



## State Focus Paper Released in 'State Credit Seminar' 2022-23

### Why in News

- On December 31, 2021, Uttarakhand Chief Minister Pushkar Singh Dhami released the State Focus Paper at the State Credit Seminar organized by [NABARD](#).

### Key Points

- The total credit potential for the priority areas of Uttarakhand state for 2022-23 by NABARD has been estimated at Rs 28528 crore.
- Roads, storage system, drinking water, irrigation etc. have been improved in Uttarakhand through infrastructure related schemes. NABARD's contribution has also been in women empowerment especially by strengthening priority sectors and generating livelihood through women self-help groups.
- Arun Pratap Das, Chief General Manager, NABARD said that NABARD, in line with its mandate to ensure rural prosperity, adopts a participatory and consultative approach involving all the stakeholders in the field of agriculture and rural development, to provide potential linked credit to each district of the country every year. Prepares the Plan (PLP).
- The PLP estimates the credit potential in agriculture, allied and other sectors within the priority sector for each district of the state. These estimates also serve as a basis for preparation of **Annual Credit Plans** (ACPs) for lead banks at the district level and SLBCs at the state level.
- The State Focus Paper is the culmination of the results of the PLP, bringing together the prospects and projections of all the districts into a consolidated document for the state as a whole.
- In the State Focus Paper for the year 2022-23, the total credit potential for priority sectors in the state of Uttarakhand has been estimated at 28 thousand 528 crores, which shows an increase of 5 percent as compared to the previous year's credit plan.
- The State Focus Paper also synthesizes the various policy initiatives of both India and the State Government. This document will prove to be helpful for the state government for prioritizing policy initiatives and budget outlay for 2022-23.
- Self-help groups, NGOs, cooperative institutions, banks and departments were honored for doing commendable work in the program.