculture and rural development. Since 1989, NABARD has been undertaking comprehensive data-driven assessment of credit potential, in physical and financial terms, in various districts, across all priority sectors, through a cooperative and consultative process with all stakeholders. This assessment, along with identification of infrastructural gaps in each sector and policy issues, is presented in Potential Linked Credit Plans for each district. This ultimately culminates in state-wide assessment in State Focus Paper for the entire State.



The total priority sector lending was ₹213142 crores during the year 2023-24 as compared to ₹197224 crores in 2022-23, thereby registering a growth of about 8%. The projected credit flow for 2024-25 was assessed at ₹243606 crores and the same for the year 2026-27 is ₹279657 crores.



4.2 Credit Potential for Agriculture

The aggregate credit potential for agriculture (farm credit, agriculture infrastructure & ancillary activities) for the year 2025-26 has been estimated at ₹1,20,399.82 crore as against ₹1,18,445.86 crore during 2024-25 registering a growth rate of 1.64%.

Punjab remains essentially an agrarian economy and, therefore, access to timely and adequate credit support is essential for sustaining agricultural activities enabling farmers to meet production requirements, adopt modern techniques, and navigate challenges such as unpredictable weather, pest infestations, and price fluctuations. To this extent, the Kisan Credit Card (KCC) Scheme has been devised to ensure that farmers are provided with adequate credit in a timely manner for farm operations at an affordable cost of 7%. The Government of India Modified Interest Subvention Scheme (MISS) further reduces the cost of borrowing by offering 3% interest subvention to prompt repayors, thereby, bringing the interest rate on crop loans down to 4% p.a. The banks are also provided Interest Subvention of 1.5% to enable them to issue crop loans @7%.

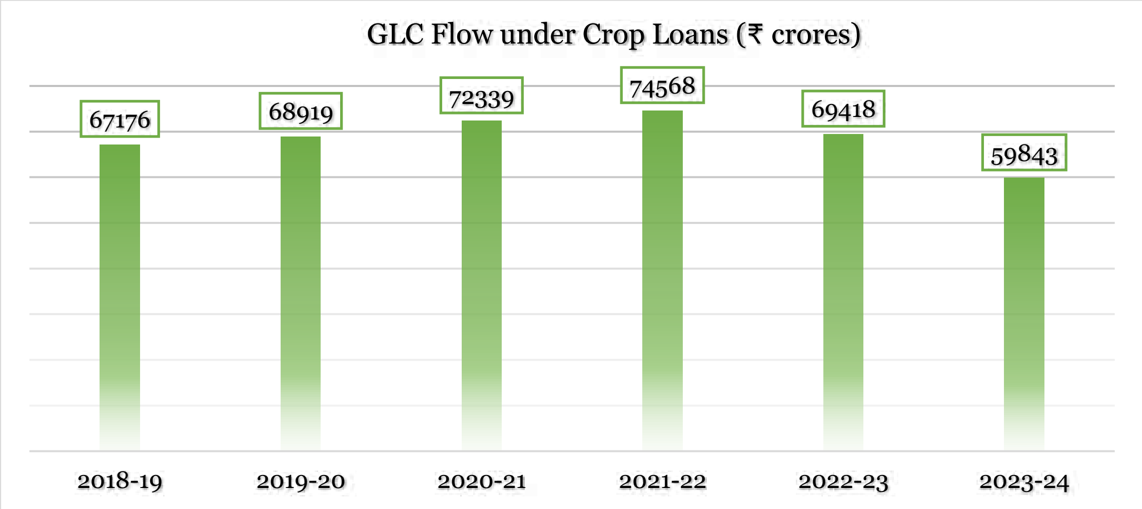
To ease the procedural delays in claim settlement, an online Kisan Rin Portal (KRP) has been developed. The KRP portal, serves as an integrated hub offering a comprehensive view of farmer data, loan disbursement specifics, interest subvention claims, and progress under the scheme. In Punjab, Interest Subvention (IS) claims amounting to ₹97.16 crore and ₹84.94 crore were processed through this portal for FY 2022-23 and FY 2023-24 respectively. Further, Prompt Repayment Assistance (PRI) claims of ₹150.57 crore and ₹131.54 crore for FY 2022-23 and 2023-24 were duly submitted to the Government of India, in respect of the Cooperative Banks and Regional Rural Bank, operating in Punjab.

NABARD also implements interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. A web portal has been developed by NABARD for NRLM Interest Subvention claims of RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY-NRLM. Government of India had also introduced a Sugar Ethanol Interest Subvention Scheme in 2018-19 with a view to increase the ethanol production and supply for Ethanol Blended Petrol (EBP). NABARD is also the nodal agency for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD), GoI. A sugar ethanol portal has been launched by NABARD to speed up the claims settlement process.

4.3 Crop Production, Maintenance and Marketing

Agriculture sector in Punjab has played a multidimensional role in ensuring food security. The State is also known as 'breadbasket of the country' for its significant contribution to central food grain pool. The total cultivable area in the State is 4.2 million ha. constituting only 3% of the net area sown of the country. However, with expansion of irrigation facilities, mechanization and intensive agricultural practices, the average productivity levels are almost double that of national averages in case of wheat & paddy in the State. The State has a well-functioning procurement system with 62.17% wheat procurement and 89.1% of paddy procurement in year 2022-23. As per Food Grain Bulletin released in January 2024 by Department of Food and Public Distribution, the contribution to Central Pool was 31.22% of rice and 46.24% of wheat. The storage capacity with Food Corporation of India (FCI), Central Warehouse Corporation (CWC) and Department of Food and Civil Supplies in Punjab is about 207 lakh MT in the State. The State has well connected and adequate marketing infrastructure with 156 principal agricultural markets & 283 submarket yards. This amounts to catchment area of 80 sq km for every market. On an average, 80 villages in Punjab are served by one regulated market. Further, 108 mandis in Punjab are already linked to e-NAM portal. Punjab has permitted sale of 7 commodities on the platform viz. basmati, maize, potato, kinnow, cotton, peas& moong. As on 31.01.25, 3528 traders, 10,826 commission agents, 21 FPOs and 2,17,893 farmers were registered under e-NAM.

The GLC under crop loans in past few years was as under:



Potential for financing under Crop Loan, Maintenance & Marketing has been estimated at ₹69212.80 crores for financial year 2025-26.

Challenges and Issues

- The productivity of major crops like wheat and rice though highest in the country have stagnated leading to increase in cost of production resulting in reduced profitability.

- Unsustainable water-use over the years due to increasing demand for irrigation resulting in depleting water table.

- Environmental degradation on account of excessive use of fertilizers & chemicals as also deficiency of micronutrients in the soil.

- Assured market coupled with MSP incentivizing wheat-paddy rotation hindering crop diversification. The Food Procurement Policy that worked as a catalyst for growth of agriculture in Punjab has now become detrimental to the sustainability of its agriculture.

- Heavy commission/levies/cess on the purchase of wheat and rice, approx. 14.5%, makes the food processing industry reluctant to buy the raw material from Punjab.

- Power-pricing policies for agriculture have increased the subsidy burden and led to inefficient use of power resulting in inefficient use of water.

- Heavily subsidized fertilizer is encouraging unsustainable use. Fertilizer consumption has steadily increased in Punjab and stood at 240 kg/ha in 2022-23. In 1990-91, per ha use of fertilizer in Punjab was more than twice the average used in India which got reduced to 1.89 in 2021-22. The related concern is the imbalanced use of fertilizers. The NPK ratio in Punjab is 24:6:1 against the generally recommended ratio of 4:2:1 (and a national average of 8:3:1). To improve yield, famers are pumping more nitrogen into the soil, thus impacting the soil health.

- The above factors also lead to higher input costs to maintain current levels of production. Higher energy is required to lift ground water (water tables going down) and higher doses of fertilizers and pesticides are needed to counter the impacts of declining soil fertility, pests and diseases, respectively. Larger investments in irrigation are required by the farmers on account of deepening of tube wells and replacement of centrifugal pumps with submersible pumps.

- Absence of any risk mitigation in the form of crop insurance.

- Stubble burning of paddy and to a small extent wheat has led to huge amount of Green House Gases/Particulate Matters and other pollutants resulting climatic challenges.

<u>Suggested Action Points</u>

- Crop diversification, sustainable farming practices (zero tilling, natural farming, laser levelling, integrated pest management, etc.), water management, adoption of Climate Smart Agriculture and effective incentivization to drive large scale change in farming practices are required.

- Essential interventions for arresting further depletion of soil nutrients include integrated nutrient management, use of organic amendments, micronutrient application, crop rotation & diversification, conservation tillage, cover cropping, use of biofertilizers/ soil Inoculants, etc.

- Strengthening seed supply chains, promoting & use of certified seeds, enhancing seed production, required capacity building and R & D for developing new varieties required for increasing productivity.

- There is some inter-district variation in the adequacy of markets which needs to be addressed. For instance, Sangrur has 11 markets, each serving 38 villages per regulated market. On the other hand, in Hoshiarpur, 277 villages are served per regulated market.

- There is an urgent need to rationalize the structure of taxes and levies so that the private sector procurement may increase competition in the market for the benefit of farmers.

- There is a need for a crop insurance policy in the State.

- Mitigation and adaptation interventions include technological interventions like use of climate-resilient crop varieties; precision agriculture and water saving technologies, agronomic practices, policy and institutional interventions, community and ecosystem-based approaches, etc.

4.4 Water Resources

Though a major riparian State having a limited share in three perennial rivers (Sutlej Ravi and Beas), the State has successfully brought 99% of gross cropped area under irrigation mainly though groundwater exploitation. The net irrigated area during the year 2021-22 was 40.95 lakh ha which accounts for 98.90% of the net sown area (Punjab - Statistical Abstract 2023). In Punjab, tube wells are main source of irrigation followed by canals in the State. The net area irrigated by tube wells was 29.36 lakh hectares during 2021-22 which is around 72% of net irrigated area. As the increased ground water extraction is impacting ground water table, promotion of micro-irrigation system, comprising sprinkler and drip irrigation that enable precision farming by making water available in a targeted manner is the need of the hour.

Government Initiatives

At present, the following programs are in operation in the state:

- For promoting solar photovoltaic water pumping system, State Government provides subsidy through Soil and Water Conservation department.
- State Government also implements projects for Under Ground Pipeline (UGPL), rainwater recharging, etc., through NABARD funding and individual contribution.
- Government launched 'Paani Bachao Paise Kamao' Scheme - A pilot DBT scheme - Participant farmer if consumes less than the fixed allocation, receives a benefit of ₹4 per KWh of electricity not consumed.
- 'Pradhan Mantri Krishi Sinchayee Yojana' initiated to improve on-farm water use efficiency by enhancing adoption of precision irrigation and other water saving technologies. The scheme includes four components viz.

1. "Har Khet ko Pani" which involves repair, restoration and renovation of water bodies.
2. "Per Drop More Crop" which includes introduction of water saving technologies.
3. "Watershed" that includes effective management of runoff water and improved soil and moisture conservation.
4. "MGNREGA" which includes repair and renovation of village ponds and construction of rainwater harvesting facilities.

Potential for financing under Water Resources has been estimated at ₹2881.49 crore for financial year 2025-26 based on the emerging needs of minor irrigation activities such as drip and sprinkler irrigation systems, shallow tube wells, UGPL, rainwater harvesting, etc.

Challenges and Issues

- Out of the 153 blocks assessed for stage of ground water development by Central Ground Water Board as on 31.03.2023, 117 are in category of overexploited blocks, 3 are in critical, 13 semi-critical and 20 are safe blocks. The district with highest stage of ground water development of 313% is Sangrur and lowest is Pathankot (51%). Among the Blocks, the ground water development stage is highest in Jalandhar (East) with 444% and lowest is Lambi block in Muktsar Block with 18%. Out of 23 districts in Punjab, in 12 districts viz. Amritsar, Barnala, Faridkot, Fatehgarh Sahib, Jalandhar, Kapurthala, Ludhiana, Malerkotla, Moga, Patiala, Sangrur & Taran Tarana, all blocks are in overexploited category.
- In 2023 estimates, the Annual Ground Water Recharge was 18.84 BCM and similarly, Annual Extractable Ground Water Resource was to 16.98 BCM and total current annual ground water extraction was 27.8 BCM. The stage of ground water extraction was 163.76%.
- The area under tubewell irrigation has been increasing over period. The number of tubewells increased from 10.73 lakhs in 2000-01 to 15.29 lakhs in 2022-23.

Suggested Action Points

- Solar Pumps may be promoted in groundwater “Safe” areas along with suitable borewell recharge structures to promote sustainable exploitation of groundwater and promote recharge of groundwater.
- Flood irrigation should be discouraged, and the adoption of micro-irrigation practices should be incentivized to improve water use efficiency. Expansion of micro-irrigation networks under PMKSY.
- Practices like DSR, SRI, alternate furrow irrigation for cotton, plastic mulching, and laser land levelling should be promoted.
- Modernization of old canal systems to minimize water losses.
- Development of water harvesting structures and water storage structure.
- Exploring usage of treated sewerage/wastewater for irrigation.

4.5 Farm Mechanization

Punjab exhibits a higher degree of mechanization in key agricultural activities as compared to other States in the country. While all major farming operations for wheat and paddy are already mechanized in the state, ongoing efforts are directed towards mechanizing operations for other agricultural and horticultural crops. The state has been actively addressing the issue of paddy stubble burning, particularly prevalent from September to November for which financial support is being extended to individual farmers, farmer groups, co-operative societies, and Panchayats since 2018-19 for procurement of machinery for crop residue management (Happy seeder, Super seeder, Paddy straw chopper, Mulcher, RMB plough, Zero till drill, Super SMS, Bailer, etc.). In addition, approx. 20,000 Custom Hiring Centers have been established to mitigate the financial challenges faced by small and marginal farmers in procuring advanced agricultural machinery. Nearly 16% of the total tractors of India are operating in the State. The state has the highest farm power availability (3.50 kw/ha) in India compared to a national average of (2.49 kw/ha).

Government Initiatives

- The GoI has launched few prominent schemes to promote Farm Mechanization as mentioned below:
    - Sub Mission on Agriculture Mechanization (SMAM): Under the scheme, financial assistance @50 % of machine cost is provided to SC/ST, women Farmers and @40% is for other farmers and CHCs. Financial support under the scheme is extended for purchasing of drones since 2022.
    - Under the Central Sector Scheme "Promotion of Agricultural Mechanization for In-Situ Management of Crop Residue in Punjab, Haryana, Uttar Pradesh, and NCT of Delhi," crop residue management machines are provided with a subsidy of 50% to individual farmers and 80% to Custom Hiring Centers.
- Subsidy is being provided on the purchase of paddy transplanters, D S R drill, potato planter (automatic/semi-automatic), tractor-operated boom sprayer, oil mill, mini processing plant and nursery seeder.
- Department of Agriculture and Farmers Welfare, Punjab is also providing subsidy

on machinery for Crop Residue management (CRM) to individual as well as registered group of farmers. The details are mentioned below:

- Individual farmer- 50% of the cost of machinery or subsidy as determined by the department, whichever is less.
- The registered farmer group- 80% of the cost of machinery or subsidy as determined by the department, whichever is less.

- The state has implemented a comprehensive strategy that encompasses various aspects of paddy stubble management. In addition to above, efforts also included establishing a robust paddy supply chain and promoting industries within the state that utilize paddy stubble. With these concerted efforts, the number of reported fire incidents has consistently declined. The reported fire incidents during kharif seasons in 2021, 2022, and 2023 were 71,159, 49,922, and 36,663, respectively.

New opportunities for specialized equipment in the diversified sectors such as horticulture, medicinal plants, sugarcane harvesters, potato harvesting, machinery for silage preparation and Drones holds potential. Additionally, there is need to promote in-situ crop residue management. Production of equipment suitable for small and marginal farms needs to be developed and popularized through incentivizing entrepreneurs and farmers.

The total credit potential under Farm Mechanization for the State during FY 2025 - 26 has been estimated at ₹8333.22 crores.

<u>Challenges and Issues</u>

- Overcapitalization, underutilization and environmental concerns.
- Presently there is one tractor for every 09 ha of net cultivated land of the state compared to a national avg. of 01 tractor per 62 ha. The per annum avg. use of 450 hrs. of tractors in Punjab is much lower than minimum 1000 hrs. of productive use prescribed as per Standard Operating Procedures.
- There is over capitalization in farm mechanization and its underutilization due to decrease in farm size. This has led to higher cost of production and lower net income making tractors economically unviable to small and marginal farmers.
- The excessive use of machinery leads to soil compaction and causes damage to physico–chemical characteristics of soils especially during puddling.

<u>Suggested Action Points</u>

- Bank may support custom hiring service centers (CHSC) promoted by farmers producer organizations.
- Training to agri-entrepreneurs on repair and maintenance of farm machinery.
- Extension Agencies to guide/advise farmers on the suitability of various machinery/ makes/models/horsepower for different sizes of operational holdings.
- Banks may develop credit products for farm equipment suitable for small landholders.

- Banks to encourage and support setting up agri-business centers by agriculture g raduates under the ACABC scheme to provide custom hire services to small and marginal farmers at affordable rates.

4.6 Plantation & Horticulture including Sericulture

As far as horticulture is concerned (comprising of fruits, vegetables, plantation crops, MAPs, floriculture, spices, etc.), hardly 4.77 lakh ha. area is under cultivation which is just 9% of the total geographical area of the State. Out of this area, only 23% is under fruit cultivation, remaining 77% being under seasonal vegetables, MAPs, spices, etc. With diverse agro-climatic zones favoring production of various fruits such as kinnow, sweet orange, guava, pear, litchi, mango and peach, the sector provides ample opportunities to diversify the cropping pattern away from the current cereal-centric focus to high value and commercial horticultural crops. About one lakh hectare area was under fruits crops in 2022-23 in the State which grew by about 3% over the previous year. Top three fruits with the highest production recorded in 2022-23 were kinnow, guava and mangoes.

Government Initiatives

- Five citrus estates established viz. Abohar, Tahliwala Jattan (Ferozepur), Badal (Sri Muktsar Sahib), Hoshiarpur and Bhunga (Hoshiarpur) have been established to improve the quality and productivity of citrus fruits.

- Abohar region has emerged as the marketing hub for kinnow not only for domestic market but also for export to SAARC countries.

- Subsidy schemes under National Horticulture Board and Mission for Integrated Development of Horticulture (MIDH) being implemented in State.

- Recognizing the importance of Horticulture Sector, Horticulture Department of Punjab identified a 100-Acre land at Attari for the establishment of Post Graduate Institute of Horticulture Research and Education in Amritsar.

- Considering the need to promote horticulture, Centers of Excellence (CoE) have been set up for various horticultural crops for demonstrative effect for promoting horticulture with MoFPI, GOI for support.

Crop	Location	Technology demonstrated
Vegetables	Kartarpur (Jalandhar)	Hi tech nursery, open filed mulching, walking tunnels, drip Irrigation, fertigation, net houses, poly houses cultivation
Fruits (Citrus)	Khanaura (Hoshiarpur)	Hi tech nursery, planting on ridges, spacing, grafting, pruning, drip irrigation, fertigation, plant protection
Floriculture	Doraha, Punjab	To promote floriculture and trained farmers for high tech floriculture
Potato	Dugri (Jalandhar)	All aspects pertaining to Potato cultivation & storage

- As a measure to improve product quality and to develop horticulture crop clusters in major production zones of Punjab, Punjab Horticulture Advancement and Sustainable Entrepreneurship (PHASE) was announced on the state level in the

Punjab State Budget 2024-25. Under PHASE, the department has launched a chilli cluster at Ferozepur with the aim of increasing the efficiency in the value chain, improving the marketing of the product and encouraging crop diversification.

The total credit potential of ₹1570.93 crores has been estimated for the year 2025-26 under Plantation and Horticulture sector in the State.

Suggested Action Points

- Horticulture sector can provide good opportunities to diversify the cropping pattern as income derived from horticulture per unit area is generally higher than cereals.
- Deteriorating ecology and soil health - Need for adoption of protected cultivation, although initial investment is higher than that of open field cultivation, the productivity is high.
- As of now only 07 commodities listed on e-NAM in the State - State may include other potential horticulture crops to give a fillip to the sector.
- Promotion of floriculture, fruits and vegetables cultivation in cluster approach – Requisite awareness to be built by stakeholders.
- Based on demand/price realization, non-traditional crops like pomegranate (varieties Arakta, Mridula), dragon fruit, avacado, etc. may be explored for introduction.
- Efficient processing technology for commercial horticulture for domestic and export market, sorting, distribution, marketing, etc may be developed in collaboration with Agri marketing startups.
- Institutional engineering may be done on lines of milk-model that would eliminate the need for intermediaries by aggregating the vegetable and fruit vendors. Contract farming with suitable policy framework may also be useful.
- As availability of quality planting material is vital, small nurseries covering an area of 1.0 hectare with infrastructure facilities to hold 60000 to 80000 plants and a net house of 2000 sqm should be encouraged. The nurseries could be multi-crop or crop specific depending on the planting material required in the locality.
- Vegetable seed production as a commercial activity to be encouraged.
- Bio control labs, Plant health clinics, Leaf / tissue analysis labs as a part of Integrated Pest & Nutrient Management to be encouraged.
- Large scale promotion of Integrated Pest Management (IPM) and Integrated Nutrient Management Systems (INM) is required to help the farmer in cost management and quality production.

4.7 Forestry and Wasteland Development

Forest & tree cover occupies only 5.03% of the geographical area of the State as compared to national target of 33% as per the National Forest Policy. To meet this the only area available for forestation is the area outside the forest. Moreover, more than half of the forest (56%) is open forest implying a canopy density of 10-40%. Agroforestry, defined as a typical land-use system and technology whereby woody perennials (trees) are deliberately grown with agriculture crops and/or livestock animals on the same unit of land, either simultaneously or sequentially, for both economic and ecological gains could be a plausible solution towards addressing the above issues. Combining various agriculture crops based on synergy with tree component as block plantation or boundary plantation not only will substantially increase the average income of the farmers over a period but will also result in ecological gains viz. carbon sequestration from more plantation and adding back organic matter and nutrients (N, P, K, Ca) to soil, thereby improving its fertility and structure. It also presents an opportunity for tapping additional income through generation of carbon credits in future

Government Initiatives

- The State has liberalized policy to encourage agroforestry wherein no felling and transit permits are required for trees grown in farmers' land like poplars, eucalyptus, drek, mulberry, subabul, bamboo, etc.
- 'The Punjab Regulation of Wood Based Industries Rules 2019' to give impetus to agro-forestry. Under the new rules wood-based units using agro-forestry species requires only registration with Forest Department.
- The State has also established a State Forest Research Institute at Laddowal Ludhiana to give to give a flip to research & extension in agroforestry.
- Several private nurseries active in providing quality clonal planting material for eucalyptus and poplar.

Potential under farm/agroforestry activities involving plantation of poplar, eucalyptus, bamboo, etc. for the year 2025 - 26 has been estimated at ₹394.39 crores for the State.

Challenges and issues

- Limited number of commercially exploitable species
- Long gestation period of the tree species in realizations of income
- Unit cost models for agroforestry, a hinderance for credit dispensation by banks.

Suggested Action Points

- Agroforestry not only has an opportunity to provide additional income to the farmers it also promotes climate resilient agriculture. Integrating water-efficient trees with agricultural crops can enhance farmers' income and promote sustainable land use.
- Wastelands such as saline, waterlogged, and degraded lands present opportunities for afforestation and agroforestry.
- The State Research Organizations/ Agriculture Universities to develop and promote revenue models for forest tree species especially under Integrated farming Systems / Agroforestry
- Suitable species of grasses like bamboo and trees like eucalyptus can be promoted as a bio-drainage species.

- Promoting partnerships with wood-based industries with contract farming arrangements.
- The State Govt. may promote commercial cultivation of Salix through subsidized planting material and clonal bamboo through a holistic plan including farmers' awareness & exposure visits through a planned linkage with MSME setup.
- Leveraging carbon credits for afforestation projects in private and public lands can further boost the sector's financial viability
- The State can consider assigning Fair and Remunerative Price (FRP) for select commercial wood species on the lines of sugarcane.

4.8 Animal Husbandry

Punjab has carved a prominent place in the livestock rearing map of the country. It is an important sub-sector of rural economy and plays a significant role to generate alternative source of income and full/part-time employment for rural households of Punjab. It contributes over 1/3rd GSVA to agriculture and is the second largest contributor to agricultural GSVA and is expected to contribute about 39% of Agriculture GSVA in 2023-24(A). The sector witnessed a growth of 3.47% in 2023-24. Over the period of 2012-13 to 2022-23, the livestock sector recorded an average growth of 4.8%, as compared to 0.67% in the crop husbandry sector.

As per the 20th Livestock Census-2019 Punjab has 1.3% share of India's total livestock. As per the 'Basic Animal Husbandry Statistics 2023' of GoI, though the state share in total milk production was about 6.2% (ranked 7th), the per-capita availability of milk was highest (1283 g/day) in Punjab among all the States (national average of 459 g/day). Similarly, the reported milk yield of Exotic/Crossbred cows was 13.49 kgs per cow per day and Indigenous/Non-descript cows yield of 8.68 kgs per cow per day during the year 2022-23 in Punjab which was the highest in the country. In 2022-23, milk production in Punjab increased by 1.6% as compared to 5.1% in 2021-22.

Share of the State in total egg production in the country was 4.5% (62603.29 lakhs) in 2022-23. The egg production has increased by 3.2% as compared to previous year. The estimated number of layers from backyard poultry were about 2 lakhs and 2 crores from commercial poultry farms. Per-capita availability of egg during 2022-23 in Punjab is 205 per annum which is more than the national average of 101. The meat production in the State has registered a growth of 10.74% in 2022-23 in comparison to the growth of 1.9% in previous year. The wool production during 2022-23 was 4.59 lakh kgs which hardly grew by 2%. Over the period of 15 years ranging from 2007-08 to 2022-23, the milk, egg, meat and wool production in Punjab registered an average growth of 54.1%, 65.1%, 131.4% and 3.7% respectively.

The state has an extensive network of veterinary institutions (1367 veterinary hospitals, 1489 veterinary dispensaries & 22 veterinary polyclinics). On average every veterinary institute provides animal healthcare and breed improvement facilities to 2470 livestock units, 2.5 villages and around 4.2 km radius which is one of the best in the country.

Major challenges include:

- High cost of quality feed and veterinary services
- Inadequate fodder supply – Fodder shortage

- Low milk prices - Major marketing through unorganised sector
- Lack of availability of improved breeds
- Illiteracy and lack of awareness of schemes especially in women who are the major caretakers of dairy animals
- Other challenges include infrastructure gaps for better storage and processing facilities, access to credit to landless farmers, etc.

Government Initiatives

1. National Livestock Mission (NLM): The NLM aims to improve the productivity of poultry and other livestock sectors through various support mechanisms, including capacity building, infrastructure development, and access to quality veterinary care. Key components include**:**

- Breeding and Disease Management: Improving genetic resources, providing vaccination services, and controlling diseases in poultry.
- Support for Poultry Farmers: Provides financial assistance to poultry farmers for setting up/upgrading farms, hatcheries and feed mills.
- Capacity Building: Organizing training programs/workshops for poultry farmers to enhance technical knowledge and adoption of scientific farming practices.

2. Pradhan Mantri Kisan Sampada Yojana (PMKSY): The scheme is aimed at developing food processing infrastructure and increasing value addition of agricultural produce, including poultry products. Key components include:

- Food Processing: Focuses on poultry processing units, cold storage chains, and packaging facilities for poultry products.
- Marketing and Infrastructure: Assistance for building processing plants and cold chain infrastructure essential for enhancing shelf life of poultry products.
- Value Addition: Encourages production of value-added poultry products like processed meats, sausages and other processed food items.

3. State making special efforts to develop Punjab as a “Model dairy state of India” – Strengthening manpower of veterinary inspectors & officers for providing essential services; Department facilitating AIs on a regular basis for improving genetic potential of milch animals.
4. Under Rashtriya Gokul Mission (RGM): 2 progeny testing & 1 pedigree selection projects ongoing in the state funded by GOI and implemented by PLDB under the supervision of NDDB to procure high genetic merit bulls of different breeds/species for regular supply to the semen banks.
5. The Northern Region Disease Diagnostic Laboratory (NRDDL), Jalandhar providing disease diagnostic services to 8 states/ UTs including Punjab.
6. Guru Angad Dev Veterinary and Animal Sciences University, Ludhiana undertaking research and providing animal health care services.
7. The Punjab Veterinary Vaccine Institute in Ludhiana manufactures approximately 12 vaccines and antigens for the state.

8. A Multi-Specialty Veterinary Hospital and Regional Research Centre being set up in village Sappanwali in Fazilka at the cost of ₹62.14 crores.

NABARD's Initiatives

NABARD plays an active role in promotion of dairy sector in the State by implementing several GoI schemes as also providing refinance facilities to the banks for loaning under dairy sector. Out of 112 FPOs formed by NABARD in the State, 26 are in milk procurement and primary processing.

Animal Husbandry Infrastructure Development Fund (AHIDF) of ₹15000 crores has been setup for:

- Dairy processing and value addition infrastructure
- Meat processing and value addition infrastructure
- Animal feed plant (however, Aqua feed is not eligible)
- Breed Improvement technology and Breed Multiplication Farm
- Animal Waste to Wealth Management (Agri Waste Management)
- Setting up of Veterinary Vaccine and Drugs Manufacturing facilities

The scheme aims at incentivizing investments by individual entrepreneurs', private companies, FPOs & Section 8 Companies. NABARD extends credit guarantee through its subsidiary Nabsanrakshan Trustee Co. Pvt. Ltd.

Potential under Animal husbandry – Dairy (₹9893.90 crores) & Poultry (₹2051.46 crores) for the year 2025-26 has been estimated for the State.

Suggested Action Points

- GoI introduced the Kisan Credit Card (KCC) scheme for animal husbandry to meet the working capital requirement of dairy activities. This scheme aims to enhance productivity and ensure the financial stability of dairy farmers. Banks to step up issue of KCC for Animal Husbandry. Simplify loan processes and ensure easy access to credit for dairy farmers. Offer specialized loan products tailored to the needs of the dairy sector.

- Investment in veterinary services, breeding programs and infrastructure development - Provision of doorstep veterinary services through promotion of Mobile Services - Setting up call centers which can function as pivot while rendering the mobile veterinary services.

- Investment in value-addition in livestock products and processing.

- Providing targeted assistance to SF/MF and women.

- Formation and promoting Producer Organizations for economies of scale and strengthening of backward & forward linkages

- State Policy on scientific breeding to enhance productivity of livestock especially among small farmers.

- Adoption of climate resilient cattle sheds, precision dairy farming practices promoted by GADVASU need to be promoted and funded by Banks.

- Increased Research and Development in Dairy sector

- Need to support and engage Dairy based startups for technological advancements, job creation, market expansion, improved farmer income through value addition and direct market access, enable consumer benefits, for resource efficiency. Moreover, Startups help in research and development in areas like breed improvement, animal nutrition and health as well as for enabling dairy farming resilient to climate change.

- Increase support for fodder cultivation and ensure timely availability.

- Develop organized marketing channels to ensure better prices for farmers through promotion of FPOs especially for small and marginal farmers.

- Investment in modern storage and processing facilities, small & commercial dairy units, captive indigenous milk processing units, densified fodder units, fodder Banks, refrigerated vans, , milk ATMs and mobile automatic milk dispensing units.

4.9 Animal Husbandry – Sheep, Goat and Piggery

The growing demand for pork resulting from the growth of the hotel industry and the proliferation of fast-food chains in the country has prompted farmers in Punjab to go in for pig farming in a big way. Small producers can tap local market while big farmers can supply to NE States which is emerging as a big market.

Punjab contributes 1.36% to the total wool production of India as per BAHS 2022, GoI. To increase the wool yield of local sheep and to improve the mutton type sheep the GoP has been running cross breeding program for sheep. The exotic breeds like Corriedale Polled Dorset & Rambouillet are being used for cross breeding. To produce purebred rams, a sheep breeding farm is functioning at Mattewara District, Ludhiana.

<u>Government Initiatives</u>

- For bringing genetic improvement in indigenous breed of pigs, cross breeding programs are being taken up in the State. Main exotic breed of pigs namely Large White York-shire is used for cross breeding.

- Six government pig breeding farms have been set up in the State. The exotic piglets of superior germ plasm are supplied to pig breeders from these farms for cross breeding. The Punjab Government provides a subsidy of ₹150000 (Gen. Cat.) & ₹199980 (SC Cat.) against TFO of ₹6 lakhs for establishing Pig Breeding Farm.

- Under PMFME, individual micro food processing units are provided credit-linked capital subsidy @35% of the eligible project cost with a max. ceiling of ₹10 lakh per unit with minimum beneficiary contribution 10%.

Potential under Sheep/Goat/Piggery of ₹836.56 crores for the year 2025-26 has been estimated for the State.

4.10 Fisheries

Punjab is a landlocked and agriculture dominant state. However, in the recent past fisheries sector has emerged as a sun rise sector in Punjab. Popularization of activities like shrimp farming, re-circulatory aquaculture system, bio-floc systems, fish feed mills, etc. in private sector are strengthening this sector in the State.

Contribution of the fisheries sector to overall GSVA of agriculture and allied sector was 1.37% in the year 2023-24. This sector grew at the rate of 3.25% over the previous year and the with average annual growth rate of 6.55 % between 2012-13 and 2022-23. During the year 2022-23, 2038.65 lakh fish seed were produced in the State and about 3233 acres new area brought under fish culture in addition to existing 38798 acres. The total fish production in the State was 184646 tons.

With the twin objective of productive utilization of salt affected land and enhancing income of farmers, special efforts are being made to bring saline affected waterlogged wasteland of southwestern district of Sri Muktsar Sahib, Ferozepur, Mansa, Fazilka, Bathinda and Faridkot under fish culture. Shrimp Farming is also gaining momentum in the State. Its production increased to 2418 tons in comparison to 1500 tons last year. The activity starting with 1 acre area in 2016 and has expanded to 1212 acres in 2022-23. Shrimp farming is fetching approx. ₹3-4 lakh per acre from land practically unfit for agriculture. Ornamental fish rearing can also facilitate livelihood opportunities for women. Department of Fisheries can coordinate with NRLM to provide training as well as marketing support to rural women using area development approach.

Government Initiatives

- To increase the availability of quality fish seed in the state, a new government fish seed farm is being constructed at village Killian Wali, block Khuiyan Sarvar in Fazilka.

- For sustainability of fisheries resources, river ranching program has been initiated in Punjab. Under this program, during the year 2022-23, 3 lakh fish seed have been stocked in the river bodies. For the skill development of technical officers and farmers, exposure visits have been organized.

- Incentive is being provided to the State under the Component- Animal husbandry and Fisheries development activities under Rashtriya Krishi Vikas Yojana (RKVY).

- With the twin objective of using affected land and enhancing income of farmers, special efforts are being made by the Government to bring saline affected water-logged areas of southwestern districts of Shri Muktsar Sahib, Ferozpur, Mansa, Fazilka, Bathinda and Faridkot under fish culture.

- PFDB has come out with a 'Vision Document 2030' to guide the development of fisheries sector in Punjab State. The salient features of the vision document are given below:

a) Fish Production: Fish production to be increased to 250,000 tons by 2030. To achieve this target, minimum 200 acres area to be brought under fish cultivation in each district each year.

b) Fish Seed Production: The total fish seed requirement by 2030 for intensive fish farming will be more than 100-120 crores. With the addition of 10 more fish seed farms, seed production is to be increased in departmental seed farms.

c) Fish Feed availability in Punjab: By 2030, Punjab would require about 150,000-200,000 tons of fish feed. To supply the same, at least 8-10 big fish feed mills in private sector in the State would be required. 6 feed mills set up at various Government fish seed farms located at Amritsar, Rupnagar, Faridkot, Fatehgarh Sahib, Bathinda and Patiala under Centrally sponsored schemes on Blue Revolution for production of balanced feed. Establishment of 5 more feed mills under progress at Hoshiarpur, Shaheed Bhagat Singh Nagar, Ludhiana, Sangrur and Ferozepur under the RKVY scheme.

d) An innovative high- density fish production technology of Bio-Floc Fish Culture introduced.

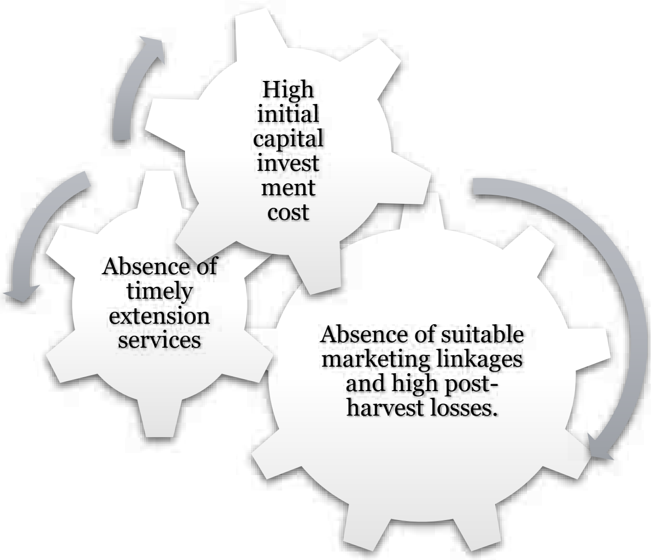
e) Subsidy provided on fish transport vehicles like cycles, motorcycles, auto-rickshaws, refrigerated vans and insulated vans and to establish Mini Fish Feed Mills.

f) Starting from 1 acre area in 2016, shrimp farming has expanded to 1200 acres. The State Government plans to increase this area to 5000 acres.

g) Pilot Projects launched by GADVASU, Ludhiana in Fazilka for promotion of inland saline aquaculture and its further diversification to cover nearly 200 ha in the saline soil affected regions of Bathinda, Ferozepur, Muktsar and Mansa.

Credit potential for the year 2025-26 for Fisheries development has been estimated at ₹404.22 crores for the State.

Challenges and Issues



Suggested Action Points

- Government may consider development of infrastructure for fisheries by availing assistance under RIDF and FIDF, especially for activities such as renovation of public water bodies for undertaking fish culture, hatchery, establishment of Cold Chain, renovation and improvement of community ponds, modernization & upgradation of fish seed farms, fabilities for certification of fish and shrimp seed, setting up of processing plants, etc.

- Banks need to support working capital and capital requirement of farmers for fish and shrimp farming, including insurance. Banks can support fish farmers in SHG/JLG/PO mode so that small/marginal fish farmers are able to undertake scientific fish farming.

- Marketing facilities to be made available in an organized manner, developing marketing infrastructure like ice plants, mini cold storage, refrigerated vans, etc., modernization of the wet markets with integrated storage and retail sale units and strengthening supply chain to avoid post-harvest losses to enable higher price for the fish producers.

- Provision of extension and Support Services and Establishment of Mobile Labs/Fish Diagnostic Centers.

- Need for research on better shrimp and fish feed, climate resilient shrimp farming, increased productivity and sustainable farming.

- Building awareness on fish as a highly healthy, proteinaceous and nutritious food.

- Affordable credit availability for ancillary activities like motorcycle & cycle with ice box, e-rickshaws for fish vending, live fish vending as they provide great opportunities for landless.

- Considering the importance given by GoI to develop fisheries in general and shrimp farming in particular, SLBC may review the progress on quarterly basis at the state level and district level. The progress of FIDF also need to be reviewed by SLBC.

4.11 Farm Credit- Others

Farm Credit involves those activities which are related to agriculture but do not fall under the purview of the sector mentioned above under Priority Sector. These activities include Integrated Farming Systems (IFS), Small Vehicles, Agricultural Gold Loans, etc.

IFS is a sustainable agricultural system that integrates crop production with allied sector viz. livestock rearing, fish, poultry, tree crops, plantation crops and other systems that are mutually inclusive and benefit each other. It is based on the concept that 'there is no waste' and 'waste is only a misplaced resource' which means waste from one component becomes an input for another part of the system. With the increased demand of old tractors and small tractors, the demand for bullocks and draught animals has decreased over a period. In rural areas, means of transport such as small goods carriers, two-wheelers, tractor-trolley etc. are used by farmers for agricultural transport. There are good opportunities for financing small road transport operators (SRTO) in the state. Banks are also providing quick and hassle-free loans to farmers under various schemes like Kisan Gold Card, Revolving Cash Credit, etc.

The potential under Farm Credit – Others for the year 2025-26 has been assessed as ₹14641.83.94 crore for the State.

4.12 Agriculture Infrastructure

The production of foodgrains for the given varieties and management system in Punjab has plateaued and this stagnation also holds true for wheat and paddy. Further, the changing consumption pattern of households towards high value horticulture product like vegetables & fruits, dairy & animal products are new profitable alternatives to farmers. Since Punjab has adequate dry storage, the total requirement for paddy & wheat is not likely to increase significantly in the coming years. However, the open storage space of 75.59 lakh MT needs to be converted to scientific storage to prevent associated consequential losses. The cold storage capacity in the state is about 24.51 lakh MT with a total of 726 cold storage projects. This is 6.41% of the country's cold storage capacity. Most of the cold storage facility in Punjab is being used for potato only.

Government Initiatives

- National Agriculture Market (eNAM) is a pan-India electronic trading portal which networks the existing APMC mandis to create a unified national market for agricultural commodities to promote uniformity in agriculture marketing by streamlining of procedures across the integrated markets, removing information asymmetry between buyers and sellers and promoting real time price discovery based on actual demand and supply. So far 111 APMCs have been integrated with e-NAM portal in the State (Source: e-NAM site, GoI)

- Ministry of Food Processing Industries is implementing the Scheme for Integrated Cold Chain and Value Addition Infrastructure as one of the components of Pradhan Mantri Kisan Sampada Yojana (PMKSY) with the objective of reducing post-harvest losses of horticulture & non-horticulture produce and providing remunerative price to farmers for their produce.

- APEDA has identified Fatehgarh Saheb, Patiala, Sangrur, Ludhiana, Amritsar and Hoshiarpur districts as potential clusters for fresh/IQF/dehydrated vegetables.

- To provide farmers particularly small and marginal ones with proper marketing facilities nearer to farm-gate and improve farmer-market linkages, an Agri-Market Infrastructure Fund (AMIF) with a corpus of ₹2000 crore has also been set up for developing and upgrading agricultural marketing infrastructure in 22000 Gramin Agricultural Markets (GrAMs) and 585 APMC Markets.

- The Ministry of Agriculture has issued revised operational guidelines of AMI sub-scheme of ISAM. Now the PACS are eligible to avail subsidy @ 33.33 % as against 25% earlier. The subsidy per MT has been revised to ₹ 6000/MT from earlier ₹3000/MT for storage capacity of >1000 MT and ₹ 7000/MT from earlier ₹ 3000/MT for storage capacity up to 1000 MT with a maximum ceiling of 10,000 MT in a district. Under other than storage infrastructure projects, farmer centric primary processing units are eligible for subsidy e.g. freezing, blanching, cooling, conditioning, ripening chambers, packaging, waxing, drying, sieving, irradiation, de-stoning, grading, winnowing, decortication, withering, ginning, pressing, etc.

- Individual farmers, FPOs & SHGs are eligible for interest subvention of 3% p.a. limited to 2 crore per project in one location and credit guarantee for loans up to ₹2 crore is available under Agriculture Infrastructure Fund (AIF).

- NABARD provides financial assistance to the State Govt. and State-Owned Agencies for construction of godowns, cold storages and other agriculture marketing infrastructure under Rural Infrastructure Development Fund (RIDF), Warehouse Infrastructure Fund (WIF) and NABARD Infrastructure Development Assistance (NIDA).

- NABCONS, a subsidiary of NABARD has geo-tagged agri-storage infrastructure and developed a web-based information system which enables efficient use of existing warehousing capacity integration of small farmers with the commodity value chain thereby enabling reduction in post-harvest losses in agriculture and allied commodities as also uberisation of warehousing given the scalability of the platform.

Credit potential for the year 2025-26 for Agri-Infrastructure has been estimated at ₹4825.72 crores for the State.

Challenges

- Post-harvest management of agricultural and horticultural produce is one of the biggest challenges faced by the agriculture sector. A grain saved is a grain produced and there is an estimated wastage of about 1/3rd of total agriculture production in India and 6-10% wastage of cereals.

- Inter-district variation in the adequacy of markets in Punjab - Sangrur has 11 markets each serving 38 villages per regulated market. On the other hand, in Hoshiarpur, 277 villages served per regulated market.

- Absence of Scientific Storage and Marketing Infrastructure.

Suggested Action Points

- Creation of scientific storage and marketing infrastructure.

- Promotion of new storage creation in PPP mode and promote area and crop specific small storage structures whose management and maintenance can be entrusted to local PACS or FPOs

- Accreditation of warehouses with WDRA to enable farmers to avail loans against negotiable warehouse receipts to avoid distress sales.

- Punjab needs more cold chain facilities in the form of cold storages as well as Individual Quick Freezing (IQF) facilities.

4.13 Land Development, Soil Conservation and Watershed Development

Soils of Punjab are naturally alkaline with southern part being more alkaline than the rest. The major area barring Siwalik hills form a part of Indo-Gangetic alluvial plain in which low lying pockets faces issues of water logging, soil salinity and/or alkalinity. As per the Report of the Central Saline Soil Research Institute Karnal, an area measuring 151717 ha. is affected from alkalinity in the State. About 2 lakh ha of fertile agricultural land in Punjab is waterlogged and there are certain patches where not even a single crop has been grown for more than a decade. Further as per the wasteland Map 2005-06, the total wasteland area of Punjab is 1019.50 sq.km which is about 2.02% of the total geographical area of the State. The issue gets further accentuated due to unsustainable agricultural practices viz.

intensive use of fertilizers and pesticides, monocropping, extensive land use, etc. leading to deterioration of the macronutrients like nitrogen, phosphorous, potash and other micronutrients (zinc, iron, manganese, etc.).

As a result of intensive cultivation practices, the alluvial soils are showing multi-nutrient deficiencies and low organic carbon levels. The declining soil health is causing reduction in factor productivity and stagnation in crop productivity. The central part of the state (3.16 million ha) under rice-wheat system is facing problem of falling water table due to overdraw of groundwater.

Nearly 83 of total geographical area of the state is cultivated and any further increase in the acreage may only be possible by reclaiming various categories of degraded lands which have been rendered as wastelands. The south-western part (1.41 million ha) is underlined with poor quality groundwater on one hand and is threatened on the other hand by waterlogging and secondary salinity with the introduction of canal irrigation and cultivation of paddy in place of cotton. The overexploitation of groundwater resources is a pressing issue in the State leading to an unsustainable decline in water table levels.

Government Initiatives

- Ministry of Environment Forest and Climate Change (MoEF&CC) is funding Conservation and Management of Harike, Rupnagar and Nangal wetlands.
- Soil Health Card Scheme is being implemented for ensuring judicious use of fertilizers and agricultural inputs as per the soil fertility and physio-chemical characteristics (health) of soil samples.
- PMKSY (Watershed Development) is being implemented to focus on ridge area treatment drainage line treatment soil and moisture conservation water harvesting structure livelihood support activities and other watershed works being implemented by Dept. of Land Resources.

NABARD Initiatives

- A pilot project on Participatory Groundwater Management in Over-Exploited Kahnuwan block of Gurdaspur district has been sanctioned to address the issue of groundwater depletion by NABARD.
- NABARD also sanctioned Integrated Watershed Management Scheme (IWMS) covering 05 villages in Moga district for reclamation of village ponds for irrigation.
- A watershed project sanctioned by NABARD “Bari Watershed” in Rupnagar district for treating 1000 ha. land.
- A Pilot on Reclamation of alkali soil using Watershed Management Approach/ Land scalping for reclamation of 1000 ha of degraded soil grounded in Patiala and Sangrur district.

Credit potential for the year 2025-26 for Land Development, Soil Conservation and Watershed Development has been estimated at ₹ 513.69 crores for the State.

Suggested Action Points

- Reclamation of waterlogged and salinity affected areas in the State through adoption of various land development activities and adoption of salinity resistant varieties in these areas.

- There is a need for comprehensive soil survey at regular intervals. Soil Health Cards may be used more extensively for monitoring and decision making in matters related to maintenance of soil health by judicious use of fertilizers, etc.

- Site-specific nutrient management, sensitization of farmers on judicious and need-based application and promoting zero tillage to increase wheat yields.

- Promoting bio-fencing to ensure soil conservation and for green manure availability.

- Area under Paddy needs to be decreased to release some pressure on water resources by introducing summer legumes.

- Financing of modern farm machinery like Laser Land Leveller, zero tillage machine, Happy Seeder etc. for conservation tillage will help conserve water and improve soil health by retaining biomass.

- Need for strengthening measures to recharge ground water by promoting being developed for water management.

- Government and banks may also involve their field level officials to jointly ascertain the credit requirements of inhabitants of watersheds and to provide bank credit for identified activities in the watersheds.

- Reclamation of sodic and saline soils through the application of gypsum and other amendments. Treatment of waterlogged areas by adopting drainage/bio drainage system, surface drainage, sub-surface drainage, vertical drainage & horizontal drainage, bio drainage, etc., to reduce waterlogging in affected areas.

4.14 Agri Infrastructure -Others

Biotechnology has tremendous scope in plant protection. Biotechnological application includes the products ranging from those used in maintaining and increasing soil fertility, pest management and veterinary feed additives or supplements. One of the most widely used technique is tissue culture which in recent years has become very popular in plant propagation and disease management. The micro propagation technology holds vast potential for mass production of superior quality plants. The fruits of biotechnology-based research and innovation can be utilized to provide platforms for self-employment generation among the target population by diffusion of proven and field-tested technologies in a plethora of fields. Similarly, with growing consumer consciousness, organic products and farming is gaining momentum. This holistic approach involving integrated nutrient and pest management uses bio pesticides & fertilizers, vermi-composts, etc.

Government is promoting organic farming through various schemes/programs under National Mission for Sustainable Agriculture (NMSA), National Program on Organic Farming (NPOF), Paramparagat Krishi Vikas Yojana (PKVY), RKVY, Mission for Integrated Development of Horticulture (MIDH), National Mission on Oilseeds & Oil Palm (NMOOP), Network Project on Organic Farming of ICAR, etc.

Government Initiatives

- The Punjab Tissue Culture Based Seed Potato Act, 2020 on 30 Oct 2020 came into effect on 6th November 2020. The purpose of this act is to regulate the quality of potato seeds produced through tissue culture plants in aeroponics or net-house, etc. This act makes certification and traceability of potato seed mandatory to ensure quality control. Its implementation helps to incentivize potato production, leading to greater diversification by bringing more area under potato crop cultivation. Financial assistance is available under 'Mission of Integrated Development of Horticulture' for strengthening of existing tissue culture. The Department of Horticulture, Punjab is the licensing authority for seed potato production and Director of Horticulture, Punjab is the appellate authority as per the Act.

- Bio-tech Kisan Hubs established in 2019 at PAU, Ludhiana Mission Program on Biotech-Krishi Innovation Science Application Network (Biotech-KISAN) with following objectives:

  - To demonstrate production of safe food in Basmati rice - wheat - summer moong cropping system in selected farm clusters in Patiala, Sangrur & Ferozpur.

  - To implement Good Agricultural Practices (GAP) in selected cropping system at farmers' fields for India GAP certified food production.

  - To disseminate the 'Safe-food/GAP' among the farmers through field days, awareness camps, and printing and digital learning materials.

  - To facilitate marketing of India GAP certified 'Safe-food'.

- Punjab Agri Export Corporation (PAGREXCO) is promoting organic farming in the state and providing institutional support to organic farmers under various GOI schemes. This involves farmer mobilization in cluster form through a digital traceability app and geo-tagging of their farms, training & capacity building, supply of bio-inputs, monitoring and facilitating certification.

Challenges and Issues

- Low Seed Replacement Rate (SRR) is major constraint in increasing the agriculture production.

- Knowledge on use of bio-pesticides and bio-fertilizers as also on Integrated Pest Management (IPM) and Integrated Nutrient Management (INM) to improve pesticides and fertilizer use efficiency. It is important & essential to impart the hands-on training on use of bio-fertilizers and vermicomposting.

- Marketing of organic produce at remunerative prices

Suggested Action Points

- Dissemination of information on importance & usage of organic farming, bio-fertilizers, vermi-compost, bio-pesticides through KVK/Extension centers.

- With dairy, vermicomposting can be integrated as a business model. Projects like this can be instrumental in restoring deteriorating soils and improving soil heath while providing additional income to the farmers.

- Facilitate setting up of tissue culture labs, bio-fertilizer production plants, etc.

Credit potential for the year 2025-26 under Agriculture Infrastructure-Others has been estimated at ₹ 480.84 crores for the State.

4.15 Ancillary Activities -Food & Agro Processing

The food processing sector serves as a vital link between agriculture and manufacturing, contributing significantly to economic growth, employment generation, and food security. A well-developed food processing sector with higher level of processing helps in the reduction of wastage, improves value addition, promotes crop diversification, ensures better return to the farmers, promotes employment as well as increases export earnings.

In Punjab, the food processing industry (food and beverages manufacturing put together) contributes >50% of the GVA in the registered manufacturing sector of Punjab. Within food processing, 'grain mill products, starches and starch products' were the highest contributor, linked to Punjab's abundant production of paddy and wheat.

There are 1016 registered food processing units in Punjab as per Annual Survey of Industries (ASI, 2021-22). Three mega food parks have been setup in the State viz. 2 in private sector at Fazilka & Kapurthala and one by Punjab Agro, a state govt. undertaking on 100 acres of land at Ladhowal, Ludhiana. Further, 24 cold chain projects on fruits & vegetables, dairy & meat have been supported by MoFPI (AR-2023-24, MOFPI, GoI).

Around 150 renowned business houses including ITC, Pepsi, Mahindra, Godrej, Cargill, Nerolac and Reliance have invested in Punjab in the agro and food processing sector. Out of the total Food Processing Units in the country, about 7.87% are registered in Punjab, occupying 4rth position in this regard after Andhra Pradesh, Tamil Nadu and Telangana.

<u>Government Initiatives</u>

- Indian Institute of Food Processing Technology (IIFPT) opened its liaison office at Bathinda in 2018 with the objective of developing small-scale entrepreneurs and skilled manpower for the food processing sector in Punjab. It is equipped with the food processing lines for fruits and vegetable processing, preservation and value addition, milk processing, cereal processing, spice processing, bakery units and packaging systems. The facilities including the equipment and machinery is available on rental basis to stake holders. FPBITC (Food Processing Business Incubation Training Centre) is established with the facility of classroom and discussion hall for providing skill development trainings, consultancy, business incubation services and student internship program in food processing to different stakeholders such as farmers, farmers' group, government institutions/departments, private enterprises and students.

- Kisan Sampada Scheme with components viz. Mega Food Parks, Integrated Cold Chain and Value Addition, Infrastructure Creation/ Expansion of Food Processing & Preservation Capacities, etc.

- GoI has instituted a Special Fund for providing affordable credit to agro processing units in designated food parks with a corpus of ₹2000 Crore in NABARD. Under this fund loan is extended to individual entrepreneur's, cooperatives farmers, producer organizations, corporates, joint ventures, etc.

- MoFPI is implementing PMFME Scheme for providing financial technical and business support for setting up/ upgradation of two lakh existing micro food processing enterprises across the country on One District One Product (ODOP) approach.

- A new Production Linked Incentive scheme for Food Processing Industry (PLISFPI) with outlay of 10900 crore, is being implemented by GoI to support creation of global food manufacturing champions. Sectors with high growth potential, like marine products, processed fruits & vegetables, and 'Ready to Eat/ Ready to Cook' products, are covered for support.

- Stand Up India Scheme was launched by the GoI in 2016 to support SC/ST and women entrepreneurs to set up greenfield enterprises and become job creators. Food processing activities is also one of the areas for setting up such ventures.

- 100% FDI is permitted under the automatic route in food processing industries. 100% FDI is also allowed through government approval route for retail trading including e-commerce in respect of food products manufactured and/or produced in India.

- 18 Agro-Production Clusters (APC) identified in the State under APC Sub-scheme under PMKSY of the GoI.

- 24 cold chain projects approved by MoFPI under the scheme for Cold Chain Value Addition and Preservation Infrastructure.

- The State apart from providing capital subsidy, exemption in stamp duty & registration fee is also providing exemption in electricity duty for 07 years, freezing of power tariff @ ₹5 per unit for 5 years. In addition:

  - 100% reimbursement of all taxes and fees paid for purchase of raw material for food processing units up to 10 years.

  - Land related concession/exemption - 100% exemption from CLU/EDC, 100% exemption from property tax for 10 years.

  - Skill Development/ Human Resource Development for anchor units

  - State GST - 100% of net SGST/exemption for 10 years with a cap of 125% of Fixed Capital Investment (for anchor units - 15 years' subject to 200% of FCI).

- Agri Business Promotion Facility (ABPF) to provide project development support to the private sector entrepreneurs in leveraging assistance available under various Schemes like Cold Chain, Kisan Sampada Yojana, Agro Clusters etc. of MoFPI, GoI.

- Agri Export Zones have been planned by State Government for potato, rice, honey and vegetables. The GoI has notified Fatehgarh Sahib, Patiala, Sangrur, Ludhiana and Rupnagar districts as Agri Export Zone for vegetables.

- Agro Food Parks are being developed in the State to enable small and medium scale units to attain viability by defraying cost of major facilities such as R & D lab, cold storage, warehousing facilities, pack-houses etc. At present, a project for construction of a Fruit & Vegetable Centre at Sirhind & Fatehgarh Sahib has been set up by Punjab Agro Export Corporation (PAGREXCO)

- Punjab Agro has set up a Mega Food Park on 100 acres of land at Ladhowal with an investment of ₹117.6 crores. The Gurukripa Mega Food Park is in village Ladhowal, Ludhiana. This state-of-the-art Mega Food Park is now operational with several MNCs such as Del Monte, Godrej-Tyson, Iscon Balaji, Meat Masters, etc. in process of setting up their manufacturing facilities.

Aggregate credit projections for the year 2025-26 under Food and Agro-processing sector in the State is estimated at ₹3747.30 crores.

Suggested Action Points

- Apart from the traditional items, the following also holds good potential in the State:
  - Health Drink Manufacturing Units
  - Medical Herbs Extraction Units
  - Whey and Casein Products
  - Cattle Feed Producing Units
  - Home based Products like Pickles, Morabas, Vadi, etc.
  - Food Preservation/ Storage and Packaging Units
  - Food Safety/ Quality Certification Units
- Better linkage between growers and the processing industry to be established. For a consistent and healthy growth of the sector, proper and appropriate backward and forward linkages need to be ensured.
- The entrepreneurial capabilities of the interested needs to be strengthened through required training and exposure.
- Create awareness on the available facilities in Designated Food Parks/Agro Processing Clusters for taking advantage of the established facilities.
- Infrastructure in terms of power, water, transport, silo, cold storage to be strengthened to ensure continuous supply of raw material needed for the growth of the agro processing industry.
- Credit availability to be improved - Financial assistance to be made available at right time and in right amount.

4.16 Ancillary Activities- Others

To promote the establishment of Agri-Clinics and Agri-Business Centres (ACABCs) by agriculture graduates, the Government of India introduced a subsidy scheme in 2002. The scheme provides support for training, handholding, provision of loan and credit-linked back-ended composite subsidy @36% for general and 44% for SC/ST category with a ceiling of ₹ 20 lakh for individual project and ₹ 100 lakh for projects implemented in group mode. The scheme is being implemented by MoAFW, GoI with NABARD acting as the subsidy channelizing agency. At present, there are 02 Nodal Training Institutes (NTIs) approved by MANAGE, Hyderabad for the Scheme in Punjab viz. ATMA, Faridkot and Amritsar Group of Colleges, Amritsar.

The primary objective of Agri-Clinics is to offer expert advice and services to farmers focusing on improving crop and animal productivity while enhancing farmers' incomes. Agri-Clinics provide support in various areas like soil health, cropping practices, plant protection, crop insurance, clinical services for animals, feed and fodder management, post-harvest technology, information on market, and prices, etc. whereas Agri-Business Centres are commercial ventures established by trained agricultural professionals. These ventures include activities such as maintenance & custom hiring of farm equipment, sale of agri-inputs, post-harvest management, creating market linkages thereby contributing to income generation and entrepreneurship development.

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, are eligible for categorization as Priority Sector advance. Further, the loans are also available to Farmers Service Societies (FSS) and Large-Sized Multi-Purpose Societies (LAMPS) which cater to the credit needs and provide technical guidance in agriculture and marketing. Bank credit extended to registered NBFC-MFIs and other MFIs (Societies, Trusts etc.) which are members of RBI recognized Self-Regulatory Organizations for the sector, for on-lending to individuals and to members of SHGs/JLGs will be eligible for categorization as priority sector advance under respective categories of agriculture. Bank credit to registered NBFCs (other than MFIs) towards on-lending for 'Term lending' component under agriculture will be allowed up to ₹10 lakh per borrower under PSL.

Aggregate credit projections for the year 2025-26 for Others-Loans to PACS, ACABC etc. in the State is estimated at ₹ 611.46 crores.

Suggested Action Points

- Banks to actively participate in implementing the ACABC scheme to enhance the agricultural extension and marketing services network.

- Non-Banking Financial Companies (NBFCs) and Microfinance Institutions (mFIs) are already playing a significant role in financing. Banks to provide support to smaller NBFCs/mFIs through direct credit or through on-lending model, ensuring greater financial inclusion and outreach.

- The State Government, in collaboration with the Central Government and MANAGE can explore the possibility of establishing a dedicated Nodal Training Institute (NTI) to offer specialized training for agricultural entrepreneurs under the scheme.

- Follow-up and handholding support by NTIs should be strengthened by appointing qualified experts to ensure continuous guidance and capacity building for entrepreneurs.

- The stakeholders to closely with MANAGE and NABARD to promote the ACABC scheme and ensure the success of these ventures by creating awareness and providing necessary support to entrepreneurs.

4.17 MSME

The State is regarded as the manufacturing hub of North India. With 1.5% of India's geographical area, Punjab contributes 2.5 % to India's GDP. Some of the thriving MSME sectors in the State are electrical items, farm machinery & implements, sports goods, hosiery & woolens, garments making, etc. Micro, Small, and Medium Enterprises (MSME) have significantly contributed to industrial production, employment generation and socio-economic development and played a crucial role in economic landscape of the State. This sector encompasses a diverse range of industries leveraging the robust connectivity, progressive industrial policies and skilled workforce to foster innovation and economic resilience. With a focus on diverse sectors from agro to food and others, MSMEs are pivotal in driving innovation and sustainable economic growth in the State. The challenge is to consolidate its position and ensure sustained growth with new products and services.

Government Initiatives

- The definition of MSMEs was revised in 2020 under the Atmanirbhar Bharat package by the Government of India, merging both service and manufacturing sectors. The updated classification is as follows:

Classification	Type of industry	Investment and turnover
Manufacturing and service area	Micro industry	Investment < 1 Cr. Turn over < 5 Cr.
	Small industry	Investment < 10 Cr. Turn over < 50 Crore
	Medium industry	Investment < 50 Cr. Turn over < 250 Cr.

- GoI has been making constant efforts toward upliftment of MSMEs through various schemes such as Prime Minister Employment Generation Program (PMEGP), Credit Guarantee Fund Scheme for Micro and Small Enterprises, Scheme of Fund for Regeneration of Traditional Industries (SFURTI), National SC-ST Hub Scheme, Scheme for Promotion of Innovation, Rural Industries & Entrepreneurship (ASPIRE), Khadi Gramodyog Vikas Yojana, Raising and Accelerating MSME Performance scheme (RAMP), inclusion of street Vendors in the category of “Retail Trade” so that they can be covered for funding under ‘Priority Sector Lending’ window, etc.

- A major thrust of Ministry of MSME, GoI has been on formalization of enterprises by getting MSMEs registered in Udyam Registration Portal and Udyam Assist Platform (UAP). Formalization is an important enabler for providing an identity to the MSME enterprises.

- Pradhan Mantri Mudra Yojana (PMMY) provides affordable, collateral-free loans to micro and small businesses, promoting entrepreneurship, especially among underserved communities. The scheme offers loans in 4 products categories - Shishu, Kishore, Tarun and Tarun Plus (Loan ranging from ₹50,000 to ₹20 lakh) to support business growth and job creation. In Punjab during 2023-24, a total of 3,48,698 loans worth ₹4327 crore were disbursed under PMMY.

- Stand Up India is a government initiative aimed at empowering women, SC, and ST entrepreneurs by providing loans between ₹10 lakh and ₹1 crore for setting up greenfield businesses. The scheme offers financial support, training, and mentorship to encourage entrepreneurship and foster economic independence. In Punjab, as on 31.03.24, the cumulative loans issued were 2631 with a sanctioned amount of Rs 768.28 crores.

- The PM Vishwakarma scheme introduced in 2023, aims at improving the quality as well as the outreach of products and services of artisans and craftspeople. To ensure this, the vishwakarmas i.e. the artisans and craftspeople are integrated into the domestic and global value chains. The scheme offers holistic end-to-end support to enable them to move up the value chain in their respective trades.

- To give further boost to industrial sector in the state, the State Government has issued the 'Industrial & Business Development Policy-2022, which is a part of the vision to put the State back on high trajectory of growth and prosperity. Thrust sector identified for investment in manufacturing will be e-vehicles, medical equipment, apparel, footwear & accessories, food processing units, electronics, aerospace, biotechnology and pharmaceuticals. In the e-sector, thrust will be on IT, life sciences, health care, tourism, entertainment parks and logistics.

- The Government of Punjab has established the Punjab Bureau of Investment Promotion (PBIP) to act as the single point of contact for regulatory clearances and fiscal incentives approvals to facilitate investors who are looking to set up a business in Punjab.

- Punjab Skill Development Mission has been providing free skill development training to the youth across all the Districts of Punjab both in the urban and rural areas to enable many youths to take up industry-relevant skill training that will improve their theoretical as well as practical knowledge and help them in securing a better livelihood by bringing necessary synergy, oversight and effective coordination.

- Start-up Cell has been created in Punjab InfoTech. The role of this cell would be to highlight, amalgamate and disseminate the resources, funding mechanisms, investments, incentives available at a single portal for Startups in Punjab or Startups looking to relocate to Punjab.

- Punjab Government has notified 'Export Analysis & Export Vision – Punjab 2021-26' for all round development of economy through exports Punjab.

- The Punjab Right to Business Act, 2020 (Amended in 2021) has been enacted to provide for ease of doing business for the newly incorporated MSMEs through an enabling eco-system for self-declaration, exemptions, speedier approvals and inspections to establish and operate in the State of Punjab. The Act is applicable for new as well as existing MSMEs and enterprise is required to file online Declaration of Intent.

- As per Micro & Small Enterprises Cluster Development Programme (MSE-CDP) of the GoI, 6 Common Facility Centres (CFCs) have been approved in Punjab of which 2 CFC projects have been completed.

The credit Potential for MSME sector is estimated to be ₹111791.06 crores for the year 2025-26.

<u>Challenges and Issues</u>

- MSME sector faces challenges of access to markets, credit, technology and infrastructure as also lack of policy outreach and awareness.

- As far as credit is concerned, issues pertain to non-availability of low-cost funds, limited CC limit, collateral security, delay in sanctions, stricter repayment schedules, delay in releases of subsidies, lack of credit history, etc.

- Non availability of quality raw materials in sufficient quantities has been a major issue of small and micro enterprises. Their small size and weak financial position forces them to utilize the services of middlemen to fetch raw material on credit which results in higher costs.

- The cost of land has increased considerably in past few years. The circle rate of industrial areas is usually high making it unaffordable for the MSME entrepreneur. Difficulties are also observed in conversion of leasehold plots to freehold and challenges in conversion of agricultural land for industrial use.

- Infrastructure gaps related issues faced by rural MSMEs are erratic power supply in rural areas, water connections, lack of a cost effective and efficient logistics/supply chain infrastructure/plug and play facilities/ R&D centres/ tool rooms/ technology transfer centres, EFTs, etc.

- The enterprises face problems in marketing of the products due to the cut- throat competition. Most of these units are small and have limited competitive strength. Rural MSME products face tough competition from products of the large domestic firms and multinational firms.

- Technology related issues - Most of the MSME use the old and obsolete technology as upgrading to new technology requires significant investments and skills.

- Lack of availability of skilled manpower.

- Delay in payments poses a significant challenge for MSMEs impacting their cash flow and overall business operations. This severely disrupts the cash flow making it difficult to for them to manage operations and meet working capital requirements.

- Many a times lack of awareness on various incentive schemes deprives MSMEs from availing benefits. Other areas of concern are compliances to regulations and law related to labour, environment, taxation and corporate governance.

4.18 Export Credit

Punjab stood in top performers in Group A category in the Startup Ranking Framework in the year 2022 and was ranked 10th in the Overall Export Preparedness Index and 4th in the landlocked states in the Export Preparedness Index 2022 released by the Niti Aayog. As per 5th edition of "Logistics Ease Across Different State (LEADS) 2023", the state has been categorized as a chievers under landlocked states. Total merchandise exports from Punjab stood at US$ 6.74 billion in FY 2023-24 which mainly included engineering goods, rice, cotton, organic chemicals, drugs, pharmaceuticals and apparels.

The IT sector offers a great potential for income and employment generation in the state. Some of the initiatives in development of IT sector are as under:

- Dedicated Agency for promotion of IT Development of SAS Nagar as IT Investment Region

- Development of new IT & Knowledge Park - Many new projects related to IT sector are being setup in the State like, STPI center at SAS Nagar and Amritsar, Startup

Accelerator Chamber of Commerce (SACC) at SAS Nagar, The Indus Entrepreneurs (TiE) and Morpheus Startup Accelerator

- Providing land on long lease

Government Initiatives

- The state launched the 'State Export Plan 2021-26' to implement 'district as export hub' and 'one district one product' schemes for a focused approach to improve ease of doing business, increase efficiency in supply chains and augment export infrastructure. The plan christened "Export Analysis & Export Vision – Punjab 2021-26".
- Central Govt. Scheme for 'Assistance to States for Developing Export Infrastructure and Allied Activity' is being implemented by Punjab Small Industries and Export Corporation (PSIEC), the nodal agency for promotion of exports in the state.
- The Export Promotion Capital Goods (EPCG) scheme enables exporters to import capital goods at concessional rate of duty.
- The government has launched a very ambitious scheme of Special Economic Zones (SEZs) to reduce procedural hurdles in importing inputs for exports and exporting finished products from India.
- The Central G overnment has launched the Production Linked Incentive (PLI) scheme with the aim of enhancing the global competitiveness of Indian manufacturers attracting investments, boosting exports and integrating India into the global supply chain.

Challenges and Issues

- Trading across borders is complicated as compared to developed economies. The government had mooted a single-window clearance system for exporters but the same is yet to be fully operationalized.
- Lower FDI inflows in India is one of the major factors influencing export growth.
- Lack of forex branches in the district and the operation handling outside district boundaries makes the credit access difficult for the exporter.
- Information on export standards and setting up of testing labs for export-oriented quality products for testing.

Suggestions

- Exporters need to organize themselves unitedly to face global competition instead of each exporter trying to export in small quantities in the most unorganized manner.
- Export houses may explore the possibility of entering MoU with ICAR and AU/Institutes/Colleges engaged in research activities for increasing availability of quality seed and planting material keeping in view global trends
- Air cargo facilities need to be established to facilitate exports
- Settling the Pre shipment credit within the stipulated time after the dispatch of goods

or converting them into Post Shipment credit may be ensured.

- Exporters may be encouraged to avail the credit export insurance facilities extended by ECGC.

The Export Credit Potential in Punjab for the year 2025-26 is pegged at ₹ 17692.88 crores.

4.19 Education

Education is a fundamental for the development and progress of any society. It plays a critical role in empowering individuals, fostering innovations, and driving economic and social growth. Education is one of the most important goals of SDGs. Aim of SDG 4 (Quality Education) is to ensure inclusive and equitable quality education and promoting life-long learning opportunities for all. Punjab with a score of 0.69 ranks 1st out of the 29 states on the Human Resource Development aspect of the Good Governance Index 2020-21 launched by the Ministry of Personnel Public Grievances & Pensions. This aspect of the index measures various dimensions of education (outcome and gender parity indicators) and skill development.

As per Revised Priority Sector Guidelines, 2020 (updated in June 2024), loans to individuals for educational purposes, including vocational courses, not exceeding ₹ 20 lakh will be considered as eligible for priority sector classification. Loans currently classified as priority sector will continue till maturity

Punjab has made significant progress in improving its literacy rates over the years and has made great improvement in reducing the drop-out rates across different levels of education especially at the primary level. Over 98% of the schools in Punjab are equipped with necessities like building boundary wall drinking water electricity and playground. Punjab has also made remarkable progress in ensuring that schools in the state are equipped with modern technologies like computers. The state government spending on education in Punjab has continuously increased from ₹4339.54 crores in 2010-11 to ₹ 16987 crores in 2024-25.

<u>Government initiatives</u>

- The New Education Policy was released under the Government of India's Ministry of Human Resource Development (MHRD) on 30 July 2020. With the motto of 'Educate Encourage and Enlighten', this is the first education policy to be released in the last 34 years in India. The aim of the policy is to prepare the children of India with 21st century skills. The NEP proposes sweeping changes including opening up of Indian higher education to foreign universities, dismantling of the UGC and the All-India Council for Technical Education (AICTE), introduction of a four-year multidisciplinary undergraduate program with multiple exit options, and discontinuation of the M Phil program.

- Credit Guarantee Fund Scheme for Education Loans (CGFSEL) - The GoI has set up a Credit Guarantee Fund for Education Loans to cover education loans extended by Member Lending Institution(s) without any collateral security and/ or third-party guarantee to an eligible borrower as per IBA scheme, on or after entering into an agreement with NCGTC provided that the lending institution applies for guarantee cover in respect of education loans so sanctioned within such time period and as per the procedures prescribed by NCGTC for the purpose.

- The State Government has established Schools of Eminence (SoE). The Schools of Eminence program fosters peer learning across different institutions and enriches the educational experiences by incorporating modern schooling practices prevalent in the global educational landscape.

- "International Education Affairs Cell (IEAC)" has been established to provide international-level training to teachers' school heads and school education administrators working at different levels in the Education Department of the State.

- Transport facility has been started for 117 schools of eminence and 18 girls senior secondary schools by Department of School Education Punjab.

Suggested Action Points

- Banks need to play an active role by extending education loans to poor/needy/ meritorious students to pursue higher/technical/professional education. Professional courses of high employability rate may be given priority to ensure repayment of loan, to check the rising NPA levels under educational loans.

- Banks need to give focused attention to the education loan portfolio. The students availing loans for education need to be sensitized about the need to ensure that the terms and conditions of sanction are adhered to.

- Building and infrastructure related to engineering and medical colleges may be given priority by state government to create conducive atmosphere in the state.

- Banks may be given support by the government in recovery of education loans in case of willful default.

- The corporate sector should make investment in the education field to address issues such as greater industry-institute linkages, research, faculty, industrial research, customized courses, training of faculty etc.

- Loans under this category be securitized to give quantitative and qualitative push to the sector. Parents can be taken as co-guarantor to bring down incidence of defaults in "education loan".

- There is a need for dissemination of knowledge and information about the scheme of education loan.

- The formal education sector provides little applicability to practical work-place situations. Efforts for Industry-Educational Institute linkages with focus on placements to be worked upon.

The credit potential for Education sector in Punjab is pegged at ₹ 5861.58 crores for the year 2024-25.

4.20 Housing

Housing requirements in India are closely linked to economic growth, urbanization, and population expansion. To address these needs, the Priority Sector Lending (PSL) framework by the RBI ensures that affordable housing receives sufficient financial support. As per revised PSL guidelines, bank loans to Housing sector as per limits prescribed below are eligible for priority sector classification:

a) Loans to individuals up to ₹35 lakh in metropolitan centres (with population of ten lakh and above) and up to ₹25 lakh in other centres for purchase/construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed ₹45 lakh and ₹30 lakh respectively. Existing individual housing loans of UCBs presently classified under PSL will continue as PSL till maturity or repayment.

b) Loans up to ₹10 lakh in metropolitan centres and up to ₹6 lakh in other centres for repairs to damaged dwelling units

Government Initiatives

- Pradhan Mantri Awas Yojana – Gramin (PMAY-G): To address the gaps in the rural housing program and in view of Government's commitment to provide "Housing for All" by 2022. PMAY-G aims at providing a pucca house, with basic amenities, to all houseless families as also to those families living in kutcha and dilapidated house. The scheme has now been extended up to March 2029.

- "Pradhan Manti Awas Yojana (Urban) 2.0 – Housing for All" Mission for urban area is being implemented and this Mission will provide central assistance to implementing agencies through States/UTs for providing houses to all eligible families/ beneficiaries. Launched in September 2024 to be implemented over a period of 5 years.

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

Suggested Action Points

a) State Governments, Local Bodies, Development Authorities to periodically update their Master Plans and Zoning Plans, which should, inter-alia, adequately provide for housing and basic services for all.

b) Focus on Housing need to move from "access to shelter" to "access to habitat" implying access to civic infrastructure as well as livelihood and community infrastructure such as anganwadis, primary health centres, etc., will create an opportunity for unleashing the human potential of families to pursue a quality of life with dignity.

c) Facilitating availability of serviced land and housing with focus on EWS and LIG groups.

d) Accelerated development of housing and infrastructure sectors along with forging strong partnerships between public, private & cooperative sectors

e) Developing cities/towns in a manner, which promotes a healthy environment, encouraging use of renewable energy resources and ensuring effective solid-waste management.

f) Housing Loans need to be focused upon in rural and semi urban areas.

The credit potential for the Housing sector is pegged at ₹ 15922.65 crores for the year 2025-26.

4.21 Social Infrastructure

Social Infrastructure consists of infrastructure related with supply of piped drinking water, education Institutions, health institutions, toilets, anganwadi centres, solid waste management, and infrastructure related with sanitation etc.

In Punjab, economic and social infrastructure is well developed as compared with many states in the country. However, due to budgetary constraints for maintenance of public social infrastructures, rise in consumer demand for quality services, there is growth of private equity participation especially in health and education. The participation of private sector in higher education and super-specialty medical facilities has increased over the years. Some of the government interventions are as under:

- The Government of Punjab has rolled out 664 Aam Aadmi Clinics (AACs) in the State. Out of these 664 AACs, 236 AACs are in the urban areas while 428 are in the rural areas.

- Over 98% of the schools in Punjab are equipped with necessities like building, boundary wall, drinking water, electricity and playground. There are 13515 Primary/Pre-Primary Schools, 4631 Middle Schools, 5351 Senior Secondary Schools and 4095 High/Post Basic Schools in the State.

- Under Integrated Child Development Services Scheme (ICDS), 27,314 Anganwadi Centres are being run in 155 ICDS blocks (146 Rural and 9 Urban) of the State.

As per Budget Estimates 2024-25 of the State, the capital outlay for 2024-25 is proposed to be ₹7,445 crores, an increase of 16% over the revised estimate for 2023-24.Broad sector-wise expenditure under Punjab Budget 2024-25:

- Education: ₹1,593 crore allocated towards Samagra Shiksha Abhiyan.

- Transport: ₹2,340 crore (₹1,672 crore has been allocated towards capital outlay on roads and bridges)

- Social Welfare and Nutrition: ₹9,004 crore

- Water supply and sanitation: ₹1,549 crore (₹620 crore has been allocated towards rural water supply.)

- Irrigation and flood control: ₹2,107 crore

- Health and Family Welfare: ₹6,171 crores (₹961 crore has been allocated towards National Health Mission and Rs 249 crore has been allocated towards Aam Aadmi Clinics.)

NABARD has been providing funding support to the State Governments, their corporations, and institutions through various funds for creation of infrastructure facilities in rural areas viz. roads, bridges, schools, drinking water facilities, lining of canals, micro-irrigation facilities, etc. Under Rural Infrastructure Development Fund (RIDF), during 2023-24, loan assistance of ₹922.61 crore was sanctioned to Punjab Government.

An aggregate Potential of ₹ 4178.16 crores for 2025-26 is envisaged under this sector.

4.22 Renewable Energy

India has set a target to reduce the carbon intensity of the nation's economy by less than 45% by the end of the decade, achieve 50% cumulative electric power installed by 2030 from renewables and achieve net-zero carbon emissions by 2070. India aims for 500 GW of renewable energy installed capacity by 2030.The installed renewable energy capacity in India has increased from 35.85 GW in March 2014 to 143.64 GW in March 2024 i.e. an increase of around 4 times.

The economic growth of a country is inextricably linked to its energy security. Though not accounted directly by mainstream economists amongst the factors of production, namely land, labor, and enterprise, it is a key intermediate input required for production. However, the issue of climate change has emerged as a global threat and considering the environmental impacts of non-renewable energy resources, the shift towards Renewable Energy (RE) has become imperative rather than a choice. As of March 2024, 2067.62 MW renewable energy is generated in Punjab majority of which comes from solar and bio-mass and small amount from hydro power projects. This could be increased in Punjab by leveraging the biomass as it is abundant in the state due to its large agricultural sector.

Government Initiatives

- PM Surya Ghar Muft Bijli Yojana: Under the scheme households shall be provided with a subsidy to install solar panels on their roofs. The scheme provides for a subsidy of 60% of the solar unit cost for systems up to 2 kW capacity and 40% of additional system cost for systems between 2 to 3 kW capacity. The subsidy has been capped at 3 kW capacity. At current benchmark prices this will mean Rs 30000/- subsidy for 1 kW system, Rs 60000/- for 2 kW systems and Rs 78000/- for 3 kW systems or higher.

- As per the Priority Sector Guidelines issued by RBI, loans up to a limit of ₹30 crore to borrowers for purposes like solar based power generators biomass-based power generators wind mills micro-hydel plants and for non-conventional energy based public utilities viz. street lighting systems and remote village electrification etc. are eligible for Priority Sector classification. For individual households the loan limit is ₹10 lakh per borrower.

- The Punjab Energy Development Agency (PEDA) is the nodal agency for propagation Institutional Biogas plants, Solar Energy, municipal waste and wind energy plants, etc. The agency is also engaged in imparting training to the beneficiaries and support solar thermal program/plants and solar photovoltaic program.

- The availability of huge quantity of wheat stubble and paddy husk other agriculture wastes by-product of industries and household waste provides good scope for generating biomass energy. Further there is subsidy available on projects for generating energy from biomass.

- The agriculture department /KVK has extension staff to guide the farmers about the benefits of biogas. One Nodal Officer has been appointed in the district by State Govt. to make arrangement for supply/ construction and maintenance of biogas plants.

Issues and Suggestions

- Awareness regarding generation and benefits of solar biomass wind energy has not yet percolated down and needs to be widely propagated by the Punjab Energy Development Agency (PEDA) and Indian Renewable Energy Development Agency (IREDA).

- Limited budget for providing subsidy inadequate to create a meaningful impact. Critical interventions required for creating a definitive impact.

- Emphasis must be placed on other renewable resources especially on expanding solar & wind power generation and in the emerging era of solar thermal and solar photovoltaic.

- Creating awareness among the rural population about solar home light systems is required.

Although, the solar intensity is relatively high in the state, the limited land area does not encourage big scale harnessing of solar energy. Therefore, the State has been depending on the thermal power plants and hydropower plants from jointly owned projects. There is an urgent need to shift to renewable energy sources for conserving the limited natural resources. It is suggested to create awareness about the needs to tap renewable energy, especially solar energy and available financial assistance under various Central Government and State Government Schemes. Investments in technology and research and development are required to lower the energy generation costs to make it affordable.

The potential for credit in the Renewable Energy sector for the year 2025-2026 is estimated to be ₹ 982.33 crores.

4.23 Informal Credit Delivery

As prescribed in Master Direction on Regulatory Framework for Microfinance Loans Directions dated 14 March 2022 and Master Direction on Priority Sector Lending (PSL) – Targets and Classification dated 04 September 2020, the following loans are eligible for priority sector classification:

a) Loans not exceeding ₹1.00 lakh per borrower provided directly by banks to individuals and individual members of SHG/JLG, provided the individual borrower's household annual income in rural areas does not exceed ₹1.00 lakh and for non-rural areas it does not exceed ₹1.60 lakh, and loans not exceeding ₹2.00 lakh provided directly by banks to SHG/JLG for activities other than agriculture or MSME, viz., loans for meeting social needs, construction or repair of house, construction of toilets or any viable common activity started by the SHGs.

b) Loans to distressed persons (other than distressed farmers indebted to non-institutional lenders) not exceeding ₹1.00 lakh per borrower to prepay their debt to non-institutional lenders.

c) Loans sanctioned to State Sponsored Organizations for Scheduled Castes/ Scheduled Tribes for the specific purpose of purchase and supply of inputs and/or the marketing of the outputs of the beneficiaries of these organizations.

d) Loans up to ₹50 crore to Start-ups, as per definition of Ministry of Commerce and Industry, Govt. of India that are engaged in activities other than Agriculture or MSME.

Self Help Group-Bank Linkage Program (SHG-BLP) of NABARD which started with a pilot project of setting up 500 SHGs in 1992 went on to become the world's largest micro finance program. Since inception around 74000 SHGs were formed in the state of Punjab out of which more than 35000 groups got credit linked to banks. During 2023-24, a grant support of ₹451.50 lakh was provided by NABARD for formation/credit linkage of SHGs/JLGs capacity building through trainings awareness generation employment generation and other innovative activities.

NABARD has taken several initiatives for promotion of quality and sustainable SHGs, creating awareness as also to address the issues faced by SHGs in credit linkage. A few of them are listed below:

- NABARD has been conducting capacity building programs of all partners/stake holders of SHG Bank Linkage Program. District level awareness programs for various stake holders viz. NGOs, Banks, Govt. Officials are conducted which also include exposure visits to groups.
- NABARD has been providing grant assistance to the Banks, NGOs and other agencies acting as SHPI for promoting SHGs in non-intensive blocks.
- To boost micro credit efforts of the Banks, NABARD provides 100% refinance support to them against their lending towards Self Help Groups.
- NABARD has been supporting Micro Enterprise Development Program (MEDP) and LEDP to enable the SHGs to graduate to micro enterprises. MEDPs covering various activities like food processing, tailoring, embroidery, etc. have been sanctioned in the State. During FY 2023-24 grant assistance for providing skill upgradation to 810 matured members of SHGs/JLGs was sanctioned in the State under 23 MEDPs and 01 LEDP.
- NABARD launched the scheme for promotion of Joint Liability Groups (JLGs) to develop effective credit products for small/ marginal/ tenant farmers/ oral lessees and sharecroppers as also entrepreneurs engaged in various NFS activities. To facilitate promotion of JLGs Banks/ group promoting institutions including banks are eligible for incentive from NABARD**.** Incentives is extended for formation nurturing and credit linking/ financing of JLGs over a period of 03 years @ ₹4000/- per JLG for Co-operative Banks and RRB and @₹2000/- per JLG for SCBs. The number of JLGs promoted in Punjab during 2023-24 is 75188 and the loan disbursed stood at ₹143405 lakh.

<u>Challenges and Issues</u>

- Simple Account Opening Form for SHGs not adopted by all the branches.
- Branches at times insist on KYC verification of all the members of SHGs at the time of account opening whereas KYC verification of Office Bearers is required.
- Branch Managers are not regularly attending PMIC meetings. As a result, issues of credit linkage of SHGs promoted by NGOs not getting addressed.
- Few groups have to make number of visits to banks – Desirable, if bank branches fix dedicated time in a week for SHGs/JLGs.

<u>Suggestions</u>

- Training, capacity building and exposure visits for bankers may be arranged by the SRLM/NABARD to understand the needs of JLG financing and facilitate quick credit linkage.

- DCCBs and RRB should step up financing to SHGs/JLGs on larger scale.

- Capacity building of SHGs and JLGs for enabling them to undertake economic activities.

- Conduct of NGOs/Banks interface meets to sort out the operational issues in the financing of SHGs / JLGs.

- Training programs for Govt. officials to sensitize them to form bankable SHGs and provide support to the banks in recovery of loans.

- All eligible members of SHGs should be covered under three Social Security Schemes PMJJY, PMSSY and APY.

The credit potential under Other Loans – SHGs, JLGs, etc. for the year 2025-2026 is estimated at ₹ 2828.69 crores.

Chapter 5

Status and Prospects of Cooperatives

5.1 Background

The culture of cooperation and the practice of cooperative activities are deeply ingrained in the Indian ethos. It has been 120 years since cooperative institutions received legal recognition in India with the enactment of the Cooperative Credit Societies Act 1904. The law was passed to facilitate flow of institutional credit to farmers in view of the widespread distress in the agricultural sector in the latter part of the nineteenth century due to recurrent famines.

5.2 Status of Cooperatives in the Country

The Indian cooperative movement is one of the largest in the world with nearly 8 lakh cooperative societies (of the 30 lakhs globally) and a membership base of over 29 crore people. India accounts for nearly 27% of all cooperatives in the world. Over 20% of Indian population is estimated to be part of the cooperative movement in comparison to the global average of 12%. Of the 300 largest cooperatives in the world (by turnover/GDP per capita), 15 are from India with IFFCO at top position followed by Amul. India ranks 2nd in the Asia Pacific region (after Japan) and 6th in the world (after USA, France, Germany, Brazil and Japan) in terms of number of cooperatives under this category. Among the top 300 cooperatives listed by turnover (US$) IFFCO is placed 72nd, Amul 90th and KRIBHCO 236th.

5.3 Formation of Ministry of Cooperation by GoI

Ministry of Cooperation was created by transferring the existing entries related to cooperation and cooperative in the business of the erstwhile Ministry of Agriculture Cooperation and Farmers Welfare vide Cabinet Secretariats Gazette Notification dated 6th July 2021.The Ministry is headed by Shri Amit Shah, Hon'ble Minister for Cooperation and assisted by Shri Krishan Pal and Shri Murlidhar Mohol, Hon'ble Ministers of State for Cooperation. Secretary Cooperation is the administrative head of the Ministry and is assisted by 1 Additional Secretary, 2 Joint Secretaries and 1 Central Registrar of Cooperative Societies.

The Ministry is responsible for providing a separate administrative, legal and policy framework for strengthening the cooperative movement in country. Its aims to deepen co-operatives as a true people-based movement reaching up to the grassroots and develop a cooperative based economic model where each member works with a spirit to responsibility. The principal activities of the Ministry include streamlining processes for Ease of Doing Business for co-operatives and enabling development of Multi-State Co-operative Societies. It lays emphasis on strengthening, bringing transparency, modernization, computerization, creating competitive cooperatives, working constantly to meet the challenge of accessibility to development for every underprivileged in rural areas and on connecting every village with cooperatives, making every village prosperous with the mantra of Sahakar se Samriddhi and through this making the country prosperous.

5.4 Latest initiatives by Ministry of Cooperation (MoC) GoI)

Ministry of Cooperation, since its inception has undertaken several initiatives to realize the vision of Sahakar-se-Samriddhi and to strengthen & deepen the cooperative movement from Primary to Apex level Cooperatives in the country. List of initiatives taken, and progress made so far are as follows.

i. Model Byelaws for PACS making them multipurpose, multidimensional and transparent entities.

ii. Strengthening of PACS through Computerization.

iii. Establishing New Multipurpose PACS/ Dairy/ Fishery Cooperatives in uncovered Panchayats.

iv. World's Largest Decentralized Grain Storage Plan in Cooperative sector.

v. PACS as Common Service Centres (CSCs) for better access to e-services.

vi. Formation of new Farmer Producer Organizations (FPOs) by PACS.

vii. PACS given permission to convert bulk consumer petrol pumps into retail outlets.

viii. PACS eligible for LPG Distributorship for diversifying its activities.

ix. PACS as PM Bharatiya Jan Aushadhi Kendra for improving access to generic medicines at rural level.

x. PACS as Pradhan Mantri Kisan Samriddhi Kendras (PMKSK).

xi. Convergence of PM-KUSUM at PACS level.

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

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

xiv. Rupay Kisan Credit Card to Members of Milk Cooperatives.

xv. Formation of Fish Farmer Producer Organization (FFPO).

xvi. Strengthening the Urban and Rural Cooperative Banks.

xvii. ₹10,000 crore loan schemes launched for strengthening of Sugar Cooperative Mills.

xviii. Establishment of the Cooperative University.

xix. Computerization of the Central Registrar's Office.

xx. Scheme for computerization of office of RCSs in States and Union Territories.

xxi. Formulation of New National Cooperative Policy.

5.5 Status of Cooperatives in the State

Cooperatives have played a vital role in improving the economic conditions of farmers in the State by being instrumental in improving access to credit and better bargaining power, thereby, accelerating the pace of development. Cooperatives in the State are governed as per the provisions of the Punjab Cooperative Societies Act 1961, the Punjab Cooperative Societies Rules, 1963 and the Punjab Self-Supporting Cooperative Societies Act, 2006.

There are 19226 Cooperative Societies functioning under various sectors across 23 districts of the State. The functional societies stand at 11,534 with an active participating membership of 34.17 lakhs lending vibrancy to the movement. Most of the functional Societies are working under dairy (4445), followed by PACS (3516), fishery society (1) and others. PACS serve around 23.50 lakh farmers providing timely agricultural credit and other agricultural inputs like fertilizers, pesticides, seeds etc. Geographically districts like Amritsar, Ludhiana and Gurdaspur have the highest concentration of Societies.

Around 2400 PACS are working as MPACS and providing 30 services under Common Service Centres like PMKISAN, e-Recharge, LPG distribution, etc. All PACS are being encouraged to act as MPACS.

5.6 Formation of new Multipurpose Primary Agriculture Cooperative Societies

To realize the Hon'ble PM's vision of "Sahkar se Samriddhi," the Government of India announced on 15th February 2023 to form new Multipurpose Primary Agriculture Credit Societies (PACS), Dairy and Fishery Cooperative Societies covering all the Panchayats/ villages in the country over a period of 5 years. To bring all stakeholders together, Ministry of Cooperation in coordination with NABARD, National Dairy Development Board and National Fisheries Development Board prepared Magdarshika, which was launched by Hon'ble Home & Cooperation Minister on 19th September 2024. A JWC comprising of District heads of the Department of Cooperation, Animal husbandry and Dairying, Fisheries, DDM NABARD, MD DCCB, etc. as members. Joint working committees (JWC) in all 23 districts of Punjab have been formed and first JWC meeting has also been convened.

5.7 Computerization of Primary Agriculture Cooperative Societies

The Primary Agriculture Credit Societies (PACS) are the third tier of the Short-Term Cooperative Credit Structure (STCCS), which also includes the District Central Cooperative Banks (DCCBs) and State Cooperative Banks (StCBs). PACS are owned by farmers and rural artisans and play a vital role in promoting thrift, mutual assistance, and providing credit-linked services such as input supply, storage, and marketing. Their extensive outreach to Small and Marginal Farmers (SMFs) makes them a crucial component of agricultural credit in India.

To modernize PACS and make them self-reliant under the Atmanirbhar Bharat Abhiyaan, the Government of India (GoI) approved a Centrally Sponsored Project for PACS Computerization on 29th June 2022, covering the period 2022-23 to 2026-27. Key stakeholders include the GoI, State Governments, NABARD, StCBs, DCCBs, PACS, the National Level PACS Software Vendor (NLPSV), and the System Integrator (SI). The project features an ERP software system encompassing a wide range of operations, including membership management, deposits, lending (short, medium, and long term), procurement, warehousing, PDS, RuPay/KCC integration, business planning, and human resource management. The software includes customizable features to address state-specific needs and ensures cybersecurity and data storage facilities. NABARD has engaged the NLPSV for the provision of common software, while the SI has been conducting staff training to facilitate effective ERP usage. This centrally sponsored scheme aims at computerization of 63000 functional PACS across the country leading to increase in efficiency, profitability, transparency, and accountability in the working of PACS.

Under the 1st phase of the Project, a total of 3482 PACS have been recommended for computerization under Centrally Sponsored Project for PACS Computerization in Punjab. PStCB is the nodal agency for implementation of the project in the State. NABARD, Punjab is the State Project Monitoring Unit. Under the scheme, desktops, printer, UPS, VPN and biometric devices have been provided to all the PACS. Data migration from manual ledgers to online e-PACS software is being undertaken. Once all the 3482 PACS are made "Go Live", daily voucher entries, day end activities and all accounting will be done through online mode.

5.8 Way forward

Although the Cooperatives in Punjab have been instrumental in providing a plethora of services to the farmers in accessing credit and markets, yet it faces significant challenges like declining membership and low participation leading to defunct Societies, weakening financial health, inefficient and outdated practices, poor recovery mechanism, limited innovation and diversification and lack of skilled leadership and effective governance.

In tune with the GoI vision for revitalizing and strengthening Cooperatives, PACS to adopt Model Byelaws in letter & spirit, encourage increased member participation, diversify business activities, leverage government support and strengthen governance mechanisms. State government may also support strengthening legal framework, skill development, technological adoption and encourage professional management of these societies.

Chapter 6

Infrastructure Support

6.1 Introduction

Infrastructure encompasses all those systems and services upon which the economic and social development of a country devolve. It comprises of all essential facilities like irrigation systems, road networks, warehousing, power supply, and social amenities such as healthcare and education. These assets directly influence productivity, connectivity, and the overall quality of life.

6.2 Importance of Public Investment in Infrastructure

Lack of robust infrastructure is often recognised as the primary growth constraint for a developing nation. Public investment by the State and local governments builds the national capital by devoting resources to the basic physical infrastructure. Investment in infrastructure has a multiplier effect on growth and employment in an economy. In the context of Indian economy, rural infrastructure development strongly figures in the government's plans and policies to map the Indian landscape based on connectivity and logistics. Robust and reliable rural infrastructure to support modern agriculture, improved irrigation, enhanced rural connectivity, better market access, more renewable energy, quality education and health is vital for enhancing production, consumption and trade of goods & services leading to sustainable rural livelihoods.

Since the funding requirements for developing new infrastructure as well as strengthening or replacing the old infrastructure is huge, the government is increasingly, looking to the private sector for forging partnerships via effective models for co-working between public and private sectors. Instituted in 1996 in NABARD, Rural Infrastructure Development Fund (RIDF) has been the most important additional source of finance for the State Governments to support public investment, thus, bridging the rural urban infrastructure gap towards promoting inclusive rural growth and socio-economic development. NABARD, as the apex level development bank, has been supporting, creation & strengthening of rural infrastructure and other promotional activities for development of agriculture & allied sector as also rural non-farm sector. Micro-Irrigation Fund (MIF), Warehouse Infrastructure Fund (WIF), Food Processing Fund (FPF), Dairy Processing and Infrastructure Development Fund (DIDF), NABARD Infrastructure Development Assistance (NIDA) and RIAS (Rural Infrastructure Assistance to State Governments) are some of the other support measures instituted in NABARD for supporting infrastructure in agriculture, allied activities, and rural entrepreneurship while ensuring equitable development across.

6.3 Rural Infrastructure in Punjab

The economy of Punjab, being predominantly agrarian, sustains upon the efficient delivery of services enabled by a robust rural infrastructure. The State has relatively good infrastructure in place. It has given priority to development of infrastructure during the plan periods and allocation of matching funds in different plans resulting in strong infrastructure base and relatively high infrastructure index.

- The State government, supported by NABARD through the Rural Infrastructure Development Fund (RIDF), has implemented projects to improve rural roads, irrigation systems, warehouses, and social infrastructure. Under RIDF, Punjab has received cumulative sanctions exceeding 12,000 crores for financing projects under irrigation, rural connectivity and social sector improvements. Rural road connectivity has been enhanced, reducing transportation costs and increasing access to markets for agricultural produce. Assistance of ₹922.61 crore (115%) against a normative allocation of ₹800 crore was sanctioned to the state during FY 2023-24. The total disbursements during 2023-24 stood at ₹636 crores.

- Cumulative assistance of ₹880 crores has been disbursed under NIDA for various infrastructure development projects pertaining to transmission and other infrastructure projects in the State by NABARD. During the year 2023-24, NABARD sanctioned and disbursed ₹650 crores to Punjab Infrastructure Development Board (PIDB) for implementation of various irrigation, health care and drinking water projects in the State benefitting approx. 5.38 lakh people with portable drinking water, 1.89 lakh people with healthcare facilities and irrigating 5.35 lakh ha of farmers' field.

- Under Warehouse Infrastructure Fund (WIF), NABARD has supported Punjab State Warehousing Corporation (PSWC) for construction of 3 vertical silos with storage capacity of 1.50 LMT and upgradation/modernization of 133 warehouses with financial assistance of ₹276 crores for creation and augmentation of decentralized modern scientific storage facilities, leveraging credit facilities for farmers against stored produce to reduce the need for distress sale and realizing better prices for agriculture produce immediately after harvest.

- Credit support has also been provided to the State under FIF for setting up Food Parks and Food Processing Units in designated Food Parks (DFPs) notified by the Ministry of Food Processing Industries (MoFPI), GoI. NABARD sanctioned a term loan of ₹27 crores to Punjab Agro Industries Corporation (PAIC) for construction of Mega Food Park at Ladhowal, Ludhiana. The basic enabling infrastructure viz. Multi Commodity Cold Store (3300 MT), Frozen Cold Store (1000 MT), Dry Warehouse (10,000 MT), Silos (10,000 MT), Sewage Treatment Plant, etc. in the core processing centre have been completed. The total land available for leasing is 54 acres out of which 27.45 acres has been leased to 19 individual units. The Mega Food Park is providing direct and indirect employment to about 6000 people and benefitting around 30,000 farmers in its catchment area.

- Under LTIF, NABARD provided a loan of Rs 219.35 crores towards State share for Kandi Canal extension and rehabilitation of 1st Patiala Feeder and Kotla Branch Project.

- NABARD has operationalized Micro-Irrigation Fund (MIF) with sanction of ₹150 crore loan to State for promoting intelligent micro irrigation in 25000 ha. during FY 2021-22. The cumulative area covered as on 31st March 2024 was 10,364 ha. and approx. 8000 farmers were benefited from the project.

- Under Dairy Infrastructure Development Fund (DIDF), 04 Milk Unions have been sanctioned ₹250 crore and ₹205 crores has been disbursed to these milk unions, benefitting about 10,000 dairy farmers and 400 dairy cooperatives.

- Besides above, assistance is also available for funding the rural infrastructure projects being implemented on PPP mode. The flexibility of terms and conditions and limited borrowing power of State Governments warranted opening of a new window for funding well managed State entities. NABARD Infrastructure Development Assistance (NIDA) has provided funding support to PSTCL for installation of transmission lines and setting up of new sub-stations.

- Besides the above support, cumulative assistance of Rs 86 lakh to various agencies including the Universities, KVKs and the State Government for demonstrative/

experimental/innovative projects related to strengthening of rural infrastructure under RIPF was also made available.

6.4 Challenges and Gaps

a) Despite remarkable achievements, the State still faces challenges in maintaining the pace of infrastructure development due to resource constraints and environmental concerns. Therefore, to prioritize investments in rural infrastructure strategically, NABARD has taken the initiative in identifying infrastructural gaps, which could be supported under RIDF and using other sources. Key areas requiring intervention include over-reliance on groundwater which has led to alarming depletion levels, necessitating investments in canal irrigation and efficient water management systems as also inadequate storage facilities leading to high post-harvest losses.

b) The State has three major water-related problems. Firstly, rapid ground water depletion, where 79% of the State is under severe stress. Punjab has high irrigation intensity with 99% (against national average of 40%) of which 78% is irrigated by tube-wells and rest by canals. About 14.82 lakh tube wells draw underground water for irrigating crops in both the seasons. The stage of ground water extraction is alarmingly high at 166%. As on 31.03.2023, in districts like Sangrur, Kapurthala, Jalandhar, Fatehgarh Sahib, Moga, Ludhiana, Malerkotla, Tarn Taran, Barnala and Patiala, the stage of ground water extraction is more than 200%. Secondly, waterlogging has severely hit the southwestern districts of state particularly Muktsar, Fazilka, Ferozepur and Faridkot. At present, 1.04 lakh ha. suffer from critical waterlogging. This area consists of 34 saucer-shaped pockets, which are completely submerged and unfit for cultivation. Thirdly, floods affect the border areas and the sub-mountainous Kandi areas. Keeping this in view, following infrastructural projects are suggested.

i. Construction of small masonry check dams.

ii. Surface drains/ lift structures in waterlogged areas.

iii. Promotion of micro-irrigation (drip/sprinkler irrigation systems).

iv. Irrigation potential in the Kandi blocks of SBS Nagar and Rupnagar districts may be enhanced with support of deep tube-wells.

v. Construction/lining of embankments and flood protection structures along the watercourses to address the flood related issues.

vi. Lining/re-lining of water courses/canals/distributaries to enhance irrigation efficiency of a minor irrigation project.

vii. Cleaning/rejuvenation of Village Ponds.

c) The focus of infrastructure in agriculture revolves around soil health and water conservation. Maintaining soil quality for increasing productivity and sustaining crop yields is imperative. Stagnant crop yields, depletion of water table, waterlogging on account of excessive use of surface water and inadequate storage facilities are critical issues which stifles agriculture and thus require immediate redressal and solutions. Soft subsoil in most parts of the State and especially in Kandi region gets eroded by water runoff and damages standing crops by soil erosion or deposition of silt. To protect crop lands as also to facilitate recharge of underground water, location specific structures like check-dams, rain harvesting structures, run off controls, etc. may be constructed especially in districts of Rupnagar, SBS Nagar, Jalandhar, Gurdaspur and Hoshiarpur.

d) As of March 2023, the dry storage capacity with Food Corporation of India (FCI), Central Warehouse Corporation (CWC) and Department of Food and Civil Supplies in Punjab was 206.56 lakh MT. The cold storage capacity in the state as of November 2022 was 24.51 lakh MT with a total of 726 cold storage projects. This was 6.41% of the country's cold storage capacity. The state agencies viz. PUNGRAIN, PUNSUP, PSWC etc. are using covered storage space of about 146 lakh MT for storing food-grains. Of this, 50% of is owned by these agencies and the remaining hired. Besides, the State also has about 75.59 lakh MT of open storage space, which is primarily used to store wheat. The open storage space of 75.59 lakh MT needs to be urgently converted to silos/covered storage structure in view of the unscientific manner of storage in open areas and the consequential losses associated with such form of storage. Post-harvest infrastructure in Punjab requires urgent attention. Key priorities include expanding warehousing and cold storage capacity to reduce grain and perishable losses. Embodying the vision of "Sahakar-se-Samriddhi, the World's Largest Grain Storage Plan in Cooperative Sector, has been rolled out as a Pilot Project. This visionary plan entails establishing diverse agricultural infrastructure at PACS level, encompassing warehouses, custom hiring centres, processing units, etc., by elevating PACS into multifunctional entities.

e) Other Infrastructure Projects suggested in the State are:

   i. Modernisation of disease diagnostic labs and veterinary infrastructure with latest and adequate equipment for disease testing, animal healthcare and breeding.

   ii. Research infrastructure for developing suitable crossbreed meat variety of goat & setting up of additional goat breeding farms to meet the requirement of the borrowers.

   iii. Breeding/AI facilities to provide online treatment/ advisory for animal husbandry farmers.

   iv. There is adequate scope for generation of energy through solar, biomass and mini hydel sources.

   f) Provision of rural drinking water supply, health and education infrastructure are the major social sector infrastructure interventions needed in the State.

RIDF and NIDA has emerged as NABARD's major partnership with the state governments for the creation of a wide variety of rural infrastructure covering 39 activities, under three broad categories, viz., agriculture and related sectors, rural connectivity and social sectors.

6.5 Way Forward

A strategic approach is vital to address the critical challenges posed in the State. The modernization of irrigation systems is imperative, given the over-reliance on groundwater. Expanding canal networks, adopting micro-irrigation systems like drip and sprinkler irrigation, and promoting rainwater harvesting will ensure sustainable water management. Simultaneously, investments in agricultural diversification focusing on high-value crops like fruits, vegetables, and pulses are essential to reduce dependence on wheat and rice while boosting farmer incomes. Allied sectors such as livestock, fisheries, and poultry offer immense potential for rural income diversification.

Establishing modern veterinary healthcare systems, fish hatcheries, and dairy cooperatives will enhance productivity and profitability. Supporting supplementary activities like beekeeping and backyard poultry farming can further strengthen smallholder resilience. Improving social infrastructure, including healthcare, education, and skill development, will empower rural communities and enhance their quality of life. Establishing vocational training centres to equip youth with modern agricultural skills and entrepreneurial competencies will address unemployment and foster rural entrepreneurship. Emphasizing women participation through targeted initiatives will ensure inclusive development. Finally, fostering PPPs and creating a state-level task force to oversee planning and execution can accelerate rural infrastructure development. By addressing these critical areas, Punjab can build a robust framework for sustainable growth and improved rural livelihoods.

Chapter 7

Details of Policy Initiatives

Govt. of India

- The Union Budget 202425 includes several significant policy provisions for the agriculture sector aimed at enhancing productivity resilience and sustainability.

- Amount ₹ 1.52 lakh crore has been allocated for agriculture and allied sectors representing a substantial investment in farming and rural development.

- The major provision in budget for agriculture and allied sector are as below:

    i. Digital Public Infrastructure (DPI) for Agriculture: A comprehensive system will be developed to cover 6 crore farmers and their land details within three years. This initiative includes a digital crop survey for Kharif crops in 400 districts.

    ii. Natural Farming: Over the next two years 1 crore farmers will be trained and certified in natural farming practices. Additionally, 10000 bio-input centers will be established to support these efforts.

    iii. Support for Pulses and Oilseeds: To achieve self-sufficiency in pulses and oilseeds strategies are in place for enhanced production storage and marketing of crops like mustard groundnut soybean and sunflower.

    iv. Vegetable Production Clusters: Large-scale clusters for vegetable farming near major consumption centers will be established. These clusters will involve farmer-producer organizations (FPOs) cooperatives and start-ups for supply chain improvements.

    v. Shrimp Farming and Exports: Financial support will be provided for a network of Nucleus Breeding Centers for shrimp broodstock with additional financing facilitated through NABARD for shrimp farming processing and export.

    vi. High-Yield and Climate-Resilient Crops: The government will introduce 109 new varieties of crops designed to be both high-yielding and resistant to climate change.

- The Union Budget 2024-25 introduces several major provisions and policies for the non-farm sector to boost industrial growth enhance employment and support entrepreneurship.

- The key provisions for non-farm sector are as below:

    i. Employment and Skilling: ₹ 1.48 lakh crore allocated for education employment and skilling initiatives. Internships for 1 crore youth in 500 top companies over five years. Programs to enhance workforce participation through working women hostels craches and market access for SHG products.

ii. MSME and Start-Up Support: Credit Support: A new credit guarantee scheme for MSMEs will provide collateral-free loans for equipment and machinery purchases. E-Commerce Export Hubs: Establishing hubs in a Public-Private Partnership (PPP) model to help MSMEs and artisans expand globally.

    Mudra Loan Enhancement: The upper limit of Mudra loans under the Tarun category increased from 10 lakh to ₹20 lakh for successful repayment records.

    Food Irradiation Units: Financial aid to set up 50 multi-product food irradiation units for enhancing food quality and safety.

iii. Financial and Digital Inclusion: TReDS Platform Expansion: Lowering the turnover threshold for mandatory onboarding of MSMEs thus broadening access to trade receivables discounting.

    Simplified FDI Rules: Regulatory updates to encourage overseas investments and increase Indian Rupee use for global trade.

iv. Urban Development and Services: PM Awas Yojana Urban 2.0: ₹ 10 lakh crore investment for affordable housing for urban poor and middle-class families.

    Street Markets and Food Hubs: A new scheme to develop 100 weekly food markets annually for street vendors under PM SVANidhi.

Besides budgetary provisions GoI has taken following policy decision for development of Agriculture and Rural sector in recent few years:

- For digital and technological advancement Namo Drone Didi Scheme (2024) was launched to provide drones to 15000 women self-help groups (SHGs) for rental services enabling precision agriculture.

- Under PM-KISAN scheme government continued allocation of ₹60000 crore benefitting 11.8 crore farmers annually with direct income support.

- Modified Interest Subvention Scheme (MISS) was launched to enhance access to affordable credit through the Kisan Credit Card (KCC) platform.

- Agriculture Infrastructure Fund (AIF) was expanded to include integrated processing projects and solar installations under PM-KUSUM.

- The fund has mobilized over ₹78000 crore in investments. Dairy Development Program has been extended with ₹29610 crore allocation until 2026 focusing on breed improvement processing and disease control.

- In order to achieve Self-Sufficiency in Pulses and Oilseeds GoI launched Atmanirbhar Oilseeds Program wherein investments in high-yielding oilseed varieties modern farming techniques and better market linkages will be promoted to reduce edible oil imports.

Government of India has launched several initiatives to strengthen and modernize the cooperative sector under the overarching vision of "Sahkar se Samriddhi" (Prosperity through Cooperation).

The following policy decisions have been made in recent few years:

i. A dedicated ministry was created to provide focused attention on the cooperative sector ensuring its development and coordination across states.

ii. New National Cooperative Policy: A draft policy is being formulated by a committee under the chairmanship of Shri Suresh Prabhakar Prabhu to strengthen governance enhance transparency and boost cooperative activities nationwide. The National Cooperative Policy envisions increasing contribution of cooperative sector in GDP from present level of ₹21 lakh crore to ₹90 lakh crore by year 2030 and reaching around ₹900 lakh crore by 2047 thereby aiming to achieve the target of around 40 % share in the GDP of the nation.

iii. GoI have initiated computerization of 63000 Primary Agricultural Credit Societies (PACS) with an investment of ₹2516 crore. NABARD apart from financial contributions has taken the initiative of ground level implementation of the project.

iv. Ministry of Cooperation GoI had conceived the idea of creating the World's largest grain storage in the Cooperative sector by establishing Go downs /Warehouses of varying capacities at the grassroots cooperatives. NABARD is involved with the MoC in implementing the project.

v. GoI has launched Jan Samarth Portal a unique digital portal linking twelve Credit Linked Govt. Schemes on a single platform for ease of access to all the beneficiaries and related stakeholders. The Portal uses cutting-edge technology and smart analytics to provide intuitive guidance to beneficiaries for checking subsidy eligibility and auto recommendation system offers best suitable scheme as per beneficiaries' requirements and credentials.

Reserve Bank of India

- Master Circular on Lead Bank Scheme (FIDD.CO.LBS.BC.No.04/02.01.001/2023-24 dated 03 April 2023) issued by RBI has inter alia included revised agenda for SLBC meetings activities under annual calendar mechanism of data flow for LBS fora meetings alternative framework of Due Diligence in place of No Dues Certificate etc.

- As per Master Circular on SHG - Bank Linkage Program (FIDD.CO.FID.BC.No.1/ 12.01.033/2023-24 dated 01 April 2023) issued by RBI a simple system requiring minimum procedures and documentation is a precondition for augmenting flow of credit to SHGs.

- Master Circular on Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG-Bank Linkage Program consolidating all the instructions/ guidelines issued on the subject issued till date was issued by RBI vide circular FIDD.GSSD.CO.BC.No.07/09.01.003/2023-24 dated 26 April 2023.

- Financial Inclusion and Literacy: RBI launched the Antardrishti Financial Inclusion Dashboard in June 2023 to monitor financial inclusion progress. Expanded digital financial initiatives like UPI which crossed 13 billion transactions in March 2024 and integrated UPI with the CBDC (Central Bank Digital Currency).

- Technological and Fintech Advancements: Developed the Public Tech Platform for Frictionless Credit (PTPFC) to streamline credit disbursement and enhance scalability. Expanded the adoption of e-RUPI and improved digital payment infrastructure through BBPS (Bharat Bill Payment System).

- Regulation and Supervision: Strengthened governance and risk management frameworks including

  i. Default loss guarantee norms for digital lending.

  ii. Prudential norms for asset classification and valuation.

  iii. A draft disclosure framework on climate-related financial risks.

  iv. Conducted extensive cybersecurity assessments and launched DAKSH a supervisory monitoring tool for effective risk management.

NABARD

Refinance:

- Long-Term Refinance: To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the cooperative banks and RRBs out of Long-Term Rural Credit Fund at a reasonable rate of interest. An amount of ₹541.19 crore was disbursed during the year 2023-24 in the State.

- Short-Term Refinance: NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. The disbursement for the year 2023-24 was ₹8228.70 crore in the State.

- Special Refinance Scheme: NABARD introduced Special Refinance scheme for financing under Agriculture Infrastructure Fund (AIF) for RRBs Cooperative Banks and subsidiaries of NABARD with a view to address the existing infrastructure gaps and to provide a fillip to the rural financial institutions for funding projects of other than PACS under AIF and also funding to eligible beneficiaries being covered under AIF. The scheme envisages creation of investment in viable projects relating to post harvest management infrastructure and community farming assets.

- Rural Infrastructure Development Fund (RIDF): RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects at present covers as many as 39 activities classified under three broad sector viz;

  (i) Agriculture and related sector

  (ii) Social Sector and

  (iii) Rural Connectivity.

NABARD extended a financial support to the tune of 1397 crore to the State during FY 2023-24. Some of the key projects undertaken by Government are are laying of underground pipeline system covering 16708 ha installation of standalone off grid solar pumps sets under PM-KUSUM concrete lining of 880 km long irrigation channels benefitting area of 1.63 lakh ha establishment of 2.35 LLPD capacity milk plant establishment of Punjab State Cancer Institute at Amritsar strengthening 76 sub-stations for better power transmission upgrading Community Health Center Mother & Child Care Hospital & Sub- divisional Hospital and improvement of infrastructure facilities of 559 schools & residential hostels etc.

- Micro Credit Intervention: NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs training and capacity building of SHG members and other stakeholders besides initiating special programs for backward regions.

- Financial Inclusion: NABARD supports the creation of the financial inclusion infrastructure of banks and various financial inclusion awareness activities under the aegis of the Financial Inclusion Fund (FIF) placed in NABARD. Apart from extending assistance to RFIs for onboarding to technology platform NABARD has onboarded the Account Aggregator platform as Financial Information User (FIU) which will facilitate structured financial data sharing from Financial Information Users (FIPs).

- Institutional Development Cooperative Development Fund (CDF): The Cooperative Development Fund was constituted in 1993 under section 45 of NABARD Act 1981 with an initial corpus of Rs 10 crore. The fund is replenished every year through Contribution from NABARD’s surplus. Assistance from the CDF is available to co-operatives in the form of soft loans/grants for infrastructure development of PACS for resource mobilization human resource development capacity building and operational streamlining setting up of PACS Development Cells in CCBs etc. which in turn contribute to their functional efficiency.

Farm Sector Development:

- Central Sector Scheme on Formation and Promotion of 10000 FPOs: NABARD as one of the Implementing Agencies under the scheme has empaneled 110 Agencies to work as CBBOs across the country. As on 31 March 2023 NABARD has sanctioned 1751 FPOs wherein a total of 3.04 lakh farmers have taken the membership.

- Climate Change: NABARD has facilitated sanction of 40 projects with a total financial outlay of ₹1852.61 crore under various funding mechanisms viz. Adaptation Fund (AF) National Adaptation Fund for Climate Change (NAFCC) and Green Climate Fund (GCF).

- Off Farm Sector Development: Capacity Building Fund - Social Stock Exchange (CBF-SSE): A Capacity Building Fund of Social Stock Exchange (CBF-SSE) is proposed to be created in NABARD with a corpus of ?100 crore funded by NABARD SIDBI BSE NSE and Others for awareness creation and capacity building of the different stakeholders.

State Government

Budget Announcements 2024-25

- New ethanol project at Gurdaspur Co-operative Sugar Mill announced in the State Budget 2024-25 with an allocation of ₹24 Crore.

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

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

MGNREGS: ₹655 crores

Pradhan Mantri Krishi Sinchai Yojana: ₹20 crores.

National Rural Livelihood Mission: ₹120 crores

Rashtriya Gram Swaraj Abhiyan: ₹20 crores.

- ₹17330 crores allocated for school and higher education which is 6 higher than the previous year. Transformation of 100 government senior secondary schools as Schools of Brilliance with an initial allocation of 10 crore has been made for FY 2024-25. Government of Punjab in order to imbibe essential skills to primary and upper primary students has launched Mission Samrath with a allocation of ₹10 crores.

- Department of Agriculture and Farmers welfare Govt of Punjab aims to increase Basmati rice cultivation by 40 and expand the area under DSR (Direct Seeded Rice) technique one lakh hectares in 2024-25. To ensure export-quality of Basmati rice the government has also banned ten insecticides (viz. Acephate Buprofezin Chlorpyrifos Hexaconazole Propiconazole Thiamethoxam Profenofos Imidacloprid Carbendazim and Tricyclazole) having high residual effects.

- Govt of Punjab has banned the cultivation of long-duration high-water requiring paddy variety Pusa-44 promoting short-duration low-water consuming varieties such as PR-126.

- A scheme incentivizing farmers to the tune of ₹10000 per acre was launched to promote horticulture in the state aiming at crop diversification and water conservation. Drip irrigation is being promoted under this scheme with subsidies provided through Department Soil and Water Conservation without having any ceiling limit in cultivated area.

- To tackle water scarcity and promote sustainable agriculture Department of Soil and Water Conservation Govt of Punjab launched a project to transform 30000 acres of farmland by installing 2400 km of underground pipelines improving irrigation access statewide. Additionally, two NABARD-funded projects worth ₹277.57 crore will expand these networks benefiting over 40000 hectares.

- SUGARFED has started its first 14 MW Co-Gen plant operated through Paddy straw at Bhogpur Co-operative Sugar Mill and a new Ethanol project at Gurdaspur Co-operative Sugar Mill is proposed for which an initial budgetary support of ₹24 crores has been made in FY 2024-25.

- A total of 829 Aam Aadmi Clinics have already been established in the State where 80 types of medicines and lab tests at 38 diagnostic labs are being provided free of cost. An allocation of ₹249 crores have been made in FY 2024-25 for further strengthening of this initiative.

- A comprehensive de-addiction plan has been deployed through a network of 529 OOAT Clinics and 306 Rehabilitation Centers in the state. Further a Tele Manas Hub is being established at the Institute of Mental Health (IMH) Amritsar to provide consultation/counselling on Mental Health by trained counsellors.

- Outlay of ₹194 crores for soil and water conservation including proposals to undertake two new NABARD projects for providing financial assistance to farmers for laying out underground pipelines for irrigation.

- "Mission Phulkari" launched to train village level artisans with the latest craftsmanship techniques. NABARD has promoted one OFPO i.e. Sangrur Phulkari Producer Company Ltd. and supporting it since 2019.

- With the aim to modernize operations streamline processes and enhance efficiency an allocation of ₹50 crore in FY 2024-25 has been made for computerization of State Cooperative Agriculture and Rural Development Bank and Primary Agricultural Co-operative Societies (PACS).

- State government has made budgetary allocations of ₹575 crore for crop diversification and establishment of horticulture crop clusters.

- Allocation of ₹263 crore for supporting forestry efforts.

- The State Government has allocated ₹13784 crore for FY 2024-25 for agriculture and allied sectors which is at similar level to the FY 2023-24.

- Mission Unnat Kissan has been launched to provide timely technical information to the farmers for scientific cultivation of cotton and 33 subsidy on cotton seed will also be provided to approx. 87000 farmers.

- ₹575 crore allocated for a special scheme on diversification in FY 2024-25. For value addition activities in Agriculture sector an amount of ?50 crore has been provided to PAGREXCO.

- MOU has been signed with SIDBI for setting up of Automated beverage unit at Hoshiarpur Chilli processing center at Abohar Value added processing facility at Jalandhar Ready-to-eat food manufacturing unit at Fatehgarh Sahib and other projects amounting to ₹250 crore.

- ₹350 crores allocated under the Sub-Mission on Agriculture Mechanism to provide various machines/equipment to augment productivity and to manage paddy stubble.

- Punjab Horticulture Advancement and Sustainable Entrepreneurship (PHASE) has been launched to improve product quality and develop horticulture crop clusters in major production zones in the State. Allocations have also been made for schemes on mushroom cultivation flower seed production exotic vegetables and establishment of orchards.

Success Stories 1

Establishment of New State Cancer Institute (SCI), Nuclear Medicine Block and Radiotherapy Block at Govt. Medical College, Amritsar, Punjab

Scheme:	Rural Infrastructure Development Fund
Project Implementing Agency:	Health and Family Welfare Department executed through Punjab Health Systems Corporation
Duration of the project:	3 years
Beneficiary:	Cancer patients of northern districts of Punjab i.e. Amritsar, Tarn Taran, Gurdaspur, Hoshiarpur, Jalandhar and Kapurthala.
State :	Punjab
District :	Amritsar
Block :	Verka
Village :	Govt. Medical College Amritsar

1.1 Support provided

● The total TFO of project is ₹11937.77 lakh and NABARD RIDF Loan is Rs . 4058.84 lakh. The project aims at Establishing New State Cancer Institute (SCI) Nuclear Medicine Block and Radiotherapy Block at Govt. Medical College Amritsar

1.2 Impact

● Punjab State Cancer Institute on the premises of Government Medical College, Amritsar provides a ray of hope for patients of Majha region and surrounding districts of Doaba. The Institute is providing services of chemotherapy, oncology, high energy linear accelerator in the Government Medical College

Success Story 2

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

Scheme :	i. Promotion of FPO under PRODUCE Fund ii. Business Development Assistance of Rs 2.80 lakh to FPO in FY2020-21.
Project Implementing Agency :	Suraksha Agriculture and Rural Development Society SARDS)
Duration of the project :	3 Years
Beneficiary :	FPO is having dairy as primary activity and 280 dairy farmers have become members of FPO.
No. of beneficiaries :	280
Community :	Farmers involved in dairy farming
State :	Punjab
District :	Gurdaspur
Block :	Gurdaspur
Village :	Chore Sidhwan and nearby villages

Support provided

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

Pre-implementation status

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

Success Story 3

Economic Empowerment of Rural Women through Micro Finance

Scheme :	SHG /JLG Promotion
Project Implementing Agency :	Global SHG FPO
Duration of the project :	3 years
Beneficiary :	Rural Women
No. of beneficiaries :	35
State :	Punjab
District :	Ludhiana
Block :	Ludhiana-2
Village :	Ayali

Support provided Smt. Manjit Kaur from Sindhwabet Village connected with NABARD through the Global SHG and became a driving force in her community. She encouraged the women of her village to form a JLG. Together, they ventured into the bakery business which increased their income.

Pre-implementation status Before forming the SHG women were engaged in unorganized low-income activities with no access to formal credit or banking services. As landless non-farmers opportunities for traditional agricultural livelihoods were limited leaving them economically marginalized.

Challenges faced The major challenge was to find a sustainable income-generating activity for landless women. Additionally mobilizing women into an SHG and securing formal credit from banks required significant community engagement and trust-building efforts.

Impact The efforts transformed the lives of its members. By extracting and selling iron scrap they repaid their initial loan and expanded their operations. Today they have built permanent homes established a strong financial safety net and continue to thrive.

Success Stories 4

Adoption and Impact Assessment of Crop Residue Management Technologies in Rice- Wheat Cropping System

Scheme:	DPR based project of FSDD department
Project Implementing Agency:	Punjab Agriculture University- Punjab
Duration of the project:	02 years
Beneficiary:	Farmers of Nidhanwala, Puranewala, Khosa Pando and Khosa Randhir villages
No. of beneficiaries:	120 Farmers
Community:	Farmers
State:	Punjab
District and Village:	Moga, Nidhanwala, Puranewala, Khosa Pando and Khosa Randhir

1.1 Pre-implementation status:

Maximum farmers which were covered under the project were used to burn the crop residue in the fields.

1.2 Challenges faced

Many farmers state that happy seeder, mulcher & smart seeder are unhandy for small tractors and they have to put weight for balancing the tractor and machine in field. On other side, super seeder and MB plough requires heavy tractor with more than 55 hp, shortage of Super SMS, Combine harvestor, etc

1.3 Impact

Area under straw management technologies increased. Many farmers admired super seeder machine and adoption rate bloomed in villages. Some farmer stopped to use MB plough & straw baler for paddy straw management in their fields. Many farmers shunned the use of long duration varieties of paddy & wheat.

Success Stories 5

Intervention of NABARD through LEDP on Food processing and Bakery products


Scheme :	Livelihood Entrepreneurship Development Programme
Project ImplementingAgency :	Mahila Kalyan Samiti (MKS)
Duration of theproject :	3 years
Beneficiary :	SHG/JLG members
No. of beneficiaries :	90
State :	Punjab
District :	S.A.S Nagar
Block :	Majri
Village :	Gunnu Majra Sialba Khizrabad

1.1 Support provided

- Supporting SHGs/JLGs in their livelihood by enhancing the capacities through identifying the skill gaps, appropriate skill upgradation, exposure visits, demonstrations etc.
- Collaboration with knowledge partners for technical knowledge sharing
- Facilitating credit support from banks thorugh SHG or individual /JLGmode for taking up livelihood activities
- Handholding in establishing business tie up with resouce agencies forsale of products

1.2 Pre-implementation status

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

1.3 Challenges faced

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

1.4 Impact

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

Appendix I

Climate Action and Sustainability

Climate Change Scenario and its Impact

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. There is emerging evidence that the productivity of crops, livestock and fish is likely to be affected with implications to food security, livelihoods, and sustainability in agriculture. In India, several studies have projected declining crop yields, in the absence of adaptation to climate change. As per the district level risk and vulnerability assessment of Indian agriculture to climate change undertaken by ICAR-CRIDA, 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022

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 USD 10.1 trillion. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

Initiatives of Govt. of India

India initiated the National Action Plan on Climate Change (NAPCC) in 2008, which introduced eight National Missions encompassing various efforts. In August 2022, the Government of India submitted 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.

Ambitious renewable energy targets, promotion of sustainable energy sources and clean cooking fuels, afforestation efforts, climate-resilient agriculture practices etc. are a few among the initiatives of GoI to combat climate change.

Initiatives of RBI

Climate change is a rapidly emerging area of policy interest in the RBI. RBI has laid out guidance for voluntary initiatives by regulated entities (REs) on green finance, setting up of green branches and green data centers, encouraging greater use of electronic means of communication instead of paper, and renewable energy sources. In early 2023, the RBI issued sovereign green bonds to mobilize resources for the Government for green infrastructural investments. RBI has also released the framework for mobilizing green deposits by REs. In February 2024, the RBI has issued draft guidelines on 'Disclosure framework on climate related financial risks, 2024'. The framework mandates disclosure by REs on four key areas of governance, strategy, risk management, and metric and targets, which is a step towards bringing the climate risk assessment, measurement and reporting requirements under mainstream compliance framework for financial sector entities in India.

Initiatives of NABARD

The whole fulcrum of NABARD's functions and initiatives focus on the attainment of sustainable development. NABARD's initiatives in the Agriculture, Natural Resources, and Rural Development (ANR) sector have integral components of climate action - both mitigation and adaptation, for vulnerable sectors and communities.

NABARD has been playing a key role in channelizing climate finance to the nation as the Direct Access Entity (DAE) and the National Implementing Entity (NIE) for major climate funds such as the Green Climate Fund (GCF), Adaptation Fund (AF), and National Adaptation Fund for Climate Change (NAFCC). This role enables NABARD to access and deploy climate finance effectively, driving impactful initiatives that address the pressing challenges of climate change in the agricultural sector.

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

Climate Change Scenario - At the State Level

Punjab is semi-arid, hot, and subtropical monsoon type with cold winter and hot summers. The number of days with temperature more than 40°C has increased from 289 during the decade (1970-1979) to 322 days during 2010-2019 whereas with temperature less than 2°C has reduced from 83 to 36 days). Temperature is projected to increase by about 1.3°C towards Mid-Century (MC) as per RCP 4.5 (stabilization scenario) and by 2.5°C towards End-Century (EC) and 1.7°C towards MC and 5.2°C towards EC as per RCP 8.5 (High GHG emission scenario). Significant increase in temperature is projected for Bathinda, Gurdaspur, Hoshiarpur, Ludhiana & Sri Muktsar Sahib.

Annual rainfall in the State ranged between 189-1929 mm during 1901 to 2018 with a declining trend observed over past six decades, incidences of heavy rainfall (>100 mm) with heavy floods in 1984, 1988 & 1995 and 16 years of deficit monsoon during recent two decades (2000-2020). Average annual rainfall is projected to increase by 5.4% (MC) & 12.5% (EC) for RCP 4.5 scenario and 9.8% (MC) & 12.8% (EC) for RCP 8.5 scenario. The increasing trend in rainfall during post monsoon and decreasing trend in rainfall during both pre-monsoon & winter has been projected towards MC and EC for both RCP 4.5 and RCP 8.5 scenarios. The maximum increase in rainfall in districts Gurdaspur and Hoshiarpur and minimum increase in Mansa district has been projected towards MC and EC for RCP 4.5 and RCP 8.5 scenarios.

State Action Plan for Climate Change, Climate Strategy, State Green Budget

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

1. State Mission on Forest, Ecosystem, and Biodiversity driven by Dept. of Forests and Wildlife Preservation focusing on enhancing carbon sinks

2. State Mission on Sustainable Agriculture driven by Dept. of Agriculture & Farmers

Welfare focusing on crop diversification, crop residue management, livestock health management, and sustainable water resource use.

3. State Mission on Water driven by Dept. of Water Resources focusing on restoration of ground water

4. State Mission on Health driven by Dept. of Health & Family Welfare focusing on developing early warning system and mechanism for sensitive disease tagging and management.

5. State Mission on Strategic Knowledge driven by Punjab Climate Change Knowledge Centre, PSCST, Dept. of Science, Technology & Environment focusing on Strengthening knowledge networks and capacity building, along with evidence-based planning.

6. State Mission on Enhanced Energy Efficiency and Solar Energy driven by Dept. of Power focusing on Maximizing share of renewable resources.

7. State Mission on Sustainable Habitat driven by Dept. of Local Government focusing on smart urban development.

Climate Change initiative in the State by Govt. of India

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

Climate Change initiative by State Government

Increasing carbon Sinks: Targeted increase in area under tree and forest cover to 7.5% of the State Geographical Area by 2030.

Bio-diversity Conservation: Punjab Biodiversity Board (PBB) set up to take multifarious initiatives for promoting conservation & sustainable utilization of biodiversity.

Water Conservation: Pilot launch of DBT scheme 'Paani Bachao Paise Kamao' to incentivize farmers for saving electricity, water conservation under Khet da pani khet vich and soil conservation measures.

Crop Diversification: Promoted cultivation of Moong with 3 late-sown varieties of paddy in to make the agrarian sector environmentally sustainable and covered > 5,000 ha area to reduce use of fertilizers.

Crop Residue Management: Distributed 76000 machines for addressing stubble burning issues, >4500 villages declared zero stubble burning. Energy: State has drafted its Renewable Energy Policy aiming to meet 30% of its power through RE by 2030.

Climate Change initiative in the State by NABARD

Climate Resilience Building through Crop Residue Management: Supported spreading awareness about alternative uses of paddy stubble and diversifying cropping pattern from cultivation of water guzzling paddy to maize, through more than 8,000 village level camps covering over 12,000 villages of Punjab.

National Adaptation Fund on Climate Change: NABARD supported development of Model Climate Resilient (CR) sheds to help livestock overcome heat stress and also provided weather linked insurance through Punjab State Council for Science and Technology (PSCST). The animals kept under CR sheds showed remarkable reduction of 82.87% with respect to prevalence of ticks. The demonstrated sheds have been able to reduce impact of temperature, which has led to increase in milk production to the tune of 21% per household

Watershed Development: NABARD Punjab rolled out the Watershed Development Project for conserving natural resources at Bari Village in Rupnagar district through partner agency Ambuja Cement Foundation in June 2023. The water shed development project envisages construction of structures namely staggered contour trenching, waste weir for existing farm bund, recharge pits, farm ponds, percolation tanks, gabion in drainage, gully plug, check dams, sprinkler and drip irrigation system etc along with nonstructural works viz. capacity building programs for income generation, exposure visits for women, awareness creation, cattle treatment camps at an estimated cost of ₹196.00 lakh during the project period of 03 years.

Appendix II

Potential of Geographical Indications in the State

GI scenario at national level

Geographical Indications (GI) are products, which are linked to a place of origin and possess certain qualities, characteristics or reputation that are due to that place. GI are governed globally under the Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS) at the World Trade Organization (WTO). In India, the GI framework is established through the enactment of the Geographical Indications of Goods (Registration and Protection) Act, 1999.

GI is a form of Intellectual Property Right that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GI provides legal rights to its Authorised Users, to prevent its use by a third party whose product does not conform to the applicable standards. GI products can be broadly categorized as

(i) Handicrafts, including handloom textiles

(ii) Food items, including sweets and ethnic cuisines

(iii) Wine and Drinks

(iv) Manufactured Products and

(iv) Agricultural Products.

Broad Framework to identify Potential GI products:

- The product should have emanated from a particular geographical area.
- The products should possess certain features, characteristics that link it with the particular geographical area. In case of agricultural products, the linkage should be direct i.e. in terms of climate, topography, soil condition etc., whereas in case of non-agricultural products, the linkage can be direct or indirect.
- The product should have a history of production in that area.
- The product should have reputation in that area.
- The product should possess special quality or uniqueness.
- The product/ manufacturers of that product belong to a particular community or are concentrated in that geographical region.

India is bestowed with rich heritage of culture and traditions, that are flourishing here for past several centuries. In addition to this it has enormous biodiversity and has diverse agroclimatic conditions, which lead to many geographic specific IPR products in agriculture and other sectors. The GI registration has high significance in the country like India as it has been proven in the case of Basmati rice, where foreign exports earning is about ₹38,443 crore.

As on 31.10.2024, there were 651 registered GI products in India, highlighting the rich culture and heritage of the country.

Benefits of GI registration:

1. **Economic Benefits:**

A GI tag can help in improving the marketability of products and opens opportunities for international trade. They can boost local economies by adding value to traditional products and attracting premium prices in both domestic and global markets.

2. **Cultural Preservation:**

By protecting traditional products, India can ensure the survival of its unique skills and knowledge.

3. **Preventing Misuse and Counterfeiting:**

GI registration helps prevent unauthorized producers from exploiting the reputation and goodwill associated with a particular region or product.

4. **Rural Development:**

The increased demand for GI registered products can create new employment and/ or enhanced livelihood opportunities, leading to rural development and poverty alleviation in the region.

5. **Assured Quality:**

GI registration guarantees that the product is of a certain standard, quality and is authentic.

Initiatives of Government of India to promote GI:

1. **Geographical Indications of Goods (Registration and Protection) Act, 1999:** The Act provides a legal framework for the registration, protection, and enforcement of GIs in India. It prevents the use of GI tags by non-Authorized Users and ensures that the benefits are shared by the actual producers by preventing infringement.

2. **Establishment of Geographical Indications Registry:** The GI Registry has been set up under DPIIT, Ministry of Commerce & Industry for ensuring adherence to quality standards and regulations for GI products.

3. **One District One Product Initiative:** This scheme was introduced by the Government of India to foster balanced regional development across all districts of the country by selecting, branding, and promoting at least One Product from each District of the country. 1102 products from 761 districts across India have been identified, many (around 400+) of them being GI products (Source: KPMG & IBEF).

4. **National IPR policy, 2016** provides strong emphasis on promotion of GIs across the country.

5. Creating awareness about significance of GIs, promoting registered Indian GIs, identify potential GIs and encourage stakeholders towards registration.

6. Buyer-Seller Meets (BSMs) and Creating Market Linkages.

Initiatives of NABARD in promotion of GI:

NABARD introduced a comprehensive scheme in 2019 to provide end to- end support to facilitate registration of GI for Agri as well as non-Agri products along with pre-registration and post registration activities to enhance quality, improve market access, create awareness and strengthen producers' capacity.

NABARD's interventions in the GI domain are as under:

- Mobilization of artisans/ producers & awareness creation.
- Support for registration of products as GI and renewal of existing GI products.
- Registration of producers/ manufacturers as Authorized Users.
- Marketing Initiatives for GI Products such as Buyer-Seller Meets, Sponsoring stalls, GI exhibitions/ Melas.
- Awareness creation through social media campaigns, e-portals, websites, documentation through brochures and catalogues.
- Capacity building of artisans through workshops, conferences, seminars, training programs etc. and reviving/ keeping alive 'dying arts'. As on date, NABARD has supported 283 products for GI registration of which 130 products have already been granted GI certification. Further, various exhibitions/ melas and dedicated outlets for marketing of GI products are also being supported.

NABARD is promoting the Phulkari OFPO in the State pre as well as post GI tagging of the Phulkari. Further NABARD is striving to promote the potential GI products such as Thathera Craft Punjabi Jutti Hoshiarpur Wood Inlay Craft Jalandhar (Nakdor) Handmade Dhurrie Sangrur Khesh Patiala Parandi/ Paranda etc.

GI scenario at State level

Punjab holds immense potential for Geographical Indications due to its strong agricultural base rich cultural heritage and vibrant artisanal traditions. The state has a diverse economy with unique local practices producing goods with distinct regional characteristics that are deeply tied to its geography and history. GI can offer a robust framework for protecting these products ensuring quality control and distinguishing them in both national and international markets. Moreover the agricultural and cultural landscapes of Punjab are well-positioned to benefit from the growing global demand for authentic region-specific goods. With a large rural population engaged in agriculture and crafts GI protection can provide economic upliftment encourage sustainable practices and help preserve traditional knowledge. Thus Punjabs combination of geographical advantages cultural richness and economic needs presents a huge opportunity for the successful application of GI.

As on December 2024 there are two products which have been GI tagged in the State as below:1. Phulkari- a type of handicraft for which Punjab got its Geographical Indication on 21st October 2010. This GI tag is relevant- first for Punjab but will also make the work that is done in the states of Haryana and Rajasthan relevant as well.2. Basmati is special long-grain aromatic rice grown and produced in a particular geographical region (namely Punjab Haryana Himachal Pradesh Delhi Uttarakhand Uttar Pradesh and Jammu & Kashmir) of the Indian sub-continent.

As on 31 March 2024 NABARD has supported geographical indications (GI) registration and post-GI registration activities of 300 products of which 138 products have been GI-register. The State Government of Punjab NABARD and other agencies have been actively promoting Geographical Indications (GI) to preserve cultural heritage boost economic growth and empower local communities. The Punjab Government identifies unique traditional products for GI registration such as Basmati Rice Phulkari and Amritsari Kulcha while providing financial support to artisans and farmers for maintaining authenticity and enhancing quality. NABARD plays a pivotal role by providing technical and financial assistance for GI registrations and raising awareness among farmers and artisans about the benefits of GI tags. Through the promotion of Farmer Producer Organizations (FPOs) NABARD facilitates collective marketing and branding of GI products supported by infrastructure development for grading processing and packaging. Other agencies like APEDA focus on the export promotion of GI-tagged products like Basmati Rice by ensuring global quality standards. Organizations like TRIFED and HHEC promote indigenous crafts and handicrafts offering market access through exhibitions fairs and e-commerce platforms. Collaborative efforts with international trade bodies and the Ministry of MSME further amplify the global reach of Punjabs GI products.

Annexure I

Credit Potential for Agriculture

A. Farm credit

Sr. No.	District	Crop Production, Maintenance and Marketing	Water Resources	Farm Mechanization	Plantation & Horticulture		Forestry & Waste Land Development	Farm Credit-Others
					Term Loan	Working Capital		
1	Kapurthala	242313.44	7294.12	25413.92	3256.59		371.74	18972.00
2	Ludhiana	516425.65	15887.52	21765.24	33954.34		4389.08	58500.00
3	Malerkotla	100198.35	1147.60	12282.71	2190.69		251.33	23625.00
4	Mansa	306142.47	20962.50	17435.15	1084.44		129.83	157518.00
5	Moga	334357.41	75815.54	50254.47	6200.05	0.00	1478.34	15357.60
6	Pathankot	63571.76	1087.63	5822.57	1325.36		651.69	738.90
7	Patiala	480246.78	16332.21	157944.05	3321.80	0.00	1140.37	95424.75
8	Rupnagar	139103.06	3759.88	13949.41	4062.11		3516.12	1916.10
9	S.A.S Nagar	93600.21	5421.70	9964.82	4494.71	0.00	1512.29	65790.00
10	Sangrur	462292.56	8556.66	40356.71	6320.93		922.62	184806.00
11	Shahid Bhagat Singh Nagar	155499.88	10637.13	21713.91	6077.40		2720.95	1340.10
12	Sri Muktsar Sahib	391496.19	16398.20	56944.00	3485.55		975.60	72180.00
13	Tarn Taran	332614.57	2450.19	21419.53	5651.22		827.66	51247.80
14	Amritsar	344864.33	1856.14	31581.43	7273.64	0.00	470.74	47063.70

15	Barnala	212382.70	2900.90	16189.23	2206.23	0.00	763.56	72592.20
16	Bathinda	469481.56	11794.05	32642.49	12590.04		651.69	258840.00
17	Faridkot	249717.98	23471.71	48176.35	22377.64	0.00	2407.65	11925.00
18	Fatehgarh Sahib	175170.82	4666.86	38370.04	2233.01		518.15	128826.00
19	Fazilka	423977.04	13521.60	3017.55	4188.04		547.20	43299.00
20	Ferozepur	337333.48	20206.16	44590.11	4751.42	0.00	3895.64	31105.35
21	Gurdaspur	348512.43	6021.41	19536.64	5968.90		7569.00	35810.10
22	Hoshiarpur	321679.94	13634.05	104869.11	9062.80	0.00	3333.38	42427.80
23	Jalandhar	420297.14	4325.12	39082.43	5016.57	0.00	394.75	44877.60
	Total	6921279.75	288148.88	833321.87	157093.48	0.00	39439.38	1464183.00

Sr. No.	**District**	**AH - Dairy**		**AH - Poultry**		**AH - Sheep, Goat, Piggery**		**Fisheries**		**Subtotal (A)**
		Term Loan	**Working Capital**	**Term Loan**	**Working Capital**	**Term Loan**	**Working Capital**	**Term Loan**	**Working Capital**	
1	Kapurthala	32066.89	9260.12	2124.18	324.68	741.42	123.45	772.65	759.10	343794.30
2	Ludhiana	102672.10	1407.38	15435.00	1640.60	8093.08	160.42	3721.50	157.95	784209.86
3	Malerkotla	9856.79	1031.46	1516.50	63.24	611.40	19.23	618.75	112.95	153526.00
4	Mansa	12029.10	45693.15	360.00	162.90	1476.00	16.60	868.50	227.72	564106.36
5	Moga	88714.70	15749.93	11619.63	1832.89	5987.25	259.65	1414.89	163.96	609206.31
6	Pathankot	2689.70	2902.64	2397.60	113.54	2195.33	53.73	470.61	76.51	84097.57
7	Patiala	45994.06	1147.07	21462.37	107.45	16103.02	65.79	2126.70	98.37	841514.79
8	Rupnagar	32799.85	17041.69	4638.32	917.55	3573.00	552.78	1079.55	619.44	227528.86

9	S.A.S Nagar	13486.71	1095.78	2508.96	186.78	2089.97	45.02	1225.89	118.41	201541.25
10	Sangrur	28151.97	9048.96	7411.14	2368.00	3124.64	452.72	1854.00	607.28	756274.19
11	Shahid Bhagat Singh Nagar	15024.29	29460.51	2836.60	2457.58	2268.27	1912.30	1456.00	296.36	253701.28
12	Sri Muktsar Sahib	980.96	563.52	827.28	548.40	983.90	153.00	1046.25	574.49	547157.34
13	Tarn Taran	44689.41	17925.12	3845.70	31.04	1398.68	41.44	1238.85	64.37	483445.58
14	Amritsar	36212.42	14574.87	2989.80	83.07	1886.67	83.92	820.80	22.47	489784.00
15	Barnala	19623.11	3860.07	4072.50	946.50	627.96	652.13	1144.35	455.47	338416.91
16	Bathinda	34688.47	23414.13	1108.08	224.10	5525.46	1031.01	2299.31	467.58	854757.97
17	Faridkot	23850.34	3175.17	2232.00	1388.20	3109.95	3125.49	3157.65	134.21	398249.34
18	Fatehgarh Sahib	27642.40	3770.40	6681.60	315.50	3331.35	493.00	1552.50	151.80	393723.43
19	Fazilka	51465.40	1663.70	4038.85	3178.00	978.75	375.34	852.75	60.75	551163.97
20	Ferozepur	28403.79	5796.62	3875.34	304.90	1940.04	992.69	1372.95	90.47	484658.96
21	Gurdaspur	26901.08	12600.59	10264.50	305.10	3498.72	157.40	1379.07	403.25	478928.19
22	Hoshiarpur	57270.70	7409.00	69289.20	3826.00	1587.72	1125.08	1739.70	109.32	637363.80
23	Jalandhar	23237.79	2346.22	2252.70	31.98	615.15	16.29	2380.23	56.48	544930.45
	Total	758452.03	230938.10	183787.85	21358.00	71747.73	11908.48	34593.45	5828.71	11022080.71

B. Agriculture Infrastructure

Sr. No.	District	Construction of storage facilities	Land development, Soil conservation, Wasteland development	Agriculture Infrastructure - Others	Subtotal (B)
1	Kapurthala	23205.00	39.60	2096.65	25341.25
2	Ludhiana	29734.70	1989.00	2176.00	33899.70
3	Malerkotla	7259.85	907.89	746.30	8914.04
4	Mansa	5015.00	721.15	6.80	5742.95
5	Moga	25944.55	2587.73	1069.07	29601.35
6	Pathankot	5329.50	184.63	567.39	6081.52
7	Patiala	22798.52	1319.40	5249.09	29367.01
8	Rupnagar	2938.03	2790.59	585.65	6314.27
9	S.A.S Nagar	30561.75	90.39	1787.56	32439.70
10	Sangrur	27115.00	3252.60	3406.80	33774.40
11	Shahid Bhagat Singh Nagar	29523.68	3260.25	511.87	33295.80
12	Sri Muktsar Sahib	15986.80	333.00	6665.72	22985.52
13	Tarn Taran	17875.50	49.02	828.09	18752.61
14	Amritsar	36953.75	711.47	1930.38	39595.60
15	Barnala	18600.14	3687.75	956.25	23244.14
16	Bathinda	4714.95	1118.88	821.02	6654.85
17	Faridkot	88327.75	1364.85	3401.58	93094.18

18	Fatehgarh Sahib	24624.50	117.00	490.90	25232.40
19	Fazilka	5975.50	1263.40	926.50	8165.40
20	Ferozepur	5730.70	1743.55	1078.48	8552.73
21	Gurdaspur	16974.50	814.60	1160.27	18949.37
22	Hoshiarpur	15470.00	22430.70	4619.75	42520.45
23	Jalandhar	21912.15	591.21	7001.93	29505.29
	Total	482571.82	51368.66	48084.05	582024.53

C. Ancillary activities

Sr. No.	District	Food & Agro. Processing	Ancillary activities - Others	Subtotal (C)	Total Agriculture I = (A + B + C)
1	Kapurthala	25586.38	1539.00	27125.38	396260.93
2	Ludhiana	26982.39	1863.00	28845.39	846954.95
3	Malerkotla	2980.70	405.00	3385.70	165825.74
4	Mansa	822.40	450.00	1272.40	571121.71
5	Moga	23011.01	11475.00	34486.01	673293.67
6	Pathankot	214.54	90.00	304.54	90483.63
7	Patiala	18513.00	0.00	18513.00	889394.80
8	Rupnagar	6474.04	5130.00	11604.04	245447.17
9	S.A.S Nagar	17616.63	738.00	18354.63	252335.58
10	Sangrur	16790.24	5760.00	22550.24	812598.83
11	Shahid Bhagat Singh Nagar	7223.30	2475.00	9698.30	296695.38

12	Sri Muktsar Sahib	17532.12	2160.00	19692.12	589834.98
13	Tarn Taran	19273.94	720.00	19993.94	522192.13
14	Amritsar	28108.94	1485.00	29593.94	558973.54
15	Barnala	12965.41	1755.00	14720.41	376381.46
16	Bathinda	7384.80	990.00	8374.80	869787.62
17	Faridkot	9834.93	2088.00	11922.93	503266.45
18	Fatehgarh Sahib	19348.13	3240.00	22588.13	441543.96
19	Fazilka	29882.60	1125.00	31007.60	590336.97
20	Ferozepur	18880.18	11898.00	30778.18	523989.87
21	Gurdaspur	24106.17	180.00	24286.17	522163.73
22	Hoshiarpur	11387.50	2700.00	14087.50	693971.75
23	Jalandhar	29811.10	2880.00	32691.10	607126.84
	Total	374730.45	61146.00	435876.45	12039981.69

Other Sector (II to V)

Sr. No.	District	Micro, Small and Medium Enterprises	Export Credit	Education	Housing
		II	III	IV	V
1	Kapurthala	287848.06	44775.00	11821.50	48114.00
2	Ludhiana	3996635.29	1374187.50	112125.00	142350.00
3	Malerkotla	92977.50	1912.50	4068.75	12581.25
4	Mansa	130627.15	225.00	2268.75	7875.00
5	Moga	304615.52	9337.50	17343.75	60465.75

6	Pathankot	115163.86	3712.50	4803.00	15821.25
7	Patiala	890983.99	1350.00	68220.00	311250.00
8	Rupnagar	133385.18	3375.00	11171.25	56928.75
9	S.A.S Nagar	488673.45	18562.50	53475.00	70612.50
10	Sangrur	292158.80	9000.00	37200.00	80175.00
11	Shahid Bhagat Singh Nagar	155470.70	3600.00	21075.00	78750.00
12	Sri Muktsar Sahib	64678.67	1687.50	5700.00	6165.00
13	Tarn Taran	128830.18	19125.00	60847.50	167115.00
14	Amritsar	931973.97	25987.50	30380.25	108412.50
15	Barnala	149737.59	1462.50	13950.00	44662.50
16	Bathinda	426808.44	1012.50	4257.00	50287.50
17	Faridkot	101073.88	1575.00	4952.25	8882.25
18	Fatehgarh Sahib	690502.27	59062.50	18000.00	49125.00
19	Fazilka	105056.25	1350.00	1571.25	42637.50
20	Ferozepur	229027.65	70425.00	18909.00	58950.00
21	Gurdaspur	164207.57	21937.50	12956.25	24749.25
22	Hoshiarpur	411891.49	2587.50	32865.00	54825.00
23	Jalandhar	886778.46	93037.50	38197.50	91530.00
	Total	11179105.92	1769287.50	586158.00	1592265.00

Other Sector (VI to VIII)

Sr. No.	District	Social Infrastructure	Renewable energy	Others	Total Priority Sector
		VI	VII	VIII	
1	Kapurthala	9882.76	1281.81	4950.00	804934.06
2	Ludhiana	203717.50	31518.54	29250.00	6736738.78
3	Malerkotla	1383.75	512.14	2580.50	281842.13
4	Mansa	2111.50	110.50	5725.00	720064.61
5	Moga	9123.51	199.82	4600.00	1078979.52
6	Pathankot	5772.00	1577.51	2840.00	240173.75
7	Patiala	30483.00	4492.55	7725.00	2203899.34
8	Rupnagar	6409.10	4741.75	2355.00	463813.20
9	S.A.S Nagar	10193.75	2329.79	3133.75	899316.32
10	Sangrur	22514.40	2841.68	22720.00	1279208.71
11	Shahid Bhagat Singh Nagar	12181.00	4840.33	1987.50	574599.91
12	Sri Muktsar Sahib	2130.52	460.08	920.00	671576.75
13	Tarn Taran	12622.50	9559.11	19725.00	940016.42
14	Amritsar	9442.25	5665.19	13715.00	1684550.20
15	Barnala	24039.60	9321.24	11835.00	631389.89

16	Bathinda	7760.66	1864.99	37222.25	1399000.96
17	Faridkot	2144.64	1668.55	1077.75	624640.77
18	Fatehgarh Sahib	10472.75	1606.50	1300.00	1271612.98
19	Fazilka	1756.00	274.80	35750.00	778732.77
20	Ferozepur	1800.00	8949.65	8342.00	920393.17
21	Gurdaspur	9553.00	1863.49	7815.00	765245.79
22	Hoshiarpur	5520.00	718.30	34700.00	1237079.04
23	Jalandhar	16802.11	1834.41	22600.00	1757906.82
	Total	417816.30	98232.73	282868.75	27965715.89

Annexure II

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

(₹ crore)

Table 1: Crop Loan

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	71303.60	51988.77	67437.68	54273.21	59484.62	46238.63	43449.48
RCBs	24847.87	13548.01	21504.43	10565.55	12610.49	9930.61	9513.78
SCARDB	215.60	30.65	280.30	2.09	71.83	6.08	96.55
RRBs	6604.12	7520.93	7238.29	6411.91	5307.65	5930.19	5418.02
Sub total (A)	**102971.19**	**73088.36**	**96460.70**	**71252.76**	**77474.59**	**62105.51**	**58477.83**

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	26418.07	14500.27	34190.45	21202.69	31604.14	28326.34	22715.53
RCBs	3800.95	897.12	3745.73	655.98	3581.48	1150.57	3910.16
SCARDB	656.78	136.25	653.87	3.29	217.11	10.66	290.21
RRBs	1761.31	587.37	1877.91	1047.97	2054.70	1491.80	2569.52
Others	36.76		5.00		125.46		
Sub total (B)	**32673.87**	**16121.01**	**40472.96**	**22909.93**	**37582.89**	**30979.37**	**29485.42**

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	97721.67	66489.04	101628.13	75475.90	91088.76	74564.97	66165.01
RCBs	28648.82	14445.13	25250.16	11221.53	16191.97	11081.18	13423.94
SCARDB	872.38	166.90	934.17	5.38	288.94	16.74	386.76
RRBs	8365.43	8108.30	9116.20	7459.88	7362.35	7421.99	7987.54
Others	36.76	0.00	5.00	0.00	125.46	0.00	0.00
Sub total (C)	**135645.06**	**89209.37**	**136933.66**	**94162.69**	**115057.48**	**93084.88**	**87963.25**

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	48060.35	49528.51	50381.92	73197.18	83730.49	96104.79	94377.05
RCBs	578.00	190.66	1106.81	70.47	763.64	52.28	1280.41
SCARDB	52.39	1.44	99.14		70.09		86.02
RRBs	1004.14	520.67	603.55	664.78	1059.82	743.25	2991.96
Others						0.35	
Sub total (D)	**49694.88**	**50241.28**	**52191.42**	**73932.43**	**85624.04**	**96900.67**	**98735.44**

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	36342.55	28904.24	37909.92	18116.94	25952.90	19352.94	8033.43
RCBs	1495.82	672.99	1724.72	1096.88	801.85	994.81	397.51
SCARDB	398.74	22.07	441.52	23.90	191.06	2.21	55.54
RRBs	455.14	267.74	513.32	279.40	471.78	494.97	431.32
Others				6.33	10.78	8.73	
Sub total (E)	**38692.25**	**29867.04**	**40589.48**	**19523.45**	**27428.37**	**20853.66**	**8917.80**

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	182124.57	144921.79	189919.97	166790.02	200772.15	190022.70	168575.49
RCBs	30722.64	15308.78	28081.69	12388.88	17757.46	12128.27	15101.86
SCARDB	1323.51	190.41	1474.83	29.28	550.09	18.95	528.32
RRBs	9824.71	8896.71	10233.07	8404.06	8893.95	8660.21	11410.82
Others	36.76	0.00	5.00	6.33	136.24	9.08	0.00
Grand Total	**224032.19**	**169317.69**	**229714.56**	**187618.57**	**228109.89**	**210839.21**	**195616.49**
Note : *OPS includes Export Credit, Education, Housing, Social Infrastructure, Renewable Energy							
Note : # RCBs include StCBs, DCCBs and PACS (if any)							

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

(₹ crore)

Table 1: Crop Loan

Particul ars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	51988.77	13548.01	30.65	7520.93		73088.36	54273.21	10565.55	2.09	6411.91		71252.76

Table 1: Crop Loan

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	46238.63	9930.61	6.08	5930.19		62105.51	43449.48	9513.78	96.55	5418.02		58477.83

Table 2: Term Loan

Particul ars	2021-22						2022-23					
	CBs	RCBs	SCARD B	RRBs	Others	Total	CBs	RCBs	SCARD B	RRBs	Others	Total
W S	135.26	9.24	0.30	2.56		147.36	141.90	16.88	0.31	2.86		161.95
L D	477.40	7.88	0.05	2.86		488.19	414.48	11.69		20.33		446.50

F M	922.64	89.57	2.66	7.37		1022.24	518.15	43.94		12.63		574.72
P & H	93.26	7.10	1.03	8.38		109.77	87.74	4.35	0.02	4.42		96.53
AH -D	1226.55	88.30	14.97	126.56		1456.38	1840.23	38.21	0.99	153.04		2032.47
AH -P	430.59	38.55	0.92	35.81		505.87	212.27	3.43		5.93		221.63
AH - S G P	139.05	15.24		20.10		174.39	75.99	2.08		1.72		79.79
F D	37.21	26.50	0.06	0.10		63.87	75.17	4.81		5.14		85.12
F & W	195.38	12.68	0.11	5.49		213.66	156.00	4.57		0.91		161.48
S G & M F	548.30	33.49	1.67	8.80		592.26	383.21	4.00		10.45		397.66
A & F	757.47	2.02	1.58	57.85		818.92	1482.03	1.65	0.01	30.00		1513.69
OTH	9078.63	577.06	85.33	276.50		10017.52	15447.25	426.67	0.66	669.94		16544.52
Sub total	11165.74	829.77	108.57	441.49		15610.43	14819.39	504.35	2.01	782.11		22316.06
Grand Total (I +II)	63154.51	14377.78	139.22	7962.42	0.00	88698.79	69092.60	11069.90	4.10	7194.02	0.00	93568.82

Table 2: Term Loan

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S	395.94	34.19		10.33		440.46	734.15	93.67	1.64	71.64	0.07	901.17
L D	715.76	4.17		88.79		808.72	716.19	65.51	3.14	52.41	0.15	837.40
F M	1641.27	74.12		53.87		1769.26	2247.25	148.33	3.89	182.32	0.17	2581.96
P & H	231.72	76.68		9.40		317.80	582.79	140.78	2.64	58.13	0.07	784.41
AH -D	2303.96	213.21		166.79		2683.96	2762.89	348.71	14.55	294.88	0.17	3421.20
AH -P	853.75	103.64		15.77		973.16	438.27	100.72	2.44	148.32	0.16	689.91
AH - S G P	256.16	2.47		85.15		343.78	222.43	20.99	0.84	47.85	0.15	292.26
F D	186.26	5.05		7.50		198.81	273.48	34.16	1.92	79.47	0.15	389.18
F & W	113.27	200.00		11.54		324.81	383.74	42.84	1.18	84.22	0.15	512.13
S G & M F	437.21	8.18		13.95		459.34	932.73	59.49	8.97	125.71	0.15	1127.05
A & F	3394.95	25.25		365.10		3785.30	3011.63	221.45	5.23	391.50	4.02	3633.83
OTH	17438.03	609.62	5.09	412.90		18465.64	16741.59	1844.12	239.30	1057.15	0.66	19882.82
Sub total	17010.58	946.41	5.09	854.32		30571.04	12715.69	1614.61	45.11	1688.38	0.13	35053.32
Grand Total (I +II)	63249.21	10877.02	11.17	6784.51	0.00	92676.55	56165.17	11128.39	141.66	7106.40	0.13	93531.15
# RCBs include StCBs, DCCBs and PACS (if any)												

Annexure III
Critical Infrastructure Support to be provided

Sr. No.	District	Sector	Activity/ Description	TFO (₹ lakh)	Likely Impact/ Outcome
1	Amritsar	Social Infrastructure	Strengthening of the road infrastructure in border blocks.	2000.00	Improved connectivity to markets, urban centers and accessibility to amenities, saving of travel time.
2	Amritsar	Renewable Energy	Photovoltaic Water Pumping System and Solar Powered Light	3867.00	Solar Pumping Systems along with Precision Irrigation Systems will help in addressing the problem of depleting water table and Roof Top Solar Units will reduce the traditional power usage.
3	Barnala	Water Resources	Recharge and Soil and Water Conservation Structures	2900.00	All three blocks in the district are overexploited (groundwater exploitation being 223%). There is an immediate need to arrest further depletion of these resources.
4	Ferozepur	Food and Agro-Processing	Drying and Canning units for Chilies and Vegetables.	5000.00	Enhanced shelf life of vegetables, reduced wastage, added value, better price realization, and employment generation.
5	Gurdaspur	Water Resources	Promotion of Micro Irrigation such e.g., as Sub Surface Drip Irrigation for Sugarcane	4200.00	Nine blocks of the district are classified as Over Exploited and one Block as Semi Critical. Promoting Micro Irrigation will help address the depleting water table.
6	Gurdaspur	Food and Agro. Processing	Mechanized Jaggery Processing Unit	4500.00	Quality improvement reduces deterioration and wastages. Jaggery and Cane products are also identified under ODOP for Gurdaspur.
7	Hoshiarpur	Social Infrastructure	Strengthening of Rural Roads	5000.00	Improved connectivity translating into marketing opportunities for agricultural produce and better job opportunities for rural youth.
8	Jalandhar	Storage	Scientific Storage Units for Food grains, Potatoes, Vegetables and other	21912.5	Mitigating the price fluctuations resulting in better price realization for the producers.

			Horticulture Crops.		
9	Kapurthala	Social Infrastructure	Strengthening of the Healthcare Infrastructure.	2002.00	Reducing the loss of workdays by utilizing health services from other districts.
10	Ludhiana	Food and Agro-Processing	Food and Agro-Processing Units	26982.00	Adding value to raw produce reduces wastage and increases farmers' income by creating better market opportunities. It also enhances supply chain efficiency and strengthens linkages between farmers and industries.
11	Malerkotla	Storage	Scientific Storage Units for Food Grains and Cold Storage Unit for Vegetables.	7259.00	Given the vast production of fruits and flowers in the district, the infrastructure will support scientific storage, improve the quality of stored produce, and reduce wastage. This will lead to better price realization for producers, boosting production and diversification.
12	Mansa	Storage	Cold Storage--5000 MT	1700.00	Will aid in arresting deterioration and wastage of vegetables, flowers, fruits as also poultry and milk products.
13	Mansa	Water Resources	Conveyance/ Distribution Structures-Sub- surface type-UGPL- HDPE- 450 mm	13981.50	Four out of five blocks of the district are classified as Over Exploited/Critical. The infrastructure will help in addressing depleting water table.
14	Moga	Social Infrastructure	Training Centers	500.00	Capacity building for employment.
15	Patiala	Social Infrastructure	Strengthening of Approach & Roads to Mandi Board especially in Ghanaur and Shambhu Blocks.	30000.00	Improved connectivity to markets, urban centers and accessibility to amenities, saving of travel time.
16	Pathankot	Social Infrastructure	Strengthening of roads especially in Dharkalan (significant hilly area).	4500.00	Improved connectivity translating into marketing opportunities of agriculture produce and better job opportunities for rural youth.
17	Pathankot	Food and Agro Processing	Industrial Agro-Processing Units and	4000.00	Promoting diversification in horticulture crops, especially Litchi and Mango, through scientific

			Dairy Milk Processing Units.		storage and processing for extended shelf life and value addition, will lead to reduced wastage and better price realization. The Gurdaspur Dist. Coop. Milk Producers Union Ltd. handles milk procurement in the district, as it lacks its own milk union. Processing units will support better price realization at the farmers' doorstep.
18	Rupnagar	Social Infrastructure	Improved roads, wayfinding signage and public amenities.	5000.00	Boosting rural economy, creating jobs in hospitality, enhancing sales of local crafts.
19	Shahid Bhagat Singh Nagar	Plantation and Horticulture	Potato seed production lab.	2000.00	Aiding in the development and production of high-quality, disease-free seed potatoes through advanced techniques like tissue culture and micropropagation for both local use and exports
20	Tarn Taran	Social Infrastructure	Repair and Maintenance of Rural Roads Network	1500.00	Better Road network will have multiplier effect on the Agriculture and Education Sector in the district.

Annexure IV

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

Sr. No	Particulars
1	Promoting Integrated Micro-Nutrient Management and Integrated Pest Management
2	Improving Seed Replacement Rate by adequate multiplication of certified seeds
3	Promoting Integrated Micro-Nutrient Management
4	Encourage agri-service custom/ hiring centres run by agri-graduates/ trained farm youth and FPOs
5	Promoting Integrated Micro-Nutrient Management
6	Incentivizing farmers for promoting crop diversification

2. Water Resources

Sr. No	Particulars
1	Promoting Soil and Water Harvesting
2	Promoting Integrated Water Resource Management
3	Promoting Direct Seeding of Rice
4	Strengthening of Water User Associations (WUA) for repair and maintenance of water course
5	Repairs and maintenance of Irrigation Canals for last mile water availability

3. Farm Mechanization

Sr. No	Particulars
1	Wider dissemination of Agriculture technologies through regular interactions
2	Promoting Custom Hiring Centers, through PACS or FPOs, for economic viability of capital-intensive farm implements for small and marginal farmers

4. Plantation and Horticulture

Sr. No	Particulars
1	Promoting High density Farming and Mixed orchards
2	Transfer of Technology through regular Extension Services
3	Promoting Hi-tech & Commercial Agriculture Units for Floriculture, Mushroom production, Biotechnology, Tissue culture, Bio-fertilizers, especially for Exports
4	Promoting Vegetable and Horticulture in Cluster mode

5. Forestry/ Waste Land Development

Sr. No	Particulars
1	Promotion of Agro- Forestry
2	Banks/KVK/Agriculture University may come out with specific bankable models to promote long gestation forestry schemes.
3	Awareness to be created amongst the masses towards afforestation programs for commercial exploitation of fast-growing species.

6. Animal Husbandry - Dairy

Sr. No	Particulars
1	Encourage setting up of commercial dairy units through individuals SHGs etc. with fodder cultivation as an integral part of the scheme
2	Linking landless dairy farmers to institutional credit through KCC
3	Transfer of Technology and use of AI for Livestock Management

7. Animal Husbandry – Poultry

Sr. No	Particulars
1	Promoting Integrated Units
2	Convergence with Government Schemes
3	Provision of affordable Insurance
4	Transfer of Technology and use of AI for Livestock Management

8. Animal Husbandry – Sheep, Goat, Piggery

Sr. No	Particulars
1	Availability of Bank Credit and affordable Insurance
2	Transfer of Technology and use of AI for Livestock Management

9. Fisheries

Sr. No	Particulars
1	Promoting Integrated Units including hatcheries.
2	Convergence with Government Schemes
3	Provision of affordable Insurance
4	Inadequate bank security, while considering bank loan for fisheries is an impediment as Village ponds cannot be mortgaged by the borrower. Accordingly, there is need for considering third party guarantee as collateral

10. Construction of Storage and Marketing Infrastructure

Sr. No	Particulars
1	Promoting crop specific scientific storages
2	Need for skilled manpower for construction and management of scientific storage facilities.

11. Land Development, Soil Conservation and Watershed Development

Sr. No	Particulars
1	Cultivation of pulses and diversification to vegetables and horticulture to improve soil health
2	Adoption of in situ residue management to improve carbon content and soil health in rice-wheat system.
3	Abandoned wells may be converted to Rainwater Harvesting structures in consultation with the Ground Water Cell.

12. Agriculture Infrastructure: Others

Sr. No	Particulars
1	Commercial production of Organic Inputs viz. Bio-fertilizers vermi compost / vermi hatcheries & Compost from vegetable and fruits etc. may be taken up by farmer aggregators like PACS Farmers Producer Organizations etc.
2	Need for awareness generation among farmers regarding the Soil Health Management Scheme the New National Biogas and Organic Manure Program (NNBOMP) etc.

13. Food and Agro. Processing

Sr. No	Particulars
1	Awareness creation on the facilities available in Designated Food Parks/Agro Processing Clusters so that more individual units are established.

14. Agri. Ancillary Activities: Others

Sr. No	Particulars
1	The setting up of Agri-Clinics by the Agri- Graduates and the Agri-Business centers can be a major facilitator for adequate returns on investment credit/ production credit.

15. Micro, Small and Medium Enterprises (MSME)

Sr. No	Particulars
1	Facilitating market tie-up of all the Micro and Small Enterprises. The banks may guide customers regarding PMEGP as DIC is willing to sponsor such cases also.
2	Private Sector Industrial Parks may be setup through SPV mode.
3	Working capital as well as investment needs of Medium, Small and Micro enterprises, and artisan/ handicraft units should be adequately met in hassle free manner.
4	Banks to consider the credit requirement of traditional sub-sectors of handlooms, handicrafts, village artisans, KVI units to protect the livelihood of the sector and their employment generation potential.

5	Promotion of Off Farm Producer Organizations in the identified clusters with handloom and handicraft works as their core or sub-core activities.

16. Export Credit

Sr. No	Particulars
1	Ensuring availability of funds to exporter such as reduction in ECGC premium, availability of reshipment and post- shipment credit. Issues such as availability of foreign currency, credit to exporters at competitive terms, high interest cost high service charge by banks, charges for renewal and enhancement of credit limits etc. need to be addressed.

17. Education

Sr. No	Particulars
1	Banks may be given support by the government in recovery of education loans where borrower has defaulted despite having repaying capacity.
2	Skill education/training may be prioritized based on the local industry needs.
3	Professional courses of high employability rate may be given priority to ensure repayment of loan, to check the rising NPA levels under educational loans
4	Industry-institute linkages research/academia- industry tie ups may be explored.

18. Housing

Sr. No	Particulars
1	Focus on Housing need to move from 'access to shelter' to 'access to habitat' implying access to civic infrastructure as well as livelihood and community infrastructure such as anganwadis, primary health centres, etc., will create an opportunity for unleashing the human potential of families to pursue a quality of life with dignity.
2	Bankers / Government Departments may create awareness about advantages of housing loan including financial assistance under Pradhan Mantri Grameen Awaas Yojana Credit Linked Subsidy Scheme for Economically weaker section (EWS) low-income groups (LIGs) and Middle-Income Groups (MIGs).

19. Social Infrastructure

Sr. No	Particulars
1	Development of adequate roads, amenities and other public infrastructure for augmenting production and productivity in agriculture and allied activities.

20. Renewable Energy

Sr. No	Particulars
1	Development of Units in PPP mode may be encouraged
2	Awareness creation about various Government Schemes

21. Informal Credit Delivery System

Sr. No	Particulars
1	Capacity building of SHG and JLG for enabling them to undertake economic activities on commercial scale.

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
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
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
e-NAM	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 Centers

FPO	Farmer Producer Organization
FSS	Farmers Service Society
GoI	Government of India
GSDP	Gross State Domestic Product
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
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 Program
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
NWDPRA	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 Program
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 Oilseeds
TFO	Total Financial Outlay
WDF	Watershed Development Fund
WDRA	Warehousing Development and Regulatory Authority
WSHG	Women Self Help Group
AMRUT	Atal Mission for Rejuvenation and Urban Transformation
AIF	Agriculture Infrastructure Fund
AMI	Agriculture Marketing Infrastructure
AI	Artificial Insemination
BPL	Below Poverty Line
BSBDA	Basic Savings Bank Deposit Account
CAT	Capacity Building for Adoption of Technology
CBs	Commercial Banks
CCF	Climate Change Fund
CDR	Credit Deposit Ratio
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
DDD-GKY	Deen Dayal Upadhyaya-Grameen Kaushal Yojana
DCCB	District Central Cooperative Bank
DCC	District Consultative Committee
DCP	District Credit Plan
DDM	District Development Manager
DIDF	Dairy Processing and Infrastructure Development Fund
DLTC	District Level Technical Committee
NBFC	Non-Banking Financial Company
NDDB	National Dairy Development Board
NEFT	National Electronic Fund Transfer
NFDB	National Fisheries Development Board
NAFCC	National Adaptation Fund for Climate Change
NHB/NHM	National Horticulture Board/ National Horticulture Mission
NIDA	NABARD Infrastructure Development Assistance
NIA	Net Irrigated Area
NRLM	National Rural Livelihood Mission
NRM	National Resource Management

NSA	Net Sown Area
NSSO	National Sample Survey Organization
NWR	Negotiable Warehouse Receipt
OFPF	Off-Farm Promotion Fund
OPS	Other Priority Sector
PACS	Primary Agricultural Cooperative Society
PCARDB	Primary Cooperative Agriculture & Rural Development Bank
PKVY	Paramparagat Krishi Vikas Yojana
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMKVY	Pradhan Mantri Kaushal Vikas Yojana
PMMY	Pradhan Mantri Mudra Yojana
PMRY	Prime Ministers Rozgar Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PODF	Producer Organization Development Fund
POPI	Producer Organization Promoting Institution
POS	Point of Sale
DTPC	District Tourism Promotion Council
EDP	Entrepreneurship Development Program
e-NAM	e-National Agriculture Market
FSPF	Farm Sector Promotion Fund
GCA	Gross Cropped Area
GCF	Green Climate Fund
GIA	Gross Irrigated Area
IWMS	Integrated Watershed Management Scheme
KCC	Kisan Credit Card
KVIB/KVIC	Khadi and Village Industries Board/ Khadi and Village Industries commission
KYC	Know Your Customer
LBR	Lead Bank Return
MEDP	Micro Enterprise Development Program
MFI	Micro Finance Institution
MNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
PWCS	Primary Weavers Cooperative Society

RBI	Reserve Bank of India
RNFS	Rural Non-Farm Sector
RKBY	Rashtriya Krishi Bima Yojana
RKVY	Rashtriya Krishi Vikas Yojana
SDI	Skill Development Initiative
SF/MF	Small Farmer / Marginal Farmer
SFAC	Small Farmers' Agri-Business Consortium
SHPI	Self Help Group Promotion Institution
SIDBI	Small Industries Development Bank of India
SMAM	Sub Mission on Agricultural Mechanization
SLBC	State level Banker's Committee
SRI	System of Rice Intensification
SRLM	State Rural Livelihood Mission
StCB	State Cooperative Bank
TDF	Tribal Development Fund
WDRA	Warehousing Development and Regulatory Authority
WIF	Warehouse Infrastructure Fund

List of the District Development Managers of Punjab

Sr. No.	District	Designation	Name of the DDM	Mobile Number	E-Mail Address
1	Bathinda	DDM(C), NABARD	Ashwani kumar	7017148287	bathinda.cluster@nabard.org
2	Faridkot	DDM(C), NABARD	Ashwani kumar	7017148287	bathinda.cluster@nabard.org
3	S.B.S. Nagar	DDM, NABARD	Davinder Kumar	9459587622	ludhiana.cluster@nabard.org
4	Rupnagar	DDM, NABARD	Davinder Kumar	9459587622	ludhiana.cluster@nabard.org
5	Sangrur	DDM(C) NABARD	Gurpreet Singh	8284860013	patiala.cluster@nabard.org
6	Barnala	DDM(C)NABARD	Gurpreet Singh	8284860013	patiala.cluster@nabard.org
7	S.A.S Nagar	DDM, NABARD	Manish Gupta	8239332943	patiala.cluster@nabard.org
8	Malerkotla	DDM NABARD	Manish Gupta	8239332943	patiala.cluster@nabard.org
9	Amritsar	DDM, NABARD	Manjeet Singh	9518064142	amritsar.cluster@nabard.org
10	Tarn Taran	DDM, NABARD	Manjeet Singh	1832991140	amritsar.cluster@nabard.org
11	Gurdaspur	DDM, NABARD	Mohit Antil	9466947990	amritsar.cluster@nabard.org
12	Pathankot	DDM, NABARD	Mohit Antil	9466947990	amritsar.cluster@nabard.org
13	Patiala	DDM, NABARD	Parvinder Kaur Nagra	7658004287	patiala.cluster@nabard.org
14	Hoshiarpur	DDM, NABARD	Rajat Chhabra	9999409968	jalandhar.cluster@nabard.org
15	Jalandhar	DDM, NABARD	Rasheed Lekhi	8837854875	jalandhar.cluster@nabard.org
16	Kapurthala	DDM, NABARD	Rasheed Lekhi	8837854875	jalandhar.cluster@nabard.org

17	Ludhiana	DDM NABARD	Sanjeev Kumar	9459437127	ludhiana.cluster@nabard.org
18	Fatehgarh Sahib	DDM NABARD	Sanjeev Kumar	9459437127	ludhiana.cluster@nabard.org
19	Fazilka	DDM, NABARD	Satish Kumar	9418231545	bathinda.cluster@nabard.org
20	Sri Muktsar Sahib	DDM, NABARD	Satish Kumar	9418231545	bathinda.cluster@nabard.org
21	Ferozepur	DDM(C), NABARD	Savita Singh	9417286405	Jalandhar.cluster@nabard.org
22	Moga	DDM(C), NABARD	Savita Singh	9417286405	Jalandhar.cluster@nabard.org
23	Mansa	DDM, NABARD	Suresh Kumar	9872822019	bathinda.cluster@nabard.org

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  - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

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- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds(AIF), with a paid-up capital of INR 25 crore.
- 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 2024, NABVENTURES Fund I has invested in 14 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.
- The total corpus of AgriSURE Fund is ₹750 crore.

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