

## **PREFACE**

Himachal Pradesh Economic Survey & Budget, these are the most important documents for all aspirants who are preparing for any Himachal Pradesh State Competitive Exams. Our team has made their best effort to make these documents concise and easy to understand.

As the original documents are very vast and it is important for the students to focus more on the areas, which can be asked in the paper. So, this book will save the precious time of all the aspirants. All the area which are important on exam point of view are briefly covered. This book will help all aspirants who are preparing for HPAS, HP-NT, HP-Allied and all other HP State Competitive Exams.

We are grateful to Deepak Bijalwan and Shankar Negi for their contribution and honest efforts in bringing this volume.

We welcome from the reader's constructive advice and comments, which could guide us in future compilations. For any errors in this book due to technical or human error, please mail us on [nimbusias@gmail.com](mailto:nimbusias@gmail.com).

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## **HIMACHAL PRADESH**

### **ECONOMIC SURVEY 2024-25 & BUDGET 2025-26**

#### **CONTENT**

<b>1. General Review .....</b>	<b>5</b>
<b>2. State Income-Macroeconomic View .....</b>	<b>9</b>
<b>3. Public Finance and Taxation .....</b>	<b>15</b>
<b>4. Banking and Institutional Finance .....</b>	<b>23</b>
<b>5. Price Movement and Food Management.....</b>	<b>32</b>
<b>6. Agriculture and Horticulture .....</b>	<b>38</b>
<b>7. Animal Husbandry.....</b>	<b>53</b>
<b>8. Forestry, Environment and Water Resource .....</b>	<b>61</b>
<b>9. Industries.....</b>	<b>74</b>
<b>10. Power .....</b>	<b>89</b>
<b>11. Labour and Employment .....</b>	<b>95</b>
<b>12. Tourism and Transport.....</b>	<b>101</b>
<b>13. Education.....</b>	<b>106</b>
<b>14. Health .....</b>	<b>116</b>
<b>15. Social Welfare.....</b>	<b>121</b>
<b>16. Rural Development and Panchayati Raj .....</b>	<b>127</b>
<b>17. Housing and Urban Development.....</b>	<b>131</b>
<b>18. Digital Technologies and Governance .....</b>	<b>135</b>
<b>19. Himachal Pradesh Budget Analysis 2025-26 .....</b>	<b>141</b>

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# HP ECONOMIC SURVEY 2024-25

## CHAPTER-1

### GENERAL REVIEW

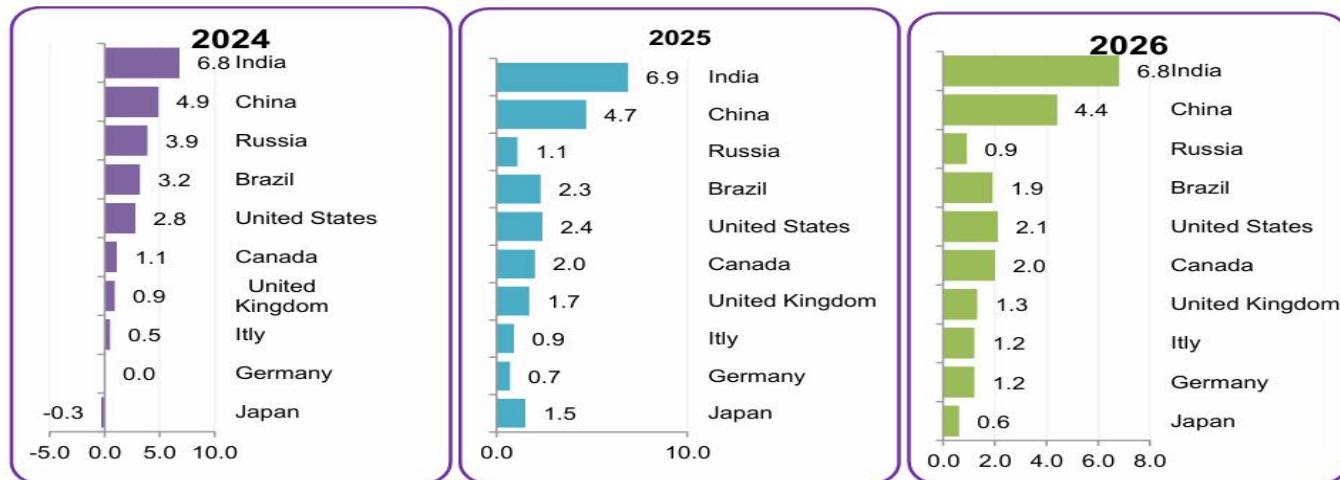
#### KEY HIGHLIGHTS:

- ❖ OECD Economic Outlook 2024 projected **global growth rate to be 3.3 per cent for 2025**.
- ❖ **India and South Asia** emerge as **key growth drivers globally**, reflecting strong domestic demand and structural reforms.
- ❖ As per Advance Estimates (AE) by MoSPI, **India's real GDP** growth for **FY2024-25** is projected at **6.4%**, down from **8.2% in FY2023-24 (PE)**.
- ❖ **Nominal GDP growth** is estimated at **9.7%**, slightly up from **9.6%** in the **previous year**.
- ❖ **India's real GDP** at Constant prices (2011-12) for **FY2024-25** is estimated at **₹184.88 lakh crore**, up from **₹173.82 lakh crore** in **FY2023-24 (PE)**.
- ❖ **Per Capita Net National Income of India** at current prices is estimated at **₹2,00,162 for the FY2024-25**.
- ❖ **Himachal Pradesh's GSDP** at current prices is estimated at **₹2,10,662 crore in FY2023-24 (FR)**, increase of **9.9%** from **₹1,91,659 crore in FY2022-23 (SR)**.

#### OVERVIEW: WORLD ECONOMY

- Global economic growth has remained fairly moderate.
- The **global economy grew by 3.3 per cent in 2023**.
- **Global GDP growth** is projected at **3.2 per cent in 2024** and **3.3 per cent in both 2025 and 2026**.

#### REAL GDP GROWTH PROJECTIONS OF SELECTED ECONOMIES FOR 2024, 2025 AND 2026



Source: Organization for Economic Co-operation and Development (OECD), Economic Outlook, December 2024.

- India will be the fastest growing economy in 2024, 2025 and in 2026.
- The IMF's World Economic Outlook projects **global GDP growth** to slow from **3.3% in 2023** to **3.2% in 2024-2025**, reaching **3.1% by 2029**.
- IMF estimates **India's GDP growth** at **6.8% in April 2024**, revised to **7.0% in July 2024**, and **6.5% for 2025**.

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- Global Economic Prospects projected growth estimates for world economies for 2025 and 2026, with India being the highest-growing country in the world.

#### GROWTH ESTIMATES & PROJECTIONS FOR ECONOMIES: MAJOR ECONOMIES, SOUTH ASIA REGION, INDIA AND ITS NEIGHBOR (Y-O-Y, PER CENT)

Region/Country	2022	2023	2024	2025	2026
USA	2.5	2.9	2.8	2.3	2.0
Japan	0.9	1.5	0.0	1.2	0.9
China	3.0	5.2	4.9	4.5	4.0
South Asia	5.8	6.6	6.0	6.2	6.2
Bangladesh	7.1	5.8	5.0	4.1	5.4
Bhutan	4.8	5.0	5.3	7.2	6.6
<b>India</b>	<b>7.0</b>	<b>8.2</b>	<b>6.5</b>	<b>6.7</b>	<b>6.7</b>
Maldives	13.9	4.1	4.7	4.7	4.6

- Japan is struggling to maintain positive growth rate.
- South Asia has emerged as driver of the growth rate in world
- India** has been projected to be the economy which will achieve highest growth rate in 2025 and 2026.

#### TOP 10 LARGEST ECONOMIES IN THE WORLD IN 2024

Rank	Country	GDP (Trillion USD)	Projected Real GDP (% Change)	GDP Per Capita (Current Prices) (000, USD)	Share of Global GDP (%)
1	USA	29.17	2.8	86.6	14.99
2	China	18.27	4.8	12.97	19.05
3	Germany	4.71	0.0	55.52	3.09
4	Japan	4.07	0.3	32.86	3.38
5	<b>India</b>	<b>3.59</b>	<b>7.0</b>	<b>2.70</b>	<b>8.23</b>
6	United Kingdom	3.59	1.1	52.42	2.2
7	France	3.17	1.1	48.01	2.24
8	Italy	2.38	0.7	41.92	1.65
9	Canada	2.21	1.3	53.83	1.33
10	Brazil	2.19	3.0	10.23	2.42

#### OVERVIEW: INDIAN ECONOMY

- Between 2011 and 2019, the country is estimated to have halved the share of the population living in extreme poverty – below \$2.15 per person per day (2017 PPP)
- Since the pandemic, urban unemployment, especially among female workers, has steadily declined from 14.3% in FY2021-22 to 9% in FY2024-25.

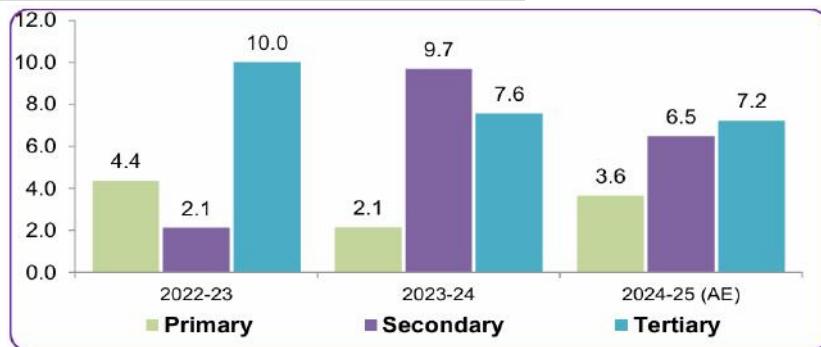
Category	FY2023-24	FY2024-25
Urban Youth Unemployment Rate	-	16.8%
Real GDP Growth Rate	8.2%	6.4%
Nominal GDP Growth Rate	9.6%	9.7%
Real GVA Growth - Agriculture & Allied Sectors	1.4%	3.8%
Real GVA Growth - Construction Sector	-	8.6%
Real GVA Growth - Financial, Real Estate & Professional Services	-	7.3%

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## GROWTH RATE OF INDIAN ECONOMY: SECTOR WISE



**Source: National Statistical Office (NSO), Ministry of Statistics and Programme Implementation (MOSPI), Government of India (GoI).**

## GVA GROWTH AT BASIC PRICES (2011-12 PRICES)

- The **public administration sector** recorded the **highest GVA growth at 9.1%** in FY2024-25, followed by the **construction sector at 8.6%**.
- The **mining & quarrying sector** recorded the **lowest GVA growth at 2.9%** in FY2024-25.
- The **agriculture, forestry, and fishing sector** experienced a **growth increase** from 1.4% in FY2023-24 to **3.8% in FY2024-25**.
- Trade, hotels, and restaurant sector, which **had the highest growth in FY2022-23**, recorded a **5.8% growth rate in FY2024-25**.

## OVERVIEW: HIMACHAL PRADESH ECONOMY

- The **GSDP at current prices** is estimated at ₹2,10,662 crore in FY2023-24 (FR), up from ₹1,91,659 crore in FY2022-23 (SR), reflecting a 9.9% growth.
- The **GSDP at constant (2011-12) prices** is estimated at ₹1,37,320 crore in FY2023-24 (FR) compared to ₹1,28,779 crore in FY2022-23 (SR), registering a 6.6% increase.
- **53.98%** of the state's population remains employed in the **primary sector**.
- The **Per Capita Income(PCI) at current prices** in FY2023-24 is ₹2,34,782, an increase of 9.5% from ₹2,14,489 in FY2022-23.

## **CONTRIBUTION OF PRIMARY, SECONDARY AND TERTIARY SECTORS TO STATE ECONOMY SINCE 1950-51 TO 2023-24 :**

Year	Agriculture Sector (%)	Secondary Sector (%)	Tertiary Sector (%)
<b>1950-51</b>	70.37	7.41	22.22
<b>1990-91</b>	35.06	26.50	38.44
<b>2011-12</b>	17.16	43.81	39.03
<b>FY2023-24</b>	<b>14.74</b>	<b>39.98</b>	<b>45.28</b>

## Important MCQ

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**Statement II:** The mining & quarrying sector recorded the lowest GVA growth at 2.9% in FY2024-25.

Which of the following options is correct?

- A) Both Statement I and Statement II are correct
- B) Both Statement I and Statement II are incorrect
- C) Statement I is correct, but Statement II is incorrect
- D) Statement I is incorrect, but Statement II is correct

**3. Consider the following statements regarding the economy of Himachal Pradesh**

- 1. The GSDP at current prices reflecting a 9.9% growth
- 2. The GSDP at constant (2011-12) prices is registering a 6.6% increase
- 3. Approximately 53.98% of the population in the state is employed in the primary sector.
- 4. The Per Capita Income (PCI) at current prices in FY2023-24 is ₹2,34,782

Which of the following options is correct?

- A. 1 and 2 only
- B. 1, 2 and 3 only
- C. 1, 2, 3, 4
- D. 3 and 4 only

**4. Consider the following statements regarding the Indian economy**

- 1. Urban unemployment has improved gradually to 9% in FY2024-25.
- 2. Unemployment among urban youth remained elevated at 16.8% in FY2024-25.
- 3. The real Gross Domestic Product (GDP) for FY2024-25 is estimated to be 8.2%.
- 4. Nominal GDP has witnessed a growth rate of 9.7% in FY2024-25

Which of the following options is correct?

- A. 1 and 2 only
- B. 1, 2 and 4 only
- C. 1, 2, 3, 4
- D. 3 and 4 only

**5. The Real Gross Value Added (GVA) of the Agriculture and allied sector in Indian Economy is estimated to grow by what percentage during FY2024-25?**

- A) 1.4%
- B) 3.8%
- C) 2.5%
- D) 5.0%

**6. Consider the following statements regarding the Indian economy in FY2024-25:**

- 1. The growth rate in Real GDP is estimated at 6.4 per cent.
- 2. Sector-wise, the Indian economy showed a growth rate of 3.6 per cent.
- 3. Nominal GDP is estimated to attain ₹324.11 lakh crore, showing a growth rate of 9.7 per cent.

Which of the following options is correct?

- A) 1, 2, 3, 4
- B) 1 and 2 only.
- C) 2 and 3 only
- D) 1 and 3 only

**7. The contribution of agriculture in the total Gross State Domestic Product (GSDP) of Himachal Pradesh in FY2023-24 is ?**

- A) 14.74%
- B) 17.16%
- C) 35.06%
- D) 70.37%

**8. The Per Capita Income (PCI) at current prices for FY2023-24 in Himachal Pradesh is ₹2,34,782, showing an increase of what percentage ?**

- A) 8.0 %
- B) 9.5%
- C) 10.2%
- D) 7.5%

**9. According to the World Economic Outlook (WEO) of the International Monetary Fund (IMF), the global GDP growth is projected to decelerate from 3.3% in 2023 to what percentage by 2029?**

- A) 3.1%
- B) 3.2%
- C) 3.5%
- D) 3.0%

**10. Consider the following statements regarding the global economic outlook for 2024-2026:**

- 1. The economy of Japan is struggling to maintain a positive growth rate.
- 2. South Asia is expected to maintain a stable growth rate of 6.2% in 2026.
- 3. India is expected to achieve the highest growth rate in 2025 and 2026.
- 4. In the world's GDP rankings for 2024, India has been placed at the 5th position.

Which of the following options is correct?

- A) 1, 2, 3, 4
- B) 1, 2 and 4 only
- C) 2, 3, and 4 only
- D) 1, 3, and 4 only

**Answer Key**

1	2	3	4	5	6	7	8	9	10
B	A	C	B	B	A	A	B	A	A

## CHAPTER-2

# STATE INCOME-MACROECONOMIC VIEW

### KEY HIGHLIGHTS:

- ❖ **GSDP at Current Prices (Nominal GSDP):** Estimated at ₹2,32,185 crore for FY2024-25, reflecting a growth rate of **10.2%**.
- ❖ **GSDP at Constant (2011-12) Prices (Real GSDP):** Projected at ₹1,46,553 crore for FY2024-25 registering a growth rate of **6.7%**.
- ❖ **Per Capita Income (PCI) at Current Prices:** Estimated to increase to ₹2,57,212 in FY2024-25, showing a growth rate of **9.6%**.
- ❖ Over the period from **FY2011-12 to FY2024-25**, PCI has increased from ₹87,721 to ₹2,57,212, with a **Compound Annual Growth Rate (CAGR)** of **8.6%**.
- ❖ **Sector-wise Contribution to GVA (at Constant Price) according to the Advance Estimates (AE) for FY2024-25**
  - ✓ The **tertiary sector** remains the largest contributor, accounting for **45.3%**
  - ✓ The **secondary sector** follows with **39.5%**.
  - ✓ The **primary sector** constitutes **15.2%**.
- ❖ **Gross State Value Added (GSVA) for Various Sectors in FY2024-25 at Constant Price:**
  - ✓ **Primary Sector:** is projected at ₹16,625 crore in FY2024-25, reflecting a growth rate of **3.2%**
  - ✓ **Secondary Sector:** is estimated to rise to ₹65,134 crore in FY2024-25, registering a **growth rate of 8.1%**.
  - ✓ **Tertiary (Services) Sector:** The tertiary sector remains the largest contributor to GSVA, with an estimated value of ₹56,654 crore in FY2024-25, reflecting a growth rate of **5.9%**.
- ❖ In **FY2023-24**, the workforce employed in the **secondary (22.01%)** and **tertiary (24.01%)** sectors was significantly lower than their respective contributions to Gross Value Added (GVA) at **39.98%** and **45.28%**. This indicates that fewer workers are generating a higher share of economic output. It highlights the potential for workforce reallocation from agriculture to the secondary sector, which could help reduce disguised unemployment in the primary sector.

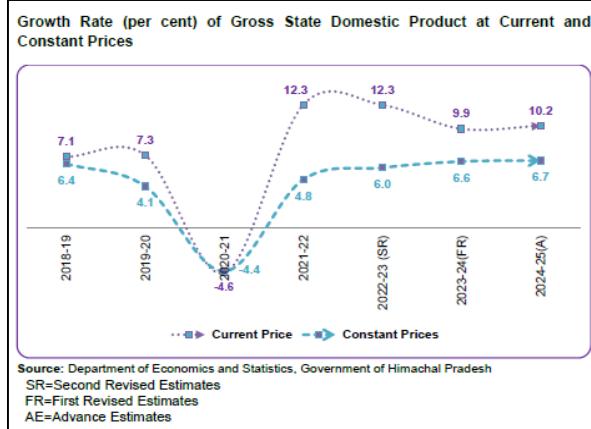
### INTRODUCTION

Gross State Domestic Product (GSDP) is the total value of all final goods and services produced within a state's geographical boundaries over a specific period, usually a year, without duplication.

### GROSS STATE DOMESTIC PRODUCT – AN OUTLOOK FOR FY 2023-24

#### Per Capita Income (PCI)

- Per Capita Income (PCI) is calculated by dividing the **Net State Domestic Product (NSDP)** by the **midyear population** of the state for the respective year.
- According to the **Advance Estimates (AE)**, the **PCI at current prices for FY2024-25** is projected at ₹2,57,212, compared to ₹2,34,782 in **FY2023-24**, reflecting a **9.6% growth**.
- The State's PCI has consistently remained higher than the **All India average** over the years.
- From **FY2011-12 to FY2024-25**, the State's PCI has



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registered a **Compound Annual Growth Rate (CAGR)** of **8.6%**, whereas the **All India PCI** has grown at a **CAGR** of **9.2%** over the same period.

### **SECTORAL GROWTH TRAJECTORY:**

The economy is classified into three broad sectors:

Economic Sector	Sub-Sectors
Primary Sector	Crops, Livestock, Forestry and Logging, Fisheries, Mining & Quarrying
Secondary Sector	Manufacturing, Electricity, Gas, Water Supply & Other Utility Services, Construction
Tertiary Sector	Trade, Hotels, Transport, Communication & Services related to Broadcasting, Financial Services, Real Estate & Professional Services, Public Administration, Other Services

### **PRIMARY SECTOR**

- According to the Advance Estimates (AE) for FY2024-25, the Gross Value Added (GVA) from the primary sector is projected to grow at a rate of **3.2%** at constant prices.
- The sector's GVA is expected to reach **₹16,625 crore** in FY2024-25
- Over the years, the primary sector's GVA growth at constant prices has fluctuated, registering **1.7%** in FY2022-23, **-1.7%** in FY2023-24, and **3.2%** in FY2024-25.
- The primary sector employs **53.98%** of the State's population.

### **SUB SECTOR WISE GVA AND GROWTH RATE AT CONSTANT PRICE**

Sub-Sector	FY2023-24 (FR) (₹ Crore)	FY2024-25 (AE) (₹ Crore)	Growth Rate (%)
Crop Sector	₹7,573	₹7,692	<b>1.6%</b>
Forestry & Logging	₹5,105	₹5,310	<b>4.0%</b>
Livestock Sector	₹2,806	₹2,952	<b>5.2%</b>
Mining & Quarrying	₹498	₹528	<b>6.1%</b>
Fishing Sector	₹134	₹143	<b>7.0%</b>

### **SECONDARY SECTOR**

According to the Advance Estimates (AE) for FY2024-25, the Gross Value Added (GVA) of the secondary sector is projected at **₹65,134 crore** at constant (2011-12) prices, expected to register a **growth rate of 8.1%** over the previous year.

### **SUB SECTOR WISE GVA AND GROWTH RATE AT CONSTANT PRICE**

Sub-Sector	FY2023-24 (FR) (₹ Crore)	FY2024-25 (AE) (₹ Crore)	Growth Rate (%)
Manufacturing	41,177	44,109	<b>7.1%</b>
Electricity, Gas, Water Supply & Other Utility Services	8,224	9,169	<b>11.5%</b>
Construction	10,837	11,856	<b>9.4%</b>

### **TERTIARY (SERVICES) SECTOR**

- The services sector remains the largest contributor to the State's GSVA.
- As per the Advance Estimates (AE) for FY2024-25, its GVA at constant (2011-12) prices is projected at **₹56,654 crore**, reflecting a **growth rate of 5.9%** over the previous year.

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**SUB SECTOR WISE GVA AND GROWTH RATE AT CONSTANT PRICE**

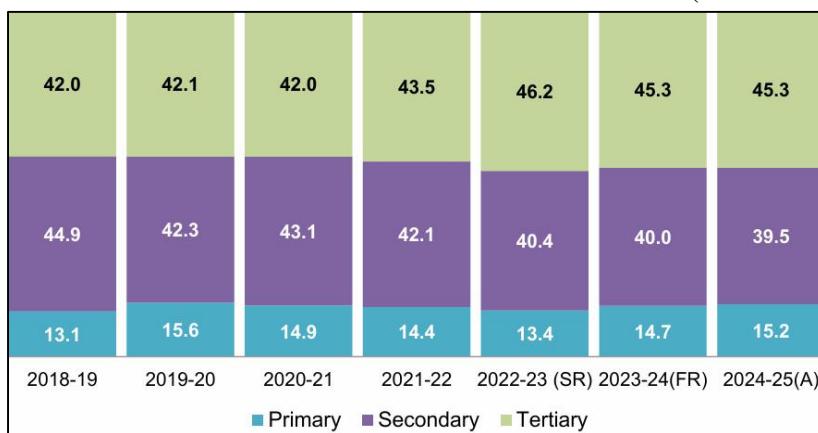
Sub-Sector	FY2023-24 (FR) (₹ Crore)	FY2024-25 (AE) (₹ Crore)	Growth Rate (FY2024- 25 AE) (%)
Trade, Repair, Hotels & Restaurants	10,145	10,962	8.1%
Transport, Storage & Communication	6,700	7,329	9.4%
Financial Services	4,046	4,383	8.4%
Real Estate, Ownership of Dwellings & Professional Services	13,516	14,244	5.4%
Public Administration	6,572	6,763	2.9%
Other Services	12,503	12,973	3.8%

**COMPARATIVE SECTOR-WISE GROWTH RATE OF GVA AT CONSTANT PRICES (2018-19 TO 2024-25)**


*Source: Department of Economics and Statistics, Government of Himachal Pradesh*

**SECTORAL CONTRIBUTION:**

- As per the Advanced Estimate of GVA for FY2024-25, The **tertiary sector** contributed **45.3%** to the State's GVA at current prices, followed by the **secondary sector** at **39.5%**, and the **primary sector** at **15.2%**.
- The tertiary sector's share of the State's value added is continuously increasing and is, therefore, one of the most important sectors in the State's economy

**SECTORAL COMPOSITION OF GSVA AT CURRENT PRICES (2018-19 TO 2024-25)**


*Source: Department of Economics and Statistics, Government of Himachal Pradesh*

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**SECTOR-WISE CONTRIBUTION OF GVA AT CURRENT PRICES FOR FY2023-24 (FR) AND FY2024-25 (AE):**

As per the AE for FY2024-25, the **GVA at current prices** is estimated at **₹32,868 crore** for the **primary sector**, **₹85,706 crore** for the **secondary sector**, and **₹98,245 crore** for the **tertiary (services) sector**.

Sectors	2023-24 (FR) (₹ crore)	2024-25 (AE) (₹ crore)
Primary Sector (Agriculture, Allied Activities, Mining & Quarrying)	29,124	32,868
Secondary Sector (Manufacturing, Electricity, Utility & Construction)	79,017	85,706
Tertiary Sector (Services)	89,499	98,245
Gross Value Added (GVA) at Basic Prices	1,97,640	2,16,819
Net of Taxes (Product Taxes – Subsidies)	13,022	15,366
GSDP at Market Prices	2,10,662	2,32,185

**SECTOR-WISE DISTRIBUTION OF VALUE ADDED AND EMPLOYMENT**

- Agriculture and allied activities employed 53.95 per cent of total workforce of Himachal Pradesh as compared to 46.08 per cent for India.

**SHARE OF DIFFERENT SECTORS IN GROSS VALUE ADDED AND EMPLOYMENT HIMACHAL VIS-A-VIS INDIA 2023-24**

Sectors	Shares in GVA		Shares in Employment	
	H.P.	India	H.P.	India
Agriculture and allied activities	14.27	18.19	53.95	46.08
Mining and Quarrying	0.47	2.00	0.03	0.23
<b>Primary</b>	<b>14.74</b>	<b>20.19</b>	<b>53.98</b>	<b>46.31</b>
Manufacturing	26.66	14.34	8.60	11.44
Elect, Gas Water supply and other utility services	5.59	2.45	1.89	0.54
Construction	7.73	8.84	11.52	11.98
<b>Secondary</b>	<b>39.98</b>	<b>25.63</b>	<b>22.01</b>	<b>23.96</b>
Trade, hotels Transport, Communication and service relating to broadcasting	13.09	17.88	12.41	17.86
Financial, Real estate and professional services	15.35	22.39	1.14	1.94
Public Administration and other services	16.84	13.91	10.46	9.93
<b>Tertiary</b>	<b>45.28</b>	<b>54.18</b>	<b>24.01</b>	<b>29.73</b>
	100.00	100.00	100.00	100.00

*Source: (GSVA), Department of Economics and Statistics, Government of Himachal Pradesh, (GVA), National Accounts Statistics and (Share in Employment), Periodic Labour Force Survey (PLFS) 2023-24.*

- In 2023-24, the **secondary and tertiary sectors** employed **22.01%** and **24.01%** of the workforce, while contributing **39.98%** and **45.28%** to GVA. This suggests **higher productivity per worker** and highlights the need for workforce reallocation from agriculture to reduce disguised unemployment.
- Employment** in the **services sector** in Himachal Pradesh was estimated at **24.01%** as per the Periodic Labour Force Survey (PLFS) for 2023-24, compared to **29.73% at the national level**.

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**COMPARATIVE GROWTH RATE OF HIMACHAL PRADESH AND NATIONAL ECONOMY**

Plan	Period	Average Annual Growth Rate (percentage)	
		Himachal Pradesh	India
First Plan	1951-56	1.6	3.6
Second Plan	1956-61	4.4	4.1
Third Plan	1961-66	3.0	2.4
Annual Plans	1966-67 to 1968-69	-	4.1
Fourth Plan	1969-74	3.0	3.4
Fifth Plan	1974-78	4.6	5.2
Annual Plans	1978-79 to 1979-80	-3.6	0.2
Sixth Plan	1980-85	3.0	5.3
Seventh Plan	1985-90	8.8	6.0
Annual Plan	1990-91	3.9	5.4
Annual Plan	1991-92	0.4	0.8
Eighth Plan	1992-97	6.3	6.2
Ninth Plan	1997-02	6.4	5.6
Tenth Plan	2002-07	7.6	7.8
Eleventh Plan	2007-12	8.0	8.0
Twelfth Plan	2012-17	7.2	7.1
Annual Plans	2017-18	6.2	6.8
	2018-19	6.4	6.5
	2019-20	4.1	3.9
	2020-21	-4.4	-5.8
	2021-22	4.8	9.7
	2022-23	6.0	7.0
	2023-24	6.6	8.2
	2024-25	6.7	6.4

Source: Department of Economics and Statistics, Government of Himachal Pradesh

**Important MCQ**

- The growth rate of Himachal Pradesh's GSDP at current prices (Nominal GSDP) for FY2024-25 is estimated at:
  - 9.5%
  - 10.2%
  - 11.0%
  - 8.8%
- The Per Capita Income (PCI) at current prices for Himachal Pradesh is estimated to increase to how much in FY2024-25?
  - ₹2,34,782
  - ₹2,57,212
  - ₹2,45,600
  - ₹2,67,890
- Which of the following sub-sectors belong to the Primary Sector?
  - Crops
  - Forestry and Logging
  - Water Supply
  - Mining and Quarrying
  - 1 and 2 only
  - 1, 2, and 4 only
  - 2, 3, and 4 only
  - 1, 3, and 4 only
- Match List I (Sub-Sector) with List II (Growth Rate in FY2024-25) and select the correct answer using the codes given below:

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List I (Sub-Sector)	List II (Growth Rate in FY2024-25)
a) Crop Sector	1. 1.6%
b) Forestry & Logging	2. 4.0%
c) Livestock Sector	3. 5.2%
d) Mining & Quarrying	4. 6.1%
A) a-1, b-2, c-3, d-4	B) a-2, b-3, c-1, d-4
C) a-3, b-4, c-2, d-1	D) a-4, b-1, c-2, d-3

**5. Consider the following statements regarding the Services Sector in Himachal Pradesh:**

**Statement I:** The services sector remains the largest contributor to the State's GSVA.

**Statement II:** As per the Advance Estimates (AE) for FY2024-25, its GVA at constant (2011-12) prices is reflecting a growth rate of 6.9% over the previous year.

Which of the following options is correct?

- A) Both Statement I and Statement II are correct.
- B) Both Statement I and Statement II are incorrect.
- C) Statement I is correct, but Statement II is incorrect.
- D) Statement I is incorrect, but Statement II is correct.

**6. As per the Advanced Estimate of GVA for FY2024-25, what is the contribution of the tertiary sector to the State's GVA at current prices?**

- A) 39.5%
- B) 45.3%
- C) 15.2%
- D) 50.1%

**7. As per the Periodic Labour Force Survey (PLFS) for 2023-24, what percentage of the workforce in Himachal Pradesh was employed in the services sector?**

- A) 22.01%
- B) 24.01%
- C) 29.73%
- D) 46.08%

**8. Match List I (Sector) with List II (Share in Employment for Himachal Pradesh) and select the correct answer using the codes given below:**

List I (Sector)	List II (Share in Employment for HP)
A) Primary Sector	1. 53.98%
B) Manufacturing	2. 8.60%
C) Electricity, Gas, Water Supply & Other Utility Services	3. 1.89%
D) Construction	4. 11.52%
A) A-1, B-2, C-3, D-4	B) A-2, B-1, C-4, D-3
C) A-3, B-4, C-1, D-2	D) A-4, B-3, C-2, D-1

**9. Match List I (Sector) with List II (Value in ₹crore for FY2024-25) and select the correct answer using the codes given below:**

List I (Sector)	List II (Value in ₹crore for FY2024-25)
A) Primary Sector	1. 32,868
B) Secondary Sector	2. 85,706
C) Tertiary Sector	3. 98,245
D) GSDP at Market Prices	4. 2,32,185

- A) A-1, B-2, C-3, D-4
- B) A-2, B-1, C-4, D-3
- C) A-3, B-4, C-1, D-2
- D) A-4, B-3, C-2, D-1

**10. What is the projected Gross State Domestic Product (GSDP) of Himachal Pradesh for FY 2024-25?**

- A) ₹1,95,000 crore
- B) ₹2,10,500 crore
- C) ₹2,32,185 crore
- D) ₹2,50,000 crore

**Answer Key**

1	2	3	4	5	6	7	8	9	10
B	B	B	A	C	B	B	A	A	C

## CHAPTER-3

### PUBLIC FINANCE AND TAXATION

#### KEY HIGHLIGHTS:

- ❖ The projected revenue receipts for FY2024-25 Budget Estimates (BE) are ₹42,153 crore, reflecting a significant increase of 4.22 percent
- ❖ The State's tax revenue, including central taxes, is expected to reach ₹25,225 crore, marking a 14.99 percent rise in FY2024-25 (BE).
- ❖ A budget of ₹9,812 crore has been allocated for education, while the health sector is set to receive ₹3,390 crore in FY2024-25 (BE).
- ❖ The grant from the Centre remains at 24.1 percent of the total receipts of the State in FY2024-25 (BE) which is approximately 3.5 percentage points lower in FY2024-25 (BE).
- ❖ Total revenue receipts constitute 18.15 percent of the GSDP for FY2024-25 (BE)
- ❖ Economic services, the highest contributing component of non-tax revenue—including electricity, gas, and water supply—account for 4.8 percent of the total receipts of the State in FY2024-25 (BE).
- ❖ The total expenditure as per the budget estimates for FY2024-25 is ₹58,444 crore
- ❖ The budget has allocated ₹6,270 crore for capital expenditure and ₹46,667 crore for revenue expenditure in FY2024-25 (BE)
- ❖ Total committed expenditure is projected to be ₹33,463 crore, which constitutes 57.26 percent of total expenditure and 14.41 percent of the GSDP for FY2024-25 (BE).
- ❖ Debt as a percentage of GSDP stood at 39.99 percent in FY2022-23.
- ❖ The gender budget for FY2024-25 (BE) is estimated at ₹3,065 crore.

#### INTRODUCTION

Public finance governs how the government raises, allocates, and spends funds to benefit society. It involves collecting taxes from individuals and businesses to fund essential services like education, healthcare, and infrastructure.

State financial resources come from a mix of tax revenues (direct and indirect), non-tax revenues (such as fees, charges, and fines), the central government's share of tax revenues, and grants-in-aid from the central government.

#### FISCAL PROFILE OF HIMACHAL PRADESH

*The fiscal profile of the State primarily includes receipts, expenditure, and debt*

**Fiscal Indicators of the State (in crore):** State Government gets financial resources through direct and indirect taxes, non-tax revenue, share of central taxes, and grants-in-aid from the Central Government to meet the expenditure for administrative and developmental activities.

- **Total Revenue Receipts:** Projected at ₹42,153 crore in FY2024-25 (BE).
- **Tax Revenue (including central share):** Estimated to grow by 14.99% to ₹25,225 crore in FY2024-25 (BE).
- **Grants-in-Aid:** Declined from ₹18,413 crore in FY2020-21 to ₹13,287 crore in FY2024-25 (BE).
- **Non-Tax Revenue:** Expected to increase to ₹3,641 crore in FY2024-25 (BE).
- **Total Expenditure:** Budgeted at ₹58,444 crore for FY2024-25 (BE).
- **Revenue Expenditure:** Estimated at ₹46,667 crore, making up 79.85% of total expenditure.
- **Capital Expenditure:** Estimated at ₹6,270 crore, contributing 10.73% of total expenditure.
- **Interest Payments:** Increased by 10.55% to ₹6,255 crore in FY2024-25 (BE).

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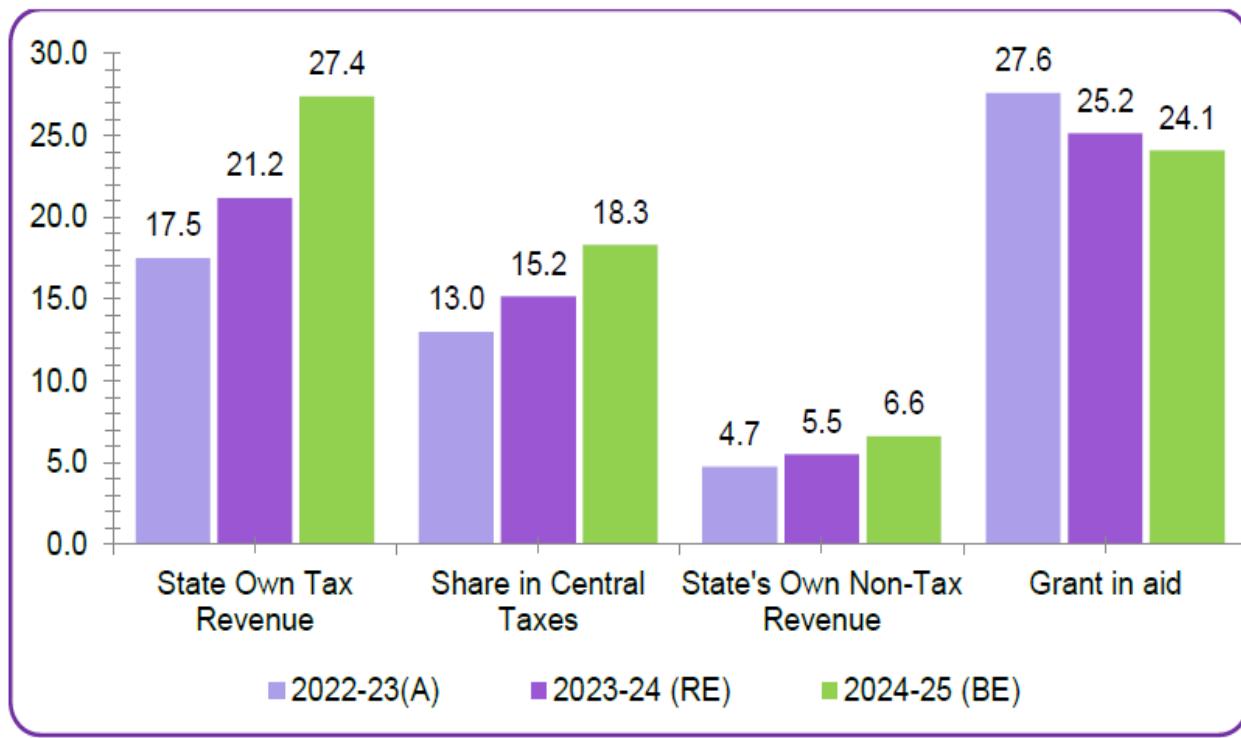
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- Key allocations from total expenditure of Government are ₹9,812 crore for education and ₹3,390 crore for health sector.
- In FY2024-25, **revenue receipts, tax revenue, and total expenditure** as a percentage of **GSDP** are expected to be **18.15%, 10.86%, and 25.17%**, respectively.

#### a) Tax Revenue

- The State's **tax revenue (including central taxes)** is expected to reach ₹25,225 crore, marking a **14.99%** increase in FY2024-25 (BE).
- Percentage of State's Own Tax Revenue to Total Receipts** increased to **27.4%** in FY2024-25 (BE).
- Share of Central Taxes to Total Receipts** rose to **18.3%** in FY2024-25 (BE).
- State's Own Non-Tax Revenue to Total Receipts** grew to **6.6%** in FY2024-25 (BE).
- Grants-in-Aid Receipts to Total Receipts** declined from **27.6%** in FY2022-23 (A) to **24.1%** in FY2024-25 (BE).

#### COMPONENTS OF TAX REVENUE AS A PERCENTAGE OF TOTAL RECEIPTS



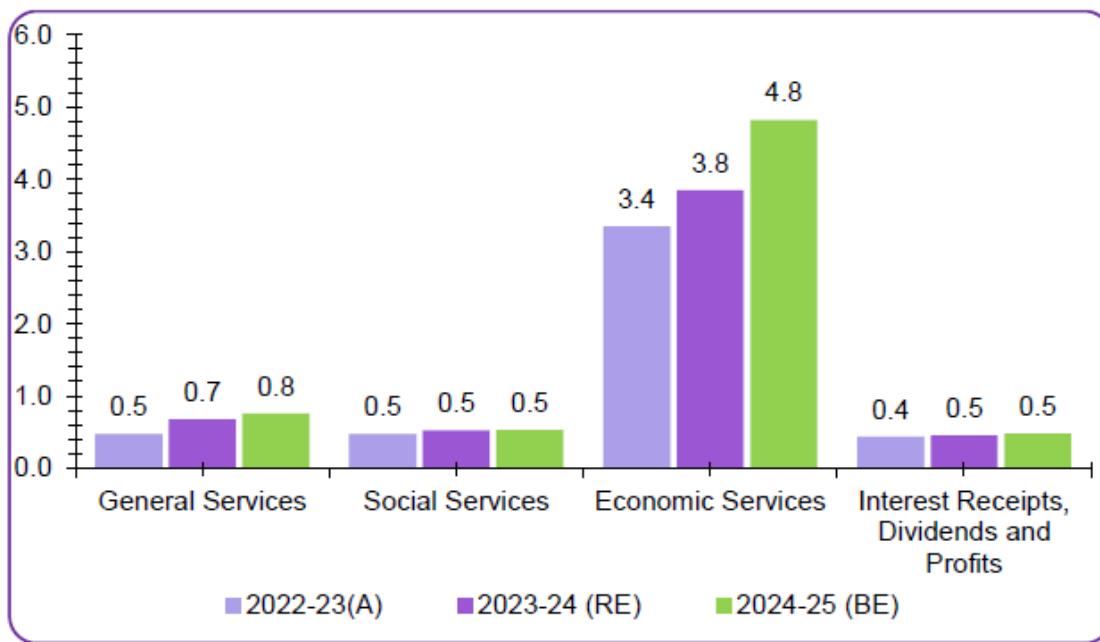
Source: Himachal Pradesh budget document

Answers

#### b) Non-Tax Revenue

- Non-tax revenue is likely to **increase to ₹3,641 crore in FY 2023-24 (BE)** which is an increase of **9.50 per cent**.
- Economic services** are the **highest contributor** to the **non-tax revenue receipts** within the government's total revenue receipts.
- Social services**, along with **interest receipts, dividends, and profits**, are the **lowest contributors** to the State's **non-tax revenue receipts**.

### Components of Non-tax Revenue as a percentage of Total Receipts



**Source:** Himachal Pradesh Budget Document

**c) Grant in aid**

- In absolute terms, grants in Aid has reduced to ₹13,287 crore in FY 2024-25(BE).
- The grant-in-aid contribution to total receipts is 24.1% in FY2024-25 (BE), which is 3.5 percentage points lower compared to FY2022-23 (A).

**d) Non-Debt Capital Receipts**

- Non-debt capital receipts consist of recovery of loans and advances and disinvestment receipts. The budget estimate for FY 2024-25(BE) envisages ₹28.00 crore as recovery of loans and **no income from disinvestment**.

#### STATE GOVERNMENT'S FISCAL INDICATORS GROWTH (IN PER CENT)

- In FY2024-25 (BE), the highest growth in tax revenue is 14.99%, followed by interest payments, which are estimated at 10.55%.

#### State Government's Fiscal Indicators Growth (in per cent)

Item/ year	2020-21	2021-22	2022-23 (A)	2023-24 (RE)	2024-25 (BE)
<b>1. Revenue Receipts</b>	8.77	11.58	2.09	6.19	4.22
<b>2. Tax Revenue (including central share)</b>	4.36	32.93	8.29	18.71	14.99
<b>3. Non- Tax Revenue</b>	-12.51	19.37	10.10	15.59	9.50
<b>4. Grants in Aid</b>	15.51	-4.23	-5.10	-9.26	-12.50
<b>5. Interest Payments</b>	5.62	3.76	4.05	17.18	10.55
<b>6. Total Expenditure</b>	16.82	-6.59	29.18	1.52	-5.16
<b>7. Revenue Expenditure</b>	9.13	7.93	22.74	3.38	1.61
<b>8. Capital Expenditure</b>	2.61	13.56	-0.01	12.47	-7.54

**Source:** Annual Financial Statement (Budget), Government of Himachal Pradesh

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- **Revenue expenditure** has seen a slight growth of **1.61%**. However, there is a **negative growth of 5.16%** in **total expenditure** and **7.54%** in **capital expenditure** during **FY2024-25 (BE)**.
- **Grant-in-aid** has experienced the **highest dip of 12.50%** in **FY2024-25 (BE)**, compared to a **5.10% dip** in **FY2022-23 (A)**.

#### **FISCAL INDICATORS AS A PERCENTAGE OF GSDP**

- The **revenue receipts** of the Government for **FY2024-25 (BE)** are estimated at **18.15%** of the **GSDP**,
- **Tax revenue** for **FY2024-25 (BE)** is estimated at **10.86%** of the **GSDP**,
- **Non-tax revenue** is estimated at **1.57%** of the **GSDP** in **FY2024-25 (BE)**
- In **FY2024-25 (BE)**, the **total expenditure** of the State is estimated to be **25.17%** of the **GSDP**, with **revenue expenditure** at **20.10%** and **capital expenditure** at **2.70%** of the **GSDP**.

#### **FISCAL INDICATORS AS PERCENTAGE OF GSDP**

Item/ year	2020-21	2021-22	2022-23 (A)	2023-24 (RE)	2024-25 (BE)
<b>1. Revenue Receipts</b>	22.01	21.86	19.87	19.20	18.15
1.1 Tax Revenue (including central share)	8.45	10.00	9.64	10.41	10.86
1.2 Non- Tax Revenue	1.44	1.53	1.50	1.58	1.57
1.3 Grants in Aid	12.12	10.33	8.73	7.21	5.72
<b>2. Disinvestment Receipts (Non-debt Receipts)</b>	0.00	0.00	0.01	0.00	0.00
<b>3. Recovery of Loans</b>	0.02	0.02	0.04	0.01	0.01
<b>4. Total Expenditure</b>	33.12	27.53	31.67	29.25	25.17
<b>5. Revenue Expenditure</b>	22.08	21.21	23.18	21.80	20.10

#### **GOVERNMENT EXPENDITURE**

- **Revenue** and **capital expenditure** are the main components of **Government expenditure**.**79.85%** of the total expenditure will be spent on **revenue expenditure** in **FY2024-25 (BE)**, whereas **10.73%** will be allocated to **capital expenditure** for the same year. Additionally, **0.05%** will be allocated to **loans (advances)** and **9.38%** to **public debt (repayments)**.
- A substantial budget of **₹9,812 crore** has been allocated to **education**, while the **health sector** has been allotted **₹3,390 crore** in **FY2024-25 (BE)**.
- According to the **budget estimates** for **FY2024-25 (BE)**, the total expenditure of the State Government is estimated to be **₹58,444 crore**, with **₹46,667 crore** earmarked for **revenue expenditure**.

##### **a) Revenue Expenditure**

- The **budget estimates** for **revenue expenditure** in **FY2024-25 (BE)** are **₹46,667 crore**, reflecting a growth of approximately **5.05%**.
- **Revenue expenditure** is estimated to be **20.10%** of the **GSDP** in **FY2024-25 (BE)**.

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**b) Capital Expenditure**

- The budget estimates capital expenditure to be ₹6,270 crore, which is 2.70% of the GSDP for FY2024-25 (BE), reflecting a growth of 3.99%.
- Capital expenditure is expected to account for 10.73% of the total expenditure during FY2024-25 (BE).

**COMPOSITION OF REVENUE EXPENDITURE:**

The 57.26% of the total expenditure is expected to be committed expenditure, including salary, pension, interest payments, and subsidies in FY2024-25 (BE). The total committed expenditure is ₹33,463 crore, which accounts for 14.41% of the GSDP for FY2024-25 (BE).

Item	2024-25 (BE)
<b>Salary and wages</b>	<b>₹17,247 crore</b>
Salary and wages as % to total expenditure	29.51%
Salary and wages as % to GSDP	7.43%
<b>Pension</b>	<b>₹9,961 crore</b>
Pension as % to total expenditure	17.04%
<b>Interest</b>	<b>₹6,255 crore</b>
Interest as % to total expenditure	10.70%
<b>Total committed expenditure</b>	<b>₹33,463 crore</b>
Total committed expenditure as % to total expenditure	57.26%
Total committed expenditure as % to GSDP	14.41%
<b>Subsidy</b>	<b>₹1,189 crore</b>
Subsidy as % to total expenditure	2.03%
<b>Total Expenditure</b>	<b>₹58,444 crore</b>

**DEBT POSITION OF THE STATE:**

- Debt as a percentage of GSDP was 39.99% in FY 2022-23.

**DEBT POSITION OF THE STATE GOVERNMENT (₹ IN CRORE)**

Items	2021-22	2022-23
<b>A. Public Debt (A1+A2)</b>	<b>46,715</b>	<b>58,951</b>
<b>A1. Internal Debt</b>	<b>44,376</b>	<b>55,975</b>
<b>A2. Loans and Advances from Central Government</b>	<b>2,339</b>	<b>2,976</b>
<b>B. Public Account and Other Liabilities</b>	<b>17,021</b>	<b>17,700</b>
<b>C. Total Liabilities (A+B)</b>	<b>63,736</b>	<b>76,651</b>
<b>GSDP</b>	<b>1,70,654</b>	<b>1,91,659</b>
<b>Debt as % of GSDP</b>	<b>37.35%</b>	<b>39.99%</b>

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**GENDER BUDGET:**

- It means examining budgets with a **gender perspective**, including **women's needs** at every stage of budgeting, and adjusting **revenues and expenses** to promote **gender equality**.
- Women** are the **prime stakeholders** of the Gender Budget.
- The **Women and Child Development Department** is the **Nodal Department** for advancing **gender equality**.

**CATEGORY WISE GENDER BUDGET FOR FY2024-25 (₹IN LAKH)**

Sr. No.	Department	Budget Estimate		Total
		Category – I (100 cent women)	Category – II (< 100 per cent women and other gender)	
1	SCs, OBCs, Minorities and Specially Abled	26793.22	119902.00	146695.22
2	Women and Child Development	10476.00	35593.60	46069.60
3	Rural Development	86.00	31830.00	31916.00
4	Food Civil Supplies and Consumer Affairs	3.00	18050.00	18053.00
5	Police	763.90	-	763.90
6	Higher Education	414.36	7302.09	7716.45
7	Health	14200.33	1780.52	15980.85
8	Technical Education	43.78	239.00	282.78
9	Transport	80.00	8537.00	8617.00
10	Other Departments*	-	30358.05	30358.05
<b>Total</b>		<b>52860.59</b>	<b>253592.26</b>	<b>306452.85</b>

*Source: Gender Budget Statement, Finance Department of Himachal Pradesh*

*Note: \*Urban Development, Agriculture, Industries, Animal Husbandry, Art and Culture, Horticulture, Elementary Education, Fisheries, Tourism and HIMURJA.*

**FISCAL DEFICIT/REVENUE DEFICIT:**

- Fiscal deficit** is the **gap** between **government spending** and **revenue**. A **higher deficit** means more **borrowing**.
- Revenue deficit** shows the **shortfall** in government revenue compared to its **current expenses**.

**FISCAL DEFICIT AND REVENUE DEFICIT OF THE STATE GOVERNMENT (₹ IN CRORE)**

Item/Year	2020-21	2021-22	2022-23 (A)	2023-24 (RE)	2024-25 (BE)
Fiscal Deficit (-) /Surplus (+)	-5700.09	-5224.86	-12379.84	-12294.75	-10783.87
Revenue Deficit (-) /Surplus (+)	-96.66	1114.76	-6335.76	-5479.92	-4513.55

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## Important MCQ

**1. Consider the following statements regarding the Himachal Pradesh Budget Estimates (BE) for FY 2024-25:**

1. The projected revenue receipts for FY 2024-25 are ₹42,153 crore.
2. The State's tax revenue, including central taxes, is marking a 14.99% rise.
3. A budget of ₹9,812 crore has been allocated for education.
4. The grant from the Centre accounts for 14.1% of the total receipts of the State.

Which of the above statements is/are correct?

A) 1 and 2 only      B) 3 and 4 only  
 C) 1, 2, and 3 only      D) All of the above

**2. Consider the following statements regarding the Himachal Pradesh Budget Estimates (BE) for FY 2024-25. Identify the incorrect statement:**

1. Total revenue receipts are 18.15% of GSDP for FY 2024-25 (BE).
2. Total expenditure as per budget estimates for FY 2024-25 is ₹58,444 crore.
3. Total committed expenditure is expected to be ₹33,463 crore
4. The gender budget for FY 2024-25 (BE) is estimated to be ₹4,500 crore.

Which of the above statements is incorrect?

A) 1 only      B) 2 and 3 only  
 C) 4 only      D) 1 and 4 only

**3. Consider the following statements**

**Statement I:** Percentage of State's Own Tax Revenue to Total Receipts increased to 27.4% in FY 2024-25 (BE).

**Statement II:** Share of Central Taxes to Total Receipts rose to 18.3% in FY 2024-25 (BE).

Which of the following is correct?

A) Only Statement I is correct  
 B) Only Statement II is correct  
 C) Both Statement I and Statement II are correct  
 D) Neither Statement I nor Statement II is correct

**4. Consider the following statements regarding Himachal Pradesh Budget Estimates (BE) for FY 2024-25:**

1. Economic services are the highest contributor to the non-tax revenue receipts within the government's total revenue receipts.
2. In absolute terms, Grants-in-Aid has reduced to ₹13,287 crore in FY 2024-25 (BE).
3. Revenue expenditure has seen a slight growth of 5.61%.

Which of the above statements is/are correct?

A) 1 and 2 only      B) 2 and 3 only  
 C) 1 and 3 only      D) All of the above

**5. Consider the following statements regarding Himachal Pradesh Budget Estimates (BE) for FY 2024-25**

**Statement I:** The revenue receipts of the Government for FY 2024-25 (BE) are estimated at 18.15% of the GSDP.

**Statement II:** In FY 2024-25 (BE), the total expenditure of the State is estimated to be 25.17% of the GSDP.

Which of the following is correct?

A) Only Statement 1 is correct  
 B) Only Statement 2 is correct  
 C) Both Statement 1 and Statement 2 are correct  
 D) Neither Statement 1 nor Statement 2 is correct

**6. Match List I (Type of Expenditure) with List II (Percentage Allocation in FY 2024-25 BE):**

List I (Type of Expenditure)	List II (Percentage Allocation)
A. Revenue Expenditure	1. 10.73%
B. Capital Expenditure	2. 9.38%
C. Loans (Advances)	3. 0.05%
D. Public Debt (Repayments)	4. 79.85%

A) A-4, B-1, C-3, D-2      B) A-1, B-4, C-2, D-3  
 C) A-2, B-3, C-1, D-4      D) A-4, B-2, C-1, D-3

**7. Consider the following statements regarding the Gender Budget in Himachal Pradesh:**

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1. Women are the prime stakeholders of the gender budget.

2. The Nodal Department responsible for advancing gender equality is the Women and Child Development Department.

Which of the following is correct?

A) Only Statement 1 is correct

B) Only Statement 2 is correct

C) Both Statement 1 and Statement 2 are correct

D) Neither Statement 1 nor Statement 2 is correct

**8. Consider the following statements regarding Fiscal Deficit:**

1. Fiscal deficit is the gap between government spending and revenue.

2. A higher fiscal deficit implies more borrowing by the government.

Which of the following is correct?

A) Only Statement 1 is correct

B) Only Statement 2 is correct

C) Both Statement 1 and Statement 2 are correct

D) Neither Statement 1 nor Statement 2 is correct

**9. Consider the following statements regarding the Debt Position of Himachal Pradesh in 2022-23:**

1. The total public debt (Internal Debt + Loans from Central Government) stood at ₹58,951 crore.

2. The total liabilities (Public Debt + Public Account and Other Liabilities) amounted to ₹76,651 crore.

3. The Gross State Domestic Product (GSDP) was ₹1,91,659 crore.

4. The debt-to-GSDP ratio was 36.5%.

Which of the above statements is/are incorrect?

A) 1 and 2 only

B) 3 and 4 only

C) 4 only

D) 2 and 4 only

**10. What is the estimated capital expenditure for Himachal Pradesh in FY 2024-25 (BE)?**

A) ₹5,850 crore

B) ₹6,270 crore

C) ₹7,100 crore

D) ₹6,500 crore

## Answer Key

1	2	3	4	5	6	7	8	9	10
C	C	C	A	C	A	C	C	C	B

## CHAPTER-4

# BANKING AND INSTITUTIONAL FINANCE

### KEY HIGHLIGHTS:

- ❖ **Himachal Pradesh** has **2,352 bank branches**, with **over 76%** located in **rural areas**.
- ❖ From **October 2023 to September 2024**, **60 new branches** were opened.
- ❖ Out of the total branches:
  - **1,793** serve **rural regions**.
  - **451** are in **semi-urban areas** and **108** are in **Shimla (only RBI-classified urban center)** in the state.
- ❖ As of **September 2024**, **Public Sector Banks (PSBs)** had **1,177 branches**, making up **over 50%** of the state's banking network.
- ❖ **Punjab National Bank (PNB)** had the highest number of branches with **354**, followed by **SBI** with **349** and **UCO Bank** with **181**.
- ❖ Among **Private Sector Banks**, out of a total **298 private bank branches**, **HDFC Bank** had **108 branches**, **ICICI Bank** had **57**.
- ❖ **Kangra district** has the **highest** number of **431 bank branches**, while **Lahaul-Spiti** has **26 branches**.
- ❖ **Banking outreach** has expanded with the installation of **2,120 ATMs** by various banks.
- ❖ As of **September 2024**, **agriculture loans** make up **16.73%** of the total loans given by banks, which is **below** the **RBI's national target of 18%**.
- ❖ As of **September 2024**, banks had **18.55 lakh PMJDY accounts**, with **16.60 lakh** in **rural areas** and **1.95 lakh** in **urban areas**.
- ❖ As of **September 2024**, the **Credit-Deposit Ratio of banks in the state was 47.16%**. Under the **Pradhan Mantri Suraksha Bima Yojana (PMSBY)**, **banks had 35.22 lakh** subscribers.

### INTRODUCTION:

In **Himachal Pradesh**, the **Lead Bank responsibility** is shared among **three banks**:

- **Punjab National Bank (PNB)** oversees **six districts**: **Hamirpur, Kangra, Kinnaur, Kullu, Mandi, and Una**.
- **United Commercial Bank (UCO)** manages **four districts**: **Bilaspur, Shimla, Solan, and Sirmour**.
- **State Bank of India (SBI)** is responsible for **two districts**: **Chamba and Lahaul-Spiti**.
- **UCO Bank** acts as the **convener bank** for the **State Level Bankers' Committee (SLBC)**
- **Over 76% of Himachal Pradesh's 2,352 bank branches** are located in **rural areas**.
- As per the **2011 Census**, the state has **one bank branch per 2,919 people**, compare to **national average of 11,000**.
- **Four Payment Banks** operate in the state: **India Post Payments Bank, Financial Inclusion and Operation(Fino) Payments Bank, Airtel Payments Bank, and Paytm Payments Bank**.
- At present **11,340 Bank Mitra** are deployed in the state by various banks.

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**NETWORK OF BANK BRANCHES IN THE STATE**

Sl. No.	Item	No. of Branches
1.	<b>Total No. of Bank Branches</b>	<b>2,352</b>
<b>a. Area-wise Bank</b>		
	i. Rural	1,793
	ii. Urban/Semi-Urban	451
	iii. Urban Centre (Shimla)	108
	<b>Total</b>	<b>2,352</b>
<b>b. Public Sector Banks (PSBs)</b>		
	i. Punjab National Bank	354
	ii. State Bank of India	349
	iii. UCO Bank	181
	iv. Others	293
	<b>Total</b>	<b>1,177</b>
<b>c. Private Sector Banks</b>		
	i. HDFC	108
	ii. ICICI	57
	iii. Small Finance Banks (4)	25
	iv. Others	108
	<b>Total</b>	<b>298</b>
<b>d. Himachal Pradesh Gramin Bank (HPGB)</b>		
	<b>e. Payment Bank</b>	<b>13</b>
<b>f. Himachal Pradesh Co-Operative Sector Banks</b>		
	i. State Apex Co-operative Bank (HPSCB)	263
	ii. Kangra Central Co-operative Bank (KCCB)	217
	iii. Five Urban Co-operative Banks	26
	iv. Others	84
	<b>Total</b>	<b>590</b>
2.	<b>Total No. of new branches opened (Oct. 2023 - Sep. 2024)</b>	<b>60</b>
3.	<b>No. of Automated Teller Machines (ATMs) by various banks</b>	<b>2,120</b>

**Position of Key Banking Business National Parameters in Himachal Pradesh**

- ❖ Banks have met **5 out of 7 National Parameters** set by the **RBI** for **Priority Sector Lending**, covering Agriculture, Small & Marginal Farmers, Micro Enterprises, Weaker Sections, and Women.
- ❖ **59.12% of total loans** have been allocated to **Priority Sector Activities**, including **Agriculture, MSMEs, Education, Housing, and Micro Credit**.
- ❖ As of **September 2024**:
  - **Agriculture loans** account for **16.73%** of total loans, **below the RBI target of 18%**.
  - **Advances to Weaker Sections** stand at **17.38%**, exceeding the **RBI target of 12%**.
  - **Loans to Women** make up **12.60%**, surpassing the **RBI target of 5%**.
  - The banks in the state have **Credit Deposit Ratio (CDR)** of **47.16%**.
  - Here is the table for the **Position of Key Banking Business National Parameters in Himachal Pradesh** as of **30.09.2024**, along with **National Parameters**:

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Sl. No.	Sector	Percentage of Advances as on	National Parameter (%)
		30.09.2024	
1	Priority Sector Advances	59.12	40
2	Agriculture Advances	16.73	18
3	Advances to Small & Marginal Farmers	12.07	9
4	Advances to Micro Enterprises	16.08	7.5
5	Advances to Weaker Sections	17.38	12
6	Advances to Women	12.60	5
7	C.D. Ratio (Thorat)	47.16	60
8	MSME Advances (PSC)	46.25	-
9	Advances to SC/ST (PSC)	9.79	-
10	Advances to Minorities (PSC)	3.64	-

## FINANCIAL INCLUSION INITIATIVES

### Pradhan Mantri Jan Dhan Yojna: (28 Aug 2014)

- Banks in the state have ensured that each family has at least one **Basic Saving Bank Deposit Account (BSBDA)**.
- As of **September 2024**, a total of **18.55 lakh** accounts have been opened under this initiative, with **16.60 lakh** in rural areas and **1.95 lakh** in urban regions.
- Banks have issued **RuPay Debit Cards** to **12.69 lakh** PMJDY account holders, covering over **69%** of these accounts.
- Efforts have also been made to link bank accounts with **Aadhaar and mobile numbers**, with **84% of PMJDY accounts linked** as of **September 2024**.

### Universal Social Security Initiatives under the PMJDY Scheme

#### 1. Pradhan Mantri Suraksha Bima Yojana (PMSBY)

- This scheme provides a **renewable one-year accidental death and disability cover of ₹2 lakh** (₹1 lakh for partial and permanent disability) to **savings bank account holders** aged **18 to 70 years**.
- The **annual premium** for the scheme is **₹20 per annum per subscriber**, renewable on **1<sup>st</sup> June** each year.
- As of **September 2024**, banks have enrolled **35.22 lakh** subscribers under the **Pradhan Mantri Suraksha Bima Yojana (PMSBY)**.

#### 2. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

- This scheme provides a **renewable one-year life insurance cover of ₹2 lakh** to **savings bank account holders** aged **18 to 50 years**, covering **death due to any cause**.
- The annual premium for the scheme is **₹436 per annum per subscriber**, renewable on **1<sup>st</sup> June** each year.
- As of **September 2024**, banks have enrolled **12.67 lakh** customers under this plan.

#### 3. Atal Pension Yojana (APY)

- The **Atal Pension Yojana (APY)** aims to support the **unorganized sector**, offering a **fixed monthly pension of ₹1,000, ₹2,000, ₹3,000, ₹4,000, or ₹5,000** from the age of **60 years**, based on the **contribution made between the ages of 18 and 40 years**.
- The government guarantees the **minimum pension** if contributions are made **consistently for 20 years**.
- The **State Government** is actively promoting APY among **MGNREGA workers, Mid-Day Meal workers, Agriculture and Horticulture laborers, and Anganwadi workers**.

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- As of **September 2024**, banks have **registered 5.30 lakh subscribers** under APY.
- The **Department of Posts** is also contributing to the scheme's implementation.

#### Pradhan Mantri MUDRA Yojana (PMMY): (April 8, 2015)

- This Scheme is implemented to support **Micro-Enterprises in Manufacturing, Trading, and Services with credit needs below ₹10 lakh**.
- Loans provided under this scheme for **income-generating activities** are classified as **MUDRA loans**.
- Any loan sanctioned from **April 8, 2015, onwards** in this category falls under PMMY.
- As of **September 2024**, banks in **Himachal Pradesh** have sanctioned **₹990.31 crore** to **40,280 new micro-entrepreneurs** for **2024-25**.
- The **total loan disbursal** under PMMY has reached **₹3,409.27 crore**, benefiting **1,76,606 entrepreneurs**.

#### Stand-Up India Scheme (SUIS)

- The **Stand Up India Scheme** promotes **entrepreneurship** among **SCs, STs, and Women** by providing **₹10 lakh to ₹1 crore** loans for on Scheduled Castes or Scheduled Tribes borrower and at least one Women borrower per bank branch for **new enterprises in construction, business, or services**.
- As of **September 2024**, banks have sanctioned **₹66.13 crore** to **416 SC/ST and Women-led enterprises**.

#### Business Volume of Banks:

- As of **September 2024**, total **bank deposits** in Himachal Pradesh increased by **9.26**.
- Aggregate advances** grew by **17.40%**.
- Overall **banking business expanded** by **11.67%**, from **₹2,57,209 crore** to **₹2,87,237 crore**.
- Public Sector Banks (PSBs) hold the largest market share at **62%**, followed by **Co-operative Banks (18%)**, **Private Banks (13%)**, **Regional Rural Banks (RRBs) (5%)**, and **Others (2%)**.

#### Performance Under the Annual Credit Plan :

- Banks have formulated the **Annual Credit Plan 2024-25** based on NABARD's assessment of potential across various priority sectors.
- The **financial target for the year** is **₹43,179 crore**, marking a **14.49% increase** from the previous year.
- By **September 2024**, banks had **disbursed ₹26,665 crore**, achieving **62%** of the annual target.

#### POSITION AS OF SEPTEMBER, 2024 AT A GLANCE

(₹in crore)

S.N.	Sector	Annual Targets 2024-25	Achievement September, 2024	Percentage Achievement September, 2024
1.	Agriculture Direct	16858	5645	33
2.	MSME	14077	10985	78
3.	Education	693	56	8
4.	Housing	2650	563	21
5.	Others-Priority Sector	1968	430	22
6.	<b>Total Priority Sector Loans (1 to 5)</b>	<b>36246</b>	<b>17679</b>	<b>49</b>
7.	<b>Total Non-Priority Sector loans</b>	<b>6933</b>	<b>8986</b>	<b>130</b>
	<b>Total Loans( 6+7)</b>	<b>43179</b>	<b>26665</b>	<b>62</b>

Source: SLBC Shimla, Himachal Pradesh

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## **IMPLEMENTATION OF GOVERNMENT SPONSORED SCHEMES:**

### **1. National Rural Livelihoods Mission (NRLM):**

- The **National Rural Livelihoods Mission (NRLM)**, launched by the **Ministry of Rural Development**, aims to reduce poverty by empowering women and strengthening institutions for the poor. It facilitates access to financial and livelihood services.
- In Himachal Pradesh, the scheme is implemented through the **HP State Rural Livelihoods Mission (HPSRLM)** under the **Rural Development Department**.
- Banks in Himachal have been allocated **annual target of ₹300.00 crore** covering **24,700 beneficiaries** under this Scheme.
- As of **September 2024**, banks have sanctioned **2,647 loan cases** amounting to **₹55.81 crore** under NRLM.

### **2. National Urban Livelihood Mission:**

- Launched by the **Ministry of Housing and Urban Poverty Alleviation (MoHUPA)**, replaced the **Swarna Jayanti Shahari Rozgar Yojana (SJSRY)** to enhance urban poverty alleviation efforts.
- A key component of NULM, the **Self-Employment Programme (SEP)**, provides **interest subsidies on loans** to support the establishment of **Individual and Group Enterprises (IGEs)** and **Self-Help Groups (SHGs)** among the urban poor
- Himachal Pradesh Urban Development Department and several banks have disbursed **₹4.06 crore in NULM loans upto September, 2024**.

### **3. Pradhan Mantri Employment Generation Programme:**

- The Prime Minister's Employment Generation Programme (PMEGP) is a **credit-linked subsidy scheme** implemented by the **Ministry of Micro, Small, and Medium Enterprises (MSME)**, Government of India.
- The **Khadi and Village Industries Commission (KVIC)** serves as the **national nodal agency** for its execution.
- At the **state level**, the scheme is implemented through **KVIC, the Khadi and Village Industries Board (KVIB), and District Industries Centres (DICs)**.
- For **2024-25**, banks were assigned a target to fund **1,174 new units** under the scheme, with **₹32.16 crore** allocated for **margin money disbursements**.
- As of **September 2024**, banks have sanctioned **₹18.71 crore** in margin money for **495 units**.

## **KISAN CREDIT CARDS**

- Banks, through their rural branches, are implementing the **Kisan Credit Card (KCC) scheme** to provide farmers with **timely and adequate credit** through a **single-window system** for short-term agricultural needs and related expenses.
- As of **September 2024**, banks have issued **1,20,367 new KCCs**
- Banks have **funded 5,79,299 farmers** through KCC for a total of **₹10,204 crore till September, 2024**.

## **RURAL SELF-EMPLOYMENT TRAINING INSTITUTES (RSETIs)**

- The **Rural Self-Employment Training Institutes (RSETIs)**, an initiative by the **Ministry of Rural Development (MoRD)**,
- Aim to establish **dedicated district-level infrastructure** for **training and skill development**, empowering **rural youth** with the necessary tools to pursue **entrepreneurship**.
- The State's **lead banks**, i.e., **UCO Bank, PNB, and SBI**, have established **RSETIs in ten districts (except Kinnaur and Lahaul-Spiti)**.

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- RSETIs have a target of arranging 328 training programmes during 2024-25 and have trained 4,992 youths.

### **NATIONAL BANK FOR AGRICULTURE AND RURAL DEVELOPMENT (NABARD)**

#### **Rural Infrastructure**

- Since its inception in 1995-96, the **Rural Infrastructure Development Fund (RIDF)** has been a key initiative of NABARD, supporting rural infrastructure development in collaboration with State Governments.
- Under this scheme, **concessional loans** are provided to **State Governments** and **State-owned Corporations** for completing **ongoing projects** and initiating **new projects** in selected sectors.
- Over the years, **RIDF financing** has expanded to cover **39 eligible activities**, classified into agriculture and related sectors, the social sector, and rural connectivity.
- For **2024-25**, the State has been allocated **₹900 crore** under **RIDF-XXX** for new project sanctions. This includes funding for **53 Electric Vehicle (EV) Charging Infrastructure units** to promote green mobility and cleaner transportation.
- Additionally, a **mega dairy processing project** in **Dhagwar, Kangra**, has been approved to help farmers secure better milk prices.
- NABARD has also sanctioned the **Mata Baglamukhi Ropeway project** in **Mandi district**, connecting **Pandoh** with the temple in **Bakhli**, located along the Chandigarh-Manali National Highway.
- Since its inception, **₹11,863.39 crore** has been cumulatively sanctioned to **Himachal Pradesh** under **RIDF** for projects related to rural roads, bridges, irrigation, and rural drinking water.
- Under **RIDF Tranche XXX (FY 2024-25)**, **₹903.2 crore** has been sanctioned, and **₹526 crore** has been disbursed to the **State Government** as of **January 14, 2025**.

#### **Technology Facilitation Fund (TFF):**

- NABARD has established the **Technology Facilitation Fund (TFF)** with an initial **corpus of ₹50 crore** to promote and expand **technology adoption**.

#### **Fisheries and Aquaculture Infrastructure Development Fund (FAIDF):**

- NABARD is supporting the **State Government** in establishing a **State-of-the-Art Fisheries Training Centre at Carp Farm, Gagret, Una district**, under **FAIDF (Fisheries and Aquaculture Infrastructure Development Fund)**, with completion targeted by **31st March 2025**.

#### **Re-finance Support:**

- NABARD extends **Long-Term Refinance** for various rural development activities, **including housing, transport, irrigation, dairy, farm mechanization, and horticulture** etc.
- During **FY 2024-25**, **₹335.99 crore** has been **disbursed as long-term refinance** to **Himachal Pradesh Gramin Bank and Cooperative Banks**, including the **State Cooperative Agriculture Rural Development Bank (SCARDB)**, as of **13th January 2025**.
- Additionally, NABARD has sanctioned **Short-Term (ST) credit limits of ₹2,150 crore** for crop loan disbursement in **FY 2024-25**

#### **Special Refinance Support:**

To give a boost to agriculture and rural sector in the post-Covid era, NABARD launched the following new Special Refinance schemes

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- a) **Transformation of Primary Agricultural Credit Societies (PACS) into Multi-Service Centres (MSCs)** By offering **concessional refinance at 3%** to banks, enabling **cheaper credit for beneficiaries**. The scheme is presently limited to support for creation of warehouse by PACS only.
- b) **Schematic Refinance for Water, Sanitation, and Hygiene (WASH) Activities:** This scheme addresses the credit needs of banks and financial institutions (FIs) to ensure timely and hassle-free financing for eligible beneficiaries and entrepreneurs engaged in WASH activities. Eligible institutions are, all Commercial Banks, Small Finance Banks (SFBs), Regional Rural Banks (RRBs), Cooperative Banks, and NABARD subsidiaries. The Financing to WASH activities is a Thrust area under Sustainable Development Goals and will be eligible for **95 per cent of the eligible loan** for refinance. NABARD will extend concessional long-term refinance to all the eligible banks **@ 6 per cent p.a. at quarterly rest**

#### **New Agriculture Marketing Infrastructure Scheme:**

The **Ministry of Agriculture and Farmers' Welfare, Government of India** is implementing the **Agricultural Marketing Infrastructure (AMI)** scheme, a sub-scheme under the **Integrated Scheme for Agricultural Marketing (ISAM)**. This scheme has been extended for **term loans sanctioned up to 31st March 2026**.

#### **Micro Credit:**

- As of **15th January 2025**, **6,337 Self-Help Groups (SHGs)** have been **credit-linked with loans** amounting to **₹296.52 crore** during **FY 2024-25**.
- The **Union Budget 2014-15** introduced financing for **Joint Farming Groups – "Bhoomi Heen Kisan"** (landless farmers), reinforcing NABARD's efforts to support landless farmers through **Joint Liability Groups (JLGs)**.
- By **30th September 2024**, **15,765 JLGs** had received loan disbursements totaling **₹98.58 crore**.
- During **FY 2024-25**, NABARD has sanctioned **₹8 lakh** to multiple NGOs for the promotion and credit linkage of **200 JLGs** over a three-year period.

#### **Promotion of Farmers' Producer Organizations (FPOs)**

- NABARD has sanctioned a grant of **₹15.73 crore** for the formation and promotion of **124 FPOs** across all **12 districts** of Himachal Pradesh.
- These FPOs with a **membership of 26,332 farmers**, have supported members with the **sale of inputs and marketing of produce** worth **₹17.01 crore**.
- Under the **Central Sector Scheme**, NABARD serves as the **implementing agency** for the formation of **10,000 FPOs** under the **"One District, One Product"** initiative.
- To support and strengthen FPOs, NABARD collaborates with **Cluster-Based Business Organizations (CBBOs)**. As part of this initiative, **23 FPOs** have been established in Himachal Pradesh with a sanctioned grant of **₹10.47 crore**.

#### **Watershed Development Projects**

- NABARD has sanctioned grants for **52 Watershed Development Projects** across **10 districts** of Himachal Pradesh.
- A total of **₹32.65 crore** has been allocated under these projects, covering **40,380 hectares** and benefiting **365 villages** in 10 districts.

#### **Tribal Development through the Tribal Development Fund (TDF)**

- NABARD has sanctioned **15 tribal development projects** with a grant of **₹23.55 crore**, benefiting **3,982 families** as of **31st December, 2024**.

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- These initiatives focus on establishing **WADIs** (small orchards) and **dairy units** in selected villages, covering **2,838 acres of land** for the cultivation of **Apple, Lemon, Walnut, Pear, and Wild Apricot**.

## **Support through the Farm Sector Promotion Fund (FSPF)**

- NABARD has sanctioned **42 projects** totaling **₹4.80 crore** under the **FSPF**, benefiting **20,773 farmers**.
- The fund supports various activities, including establishment of a **Cattle Development Centre** in **Piplughat, Solan**

## **Support to Rural Artisans/Weavers**

- NABARD has sanctioned **₹90.11 lakh** as grant assistance for the formation of an **Off-Farm Producer Organization (OFPO)** registered under the name **Saroa Handloom Producer Company Ltd.**
- The OFPO supports **503 weavers, 90% of whom are women**, enabling them to produce a variety of woollen products

NABARD CONSULTANCY SERVICES (NABCONS)

- ❖ **NABARD Consultancy Services (NABCONS)** is a completely owned subsidiary of **NABARD** that provides consulting services in various areas of agriculture, rural development and allied areas.
- ❖ During the current fiscal year, **NABCONS** is participating in the following main assignments:
  - Project Management Consultancy for Integrated Cold Chain Project at Parala and Kharapathar to Himachal Pradesh State Agricultural Marketing Board.
  - Setting up **PMU (Project Management Unit)** under the **Agri-Infrastructure Fund (AIF)** at the State Level in Himachal Pradesh.
  - NABCONS is the Central Technical Support Agency for **DDU-GKY** in Himachal Pradesh.

## Important MCQ

1. Match List I (Bank Branch Distribution) with List II (Number of Branches in Himachal Pradesh):

List I (Region)	List II (Number of Branches)
A. Rural Regions	1. 108
B. Semi-Urban Areas	2. 1,793
C. Shimla	3. 451
D. Total Branches	4. 2,352

2. Consider the following statements regarding the banking sector in Himachal Pradesh:

1. As per the 2011 Census, Himachal Pradesh has one bank branch per 2,919 people, which is better than the national average of 11,000 people per branch.

2. Banks in the state have met all 7 National Parameters set by the RBI for Priority Sector Lending.

3. As of September 2024, agriculture loans account for 16.73% of total loans.

Which of the above statement(s) is/are incorrect?

- A) Only 1
- B) Only 2
- C) 2 and 3
- D) 1 and 3

3. As of September 2024, how many RuPay Debit Cards have been issued to PMJDY account holders in Himachal Pradesh?

4. What is the age eligibility criteria for the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)?

<p>A) 18 to 50 years      B) 18 to 60 years  C) 18 to 40 years      D) 18 to 70 years</p> <p><b>5. Under the Pradhan Mantri MUDRA Yojana (PMMY), what is the maximum credit limit provided to support micro-enterprises?</b></p> <p>A) ₹5 lakh      B) ₹10 lakh  C) ₹15 lakh      D) ₹20 lakh</p> <p><b>6. Match List I (Type of Bank) with List II (Market Share in Himachal Pradesh):</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center; padding: 5px;">List I (Type of Bank)</th> <th style="text-align: center; padding: 5px;">List II (Market Share %)</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">A. Public Sector Banks (PSBs)</td> <td style="padding: 5px;">1. 18%</td> </tr> <tr> <td style="padding: 5px;">B. Co-operative Banks</td> <td style="padding: 5px;">2. 5%</td> </tr> <tr> <td style="padding: 5px;">C. Private Banks</td> <td style="padding: 5px;">3. 62%</td> </tr> <tr> <td style="padding: 5px;">D. Regional Rural Banks (RRBs)</td> <td style="padding: 5px;">4. 13%</td> </tr> </tbody> </table> <p style="margin-left: 20px;">A) A-3, B-4, C-1, D-2      B) A-4, B-1, C-3, D-2  C) A-3, B-1, C-4, D-2      D) A-1, B-3, C-2, D-4</p> <p><b>7. Which of the following statements regarding the Pradhan Mantri Employment Generation Programme (PMEGP) is incorrect?</b></p> <p>A) The scheme is implemented by the Ministry of Micro, Small, and Medium Enterprises (MSME), Government of India.  B) The National Bank for Agriculture and Rural Development (NABARD) serves as the national nodal agency for its execution.  C) At the state level, KVIC, KVIB, and District Industries Centres (DICs) implement the scheme.</p>	List I (Type of Bank)	List II (Market Share %)	A. Public Sector Banks (PSBs)	1. 18%	B. Co-operative Banks	2. 5%	C. Private Banks	3. 62%	D. Regional Rural Banks (RRBs)	4. 13%	<p>D) For 2024-25, banks were assigned a target to fund 1,174 new units under the scheme.</p> <p><b>8. Where is the State-of-the-Art Fisheries Training Centre, supported by NABARD, being established in Himachal Pradesh?</b></p> <p>A) Bilaspur      B) Kangra  C) Una      D) Mandi</p> <p><b>9. How many Farmer Producer Organizations (FPOs) has NABARD sanctioned a grant for in Himachal Pradesh?</b></p> <p>A) 100      B) 124  C) 150      D) 175</p> <p><b>10. Which of the following statements regarding NABARD Consultancy Services (NABCONS) is incorrect?</b></p> <p>1. NABCONS is a fully owned subsidiary of NABARD that provides consulting services in agriculture and rural development.  2. NABCONS is providing Project Management Consultancy for Integrated Cold Chain Projects at Parala and Kharapathar.  3. NABCONS is responsible for implementing the Agri-Infrastructure Fund (AIF) at the national level.  4. NABCONS serves as the Central Technical Support Agency for DDU-GKY in Himachal Pradesh.</p> <p style="margin-left: 20px;">A) 1 and 2 only      B) 3 and 4 only  C) 3 only      D) 2 and 3 only</p>
List I (Type of Bank)	List II (Market Share %)										
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#### Answer Key

1	2	3	4	5	6	7	8	9	10
A	B	B	A	B	C	B	C	B	C

## CHAPTER-5

### PRICE MOVEMENT AND FOOD MANAGEMENT

#### KEY HIGHLIGHTS:

- ❖ The CPI-C inflation decreased from **5.0% in FY2023-24** to **4.2% in FY2024-25**.
- ❖ The CPI-Rural **dropped from 5.1% to 4.4%**, while the CPI-Urban fell from 4.7% to 3.3% **during the same period**.
- ❖ The **Fuel and Light** group has been the **lowest contributor** to overall inflation, accounting for (-) **20.2%** of the total CPI-C inflation.
- ❖ Supply-side interruptions drove inflation **above the RBI's maximum tolerance range of 6%** in **FY2021-22**.
- ❖ From April to December of **FY2024-25**, the **Wholesale Price Inflation (WPI)** in the state was **2.2%**.
- ❖ The **Targeted Public Distribution System (TPDS)** distributes **wheat, wheat atta, rice, sugar, and other essentials** through **5,330 Fair-Price Stores** as part of the government's **poverty alleviation policy**.
- ❖ During **FY 2024-25**, the **Himachal Pradesh Civil Supplies Corporation** achieved a **total turnover of over ₹2100 crore**.
- ❖ During **FY 2024-25 (up to December 2024)**, the **Himachal Pradesh Civil Supplies Corporation** managed the procurement and distribution of **32,36,660 cement bags** worth **₹101.93 crore** to various **panchayats** for developmental work in the state.
- ❖ As per the Budget announcement by the Chief Minister of Himachal Pradesh, the **procurement of maize** produced under natural farming **has been undertaken by the Himachal Pradesh Civil Supplies Corporation through the Agriculture Department**.

#### INTRODUCTION

- A **price index** is a statistical tool used to measure **relative changes** in the prices of commodities over time, and it serves as a key indicator in **economic planning**.
- The rise in prices of goods and services, known as **inflation**.
- Inflation is calculated using the **wholesale** and **consumer price indices**.

#### GLOBAL INFLATION

- Global Inflation peaked at **8.7% in 2022**, but dropped to **5.7% in 2024**.
- In India, retail inflation moderated from **5.4% in 2024** to **4.9% in 2025 (April-December)**

#### INDIA'S INFLATION

- India's **headline inflation**, measured by the **Consumer Price Index (CPI)**, has moderated in **FY2025 (April-December)** compared to **FY2024**. This decline is primarily due to a significant decrease in **core inflation**, which dropped by **0.9 percentage points** between **FY2024** and **FY2025 (April-December)**.
- Inflation targets are set every **five years**. In **March 2021**, the government reaffirmed its target of **4%** for **headline Consumer Price Index (CPI) inflation** from **April 2021 to March 2026**, with an allowable range between **2% to 6%**.

#### INFLATION TREND IN HIMACHAL PRADESH

- In **Himachal Pradesh**, inflation has remained relatively stable
- The **CPI-C inflation** decreased to **4.2% in FY2024-25**
- **CPI-Rural** dropped to **4.4%, in FY2024-25**

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- **CPI-Urban** fell to **3.3%** in **FY2024-25**
- **CPI-Industrial Worker** inflation increased to **2.2%** in **FY2024-25**
- **CPI-Agriculture Labour** inflation rose to **5.7%** in **FY2024-25**
- **CPI-Rural Labour** inflation also increased to **5.5%** in **FY2024-25**
- Throughout **FY2024-25**, CPI inflation fluctuated between **2.2%** and **5.7%**, staying within the **Reserve Bank of India's** upper tolerance level.

Indices	2023-24 (Apr-Dec)	2024-25 (P) (Apr-Dec)
Wholesale Price Index (WPI) All India	-1.1	2.2
Consumer Price Index-Rural (CPI-R)	5.1	4.4
Consumer Price Index-Urban (CPI-U)	5.1	3.3
Consumer Price Index-Combined (CPI-C)	5.1	4.2
Consumer Price Index-Industrial Worker (CPI-IW)	1.8	2.2
Consumer Price Index-Agricultural Labour (CPI-AL)	4.6	5.7
Consumer Price Index-Rural Labour (CPI-RL)	4.8	5.5

**Source:** O/O Economic Adviser, Department for Promotion of Industry and Internal Trade, (DPIIT) for WPI, National Statistical Office (NSO) Ministry of Statistics and Programme Implementation, Government of India (MoSPI, GoI) for CPI (Combined, Rural, Urban) and Labour Bureau for CPI Industrial Workers (IW), Agricultural Labourers (AL), Rural Labourers (RL). #CPI-IW inflation for 2020-21 onwards is based on new series 2016=100

**P=Provisional**

**Note:**

- ❖ **Wholesale Price Index (WPI)** is compiled by the **O/O Economic Adviser, Department for Promotion of Industry and Internal Trade (DPIIT)**.
- ❖ **Consumer Price Index (CPI)** categories:
- **Combined (CPI-C), Rural (CPI-R), and Urban (CPI-U)** are compiled by the **National Statistical Office (NSO), Government of India**.
- **Industrial Worker (CPI-IW), Agricultural Labourers (CPI-AL), and Rural Labourers (CPI-RL)** are compiled by the **Labour Bureau**.

#### **CONSUMER PRICE INDEX-COMBINED (CPI-C) INFLATION AMONG DIFFERENT STATES**

- The inflation trend in **Himachal Pradesh** shows a fluctuating pattern throughout **2024**.
- Starting at **5.1%** in **January** and peaking at **5.8%** in **October**, the **increase in inflation** was primarily driven by a **spike in vegetable prices**.
- In **January 2025**, **Himachal Pradesh** recorded a **CPI-C inflation rate of 4.19%**, which was **relatively moderate** compared to other states.

#### **COMPARATIVE POSITION OF CPI-C INFLATION HIMACHAL VIS-À-VIS OTHER STATES**

State	Dec 2024	Jan 2025
<b>Uttarakhand</b>	6.05%	4.85%
<b>Punjab</b>	5.06%	4.28%
<b>Jharkhand</b>	4.51%	2.56%
<b>Jammu &amp; Kashmir</b>	5.44%	4.82%
<b>Himachal Pradesh</b>	4.97%	4.19%
<b>Haryana</b>	6.02%	5.10%
<b>Chhattisgarh</b>	7.52%	5.85%
<b>All India</b>	5.22%	4.31%

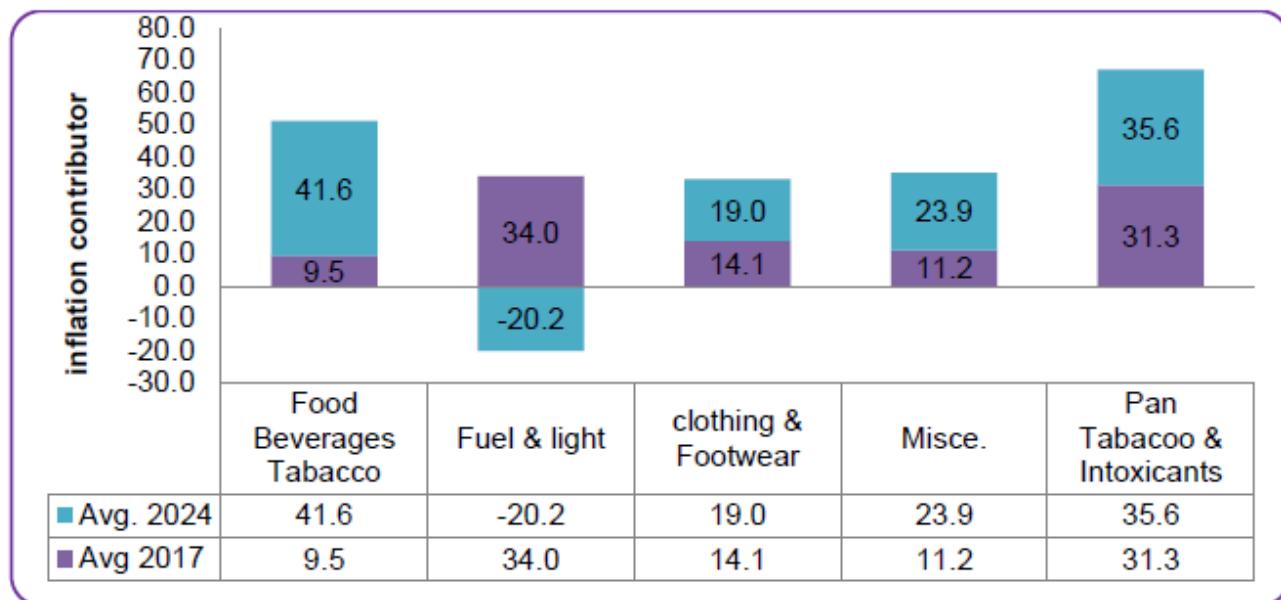
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### Contributors to Consumer Price Index inflation (Combined) 2024 vs 2017

- The **Fuel and Light group** has been the **lowest contributor** to overall inflation. It accounts for **(-) 20.2%** of the total CPI-C inflation, indicating that **changes in fuel and energy prices significantly influences the overall inflation rate**.
- **Food and Beverages group** was the **largest contributor** to overall inflation, with a **41.6% share**.
- The second-largest contributor was **Pan, Tobacco & Intoxicants**, contributing **35.6%** to total inflation.
- **Clothing and Footwear** contributed **19.0%** to overall inflation.
- **Miscellaneous items** accounted for **23.9%** of overall inflation.



**Source:** Ministry of Statistics and Programme Implementation, Government of India.

### Consumer Price Index Industrial Worker (CPI-IW)

- CPI-IW is a **measure of inflation** specific to the **cost of living for industrial workers** and is released by the **Labour Bureau**.
- The base year for CPI-IW was **changed from 2001 to 2016** in **September 2020**.

Month	CPI-IW Himachal Pradesh	CPI-IW All India
Oct-24	5.2%	4.4%
Nov-24	5.0%	3.9%

### Monthly Wholesale Price Index (WPI)

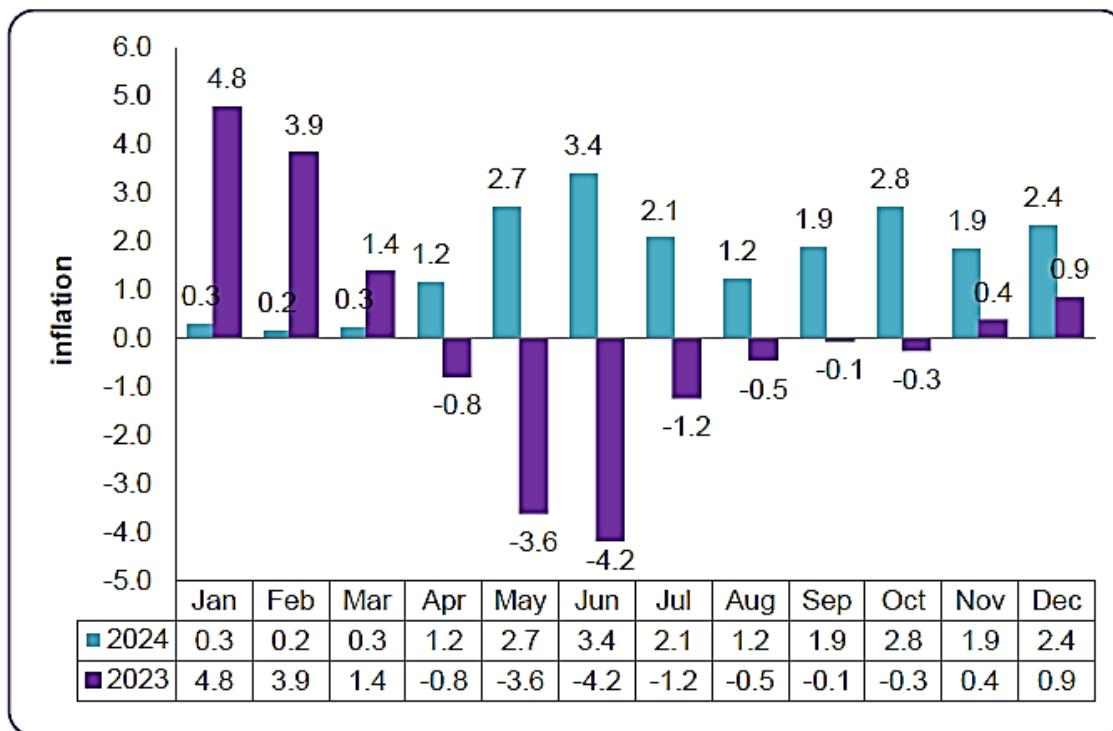
- The **Department of Economics and Statistics of Himachal Pradesh** collects, compiles, and analyses data on **160 commodities** through a **network of District Statistical Offices**, every **first Friday of each month**.
- **Monthly Wholesale Price Index**, at **National level** for the **State during January, 2024** was **151.2**, which increased to **154.7 (P)** in **January, 2025**, showing an **inflation rate of 2.31 per cent**.
- In the more recent period of **April to December, 2023**, WPI inflation fell into negative territory, ranging between **(-) 4.2 to (-) 4.8 per cent**.
- From **January to December 2024**, WPI inflation ranged between **0.2 and 3.4 per cent**.

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### Monthly WPI inflation 2023 and 2024 (January-December) comparison



Source: O/O Economic Adviser, Department for Promotion of Industry and Internal Trade, Government of India (DPIIT)

#### Wholesale Price Coefficient of Variation of 2023 and 2024

- The coefficient of variation is used to analyze the volatility of wholesale prices for fat grains in 2023 (April to December) and 2024 (April to December).

#### PUBLIC DISTRIBUTION SYSTEM IN HIMACHAL PRADESH

- As on 31st December, 2024, there were 5,330 FPS in the State, of which 3,387 were run by cooperative societies, 25 by panchayats, 48 by HPSCSC, 1,812 by individuals, 23 by self-help groups, and 35 by Mahila Mandals.

Sr. No.	Types of Ownership	Total
1	Cooperative Societies	3,387
2	Panchayats	25
3	HPSCSC	48
4	Individuals	1,812
5	Self Help Groups	23
6	Mahila Mandals	35
	<b>Total</b>	<b>5,330</b>

- In the State, the Targeted Public Distribution System has 19,32,150 ration cards.
- The APL consumers of the Tribal Areas of the State are being provided 20 Kg. Wheat/Fortified Wheat Atta and 15 Kg. Rice per family per month w.e.f. September, 2014.

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- The Himachal Pradesh State Civil Supplies Corporation Limited is the “Central Procurement Agency” for all controlled and non-controlled essential commodities in the State.

#### **HIMACHAL PRADESH STATE CIVIL SUPPLIES CORPORATION (HPSCSC)**

The Himachal Pradesh State Civil Supplies Corporation Limited is the “Central Procurement Agency” for all controlled and non-controlled essential commodities in the State.

- During the financial year 2024-25 up to December 2024, the Corporation achieved a turnover of ₹1681.76 crore.
- The Corporation is expected to achieve a total turnover of about ₹2100 crore during 2024-25.
- The Corporation provides Controlled and Non-controlled commodities such as Rice, Wheat Atta, Salt, Pulses, Sugar, Edible Oils, Cooking gas, Diesel, Petrol, Kerosene Oil, Medicines, and other essential commodities at reasonable rates. This is done through: 121 Wholesale Godowns, 47 Retail Shops, 54 Gas Agencies, 4 Petrol Pumps, 41 Medicine Shops.

#### **Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA) – Cement Supplies**

- During 2024-25 (upto December 2024), the HPSCSC managed the procurement and distribution of 32,36,660 cement bags.

#### **Food Security in Tribal and Inaccessible Areas of the State**

- The Corporation is committed to providing essential commodities, petroleum products, kerosene oil, and Liquefied Petroleum Gas (LPG) in Tribal and inaccessible areas.

#### **Maize procurement from farmers**

- Maize flour is sold under the brand name "Him Bhog." Available in 1 kg and 5 kg packaging for distribution to consumers in the State.

### **Important MCQ**

1. Consider the following statements?
  1. The Fuel and Light group has been the highest contributor to overall inflation.
  2. The Targeted Public Distribution System (TPDS) distributes wheat, wheat atta, rice, sugar, and other essentials through 4,500 Fair-Price Stores.
  3. During FY 2024-25, the Himachal Pradesh Civil Supplies Corporation achieved a total turnover of over ₹2,100 crore.
  4. The Consumer Price Index for Rural areas (CPI-Rural) dropped from 5.1% to 4.4%.

Which of the above statements is/are correct?

A) 1 and 2 only      B) 3 and 4 only  
 C) 1, 2, and 3 only      D) All of the above
2. Which organization compiles the Wholesale Price Index (WPI) in India?
 

A) National Statistical Office (NSO)  
 B) Labour Bureau  
 C) Office of the Economic Adviser, DPIIT  
 D) Reserve Bank of India (RBI)
3. What was the Consumer Price Index-Combined (CPI-C) inflation rate recorded in Himachal Pradesh in January 2025?
 

A) 5.1%      B) 4.19%  
 C) 3.75%      D) 4.85%
4. Arrange the CPI-C inflation rates for January 2025 in descending order:

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A) Haryana > Jammu & Kashmir > Punjab > Himachal Pradesh  
B) Jammu & Kashmir > Haryana > Punjab > Himachal Pradesh  
C) Haryana > Himachal Pradesh > Jammu & Kashmir > Punjab  
D) Jammu & Kashmir > Himachal Pradesh > Haryana > Punjab

**5. Which of the following groups was the largest contributor to overall CPI-C inflation in 2024?**  
A) Fuel and Light  
B) Food and Beverages  
C) Pan, Tobacco & Intoxicants  
D) Clothing and Footwear

**6. Which of the following pairs is incorrectly matched regarding CPI-C inflation contributors in 2024?**

Group	Contribution to CPI-C Inflation (%)
A) Food and Beverages	41.6%
B) Clothing and Footwear	11.2%
C) Pan, Tobacco & Intoxicants	35.6%
D) Fuel and Light	(-) 20.2%

**7. As of the latest data, how many ration cards are registered under the Targeted Public Distribution System (TPDS) in Himachal Pradesh?**

A) 18,50,200      B) 19,32,150  
C) 20,10,500      D) 17,95,300

**8. Which corporation is responsible for providing LPG and other essential commodities in tribal and inaccessible areas of Himachal Pradesh?**  
A) Himachal Pradesh State Civil Supplies Corporation (HPSCSC)  
B) Himachal Pradesh Cooperative Marketing & Consumer Federation (HIMFED)  
C) Food Corporation of India (FCI)  
D) Consumer Affairs, Food & Public Distribution Department, HP

**9. What is the brand name under which maize flour is sold in Himachal Pradesh?**  
A) Him Gauri      B) Him Bhog  
C) Him Annapurna      D) Him Fresh

**10. Which organization serves as the “Central Procurement Agency” for all controlled and non-controlled essential commodities in Himachal Pradesh?**  
A) Himachal Pradesh State Industrial Development Corporation (HPSIDC)  
B) Himachal Pradesh State Civil Supplies Corporation (HPSCSC)  
C) Himachal Pradesh Food and Supplies Department  
D) Himachal Pradesh Cooperative Marketing and Consumer Federation (HIMFED)

**Answer Key**

1	2	3	4	5	6	7	8	9	10
B	C	B	A	B	B	B	A	B	B

## CHAPTER-6

### AGRICULTURE & HORTICULTURE

#### KEY HIGHLIGHTS:

- ❖ The **agriculture and allied sector's contribution to GSVA** at current prices has **increased by 53%** in FY 2024-25 (Advance Estimates - AE).
- ❖ The **crops sector's contribution to GSVA** at current prices has **increased by 78%** during the same period.
- ❖ **Forestry accounted for 3.10%** of the total **GSVA** at current prices. It contributed **21.09%** to the **agriculture and allied sector GSVA**.
- ❖ The **forestry sub-sector** is estimated to **grow at 4.0%** in **FY 2024-25**.
- ❖ The **fishery sub-sector** constitutes **0.14%** of the total **GSVA** at current prices. It accounts for **0.94%** of the **agriculture and allied sector GSVA** at **Current price**.
- ❖ The **fishery sub-sector** is estimated to **grow at 7.0%** in **FY 2024-25**.
- ❖ During FY2023-24, **Food grains contributed 41.75%** of the total crop production in the state. **Commercial crops contributed 58.25%** of the total crop production.
- ❖ The area under apple cultivation has **increased significantly 1,16,240 hectares** in **FY 2023-24**.
- ❖ **Overall fruit output in FY 2023-24** was **6.37 lakh tonnes**.
- ❖ Total fruit production in **FY 2024-25 (up to 31st December 2024)** is **5.92 lakh tonnes**.

#### INTRODUCTION

- The **Indian Council of Agricultural Research (ICAR)** was established in **1929** based on the **Royal Commission on Agriculture's recommendation**.

#### Agriculture in Himachal Pradesh

- Agriculture provides **direct employment to 53.95%** of the total workers in the state.
- **Agriculture and allied sectors contribute 14.70%** to the **GSVA** in **FY 2024-25**.
- Out of the total geographical area of **55.67 lakh hectares**, the area of **operational holding** is about **9.44 lakh hectares**.
- **Average land holding size** is about **0.95 hectares**.
- Landholding distribution (2015-16 Agriculture Census): **88.85%** - **Small and Marginal farmers**. **10.85%** - **Semi-Medium and Medium farmers**. **0.30%** - **Large farmers**.

#### Contribution of Agriculture and its sub-sectors

- **Agriculture and allied sector GSVA** at current prices **increased by 53%** from FY 2020-21 to FY 2024-25-AE).
- **Crops sector GSVA** **grew in FY 2024-25**, marking a **78% increase**.
- Agriculture, forestry, livestock, and fisheries GSVA saw a **CAGR of 11.22%** (2020-21 to 2024-25 - AE).
- **Crop sector** led the growth with a **CAGR of 15.43%**, increasing **its contribution** to Agriculture & Allied GSVA to **68.7%** to FY 2024-25.
- The agriculture and allied sector's share in total GSVA has remained between 13-15% over the last five years.

#### Growth of Agriculture and its sub-sectors

- As per **advance estimates**, the **Agriculture and Allied Sector GSVA** is expected to **increase by 3.07%** at **constant prices** in **FY 2024-25**.

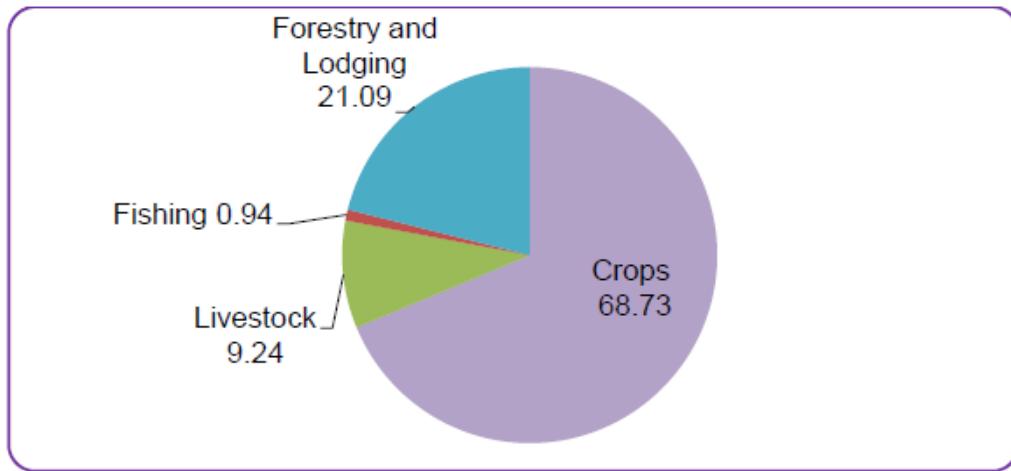
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- The **crop sub-sector** accounts for **68.73%** of the **agriculture and allied sector GVA** and Contributes **10.1%** to the **total GSVA** of the state.
- The contribution of **livestock, fishery, and forestry** in **agriculture and allied sector GSVA** stood at **9.24%**, **0.94%**, and **21.09%**, respectively.

**Contribution of Agriculture sub-sectors to total Agriculture and Allied sector GVA for the year 2024-25**



**Source:** Economics and Statistics Department, Government of Himachal Pradesh

**CONTRIBUTION OF AGRICULTURE AND ALLIED ACTIVITIES TO GSVA BETWEEN 2020-21 AND 2024-25 (AE) AT CURRENT PRICES**

Year	Crops (%)	Livestock (%)	Forestry & Logging (%)	Fishing (%)
2023-24	9.40	1.34	3.39	0.14
2024-25 (AE)	10.10	1.36	3.10	0.14

#### Livestock

- The **livestock sub-sector** accounts for **1.36%** of the **total GSVA** and **9.24%** of the **agriculture and allied sector GSVA** in **FY 2024-25** and is expected to **grow at 5.2% in FY 2024-25**.

#### Forestry

- The **forestry sub-sector** contributed **3.10%** to the **total GSVA** and **21.09%** to the **agriculture and allied sector GSVA** at **current prices in FY 2024-25**. It is **estimated to grow by 4.0% in FY 2024-25**, compared to a **decline of -1.5% in FY 2023-24**.

#### Fishery

- The **fishery sub-sector** accounts for **0.14%** of the **total GSVA** and **0.94%** of the **agriculture and allied sector GSVA** at **current prices in FY 2024-25** and is **estimated to grow by 7.0% in FY 2024-25**.

#### **LAND USE PATTERN**

- Himachal Pradesh ranked 17th State in India and 126th in world with a geographical area of 55,673 square kilometres (Sq. Km).
- Out of the total geographical area :
  - 11.49 per cent** of the area comes under **Net Sown Area**
  - Around **24.55 per cent** is under **forest coverage**.
  - Land put to **non-agriculture** uses is around **7.98 per cent**,

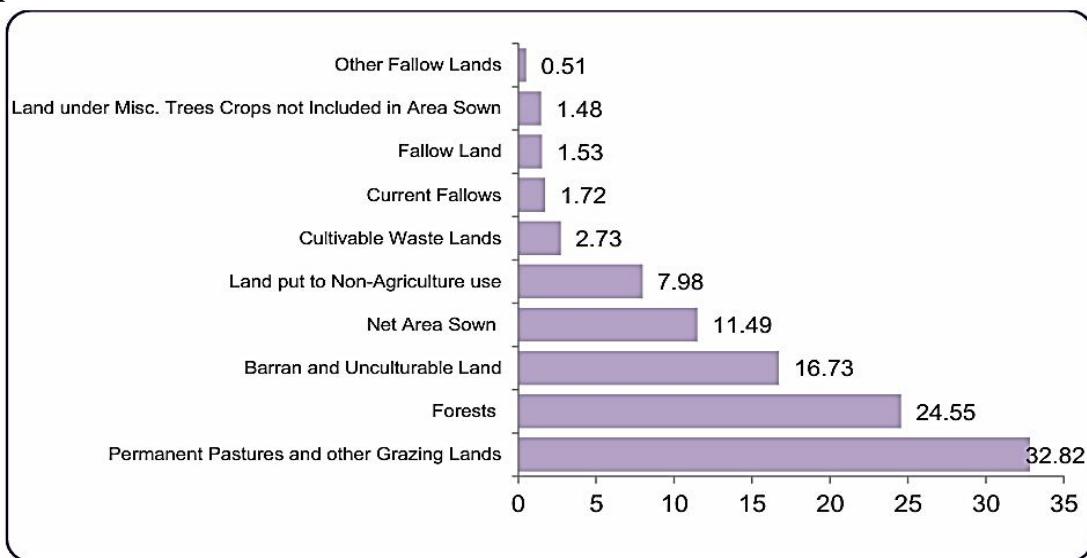
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- Fallow lands is around **1.53 per cent**, and **Barren and uncultivable land** is **16.73 per cent**.

#### Land use pattern



Source: Agriculture Department, Government of Himachal Pradesh

#### Land holding pattern

- The total number of **operational holdings** in the State is **9.97 lakh** covering an area of **9.44 lakh hectares**.
- Average size of land holding is **0.95 hectares**.

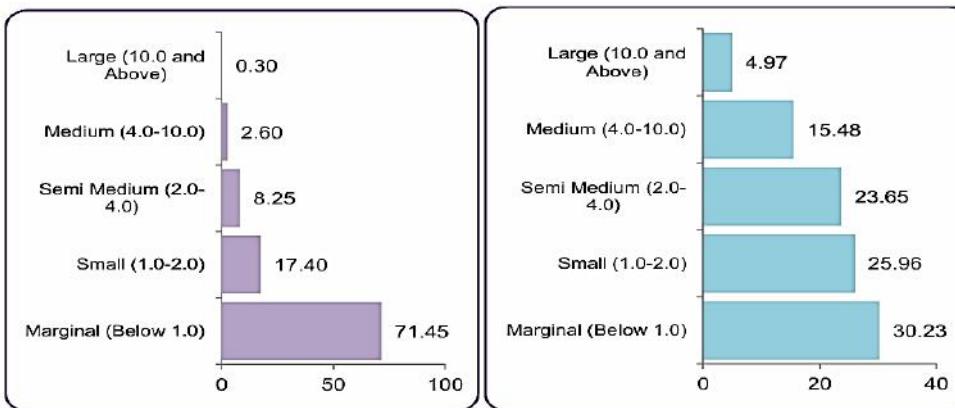
#### Distribution of Land Holdings in Himachal Pradesh

Size Class (Hectare)	No. of Holdings (lakh)	Area Operated (lakh hectares)	Average Size of Holdings (hectares)
<b>Marginal (Below 1.0)</b>	7.12	2.85	0.40
<b>Small (1.0-2.0)</b>	1.73	2.42	1.39
<b>Semi Medium (2.0-4.0)</b>	0.82	2.23	2.72
<b>Medium (4.0-10.0)</b>	0.26	1.46	5.62
<b>Large(10.0 and Above)</b>	0.03	0.47	15.67
<b>Total</b>	<b>9.97</b>	<b>9.44</b>	<b>0.95</b>

Source: Agriculture Department, Government of Himachal Pradesh

Percentage of Land Holding

Percentage of Area Operated



Source: Agriculture Department, Government of Himachal Pradesh

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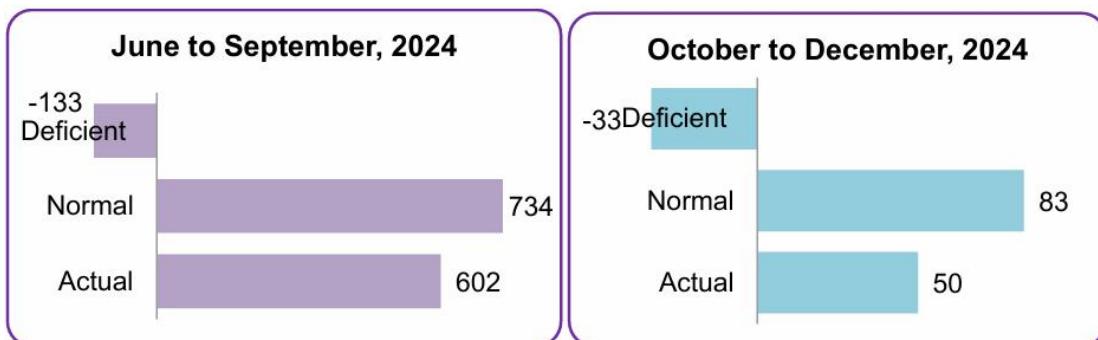
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### Rainfall

- Himachal Pradesh received **602 mm** of rainfall from **June to September 2024**, which is **132 mm** less than the normal rainfall of **734 mm**.
- Similarly, from **October to December 2024**, the state received **50 mm** of rainfall, which is **33 mm** less than the normal rainfall of **83 mm**.
- The **average annual rainfall in 2023** was **1,557.2 mm**.
- **Rainfed agriculture** accounts for approximately **80 per cent** of the farmed land in the state.
- The state receives an **average rainfall of 1,251 mm**. **Kangra district** gets the **highest rainfall**, followed by **Chamba, Sirmour, and Mandi**.

**NORMAL, ACTUAL RAINFALL (IN MM)**



Source: Agriculture Department, Government of Himachal Pradesh

### AGRICULTURE AND ALLIED ACTIVITIES: TRENDS IN OUTPUT

#### Sown Area (NSA)

- The Net Sown Area (NSA) has **marginally increased** from **527 thousand hectares (2021-22)** to **532 thousand hectares (2022-23)**.
- **Wheat, Maize, Rice, Barley, and Pulses** are the **major crops**, constituting nearly **80 per cent** of the total cultivated area.
- Currently, the cultivated area under **Wheat (35.87 per cent)** and **Maize (28.73 per cent)** together forms **65 per cent** of the total.

#### Production of Major Crops

- During FY 2024-25, **food grains contributed 41.75 per cent**, while **commercial crops contributed 58.25 per cent** of the total crop production in the state.
- **Small millets and bajra production** is estimated to **increase by 76.15 per cent**, maize by **3.33 per cent**, while **wheat is expected to decline by (-)19.76 per cent**.

Category	2023-24	2024-25 Estimated	Growth (%) in 2024-25 over 2023-24	Percentage Contribution to Total Production 2024-25
<b>1.Total Food Grains</b>	1643.55	1504.35	-8.47	41.75
<b>2.Total Commercial Crops</b>	2078.04	2099.00	1.01	58.25
<b>Grand Total (1+2)</b>	3721.59	3603.35	-7.46	100.00

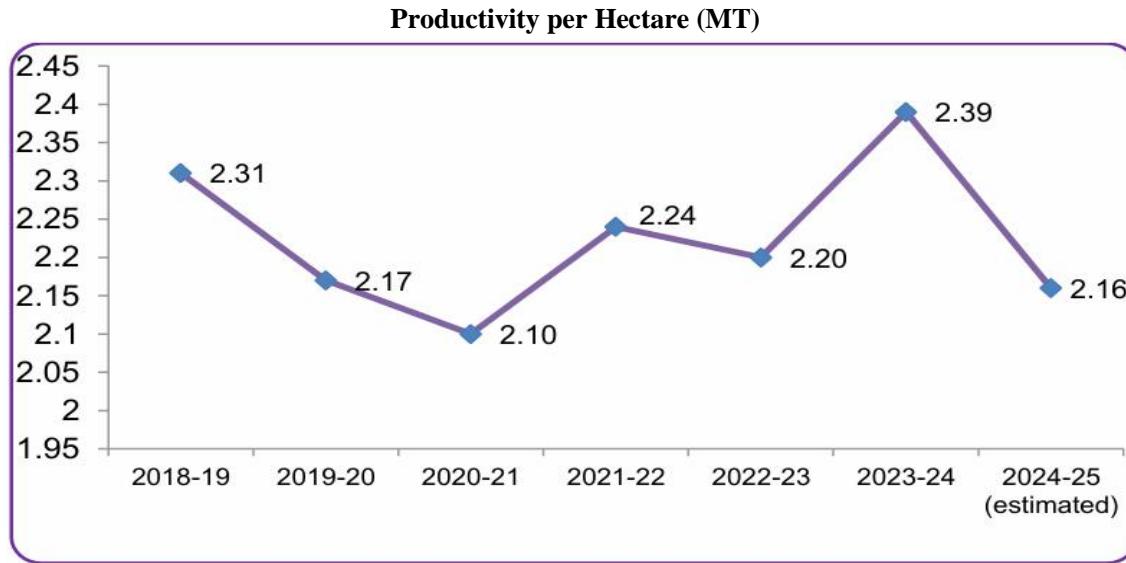
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### Trend in Productivity

- Due to an increasing shift towards **commercial crops**, the area under **foodgrain production** is gradually decreasing. The area, which was **853.88 thousand hectares** in **1997-98**, has declined to **688.69 thousand hectares** in **2023-24**.



**Source:** Agriculture Department, Government of Himachal Pradesh

### Farms/Development Stations of Agriculture Department: Agriculture Department operates

- **20** Seed Multiplication Farms.
- **3** Vegetable Development Stations.
- **12** Potato Development Stations.
- **1** Ginger Development Station.

### Consumption of Fertilizers and Subsidy:

- In **Himachal Pradesh**, the level of **fertilizer consumption** has increased from **23,664 M.T** in **1985-86** to **51,470 M.T** in **2023-24**.

### Soil Testing Programme:

- The Department of Agriculture in Himachal Pradesh has: **11** Soil Testing Laboratories. **3** Fertilizer Testing Laboratories. **3** Seed Testing Laboratories. **2** Bio-control Laboratories. **1** State Pesticide Testing Laboratory. **1** Bio-fertilizer Production and Quality Control Laboratory.

## **GOVERNMENT INITIATIVES**

### **State Sponsored Schemes**

**1. Mukhyamantri Krishi Samvardhan Yojana (MMKSY):** In **2022-23**, based on the advice of an **Expert Group**, **8** similar schemes were combined into one program called **Mukhyamantri Krishi Samvardhan Yojna (MKSY)** to prevent duplication and improve efficiency.

- **Cluster based vegetable production scheme:** The **Agriculture Department** has decided to adopt a "Cluster Approach" for **vegetable cultivation** across the state in phases. The main goal is to **boost the production of profitable vegetable crops and increase farmers' income**.
- **Strengthening of Seed Multiplication Chain:** At present, there are **36 Departmental Farms** cultivating various crops such as **Paddy, Mash, Soybean, Wheat, Seed Potato, and Rajmash**.

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- **Strengthening of Laboratories (Fertilizer Testing, Soil Testing, Biocontrol, Seed Testing, Bio-fertilizer and State Pesticide Testing Laboratory) :** The Department of Agriculture in Himachal Pradesh has the following laboratories:
  - ✓ 11 Soil Testing Laboratories.
  - ✓ 3 Fertilizer Testing Laboratories : **Shimla, Sunder Nagar, Hamirpur**
  - ✓ 3 Seed Testing Laboratories : **Solan, Palampur, Mandi**
  - ✓ 2 Bio-control Laboratories : **Palampur, Mandi**
  - ✓ 1 State Pesticide Testing Laboratory : **Shimla**
  - ✓ 1 Bio-fertilizer Production & Quality Control Laboratory : **Shimla**

#### **2. Mukhyamantri Krishi Utpadan Sanrakshan Yojana (MMKUSY) :**

- A **budget of ₹40.00 crore** has been allocated for FY 2024-25 to implement the Mukhyamantri Krishi Utpadan Sanrakshan Yojna, which **includes Badhbandi (Fencing)** to protect crops from wild animals like monkeys.
- Under this scheme, farmers receive a **70% subsidy for installing Solar Fencing, Interlink Chain Fencing, Composite Interlink Chain Solar Fencing, and Barbed Wire Fencing.**

#### **3. Himachal Pradesh Crop Diversification Promotion Project (HPCDP) – JICA Phase II**

- The **Phase-II JICA ODA Project** will be implemented across **all districts of Himachal Pradesh** with a total **outlay of ₹1010.13 crore** over a **9-year period**.
- An MoU between the **Government of India and Japan International Cooperation Agency (JICA)** was signed on **26th March 2021**.
- A **budget of ₹50.00 crore** has been allocated for **FY 2024-25**, covering key components such as:
  - ✓ Infrastructure Development: Minor & micro irrigation systems, farm access roads, solar/electric fencing.
  - ✓ Farmers Support: Training for engineering & agriculture staff, vegetable promotion, seed production, and demonstrations.
  - ✓ Value Chain & Market Development
  - ✓ Institutional Development

#### **4. Mukhyamantri Kisan Evam Khetihar Mazdoor Jeevan Suraksha Yojana**

- Launched in **2015-16**, this scheme provides **insurance coverage to farmers and agricultural laborers** in case of **injury or death** caused by **farm machinery accidents**.
- Compensation under the scheme:
  - ✓ ₹10,000 to ₹40,000 for partial amputation.
  - ✓ ₹1.00 lakh for permanent disability.
  - ✓ ₹3.00 lakh for death.

#### **5. Agriculture Marketing:**

- Agricultural marketing in the state is governed by the **Himachal Pradesh Agricultural and Horticultural Produce Marketing Development and Regulation Act, 2005**.
- The Himachal Pradesh State Agricultural Marketing Board (**HPSAMB**) and **10 District Agriculture Produce Marketing Committees (APMCs)** facilitate the marketing of agricultural products through **71 market yards**, including **10 APMC yards** and **61 sub-market yards**.

#### **6. Prakritik Kheti Khushal Kisan Yojana under Zero Budget Natural Farming (PKKKY-ZBNF)**

- The **PKKKY** initiative promotes **Zero Budget Natural Farming (ZBNF)** to reduce cultivation costs
- Discouraging the use of **synthetic fertilizers and pesticides**.
- Instead, funds allocated for pesticides/insecticides are used to provide **bio-pesticides and bio-insecticides**.
- So far, **2,19,383 farmers** have adopted **natural farming** across **37,599 hectares**, with an additional **5,450 hectares** targeted for **FY 2024-25**. A **₹15.00 crore budget** has been allocated for the scheme in **FY 2024-25**.

#### **7. Jal Se Krishi Ko Bal Yojana**

- The project "**Jal Se Krishi Ko Bal**" has been started to provide **water for irrigation**. **Check dams and ponds** are built as part of this programme.
- The **Government bears the whole cost** of implementing a **community-based modest water-saving system** under this scheme. For **FY 2024-25**, a **budget provision of ₹8.00 crore** has been made.

#### **8. Flow Irrigation Scheme**

- Under this scheme, besides renovating the source location of Kuhls, the strengthening of Kuhls in the common area is undertaken.
- The **Government bears 100% of the expenditure** on community-based work.
- Additionally, the Government provides a **50% subsidy** for the **construction of bore wells and shallow wells** by individuals for irrigation purposes.
- For **FY 2024-25**, a budget provision of **₹8.00 crore** has been allocated.

#### **9. Rajya Krishi Yantrikaran Karykram:**

- This year, the government is offering a **40% to 50% subsidy** on additional agricultural equipment such as **chaff cutters, maize shellers, wheat thrashers, sprayers, brush cutters, toolkits, stainless steel ploughs, mould board ploughs, seed bins, water tubs**, and more.

#### **10. Promotion of Nutri Cereals**

- The year **2023 was celebrated as the International Year of Millets (IYOM-2023)** to raise awareness about the **health and nutritional benefits of millets**.
- To encourage farmers to cultivate millets, the government aims to **sensitize, incentivize, and support them with technological inputs and market linkages**.

To enhance millet cultivation, the following components have been proposed:

1. Distribution of Seed on Subsidy
2. Distribution of Minikits
3. Organization of Millet Food Festival
4. Capacity Building of Farmers in production, post-harvest technology, and nutritional security
5. Farm Gate Sale of Millets (Through Canopy)

- For **FY 2024-25**, a **budget provision of ₹1.51 crore** has been allocated for the implementation of this scheme.

#### **CENTRALLY SPONSORED SCHEMES**

**1. Rashtriya Krishi Vikas Yojana (RKVY RAFTAAR)** : This scheme is supporting the **expansion of agriculture and allied sectors** in the state.

##### **Key Objectives:**

- **Incentivize states to increase public investment** in agriculture and allied sectors.
- **Provide flexibility and autonomy** to states for planning and executing agriculture-related schemes.

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- Ensure the **preparation of agriculture plans** at district and state levels based on **agro-climatic conditions, technology, and natural resources**.
- Address **local needs, crops, and priorities** to enhance agricultural productivity.
- For **FY 2024-25**, a **budget allocation of ₹16.23 crore** has been approved for this scheme.
- **Implementation Partners:** Universities, Department of Agriculture, Himachal Pradesh State Agricultural Marketing Board (HPSAMB), and Department of Industries and Horticulture.

## **2. National Bamboo Mission**

- The National Bamboo Mission aims to **expand bamboo plantations on non-forest government and private lands** to supplement farm income, enhance climate change resilience, and provide quality raw materials for industries.
- The **Director of Agriculture**, Himachal Pradesh, is the **State Mission Director**, with the **Department of Agriculture** as the **Anchoring Department**.
- **Key Stakeholders:** Department of Forestry, Department of Rural Development, Department of Panchayati Raj, Department of Industries, and State Agricultural Universities.

## **3. Crop Insurance Scheme**

- Since **Kharif 2016**, Pradhan Mantri Fasal Bima Yojana (**PMFBY**) and Restructured Weather-Based Crop Insurance Scheme (**R-WBCIS**) have been implemented in Himachal Pradesh to protect farmers from crop losses due to adverse weather conditions.
- Covers **agricultural loss risks** from **preventive planting, post-harvest losses, localized catastrophes, and standing crop losses** (from sowing to harvest).
- Provides **insurance protection** against **weather-related events** such as **rain, heat, humidity, hailstorms, and dry spells**.
- **Voluntary** for both **loaned and unloaned farmers** since **Kharif 2020**.
- A **budget provision of ₹6.00 crore** has been made for **2024-25** as the State share of premium subsidy.
- Under **PMFBY**, **wheat and barley** crops are covered during the **Rabi season**, while **maize and paddy** crops are covered during the **Kharif season**.
- Under the **Restructured Weather-Based Crop Insurance Scheme (R-WBCIS)**, **six crops**—potatoes, ginger, tomatoes, peas, cabbage, and cauliflower—are covered during the **Kharif season**, while **potatoes, tomatoes, garlic, and capsicum** are covered during the **Rabi season**
- Under **Pradhan Mantri Fasal Bima Yojana (PMFBY)** and **Restructured Weather-Based Crop Insurance Scheme (R-WBCIS)**, **1,08,160 farmers** have been covered during the **Kharif 2024** season, and **1,12,055 farmers** have been covered during the **Rabi 2024-25** season.

## **4. Support to State Extension Programmes for Extension Reforms/Agricultural Technology Management Agency (ATMA)**

- The modified Extension Reforms Scheme was introduced **to strengthen the extension machinery and synergize interventions** across various schemes under the Agricultural Technology Management Agency (ATMA).
- **Involves multiple departments**, including Agriculture, Horticulture, Animal Husbandry, and Fisheries.
- **Encourages farmer participation** and competitiveness through the **Krishak Puraskar Yojana**.
- For **FY 2024-25**, a **budget provision of ₹18.89 crore** has been allocated for the scheme.

#### **5. Sub Mission of Seed & Planting Material (SMSM)**

- Under this scheme, **training camps will be organized at the block level**, and **wheat seed will be distributed to farmers**.
- For **FY 2024-25**, a **budget allocation of ₹7.78 crore** has been made for its implementation.

#### **6. Sub Mission on Agriculture Mechanization (SMAM)**

- This scheme provides **farmers access to modern agricultural equipment, advanced machinery, and gender-sensitive tools** to enhance productivity.

*Key Features:*

- **Subsidy on Agricultural Equipment:**
  - ✓ **50% subsidy for SC/ST, Small & Marginal, and Women Farmers.**
  - ✓ **40% subsidy for other farmers.**
- **Eligible Equipment:** Tractors, power tillers, power weeders, crop reapers, and rotavators.
- **Custom Hiring Centers** are being established under this scheme to facilitate shared access to machinery.
- For **FY 2024-25**, a **budget allocation of ₹27.78 crore** has been made for implementation.

#### **7. Agro-forestry**

- To reduce **agriculture's vulnerability to climatic changes**, the Government of India launched the **Agroforestry** scheme to **promote tree plantation on farmland** under the motto "**Har Med Par Ped**" alongside crops and cropping systems.
- For **FY 2024-25**, a **budget provision of ₹1.67 crore** has been allocated for this initiative.

#### **8. National Mission on Sustainable Agriculture (NMSA)**

- The **National Mission on Sustainable Agriculture (NMSA)** aims to **enhance agricultural productivity**, particularly in **rainfed areas**, by promoting **climate-resilient farming practices**.

**Key Components:**

- ✓ Rainfed Area Development (RAD)
- ✓ Agricultural Development Initiatives
- ✓ Climate Change and Sustainable Agriculture: Monitoring, Modelling, and Networking (CCSAMMN)
- For **FY 2024-25**, a **budget allocation of ₹7.77 crore** has been made by the Government of India for this

#### **9. Paramparagat Krishi Vikas Yojana (PKVY)**

- Under NMSA, the Paramparagat Krishi Vikas Yojana (PKVY) **aims to mobilize farmers** in clusters to certify their organic goods and promote organic farming.

**Key Components:**

- ✓ Management cost for cluster formation & capacity building
- ✓ Direct Benefit Transfer (DBT) incentives for farmers on organic/natural farming inputs
- For **FY 2024-25**, a total **budget provision of ₹8.29 crore (Centre and State)** has been sanctioned for this

#### **10. Pradhan Mantri Krishi Sinchay Yojana (PMKSY)**

- The **Pradhan Mantri Krishi Sinchay Yojana (PMKSY)** focuses on **micro-irrigation projects** under the motto "**Har Khet Ko Pani**", ensuring **end-to-end irrigation solutions** for farmers.
- For **FY 2024-25**, a **budget provision of ₹22.22 crore** has been allocated for the scheme.

## **11. National E-Governance Plan on Agriculture (Now Digital India Mission)**

- The **Government of India** has launched the ‘**Transformation in Agriculture Using Emerging Technologies**’ initiative under the **National E-Governance Plan on Agriculture**, now restructured as the **Digital Agriculture Mission**, a component of **Krishonnati Yojana**.
- Under this mission, a **nationwide Farmer Database** will be created, assigning each farmer a **Unique Farmer ID**, similar to Aadhaar. This **Unique ID** will include details such as:
  - ✓ Agricultural landholding information
  - ✓ GPS coordinates of each farmland
  - ✓ Crops grown on each plot
  - ✓ Benefits availed by the farmer
- Additionally, a **Unified Farmer Service Interface (UFSI)**—similar to Aadhaar UPI—will be developed and regulated by **AGRISTACK**, ensuring seamless digital integration and governance in agriculture.
- This **centralized, interoperable digital infrastructure** will enable **businesses across India** to access a **unified agri-market**, enhancing **efficiency and transparency** in the agricultural sector.
- The **Digital Mission in Himachal Pradesh** marks a significant advancement in **agriculture digitization**, aiming to **empower farmers, streamline processes, and drive positive transformation** in the state's agricultural landscape.
- For **FY 2025-26**, an **Annual Allocation (Central Share) of ₹22.60 crore** has been approved under the **Digital Agriculture component** for Himachal Pradesh.

## **12. Pradhan Mantri Kisan Urja Suraksha Evam Utthan Mahabhiyan Yojana (PM-KUSUM)**

- The **Government of India** has launched the **PM-KUSUM** scheme to ensure **assured irrigation**, boost **production & productivity**, and provide a **cost-effective alternative to electricity** in remote areas through **Solar PV pumps**.

### **Key Features:**

- **Financial Assistance:**
  - ✓ **85% subsidy** for **Small & Marginal farmers**
  - ✓ **80% subsidy** for **Medium & Large farmers** (both individual & community-based installations)
- **Promotes solar-powered irrigation systems** to reduce dependency on conventional energy.
- For **FY 2024-25**, the **Government of India has released ₹3.13 crore**, out of which **₹1.62 crore has been utilized up to December 2024**.

## **HIMACHAL PRADESH STATE AGRICULTURAL MARKETING BOARD (HPSAMB) AND AGRICULTURAL PRODUCE MARKET COMMITTEES (APMCS)**

1. **HPSAMB** serves as the **apex body** overseeing **agricultural marketing infrastructure** through APMCs, providing modern facilities for **trading, grading, and storage** of **agricultural and horticultural crops**.
2. Operation & Manages 79 wholesale markets for fruits, vegetables, and food grains, including: **10 Principal Market Yards (PMYs), 69 Sub Market Yards (SMYs), 38** markets integrated with National Electronic Market (e-NAM)
3. Completed construction of wholesale markets at **Bandrol (Kullu), Shilaroo & Tutu (Shimla), Jach (Mandi), and Parwanoo (Solan)**. **85% completion** of markets at **Mehandali, Thermati (Shimla), and Patlikuhal (Kullu)**. **First wholesale market in Lahaul & Spiti** initiated (Phase 1 work awarded).
4. **Upgraded market yards** in **Sirmour, Kullu, Mandi, Kangra, and Solan** districts.
5. APMCs facilitated the trade of **41.74 lakh quintals of fruits & vegetables** in **FY 2024-25** (up to December 2024).
6. The **Universal Carton (Fixed Weight) System** for apple packaging was officially implemented in **Himachal Pradesh** on **April 23, 2024** after extensive consultative meetings with stakeholders.

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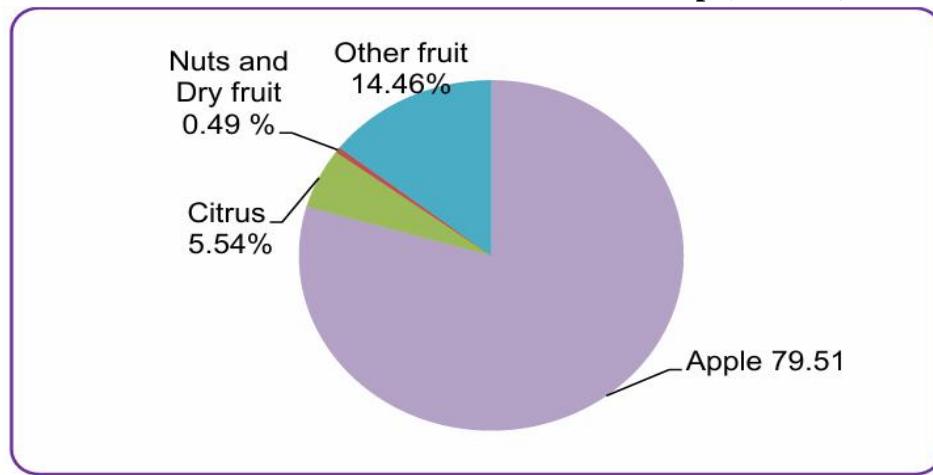
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7. The HP State Agricultural Marketing Board and APMC Shimla & Kinnaur are setting up an **integrated cold chain project at Parala and Kharapathar** to enhance **preservation and value addition** of agricultural produce.
8. In Himachal Pradesh, **26 markets** have been integrated with the **electronic National Agriculture Market (e-NAM)**.
9. As of **31st December 2024**, a total of **1,25,517 farmers** are registered on the **e-NAM portal** in the state. Additionally, **123 Farmer Producer Organizations (FPOs)** are registered on the **e-NAM portal**
10. In order to provide the market information to farmers and other stakeholders, **50 market nodes of states** are **linked to agmarknet.gov.in** portal.

#### **HORTICULTURE**

- In **Himachal Pradesh**, the area under **horticulture crops** has expanded significantly from **792 hectares in 1950-51** to **2,36,950 hectares in 2023-24**.
- The area under **horticulture** in the state contributes **26 per cent** of the total **agriculture area (8,91,926 hectares)**, whereas the sector contributes **22 per cent** in terms of the **value of the produce (Agriculture crops value ₹16,076 crore)**, including vegetables, **Horticulture crops value ₹4,461.59 crore in 2023-24**.
- Between **2007-08 and 2023-24**, the area under **horticulture crops** has grown by **17.60 per cent**.
- **Apple** is the most important fruit crop of Himachal Pradesh, constituting **49.06 per cent** of the total area under **fruit crops** and **79.51 per cent** of the total **fruit production** during **FY2023-24**.
- The area under **apple cultivation** has increased from **400 hectares in 1950-51** to **3,025 hectares in 1960-61** and further to **1,16,240 hectares in FY2023-24**.
- Between **FY2007-08 and FY2023-24**, the area under **apple** has recorded a growth of **21.4 per cent**.
- The area under **temperate fruits (other than apples)** has increased from 900 hectares in 1960-61 to **27,373 hectares in FY2023-24**.
- **Nuts and dry fruits** have expanded from 231 hectares in 1960-61 to **9,277 hectares in 2023-24**.
- **Citrus fruits** have grown from 1,225 hectares in 1960-61 to **26,432 hectares in FY2023-24**, while **other sub-tropical fruits** have increased from 623 hectares in 1960-61 to **57,628 hectares in FY2023-24**.
- The **overall fruit output** in **FY2023-24** was **6.37 lakh tonnes**. While the **total fruit production** in **FY2024-25** up to **31st December, 2024** is **5.92 lakh tonnes**,
- **1,295.61-hectare area** is **brought under plantation** and **3.31 lakh fruit plants** were **distributed**.

**Fruit wise contribution of Horticulture Crop (2023-24)**



Source: Horticulture Department, Government of Himachal Pradesh

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### **SUB-MISSION OF AGRICULTURE MECHANISM (SMAM)**

- Under SMAM, farmers receive back-ended subsidies to acquire **modern farm equipment and tools**.
- The **State Agriculture Department** is the **nodal department** for the scheme.
- A fund of **₹1.00 crore** was allotted to the **Department of Horticulture** for **FY2024-25**, out of which **₹56.10 lakh** was spent, benefiting **302 farmers** till **31st December 2024**.
- **37,653.42 MT** of **C-grade apple fruit** worth **₹45.18 crore** was **procured** during **FY2024-25**.
- **285.72 hectares** are under **commercial flower cultivation** in **FY2023-24** to **diversify horticulture**, while **78.81 hectares** are under **protected cultivation** of flowers till **31st December 2024**.
- To produce and market flowers, **8 farmers' cooperative societies** are operating in **Bilaspur, Chamba, Hamirpur, Shimla, and Solan districts**.
- Beekeeping and other horticulture activities are promoted, with **1,549.92 MT** of **honey produced** under the **Bee Keeping Program** in **FY2023-24**.
- During **FY2023-24**, **500.63 MT** of **pasteurized compost** for mushrooms was **produced and distributed** through **departmental offices in Solan, Rampur, Bajoura, and Palampur**, while **8,627.17 MT** of **mushrooms** were **produced**.

### **PROGRAMMES/ SCHEMES IMPLEMENTED FOR HOLISTIC DEVELOPMENT OF HORTICULTURE**

#### **STATE SCHEMES**

##### **1. Horticulture Development Scheme (HDS):**

- As part of the **HDS**, **1,005 Power Sprayers**, **2,464 Power Tillers (8 Brake Horse Power)**, and **163 Power Tillers (>8 Brake Horse Power)** were **distributed on subsidies** to **orchardists** during **FY2024-25** to promote **mechanized farming**.

##### **2. Anti-Hail Nets Scheme:**

- To safeguard fruit crops against hail storms, **₹20 crore** of funds have been **allotted** for the installation of **Anti-Hail Nets**. Till **31st December 2024**, **₹12.42 crore** has been **spent**, benefiting **1,594 farmers** in the state.

##### **3. Mukhya Mantri Kiwi Protsahan Yojana**

- Under this scheme, **₹1.00 crore** has been **allocated to field functionaries** during **FY2024-25**, of which **₹26.00 lakh** has been **utilized** till date, covering a **4-hectare area** and benefiting **22 farmers**.

#### **CENTRALLY SPONSORED SCHEMES**

##### **1. Mission for Integrated Development of Horticulture (MIDH):**

- A **Centrally Sponsored Scheme**, MIDH is being implemented by the **State Horticulture Department**.
- The **focus** of the programme is to **provide comprehensive development** of all sub-sectors of horticulture to provide additional income to horticulture growers.
- The mission offers **subsidies ranging from 40-85 per cent** to farmers for various **horticultural activities**.
- An **Annual Action Plan** of **₹37.60 crore** has been approved by the **Government of India**, and the **1<sup>st</sup> installment** of **₹15.00 crore** has been released.
- Under the mission, a total of **2,69,060 farmers** have benefited from **2003-04 to December 2024**.

##### **2. Pradhan Mantri Krishi Sinchayee Yojana-Per Drop More Crop (PMKSY-PDMC):**

- PMKSY-PDMC is a unique project being implemented in **Himachal Pradesh** since **2015-16**.
- The yojana was launched to enhance **crop productivity** by improving **water use efficiency** through **Micro Irrigation systems** for the benefit of farmers.
- To encourage farmers to adopt **Micro Irrigation**, the **State Government** is providing a **top-up subsidy**.

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- The PMKSY-PDMC guidelines were modified in **2017-18** to include a provision for a **55 per cent subsidy** for **small and marginal farmers** and **45 per cent for large farmers**. The State is providing an additional **25 per cent** share, enabling an **80 per cent subsidy** for small and marginal farmers.
- The **Government of India** has approved **₹687.76 lakh** for **PMKSY-PDMC** for **FY2024-25**.
- As of now, an area of **370.42 hectares** has been covered under **micro-irrigation**, benefiting **586 farmers** up to **31st December, 2024**.

### **3. Rashtriya Krishi Vikas Yojana-Remunerative Approaches for Agriculture and Allied Sectors Rejuvenation (RKVY-RAFTAAR)**

- RKVY** aims to increase **public investment** in **infrastructure facilities** and provide **flexibility and autonomy** in planning and executing schemes in the **horticulture sector**.
- During **2024-25**, **150 farmers** were **benefitted** under the scheme up to **31st December, 2024**

### **4. Restructured Weather-Based Crop Insurance Scheme (R-WBCIS)**

- In **Himachal Pradesh**, **weather-based crop insurance** was first introduced in **6 blocks for apple** and **4 blocks for mango** crops during **Rabi 2009-10**
- The technique is now being used in **36 blocks for apple**, **56 blocks for mango**, **29 blocks for plum**, **16 blocks for peach**, **58 blocks for citrus fruits**, **21 blocks for pomegranate**, **38 blocks for litchi**, and **22 blocks for guava**.
- Additionally, **apple**, **litchi**, and **pomegranate** have been covered under the **Add-on Cover** to protect fruit crops against **hailstorms**.
- The programme was renamed **R-WBCIS** from **2016-17**. The **sum insured** was revised in **2023**, and a **bidding system** was implemented.
- For the **Rabi Season 2023-24**, **66,289 farmers** have been covered under **R-WBCIS** for their **apple**, **plum**, **peach**, **mango**, **citrus**, **litchi**, **guava**, and **pomegranate** crops.
- The **State Government** has paid a **premium subsidy of ₹20.00 crore** as the **State share** to clear the **claim liabilities**, under the **90:10** sharing pattern between the **Centre and State**.

### **HIMACHAL PRADESH MARKETING CORPORATION (HPMC)**

- Established in **1974**, **HPMC** is a **State Public Undertaking** that focuses on marketing fresh fruits and vegetables.
- During **2023-24**, **HPMC** registered an **overall turnover of ₹124.03 crore**.

**Mango, Apple and Citrus fruit crops in the state with the support price**

<b>Sr. No.</b>	<b>Name of fruit</b>	<b>Procurement Price (₹ Per Kg.)</b>
1	Mango (Grafted varieties)	12.00
2	Mango (Seeding varieties)	12.00
3	Mango Achari (unripe)	12.00
4	Apple	12.00
5	Kinnow, Malta and Orange (B Grade)	12.00
6	Kinnow, Malta and Orange (C grade)	12.00
7	Galgal (All grade)	12.00

- HPMC** is successfully operating **4 CA Stores** in the apple-growing areas of **District Shimla**, located in **Jarol Tikker (Kotgarh)** with a capacity of **640 MT**, **Gumma (Kotkhai)** with **640 MT**, **Oddi (Kumarsain)** with **700 MT**, and **Rohru** with **700 MT**, collectively capable of storing a total of **2680 MT** of apple produce.

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- HPMC has set up a **modern vegetable pack house & cold store** at Nadaun in **District Hamirpur**, and another **pack house with a cold room** for packing and grading of fruits, vegetables, flowers, and culinary herbs at Ghumarwin in **District Bilaspur**, with **financial assistance of ₹7.89 crore** from the **Agricultural and Processed Food Products Export Authority (APEDA)** for both facilities.
- A grant of ₹8.00 crore for the **upgradation of the Apple Juice Concentrate (AJC) Plant** at **Parwanoo** was received from APEDA,
- The **upgraded plant** began **commercial production in 2018**. Additionally, HPMC is also producing **AJC** at **FPP Jarol (Sundernagar)** and **FPP Parala (Theog)**.
- In the **2024 season**, HPMC has achieved its **highest-ever AJC production of 2000 MT** through its **3 Fruit Processing Plants at Parala, Parwanoo, and Jarol**.
- HPMC has entered into an **MoU with M/s PH4** for the manufacturing of **Apple Cider** at **FPP Parwanoo**. Additionally, the manufacturing of **Red Wine** and other **Fruit Wines** is carried out at **FPP Jarol** in collaboration with **M/s Mountain Barrel**.
- HPMC plans to enhance its existing capacity for **grading, storage, and processing** of various fruits produced in the state through the **World Bank-funded Himachal Pradesh Horticultural Development Project (HPHDP)**.
- The process of enhancing the overall storage capacity of **CA Stores** from the existing **2,680 MT** to a total capacity of **7,328 MT** has been completed. Additionally, new **CA Stores** have been set up.
- HPMC has set up new **CA Stores** at **Reckong Peo, District Kinnaur** and **Chachyot, District Mandi** under **HPHDP**, with storage capacities of **250 MT** and **500 MT**, respectively.
- New **grading and packing houses** have been established at **Tutupani (Shimla)**, **Rohru (Shimla)**, **Giabong (Kinnaur)**, and **Chachyot (Mandi)**.
- A **Pomegranate grading and packing house** has been established at **Bhuntar (Kullu)** under the **HPHDP**.
- Under the **Horticulture Development Project**, a modern **AJC processing plant** has been established at **Parala** with a capacity to crush **200 MT of apples per day**. This plant is also equipped with a **winery** that has a wine production capacity of **1,00,000 liters per annum**.
- HPMC has also begun procuring apples under MIS using **Plastic (PVC) Crates** for its **Parala FPP**, which has led to improved quality and increased yield of **AJC production**.

## Important MCQ

<b>List I (Sub-sectors)</b>	<b>List II (Contribution %)</b>
(A) Crop	(1) 9.24%
(B) Livestock	(2) 21.09%
(C) Fishery	(3) 68.73%
(D) Forestry	(4) 0.94%

A) A-1, B-2, C-3, D-4      B) A-3, B-1, C-4, D-2  
C) A-2, B-3, C-1, D-4      D) A-3, B-4, C-1, D-2

### 3. Consider the following statements

**Statement I:** Himachal Pradesh ranks 17th among Indian states and 126th in the world in terms of geographical area, covering 55,673 square kilometers.

**Statement II:** The Net Sown Area in Himachal Pradesh constitutes 11.49% of the total geographical area.

Which of the following is correct?

- A) Both Statement I and Statement II are true.
- B) Both Statement I and Statement II are false.
- C) Statement I is true, but Statement II is false.

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D) Statement I is false, but Statement II is true.

4. Match List I (Size Class of Land Holding) with List II (Average Size of Holding in Hectares) and identify the incorrect pair:

List I (Size Class - Hectare)	List II (Average Holding Size - Hectares)
1. Marginal	0.40
2. Small	1.39
3. Semi-Medium	2.72
4. Medium	4.50

Which of the above pairs is incorrect?

A) 1 and 2      B) 2 and 3  
C) 3 and 4      D) 4 only

5. Consider the following statements regarding agriculture in Himachal Pradesh:

1. The Net Sown Area (NSA) has marginally increased to 532 thousand hectares (2022-23).
2. Wheat, Maize, Rice, Barley, and Pulses are the major crops, constituting nearly 80 per cent of the total cultivated area.
3. The cultivated area under Wheat and Maize together forms 75 per cent of the total cultivated area.

Which of the above statements is incorrect?

A) 1 only      B) 2 only  
C) 3 only      D) 1 and 3

6. The production of Small Millets and Bajra in Himachal Pradesh is estimated to increase by:

A) 56.25%      B) 66.10%  
C) 76.15%      D) 86.50%

7. Under the Mukhyamantri Krishi Utpadan Sanrakshan Yojana (MMKUSY), what percentage of subsidy is provided to farmers for installing Solar Fencing ?

A) 50%      B) 60%

C) 70%      D) 80%

8. Which of the following statements about Rashtriya Krishi Vikas Yojana (RKVY-RAFTAAR) is/are correct?

1. The scheme aims to increase public investment in agriculture and allied sectors.
2. It provides flexibility and autonomy to states in planning and implementing agriculture-related schemes.
3. The scheme is implemented in Himachal Pradesh by universities, the Department of Agriculture, HPSAMB, and the Department of Industries and Horticulture.
4. A budget allocation of ₹20.50 crore has been approved for FY 2024-25.

A) 1, 2, and 3      B) 2, 3, and 4  
C) 1, 3, and 4      D) 1, 2, 3 and 4

9. The Universal Carton (Fixed Weight) System for apple packaging was officially implemented in Himachal Pradesh on:

A) March 15, 2024      B) April 23, 2024  
C) May 10, 2024      D) June 5, 2024

10. Which of the following statements about agricultural marketing and infrastructure in Himachal Pradesh is/are correct?

1. 26 markets in Himachal Pradesh have been integrated with the electronic National Agriculture Market (e-NAM).
2. HPMC has set up a modern vegetable pack house & cold store at Nadaun (Hamirpur)
3. A Pomegranate grading and packing house has been established at Paonta Sahib (Sirmaur) under the HPHDP.

A) 1 and 2 only      B) 2 and 3 only  
C) 1 and 3 only      D) 1, 2, and 3

**Answer Key**

1	2	3	4	5	6	7	8	9	10
C	B	B	D	C	C	C	A	B	A

## CHAPTER-7

### ANIMAL HUSBANDRY

#### KEY HIGHLIGHTS:

- ❖ The **crossbreed cattle population** in Himachal Pradesh increased by **8.64%** in the 2019 Livestock Census compared to the 2012 Census. The share of **crossbreed cattle** now accounts for **58.48%** of the total cattle population in the state
- ❖ According to the 2019 Livestock Census, Himachal Pradesh accounts for **0.82%** of India's total livestock and **0.16%** of the total poultry population.
- ❖ The state ranks **20th** in cattle population and **27th** in poultry population across the country.
- ❖ In Himachal Pradesh, the **Gross Value of Output (GVO)** from livestock has risen significantly, from **₹5,496 crore** in FY2018-19 to **₹7,326 crore** in FY2024-25 (Advance Estimates).
- ❖ **Milk production** in Himachal Pradesh has **increased** to an estimated **17.50 lakh tonnes** in **FY2024-25**, growing at a **CAGR of 3.6%**.
- ❖ In FY2024-25, **1,10,136 sheep** were sheared, benefiting **600 breeder families**.
- ❖ **Himachal Pradesh Milkfed** has **1,148 milk cooperative societies**, with a total membership of **47,905**.
- ❖ Fish production in Himachal Pradesh more than doubled between **2012-13** and **2023-24**, registering a **Compound Annual Growth Rate (CAGR)** of **3.3%**.

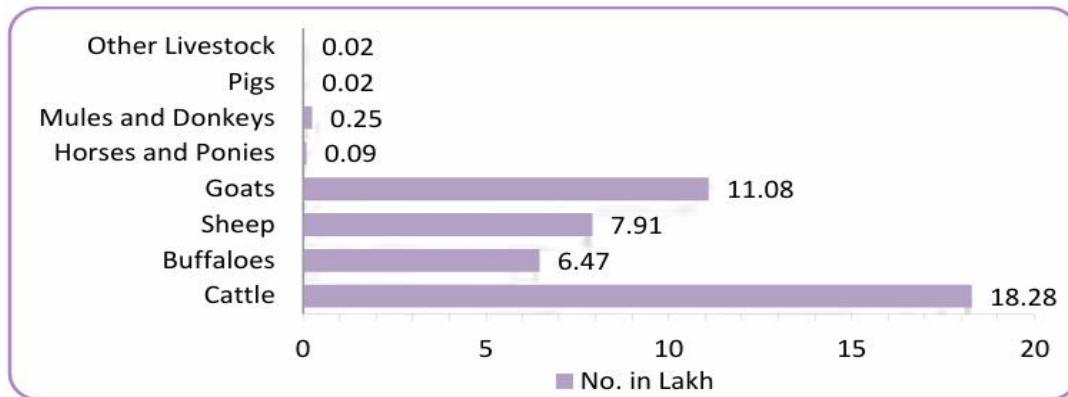
#### INTRODUCTION-ANIMAL HUSBANDRY

Animal husbandry plays a significant role in the agrarian economy of **Himachal Pradesh**, contributing to the livelihood of a large section of the rural population.

#### Livestock Population

- Nineteen out of twenty homes in **Himachal Pradesh** have some kind of livestock, with cows and buffaloes being the most common.
- As per the **Livestock Census 2019**, Himachal Pradesh holds **0.82% of India's total livestock** and **0.16% of the total poultry**, ranking **20th in cattle** and **27th in poultry** population in the country.
- The state's **total livestock population** stands at **44.13 lakh**, with **poultry** at **13.42 lakh**.
- **Cattle make up the largest portion of the livestock population**, with **18.28 lakh** cattle, followed by goats, sheep, and buffaloes.
- The share of **crossbreed cattle** has **been increasing**, with a rise of **8.64%** in the 2019 Census compared to 2012.
- **Crossbreed cattle** now **account for 58.48% of the total cattle population**.

#### SPECIES WISE LIVESTOCK POPULATION IN HIMACHAL PRADESH AS PER 2019 CENSUS



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### Milk Production and Per Capita Availability of Milk

Milk production in Himachal Pradesh has increased from **11.39 lakh tonnes** in **FY2012-13** to an estimated **17.50 lakh tonnes** in **FY2024-25**, growing at a **CAGR of 3.6%**.

Cow milk constitutes around **71%** of the total milk production in Himachal Pradesh, while **buffalo milk** accounts for **26%**, and **goat milk** makes up **3%**.

The **per capita availability of milk** in Himachal Pradesh has increased from **455 grams per day** in **2012-13** to **698 grams per day** in **FY2024-25**, which is **higher than the national average of 427 grams per day** in **FY2024-25**.

Year	Milk Production (lakh tonnes)	% Change over previous year	Per capita availability (gm/day)
2022-23	16.17	2.4	645
2023-24	17.49	8.20	698
2024-25 (Estimated)	17.50	0.10	698

### Meat and Poultry Production

- Egg production in Himachal Pradesh has **decreased marginally** from **10.50 lakh (2011-12)** to **9.60 lakh (2024-25)**.
- There has been an **increase in meat production** in the State from **39.66 thousand tonnes (2011-12)** to **55.50 thousand tonnes (2024-25)**.

### Growth of Livestock sector

- Livestock rearing** is a crucial **sub-sector of agriculture and allied activities**.
- It contributes **1.36%** of total Gross State Value Added (GSVA) and **9.24%** of agriculture and allied sector GSVA in **FY2024-25**.
- The **Gross Value of Output (GVO)** from livestock has **steadily increased**, rising from ₹5,496 crore in **FY2018-19** to ₹7,326 crore in **FY2024-25 (Advance Estimates - AE)** at current prices.

**Breakup of Livestock GVO in Himachal Pradesh (2024-25)**

<b>Milk</b> <b>94.3 %</b> (₹6,908 crore)		<b>Meat</b> <b>2.0 %</b> (₹145 crore)
<b>Dungs</b> <b>1.5%</b> (₹108 crore)	<b>Wool and Hair</b> <b>0.7 %</b> (₹54 crore)	<b>Eggs</b> <b>0.7 %</b> (₹53 crore)
<b>Others</b> <b>0.5 %</b> (₹33 crore)		<b>Silk worm cocoons &amp; Honey</b> <b>0.4 %</b> (₹26 crore)

**Source:** Department of Animal Husbandry, Government of Himachal Pradesh

- The livestock sector witnessed a **growth of 5.2% in 2024-25 (Advance Estimates - AE)**.
- From **2018-19 to 2024-25**, the **livestock sector** recorded an **average growth of 5.7%**, compared to a **(-) 2.4% growth in the crop sector**.

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**GOVERNMENT INITIATIVES:**
**Govt. Livestock Development Strategies include:**

1. Animal Health and Disease Control
2. Cattle Development
3. Sheep Breeding and Development of Wool
4. Poultry Development
5. Feed and Fodder Development
6. Veterinary Education
7. Livestock Census

**ANIMAL HEALTH INSTITUTIONS**

Sr. No.	Particular	No. of Institutes
1	State level Veterinary Hospital	1
2	Zonal Hospitals	3
3	Polyclinics	10
4	Sub-Divisional Veterinary Hospitals	60
5	Veterinary Hospitals	362
6	Central Veterinary Dispensaries	30
7	Veterinary Check posts	6
8	Veterinary Dispensaries	1762
<b>Total</b>		<b>2234</b>

**Source:** Department of Animal Husbandry, Government of Himachal Pradesh

- Government **Sheep Breeding Farms** at **Jeori (Shimla)**, **Tal (Hamirpur)**, and **Karachham (Kinnaur)** are **supplying improved sheep** to breeders of the state.
- A **Ram Centre** at **Nagwain** in **district Mandi** is also **functioning**, where **improved Rams** are **reared** and **supplied to breeders for cross-breeding**.
- **9 Sheep and Wool Extension Centres** continue to operate for the **welfare of shepherds**.
- During **FY2024-25**, the wool production is expected to be **1,500 tonnes**.
- **Angora rabbit farms** are functioning at **Kandwari (Kangra)** and **Nagwain (Mandi)** for the production of **Angora wool**.
- To ensure the continuation of the **Spiti breed** of horses, a **horse breeding farm** has been set up at **Lari** in **Lahaul-Spiti district**.

**LIVESTOCK STRENGTH IN LARI FARM**

Sr. No.	Particular	Number of Livestock as on 31 <sup>st</sup> December 2024
1	Horses	70
2	Yaks	48
3	Chegu Goats	20
<b>Total</b>		<b>138</b>

**Source:** Department of Animal Husbandry, Government of Himachal Pradesh

**WELFARE SCHEME FOR THE LIVESTOCK OWNERS**
**Scheme for General BPL Farmers**

- During the last three months of pregnancy, **indigenous and crossbreed cows** owned by **BPL families** in the general category are eligible for a **50% subsidy** on pregnancy ration (3 kg per day). **13,440 farmers** have benefited from this scheme.

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### **Uttam Pashu Puraskar Yojana**

- The **Uttam Pashu Puraskar Yojana** is being implemented in FY2023-24, with a provision of **₹150.00 lakh** for farmers who own **milch cattle/buffaloes** producing **15 liters or more of milk per day**.
- Under this scheme, a **₹1,000 reward** is provided **per beneficiary per animal**.

### **Poultry Development Scheme**

- (a) **Backyard Poultry Project**: Distributes 10-100 chicks of 3-week-old Low Input Technology (LIT) birds to breeders at cost price. By December 2024, **2,66,094 chicks** were distributed to **6,870 beneficiaries**, aiming for **4,10,000 chicks** in FY2024-25.
- (b) **Him Kukkut Palan Yojana**: Allocates **₹388.84 lakh** for 97 poultry units. Beneficiaries receive **3,000 day-old broiler chicks, feed, feeders, and drinkers**, with a **60% subsidy** on capital and recurring costs. By December 2024, **32 beneficiaries** were selected, and a subsidy of **₹126.72 lakh** will be released post chick distribution.

### **Rashtriya Gokul Mission (RGM)**

The **Rashtriya Gokul Mission (RGM)** aims to increase milk output and bovine productivity, supporting rural farmers in dairying. In Himachal Pradesh, the following RGM activities are being implemented:

- **Nationwide Artificial Insemination Scheme (NAIP)**: The scheme delivers quality artificial insemination services at farmers' doorsteps to boost milk production, bovine productivity, and farmer revenue. Till date **15,88,242 artificial inseminations** have been carried out across all districts.
- **Progeny Testing (Jersey) Program in Kangra**: This program operates in **800 revenue villages** in **Kangra** through **115 veterinary institutions**. It focuses on:
  - ✓ Achieving genetic improvement in Jersey cattle for milk yield, fat, solids, protein, and reproductive traits.
  - ✓ Developing a genetic assessment and selection system for bull moms and sires.
  - ✓ Producing genetically assessed bull calves for semen stations.
  - ✓ **₹616.61 lakh** has been allocated from **GOI** through **NDB** for the program.
- **Strengthening of Semen Stations (SS)**: **₹734.19 lakh** has been provided by the **GOI** for strengthening the **Semen Station (SS)** at **Palampur**.

### **Provision of Subsidized Rams to Sheep Breeders in Himachal Pradesh**

- Under this program, **60% subsidy** is provided on **breeding rams** to sheep breeders with **at least 50 sheep** (maximum **2 rams per recipient**).
- **₹223.46 lakh** has been allocated from **FY2017-18 to FY2024-25**, benefiting **3,200 breeders** so far.

### **Objectives of the Scheme:**

- **Genetic improvement** of indigenous sheep breeds and distribution of **superior germplasm** among migratory sheep flocks in Himachal Pradesh.
- **Enhancing meat and wool production** to ensure **better economic returns** for sheep breeders.
- **To resolve the problem of inbreeding** amongst the migratory sheep flocks of sheep breeders of all categories.

### **Krishak Bakri Palan Yojana:**

- Under this scheme, it is proposed to distribute units of **11 goats (10 females + 1 male)**, **5 goats (4 females + 1 male)**, and **3 goats (2 females + 1 male)** at a **60% subsidy** to goat farmers to **improve their socio-economic status**.
- In addition to **feed and fodder**, there is a provision for **insurance** for goats throughout their **last trimester of pregnancy**.

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- For the **2017-18 to 2024-25** period, a budget of **₹1,428.44 lakh** was allocated for the programme. **2,930 units (5,480 goats)** have been distributed till date.

### **Control of Animal Diseases**

- The Government of India allocates funds on the basis of **90% Central Share** and **10% State Share** to provide **free immunization** against infectious diseases such as Hemorrhagic Septicemia and Black Quarter (HSBQ), Enterotoxaemia (ET), Peste des Petits Ruminants (PPR), Ranikhet, Marek's, and Rabies.
- With the **implementation of this scheme**, outbreaks of these diseases are **prevented**, protecting livestock owners from **financial losses**.
- The total number of vaccinations conducted:
  - ✓ **HSBQ: 3.56 Lakh** (Target: **10.00 Lakh**)
  - ✓ **ET: 2.50 Lakh** (Target: **2.50 Lakh**)
  - ✓ **ARV: 0.51 Lakh** (Target: **0.50 Lakh**)

### **Integrated Sample Survey for Estimating Livestock Production**

Since 1977-78, the **Integrated Sample Survey** has been conducted annually with the following objectives:

- Estimate **seasonal and annual milk, egg, and wool production**
- Calculate **average population** and **yield estimates**
- Estimate **dung production**
- Assess **feed and fodder consumption**
- Study **trends in population, yield, and production**

### **HIMACHAL PRADESH STATE COOPERATIVE MILK PRODUCERS FEDERATION LIMITED (HPMILKFED)**

- H.P. Milkfed** has organized **1,148 milk cooperative societies** with a membership of **47,905**
- For the year **2025-26**, **H.P. Milkfed** has set a target to procure **500 Lakh Liters** of milk from milk producers.
- Himachal Pradesh Milk Federation** operates **10 milk plants** with a total capacity of **1,80,000 liters per day**.

*The capacities of individual plants are as follows:*

- ✓ **Mandi & Duttnagar**: 50,000 liters per day
- ✓ **Kangra**: 20,000 liters per day
- ✓ **Nahan, Chamba, Lalsingi (Jhalera), Nalagarh, Jangalbairi (Hamirpur), Rekong Peo (Kinnaur), Mouhal (Kullu), and Rohru**: 5,000 liters per day each.
- Milk powder plant at Duttnagar** (Shimla) with a capacity of **5 metric tons per day**.
- Animal feed plant at Bhor** (Hamirpur) with a capacity of **16 metric tons per day**.
- H.P. Milkfed** markets **Him Brand** products like Ghee, Butter, Paneer, Curd, Flavoured Milk, Him Skim Milk Powder, Whole Milk Powder, Sweets, and Bakery Biscuits.
- Trained **500 farmers** on clean milk production and animal rearing in FY2024-25.
- MILKFED** has installed **120 automated milk collection units** and **32 digital milk collection units** in **Mandi, Kullu, and Shimla** districts, along with **19 milk collection units** of various capacities in **Shimla, Mandi, Kullu, Sirmaur, and Kangra** districts.
- Commissioned a new **milk processing plant** in **Duttnagar** (50,000 liters per day) in 2024-25.
- Milkfed** has increased the purchase rate of **cow milk** from **₹31.80 per liter** in January 2024 to **₹37 per liter**, and from **₹37 to ₹45 per liter** in April 2024. The **buffalo milk** rate has been increased from **₹47 per liter** to **₹55 per liter**.

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- **MILKFED** has launched the **Him Ganga Scheme**, announced by the **Government of Himachal Pradesh**, on a pilot basis in **Hamirpur** and **Kangra districts** in the first phase.
- **MILKFED** is constructing a new fully automatic **Milk Processing Plant** with a capacity of **1.50 Lakh Litres Per Day (LLPD)**, expandable to **3.00 LLPD**, in **Dhagwar, Kangra** under the **Him Ganga Yojana**. The plant, costing ₹200.43 crore, is being developed by **NDDB** under **NABARD's Rural Infrastructure Scheme**, with ₹60.13 crore sanctioned by NABARD.
- **Milkfed** is providing a market for surplus milk to producers across the state, except in **Kinnaur** and **Lahul-Spiti**, to improve the economic conditions of milk producers.
- **Milkfed** registered the trademark **HIM** on **15th June, 2024**.

### **THE WOOL PROCUREMENT AND MARKETING FEDERATION (WPMF)**

- aims to support the wool industry in Himachal Pradesh by reducing the exploitation of wool producers by middlemen
- **FY2024-25 (up to December 2024)**, 1,10,136 sheep were sheared, benefiting 600 breeder families.
- Implements health care services (dipping and deworming) for 7,20,000 sheep and goats in districts like Chamba, Kangra, Mandi, Kullu, Shimla, and Kinnaur with a budget of ₹2.5 crore.

### **FISHERIES AND AQUA CULTURE**

- Fishery is an essential sub-sector of the state's primary economy.
- The government prioritizes pisciculture and has introduced the **Himachal Pradesh Fisheries Rules 2020** to support this sector
- The Beas, Satluj, and Ravi rivers support **cold-water fish species** like **Schizothorax**, **Golden Mahseer**, and **exotic Trout**. The **Indo-Norwegian trout** farming project has been successful.
- Dams like **Gobind Sagar, Pong, Chamera, and Ranjeet Sagar** host economically significant fish species and provide assets for local communities.

#### **Fish Production**

- In Himachal Pradesh, approximately **6,310 fishermen** rely directly on reservoir fisheries for their livelihood.
- During **FY2024-25 (up to December 2024)**, the state produced **12,637.12 MT** of fish, valued at **₹197.10 crore**.
- Additionally, around **13.56 tonnes** of trout were sold from state farms, generating a revenue of **₹138.66 lakh** from **Trout Farms** in the current financial year (up to December 2024).
- Fish production in Himachal Pradesh **more than doubled** between **2012-13** and **2023-24**, with a **CAGR of 3.3%**.
- The **overall production** increased to **17,721.64 MT** in **2023-24** and is **expected** to reach **18,957.23 MT** during **FY2024-25**.
- The **value of production** also saw a significant rise, growing to **₹27,323.87 lakh** in **2023-24**.

#### **Export and Import of Fishery Products**

- The **Fishery subsector** shows mixed trends in **exports** and **imports** of fish. The **total export** and **import** of fish from all sources have **increased** between **2012-13** and **2023-24**.

#### **Growth and Contribution of Fishery sector**

- The **Fishery sub-sector** constitutes **0.14%** of the total **Gross State Value Added (GSVA)** and **0.94%** of the **agriculture and allied sector GSVA** at current prices in **2024-25**.
- The **growth of the fishery sector** has been **encouraging** over the last five years.
- The **Fishery sub-sector** is estimated to grow at **7.0%** in **2024-25**, compared to **6.3%** in **2023-24**.

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## GOVERNMENT INITIATIVES FOR FISHERY

### 1. Insurance and Welfare Schemes for Fishermen:

- Under this scheme, in the unfortunate event of **death** or **permanent total disability**, **fishermen** receive **financial assistance** amounting to **₹5.00 lakh**.
- Additionally, the government extends support to fishermen by compensating for losses incurred to their **gears** and **crafts**. This compensation is provided to the extent of **50%** under the **Risk Fund Scheme**

### 2. Pradhan Mantri Matsya Sampada Yojana (PMMSY)

- Under this programme, the **Government of India** has approved various projects worth **₹26.21 crore** for the **FY2024-25**.

## ACHIEVEMENTS AND TARGETS

Sr. No	Items	Achieved up to December, 2024	Targets fixed for the year 2024-25
1	Fish Production from all sources (in tonnes)	12,637.12	18,000
2	Fish Seed Production Carp farms (Spawn) (in lakh)	346.25	855.00
3	Table Size trout Production (in tonnes) Government sector	13.56	20.00
4	Table Size trout Production (in tonnes) Private sector	1,107.9	1,380.00
5	Employment generated (nos.)	457	550
6	Total Revenue of the department (₹ in lakh)	364.17	466.66

**Source:** Department of Fisheries, Government of Himachal Pradesh

## Important MCQ

1. Which of the following statements about Livestock Census 2019 in Himachal Pradesh is correct?

A) Himachal Pradesh holds 1.5% of India's total livestock.  
B) The total livestock population in Himachal Pradesh is 44.13 lakh.  
C) The largest livestock population in the state consists of buffaloes  
D) Crossbreed cattle make up 48.28% of the total cattle population.

1. Milk	A. 0.7%
2. Meat	B. 2.0%
3. Eggs	C. 94.3%
4. Dungs	D. 1.5%

Choose the correct answer:

A) 1 - C, 2 - B, 3 - A, 4 - D  
B) 1 - B, 2 - C, 3 - D, 4 - A  
C) 1 - D, 2 - A, 3 - B, 4 - C  
D) 1 - A, 2 - D, 3 - C, 4 - B

2. Match List I (Commodity) with List II (Share in Livestock GVO)

List I (Commodity)	List II (Share in Livestock GVO)

3. Consider the following statements

1. A Government Sheep Breeding Farm is located at Jeori (Shimla).  
2. A Ram Centre is functioning at Nagwain (Mandi) for rearing improved rams.

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## Answer Key

1	2	3	4	5	6	7	8	9	10
B	A	B	A	C	C	A	B	C	C

## CHAPTER-8

# FORESTRY, ENVIRONMENT AND WATER RESOURCE

### KEY HIGHLIGHTS:

- ❖ A total area of **15,580 sq.km**, or **27.99%** of Himachal Pradesh's area, is forested. **37,948 sq.km** (around **68.16%**) of the State's land is designated as forest land.
- ❖ The forest area classification:
  - ✓ Very Dense Forest: **3,118 sq.km**
  - ✓ Moderate Dense Forest: **7,280 sq.km**
  - ✓ Open Forest: **5,182 sq.km**
- ❖ In **FY2024-25**, the **forestry and logging sub-sector** contributed **₹6,724 crore**, accounting for **21.09%** of the GVA of the Agriculture and Allied sector and **3.10%** of the total GSVA in the State.
- ❖ For **FY2024-25**, the plantation target was **8,000 hectares**, with **6,715 hectares** already achieved.
- ❖ The State Government has banned the use of plastic under the **Himachal Pradesh Non-Biodegradable Garbage (Control) Act, 1995**.
- ❖ Among the total **17.09 lakh rural households** in Himachal Pradesh, **7.63 lakh households** already had **Functional Household Tap Connections (FHTCs)** before the initiation of the **Jal Jeevan Mission**.
- ❖ **Jal Jeevan Mission** has provided Functional Household Tap Connections (FHTCs) to **9.46 lakh rural households**, achieving **100%** saturation for rural households in Himachal Pradesh, **surpassing the national average of 79.56%**.
- ❖ The State has a target to bridge the gap between **irrigation potential** created and utilized, with **2,740 hectares** of **Culturable Command Area (CCA)** targeted. By **October 2024**, **1,002.01 hectares** have been covered for **₹11.93 crore**.

### INTRODUCTION

- The **Constitution of India**, through **Article 48A**, directs the governments at all levels to "endeavour to protect and improve the environment and to safeguard the forests and wildlife of the country."
- **Article 51A(g)** imposes a duty on every citizen to "protect and improve the natural environment, including forests, lakes, rivers, and wildlife, and to have compassion for living creatures."
- The **Forest Department** aims to increase the forest cover in Himachal Pradesh from approximately **27.99 per cent** (as per the **India State of Forest Report 2023**) to **30 per cent** of its geographical area by **2030**, in line with the **Sustainable Development Goals (SDGs)**.

### FOREST COVER IN HIMACHAL PRADESH

- In Himachal Pradesh, **37,948 sq. km** (approximately **68.16%**) of the state's landmass is designated as forest land.
- According to **Champion and Seth's taxonomy of forests (1968)**, there are **8 main categories** and **37 minor types** of forests, with the majority covered by **Himalayan Moist Temperate Forest**.
- The **actual forested area** covers **15,580.33 sq. km (27.99%)**, classified by varying crown densities:
  - ✓ **Highly Dense Forests** (70% crown density and above): **3,117.60 sq. km**
  - ✓ **Moderately Dense Forests** (40%-70% crown density): **7,280.29 sq. km**
  - ✓ **Open Forests** (10%-40% crown density): **5,182.46 sq. km**
  - ✓ **Shrubs**: **308.69 sq. km**

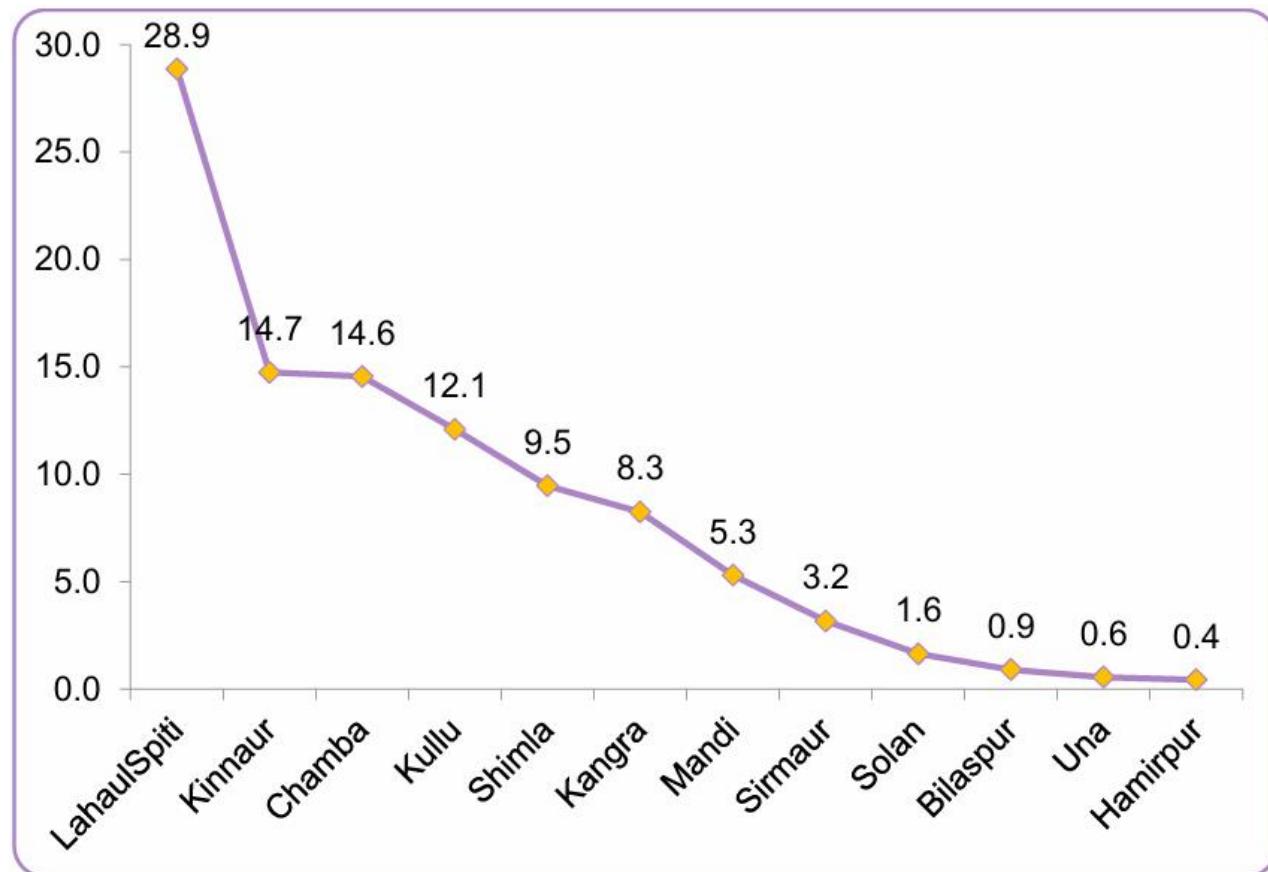
### Forests as per crown density

(Area in Sq.Kms.)

Years	Very Dense forest above 70 per cent	Mod. Dense Forest between 40 to 70 per cent	Open forest between 10 to 40 per cent	Total forest cover
2011	3224	6381	5074	14679
2013	3224	6381	5078	14683
2015	3225	6387	5095	14707
2017	3110	6705	5285	15100
2019	3113	7126	5195	15434
2021	3163	7100	5180	15443
2023	3118	7280	5182	15580

Source: India State of Forest Report 2023

### District-wise forests area in total geographical area of the State (in per cent)



### District-wise forests in the total geographical area of the District (per cent)



### Forest classification by legal status

(Area in sq. km.)

Year/District	Reserved Forest	Demarcated Protected Forests	Un-Demarcated Protected Forests	Other Forests	Total
<b>2023-24</b>	<b>1,883</b>	<b>12,852</b>	<b>16,035</b>	<b>7,178</b>	<b>37,948</b>
1.Bilaspur	1	156	186	0	343
2.Chamba	374	4,566	572	11	5,523
3.Hamirpur	0	99	66	0	165
4.Kangra	70	580	1,572	909	3,131
5.Kinnaur	0	270	523	4,802	5,595
6.Kullu	164	3,360	892	174	4,590
7.LahaulSpiti	70	397	10,486	0	10,953
8.Mandi	0	1,682	74	258	2,014
9.Shimla	56	1,348	1,378	809	3,591
10.Sirmaur	1,050	69	35	51	1,205
11.Solan	54	281	127	164	626
12.Una	44	44	124	0	212

Source: Forest Department, Himachal Pradesh

### CONTRIBUTION AND GROWTH OF FORESTRY AND LOGGING

- In FY2024-25, the **forestry and logging** sub-sector contributed **₹6,724 crore** to the **Gross State Value Added (GSVA)**, which accounted for **21.09%** of the Gross Value Added (GVA) of the Agriculture & Allied sector and **3.10%** of the total GSVA in State.
- At constant (2011-12) prices, the GVA from **forestry and logging** grew to **₹5,310 crore** in FY2024-25, marking an increase of **₹205 crore**.

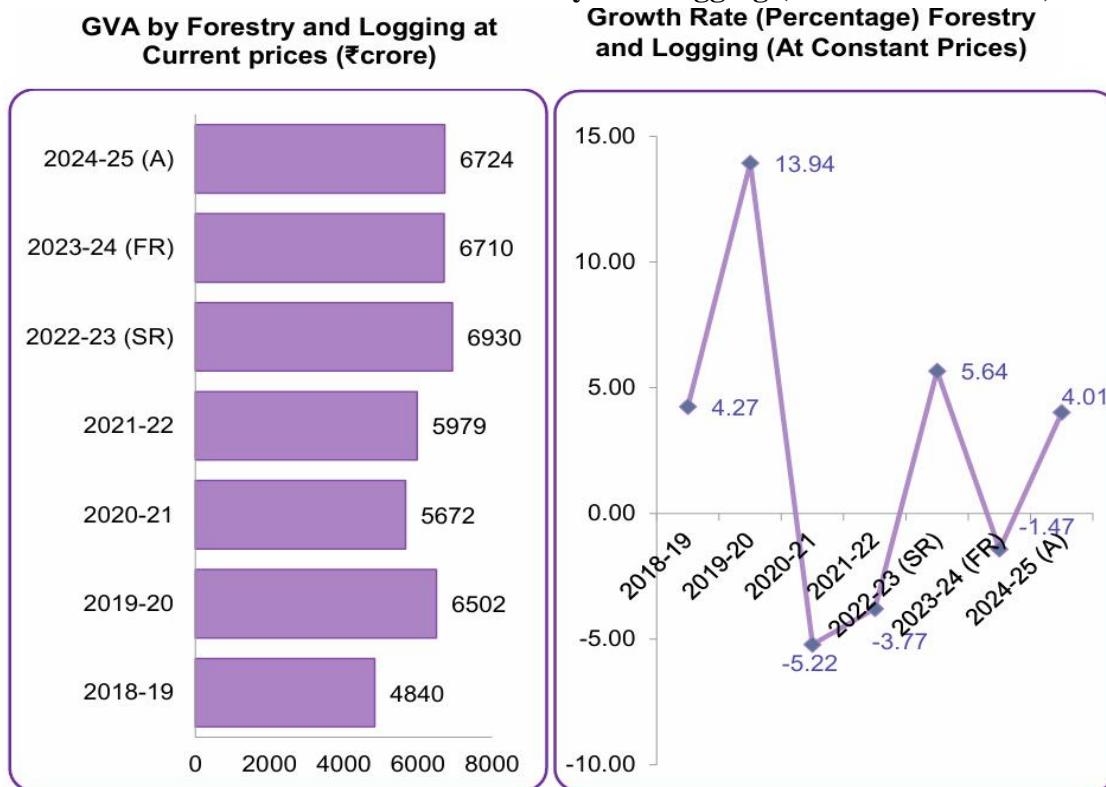
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- The sector is projected to grow by 4.0% at constant prices during FY2024-25, reflecting its positive growth trajectory.

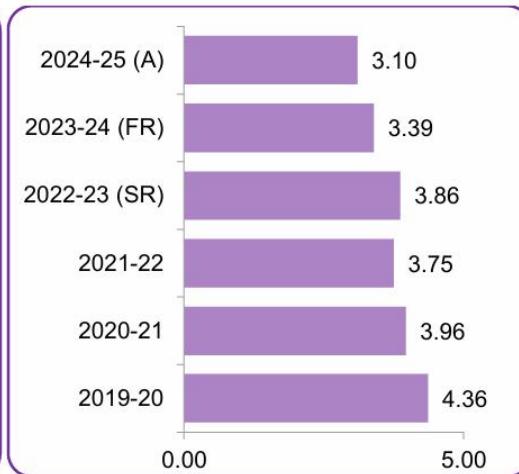
### Contribution and Growth of Forestry and Logging (2018-19 to 2024-25)



**Share of 'Forestry and Logging' in the GVA of Agriculture & Allied sector at Current prices (Percentage)**



**Share of 'Forestry and Logging' in the GSVA at current prices (Percentage)**



Note: A: Advance

FR: First Revised

SR: Second Revised

Source: Economics and Statistics Department, Himachal Pradesh

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## GOVERNMENT INITIATIVES FOR FORESTRY

### Forest plantation

- Forest plantation initiatives in Himachal Pradesh are being carried out through various state-level programs, such as: **Compensatory Afforestation Fund Management and Planning Authority (CAMPA)**, **National Afforestation Programme** and the **National Mission for Green India**. Additionally, external aid is also supporting these efforts.
- For **FY2024-25**, a plantation target of **8,000 hectares** has been set, covering CAMPA and Centrally Sponsored schemes. As of now, **6,715 hectares** have been achieved, and the remaining target is expected to be completed by **31st March 2025**.

### Forest Management

- Himachal Pradesh's forests face growing pressures from human activities, animal husbandry, and development.
- To tackle this, **CCTVs** are installed at sensitive check posts for surveillance, and **firefighting equipment** is introduced in fire-prone areas.
- The state implements the **Forest Fire Prevention and Management Scheme** and **State Forest Fire Management Scheme**, with **Rapid Fire teams** and **SMS alerts** to local volunteers for fire control.
- Fire watchers** are also deployed during fire-sensitive months in key areas.

### Experimental Silvicultural Felling/Subsidiary Silviculture Operations

- Himachal Pradesh's **forests are valued** at approximately **₹1.50 lakh crore**.
- The Supreme Court has allowed experimental silviculture for three species—**Khair, Chil, and Sal**—in **Nurpur, Bharari, and Paonta** forest ranges.
- The felling was carried out in 2018-19 and FY2023-24, with about **13,000 Khair** trees marked for felling, generating **33,272 man-days** of work.

## NEW SCHEMES

### Mukhya Mantri Van Vistaar Yojana:

- in August 2023, the **Mukhya Mantri Van Vistaar Yojna** was launched.
- The **objective is to expand green cover** on difficult sites through integrated, site-specific afforestation, providing forest ecosystem services and livelihood opportunities to local populations.
- In **2024-25**, plantation **work is being carried out** on over **500 hectares** of barren forest land under this scheme.

### Van Mitra Scheme:

- Van Mitra Scheme** has been **launched to promote Community-driven Forest Management**.
- In a phased manner, **one Van Mitra is being engaged** per Forest Beat.
- The process of engaging **2,061 Van Mitras** is in the final stage.

## OTHER INITIATIVES/ACHIEVEMENTS

### Establishment of Large Zoo in Bankhandi

- A large zoo is being set up at **Bankhandi, District Kangra**, with an estimated cost of **₹600 crore**.
- The zoo is expected to **boost tourism** and provide **employment opportunities** for the local population.
- It is proposed to be operational in **2024-25**.
- The design and construction will incorporate **eco-friendly technologies, renewable energy sources like solar energy**, and **efficient waste management systems**.

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- **Recycling and sustainable procurement practices** will be adopted to minimize the ecological footprint.

### Eco-Tourism

- **Government has given high priority to Eco-Tourism**, based on guidelines by MoEF&CC on sustainable ecotourism in forest and wildlife areas (2021) and **Van Sanrakshan E�am Samvardhan Adhiniyan, 2023** (amendment of the Forest Conservation Act, 1980).
- **Eco-Tourism Policy 2024** has been prepared.
- **Eco-Tourism chapters** have been approved in the working plans of 11 forest divisions; in 9 more divisions, the chapters are submitted for final approval.
- Operators for two Eco-Tourism sites in the **1st phase: Shoghi Camping site Shimla @ ₹37.80 lac per annum, Potter Hill site Shimla @ ₹23.19 lac per annum** have been finalized.
- In **2nd phase**, bids finalized for 6 sites: **Kaisdhar @ ₹10 lacs per annum, Solang Nallah @ ₹51.52 lacs per annum, Kasol @ ₹25 lacs per annum, Bindravani near Khirganga @ ₹10 lacs per annum, Sumaropa @ ₹31.32 lacs per annum, Bir-Billing @ ₹54 lacs per annum** are finalized and awarded to the H1 bidders of these sites.
- **Standard operating system** for Trekking Management System has been prepared and shared with **HPTDC**.
- **245 Treks** identified by HP-Forest Department; categorization into hard, medium, and soft treks is in progress.
- **Development of Mobile App** and website up-gradation for registration of operators and trekkers.
- **100 Forest Rest Houses, Inspection Huts, and Camping sites** activated for online booking through <https://himachalecotourism.in>

### Himachal Pradesh Forest Ecosystems Climate Proofing Project (KfW assisted)

- The main objective of this project is **rehabilitation, protection, and sustainable use** of selected forest ecosystems in Himachal Pradesh, aiming to **increase and secure the resilience** of these ecosystems against **climate change**.
- This will contribute to **strengthening the adaptive capacity** of forest ecosystems to climate change, **protection of biodiversity, stabilization of catchment areas, conservation of natural resource base**, and result in better livelihoods.
- This project has a budget of **₹308.45 crore**, supported by **KfW Bank (Credit Institute for Reconstruction), Germany**, and is currently underway in the **Chamba and Kangra districts** of the state.

### Himachal Pradesh Forest Ecosystems Management and Livelihood Improvement Project (JICA assisted)

- The **objectives** of the project are to:
  - ✓ Conserve the forest and mountain ecosystems,
  - ✓ Improve the livelihoods of forest and pasture-dependent communities,
  - ✓ Increase forest cover, density, and productive potential using scientific and modern forest management practices,
  - ✓ Enhance biodiversity and forest ecosystem conservation
- The **Himachal Pradesh Forest Ecosystems Management and Livelihood Improvement Project**, costing **₹800 crore**, is being financially supported by the **Japan International Cooperation Agency (JICA)**.
- For the Financial Year **2024-25**, the Government has provided **₹55.00 crore** under the project, out of which **₹26.85 crore** has been spent up to **31st December, 2024**.

### World Bank Aided Integrated Project for Source Sustainability and Climate Resilient Rain-fed Agriculture

- The **World Bank** has approved an additional project with a budget of **\$100 million (₹650 crore)**, called the **Integrated Project for Source Sustainability and Climate-Resilient Rain-fed Agriculture**.

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- The project is set to be implemented over **7 years** in **900 Gram Panchayats** across the **Shivalik and Mid Hills agro-climatic zones**.
- Key outcomes of the project include:
  - ✓ **Comprehensive treatment** of around **2 lakh hectares** of non-arable and **0.20 lakh hectares** of arable lands.
  - ✓ **30% enhancement** in water productivity/efficiency.
  - ✓ **20% increase** in milk production.
  - ✓ **25% of vulnerable households** covered under livelihood improvement.
  - ✓ **25% increase** in agricultural crop productivity.
  - ✓ **30% increase** in farmers' income through agribusiness and enhanced production.
- For **2024-25**, the Government has provided **₹153.79 crore**, with **₹102.96 crore** spent up to **31st December, 2024**.

### **Environment, Forestry, and Wildlife**

- Forests play a crucial role in the ecosystem by providing **clean air, shelter, and preserving biodiversity**.
- They help regulate global temperatures, protect soil from erosion, and serve as a haven for **80% of the world's animal species** and biodiversity on land.
- **Wildlife** refers to non-domesticated animals, and plays a critical role in stabilizing the environment through natural processes.
- Our ecosystem would be incomplete without the diversity and abundance that wildlife provides.
  - ✓ **Wild plants** contribute to over a third of pharmaceutical needs, providing medicinal properties for antibiotics and therapeutic purposes.
  - ✓ Forests help **combat climate change** by maintaining global temperatures and preventing **sharp sea level rises**.
  - ✓ The interdependence of **plants and animals** is crucial to ecological harmony.
  - ✓ Forests contribute economically through **fossil fuel usage**, supporting the country's growth and improving the quality of life.
  - ✓ Forests provide **refuge for thousands of species**, preserving biodiversity.
  - ✓ **Nitrogen fixation** by microorganisms in wildlife improves **soil fertility**.
- The ultimate goal is to **protect and improve** the environment and wildlife through the creation of **wildlife sanctuaries, national parks, and enhancing wildlife habitats** to save endangered species.

### **ENVIRONMENT, SCIENCE AND TECHNOLOGY**

- The Department of Environment, Science, Technology, and Climate Change (DEST&CC) in Himachal Pradesh is dedicated to sustainable development through improved environmental management, ecosystem protection, and long-term sustainability
- As the nodal agency for climate change matters, the department plays a crucial role in policy development for environmental challenges and climate resilience.

### **Initiatives of the Department :**

- For the development and empowerment of the rural population, comprehensive guidelines for the "**Mukhya Mantri Harit Vikas Chhattravriti Yojana**" have been formulated.
- The department has initiated the **preparation of Climate Change Action Plans** at the **district level**, which will be implemented at the **Panchayat level**.
- The department has initiated a **Need Assessment Study (NAS)** in collaboration with the **Ministry of Environment, Forest and Climate Change, Government of India**, and **GIZ** to mitigate the adverse effects of climate change for the **sustainable development** of the **agriculture and horticulture sectors**.

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- A proposal of ₹2.0 crore has been made to create a **GIS-based application** to **monitor mining activities** in the state in **real time** and **prevent illegal and unscientific mining**.
- A proposal has been submitted to the Central Government for approval to launch a scheme in the state to promote **Geographical Indications (GI)**.
- This scheme will enable the **GI tagging of commercial products**, helping producers receive **fair prices** for their goods in both **national and international markets**.

### **Plastic Waste Management**

- **Polythene ban** is strictly implemented in the entire state under the **Himachal Pradesh Non-Biodegradable Garbage (Control) Act, 1995**.
- As of now **907 violators** were penalized, amounting to **₹11.80 lakh** in the state during **2024-25**.
- **29,385.10 kgs of plastic** has been purchased at **₹75 per kg** during **2024-25**, and **₹13.04 lakh** has been paid to individuals and rag pickers.
- A **fund of ₹2.00 lakh** has been released to **Municipal Corporation, Shimla** for **on-spot payment** against plastic waste deposited by rag pickers and individuals.

### **Environment Leadership Awards**

- It aims to **recognize and honor** exemplary contributions towards **environmental conservation and sustainability**.
- In **2024**, **seven awards** were conferred, celebrating **innovative actions and achievements** across various sectors of the economy.

### **Implementation of Model Eco Villages Scheme**

- The **Department of Environment, Science & Technology, Himachal Pradesh** is actively implementing the **Model Eco Villages Scheme**.
- It is a **pioneering initiative** aimed at fostering **sustainable and environmentally friendly living**.
- The scheme is being implemented in **19 villages** across the state.
- A total of **₹3.32 Crores** has been released for its implementation.

### **Research and Development (R&D) Projects**

- The **Department of Environment, Science & Technology** is funding academic institutions, national laboratories, and recognized R&D organizations within the state.
- A total of **100 R&D project proposals** were submitted under the scheme.
- **Two projects** have been **approved for implementation**.

### **Environment Impact Assessment and Clearance**

- The **Department of Environment, Science, Technology & Climate Change** serves as the **state-level secretariat** for managing **Environment Impact Assessments (EIA)** and granting **Environmental Clearances**.
- The department ensures that **proposed projects** undergo a **rigorous and transparent evaluation** to assess their **potential environmental impacts and compliance with sustainability norms**.
- During **2024-25**, the Environment Impact Assessment Authority, Himachal Pradesh, granted **Environmental Clearance** to **38 projects** spanning **various sectors**.

### **Climate Change Initiatives**

- Himachal Pradesh has been selected under the **Ministry of Environment, Forest & Climate Change** and **GIZ** bilateral project on Climate Adaptation and Finance in Rural India (**CAFRI**).
- A funding of **10 million Euro** is being spent on developing the adaptive capacity of approximately **5,000 women farmers** from **drought-prone and climate change-affected areas** of the state between **2023 to 2026**.
- **GIZ** has extended **technical support** to the Government of Himachal Pradesh for implementing the Agriculture/Horticulture Mission and Water Mission under the **State Action Plan on Climate Change (SAPCC 2.0)**.
- In December **2024**, a **stakeholder consultation** was organized at **CSK HPKV Palampur** to discuss these initiatives.

### **HIMACHAL PRADESH COUNCIL FOR SCIENCE, TECHNOLOGY, AND ENVIRONMENT (HIMCOSTE)**

**HIMCOSTE** was established in the year 1986 to lay down policies, monitoring, and implementation of programmes, transfer of technologies, pooling and exchange of knowledge for awareness, popularization, research, development and dissemination relating to science, technology and environment in the State of Himachal Pradesh.

### **Rajiv Gandhi Centre for Research and Development (R&D) of Leaf Plates (Pattal) and Other Biodegradable Products**

- Established and operationalized at the **Appropriate Technology Centre, Shahpur, Kangra**, this initiative focuses on **training Self-Help Groups (SHGs)** and rural communities in **eco-friendly pattal-making technologies**.
- Supported by the **HP Department of Environment, Science, Technology & Climate Change**, the center offers **sustainable alternatives to plastic**.
- The initiative **boosts livelihoods** while helping **revive traditional practices** known for their **purity and health benefits**.

### **Drone-Based Property Tax Assessment**

- The **Aryabhatta Geo-Informatics & Space Application Centre** introduced **drones with GIS capabilities** to **map property boundaries**, identify **unregistered developments**, and enhance **transparency** in property tax assessments.
- This innovation was **piloted in Solan Municipal Corporation**, resulting in **significant increases in tax revenue** and improved **governance**.
- There are plans for **state-wide expansion** of this initiative, with the potential use of **Light Detection and Ranging (LiDAR)** technology for even more accurate assessments.

### **Himachal Pradesh Children's Science Congress**

- Organized in collaboration with **Samagra Shiksha** and the **Department of Education**, this event engaged **21,973 students** across **12 districts**.
- The activities included **quizzes, mathematical Olympiads, and skits**.
- The **district-level winners** will advance to the **state-level competition**.

### **Facilitation of Geographical Indications (GI's)**

- The **HP Patent Information Centre** facilitated the registration of **400+ GI users** and finalized applications for products like **Chamba Chukh, Bhaut Jau, and Plectranthus Honey**.

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### **Biodiversity Conservation and Management Activities**

- The **HP State Biodiversity Board** advanced conservation efforts through the **digitization of Biodiversity Management Committees (BMCs)** and People's Biodiversity Registers (PBRs), with over **3,775 PBRs** prepared or updated.
- **Powers for Access and Benefit Sharing (ABS)** under the **Biological Diversity Act, 2002** were delegated to **divisional forest officers** to streamline **resource access**.

### **Conservation and Awareness Campaigns**

- **Environmental awareness** was amplified through state-wide celebrations like **World Environment Day 2024**, involving campaigns, competitions, and community participation.
- The "**Save Wetlands Campaign**" included **sensitization events** and **clean-up drives**, engaging over **1,60,000 individuals**.
- Educational initiatives like the **National Nature Camping Program** and **World Ozone Day events** provided **hands-on learning experiences**.

### **Wetlands for Life Film Festival and Forum**

- Inaugurated by the **Chief Minister** on **August 30, 2024**, at **Hotel Peterhoff, Shimla**, the festival featured **impactful short films**.
- Organized by **HIMCOSTE**, the **HP State Wetland Authority**, and **CMS New Delhi**, it showcased **Guardians of Wetlands: Women as Stewards of Conservation**, celebrating the pivotal role of **women in wetland preservation**.

### **JAL JEEVAN MISSION (JJM)**

- The **Jal Jeevan Mission** was launched by the **Union Government** on **August 15, 2019**, with the objective of providing **Functional Household Tap Connections (FHTC)** to every rural household in India by **2024**.
- The estimated nationwide cost for implementing this program is **₹3.60 lakh crore**.
- The mission focuses on establishing a **household-level service system**, ensuring a consistent supply of water at the prescribed quality, with a target of **55 liters per capita per day**.
- Out of a total of **17.09 lakh rural households** in Himachal Pradesh, **7.63 lakh households** already had **Functional Household Tap Connections (FHTCs)** before the launch of JJM.
- The remaining **9.46 lakh rural households** have been covered under the JJM, and the state has **achieved 100% saturation** in providing FHTCs to rural households. This achievement surpasses the **national average of 79.56%**.

### **Rural Water Supply Schemes**

- Under **Jal Jeevan Mission (JJM)**, a total of **₹6,033.21 crore** has been allocated, with **₹5,429.90 crore** as the **GoI share** and **₹603.31 crore** as the **State Share**.
- **₹5,167.00 crore** has been received, and an expenditure of **₹5,154.04 crore** has been incurred till date.
- The **Annual Action Plan for 2024-25** has been submitted for **₹2,042.40 crore**, and **₹916.53 crore** has been notionally allocated by **GoI** for the state. The state has received the **1st installment of the 1st tranche**, amounting to **₹137.48 crore** (with a state share of **₹15.27 crore**).
- **Flexi Funds** of **₹96 crore** were utilized for the **restoration of damaged schemes** due to heavy rainfall.
- **67 antifreeze Water Supply Schemes** for districts like **Lahaul & Spiti, Kullu, Kinnaur, and Chamba** have been approved by **GoI** amounting to **₹517.16 crore**.

### Hand Pump Programme

- A program to provide **hand pumps** to regions facing **water scarcity** during the summer season is active.
- A total of **41,835 hand pumps** have been installed up to **December 2024**.

### Urban Water Supply Schemes

- The **Jal Shakti Vibhag** manages water supply for **58 Towns/ULBs**. The water supply for **Shimla** town is managed by **Shimla Jal Prabhandan Nigam** and for **Parwanoo** managed by **HIMUDA**.
- Water supply as per **urban norms** has been achieved in **46 towns**. Further **upgradation** and **improvement** of water supply systems are underway in **7 towns** (Chamba, Dalhousie, Mandi, Sunni, Theog, Rampur, Rajgarh) under **AMRUT 2.0**.
- Improvements in water supply systems in **6 towns** (Hamirpur, Baijnath, Jawali, Amb, Nerchowk, Shahpur) under **AMRUT 2.0** are also in progress.
- **Administrative Approvals** and **Expenditure Sanctions** for **Karsog** town under **NABARD** and for **Nirmand** under **AMRUT 2.0** have been accorded.

### Sewerage Schemes in Urban Sector

- The sewerage system for **Shimla Town** is managed by **Shimla Jal Prabhandan Nigam (SJPNL)**.
- **Jal Shakti Vibhag** has provided sewerage facilities in **39 towns** and has installed **66 STPs** with a capacity of **97.303 MLD**, handling sewage flow of **59.477 MLD**.
- Construction of sewerage systems is in progress for **6 towns** (Bhota, Santokhgarh, Talai, Baijnath-Paprola, Nerchowk, Banjar).
- **Administrative approval & expenditure sanctions** for sewerage systems in **4 towns** (Nerwa, Chopal, Rajgarh, Shahpur) have been granted under the **State head** and for **Bilaspur** approved under **Externally Aided Projects (EAP)** (AFD).
- Proposals for **9 towns** are being prepared and posed for funding under the **State head** or **Externally Aided Projects (EAP)**.

### Sewerage Schemes in rural sector

- At present, sewerage facility has been **partially provided** in **8 rural areas** i.e. **Sharbo (Reckong Peo), Jhakri, Kunihar, Sangla (Phase-II & III), Chintpurni (Zone-I), Hardsar, Marhi (Manali) & Sandhole (Phase-II)**, having installed capacity of **4.30 MLD** against sewage flow of **2.61 MLD**. The work of sewerage scheme in **16 rural areas** is in progress.
- In addition, the sewerage schemes in rural areas have also been included for funding under **MLA Priority** under **NABARD**.
- Till date, **19 sewerage schemes** have been approved under **NABARD** amounting to **₹295.06 crore**.
- The work of **5 sewerage schemes** (Sewerage Scheme **Taklech in Tehsil Rampur**, Sewerage system to **GP Baranda** in Tehsil **Nurpur**, Sewerage Scheme **Chatrari** in Gram Panchayat **Chatrari**, Tehsil and District **Chamba**, sewerage scheme with **STP** and **Augmentation of water supply schemes** for **Rehan area**, and Sewerage scheme to **Udaipur Khas** in GP **Udaipur** Tehsil and District **Chamba**) have been started.

### Command Area Development (CAD)

- During FY2024-25, the **Government of Himachal Pradesh** allocated **₹60.06 crore** for **Himachal Pradesh Command Area Development (HIMCAD)** activities in **minor irrigation schemes**.
- Out of the physical target to cover **2,740.00 hectares** of **Culturable Command Area (CCA)** for delivering **CAD operations**, **1,002.01 hectares** of land has been covered by **October, 2024** at a cost of **₹11.93 crore**.

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### Irrigation

- Himachal Pradesh has a total land area of **5.567 million hectares**, out of which only **0.583 million hectares** is under cultivation.
- The state's estimated irrigation potential is around **0.335 million hectares**. **0.050 million hectares** of land is being irrigated through **major and medium** irrigation projects. The remaining **0.285 million hectares** can be irrigated through **minor** irrigation schemes.
- As of **October 2024**, a total of **0.309 million hectares** of land is irrigated.

### Major Irrigation

- **Shahnehar Project** in **Kangra District** is the only significant irrigation project in the state.
- Upon completion, the project will provide irrigation infrastructure for **15,287 hectares**.
- As of **October 2024**, the **CAD team** has brought **10,042 hectares** under CAD operation.

### Medium Irrigation

- **Balh Valley Left Bank Irrigation Project**: Covers **2,780 hectares** of land.
- **Sidhatha Kangra Irrigation Project**: Covers **3,150 hectares** of land.
- **Changer Area Bilaspur Irrigation Project**: Covers **2,350 hectares** of land.
- By **October 2024**, CAD efforts in the **Sidhatha area** have expanded to cover **2,705 hectares**.
- The **Phina Singh Cultivated Command Region** is **4,205 hectares**, and the **Nadaun area** in **Hamirpur District** is **2,980 hectares**, both undergoing development as part of medium-scale irrigation projects.

### Minor Irrigation

- **₹810.00 crore** has been allocated for **FY 2024-25** to provide irrigation infrastructure for **6,275 hectares**.
- As of **October 2024**, **₹114.79 crore** has been spent to cover **2,577.88 hectares**.

## Important MCQ

### 1. Match List I (Forest Category) with List II (Forest Area in Sq. Km)

List I (Forest Category)	List II (Forest Area in Sq. Km)
1. Highly Dense Forests	A. 5,182.46
2. Moderately Dense Forests	B. 3,117.60
3. Open Forests	C. 308.69
4. Shrubs	D. 7,280.29

Select the correct answer:

A) 1-A, 2-B, 3-C, 4-D    B) 1-B, 2-D, 3-A, 4-C  
 C) 1-D, 2-A, 3-B, 4-C    D) 1-C, 2-A, 3-D, 4-B

### 2. Match List I and List II

List I	List II (Demarcated Protected)
--------	--------------------------------

(District)	Forests )
a) Chamba	1. 270
b) Hamirpur	2. 580
c) Kangra	3. 99
d) Kinnaur	4. 4,566
A) a-1,b-2,c-3,d-4	B) a-2,b-3,c-4,d-1
C) a-4,b-3,c-2,d-1	D) a-3,b-4,c-1,d-2

### 3. Which of the following statements is correct regarding plantation and forestry initiatives in Himachal Pradesh for FY 2024-25?

1. For the FY2024-25, plantation target of 8,000 hectares including CAMPA and Centrally Sponsored schemes has been fixed
2. The Supreme Court has allowed experimental silviculture for Khair, Chil, and Sal in Nurpur, Bharari, and Paonta forest ranges.

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3. Under the Mukhya Mantri Van Vistaar Yojana, plantation work is being carried out on 500 hectares of barren forest land.

Select the correct answer:

A) 1, 2, and 3      B) 2 and 3  
C) 1 and 3      D) 1 and 2

**4. Which of the following statements about the Himachal Pradesh Forest Ecosystems Climate Proofing Project is correct?**

1. The project aims at rehabilitation, protection, and sustainable use of selected forest ecosystems in Himachal Pradesh.  
2. It is being implemented in Shimla and Mandi districts.  
3. The project is supported by KfW Bank, Germany, with a budget of ₹308.45 crore.  
4. One of its objectives is to strengthen the adaptive capacity of forest ecosystems against climate change.

A) 1, 2, and 3      B) 2, 3, and 4  
C) 1, 3, and 4      D) 1, 2, and 4

**5. What is the estimated cost for setting up the large zoo at Bankhandi in District Kangra?**

A) ₹500 crore      B) ₹550 crore  
C) ₹600 crore      D) ₹650 crore

**6. In how many villages is the Model Eco Villages Scheme being implemented in Himachal Pradesh?**

A) 15 villages      B) 17 villages  
C) 19 villages      D) 21 villages

**7. Which of the following statements about the Jal Jeevan Mission (JJM) is correct?**

1. The Jal Jeevan Mission was launched on August 15, 2019, to provide Functional Household Tap Connections to every rural household by 2024.

2. The estimated nationwide cost for implementing JJM is ₹3.60 lakh crore.  
3. Himachal Pradesh had 7.63 lakh FHTC connections before JJM.  
4. The state has achieved 100% saturation in providing FHTCs, surpassing the national average of 79.56%.

A) 1, 2, and 3      B) 2, 3, and 4  
C) 1, 3, and 4      D) 1, 2, 3, and 4

**8. How many hand pumps have been installed in Himachal Pradesh up to December 2024?**

A) 38,920      B) 41,835  
C) 45,600      D) 39,750

**9. Which organization is responsible for managing the water supply in Parwanoo?**

A) Jal Shakti Vibhag  
B) Shimla Jal Prabhandan Nigam  
C) HIMUDA  
D) Municipal Corporation

**10. Match List I (Irrigation Projects) with List II (Area Covered)**

**List I (Irrigation Project)**

1. Balh Valley Left Bank Irrigation Project  
2. Sidhatha Kangra Irrigation Project  
3. Changer Area Bilaspur Irrigation Project  
4. Phina Singh Cultivated Command Region

**List II (Area Covered in Hectares)**

A. 3,150 hectares  
B. 4,205 hectares  
C. 2,350 hectares  
D. 2,780 hectares

A) 1-D, 2-A, 3-C, 4-B      B) 1-C, 2-B, 3-D, 4-A  
C) 1-B, 2-D, 3-A, 4-C      D) 1-A, 2-C, 3-B, 4-D

**Answer Key**

1	2	3	4	5	6	7	8	9	10
B	C	A	C	C	C	D	B	C	A

## CHAPTER-9

# INDUSTRIES

### KEY HIGHLIGHTS:

- ❖ **Himachal Pradesh** has been recognized as the '**Best Performer**' in the States' Startup Ranking 2023.
- ❖ The state secured **1st position** in the Pradhan Mantri Formalisation of Micro food processing Enterprises (**PMFME**) Scheme, achieving national acclaim for micro food processing.
- ❖ As of **10th January, 2025, 1,94,738 enterprises** have been registered on the Udyam portal in the state:
  - ✓ **1,90,775** (97.97%) are **Micro** enterprises.
  - ✓ **3,571** (1.83%) are **Small** enterprises.
  - ✓ **392** (0.20%) are **Medium** enterprises.
- ❖ The **industry sector (including Mining and Quarrying)** total Gross Value Added (GVA) at current prices is **₹86,695 crore** in FY2024-25, representing **40%** of the **Gross State Value Added (GSVA)** for Himachal.
- ❖ The **manufacturing sector's contribution** to nominal GVA accounts for **65.49%** of the industry's total value added, with the remaining **34.51%** coming from **construction, mining, quarrying, electricity, and other utility industries**.
- ❖ During FY2024-25, the **manufacturing sector** is expected to grow at **7.1%**.
- ❖ **53.98%** of the total workforce in Himachal Pradesh is employed in the **Primary sector**, **22.01%** in the **Secondary sector**, and **24.01%** in the **Tertiary sector** (PLFS, 2023-24).

### INTRODUCTION

- The **secondary sector's contribution** to State **GSDP** has increased from **7%** in **1950-51** to **42.4%** in **2023-24**.
- Early industries in Himachal included **Mohan Meakins**, **Salt Mines**, **Nurpur Silk**, and **Palampur Cooperative Tea Factory**.
- The **Industrial Package of 2003** attracted major industries to the **districts of Solan, Sirmour, and Una**, reshaping the state's industrial landscape.
- Himachal has emerged as a **global hub for pharmaceutical manufacturing**, with more than **600 operational pharmaceutical units**, making it the **world's largest formulation hub**.
- The state is a **key cement producer** and **export hub**, with an **export potential of ₹19,185 crore** and trade connections spanning nearly **40 countries**.

### Industrial Scenario in Himachal Pradesh

- **Himachal Pradesh** is predominantly a **Micro, Small, and Medium Enterprises (MSME)-driven state**.
- **95% of industries** in the state fall under the **MSME category**.
- The **MSME sector** forms the **backbone** of the state's industrial landscape, driving **employment and economic growth**.

### SNAPSHOT OF INDUSTRIALIZATION

#### Bulk Drug Park, District Una

- This upcoming Bulk Drug Park project, funded partially by the Government of India (GoI), is spread over **1,405 acres** of land with a total project cost of **₹2,071 crore**.
- As per the scheme guidelines, **₹1,000 crore** would be part of the **Government of India grant**, and capital expenditure over and above this grant would be borne by the **State Government**.
- The **State Cabinet recently approved ₹250 crore** as the **State's share** for this financial year.

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- The **Projected investment** for the Bulk Drug Park is **₹8,000 to ₹10,000 crore**, with an **employment potential of 40,000 persons**.

#### **Investment Scenario in Himachal Pradesh**

- The state is promoting industrialization through the “**Industry through Invitation**” approach.
- **₹2,500 crore** worth of **Memorandum of Commitment (MoC)** has been signed after investor interactions in **Dubai and Mumbai**.
- Despite challenges like **heavy rainfall and floods in 2023**, **450+ industrial projects** have been approved with an **investment of ₹9,800 crore** with an **employment potential of 30,000 persons**.
- **Key focus sectors** for investment: Green Energy, Green Hydrogen, Solar, Ethanol, Dairy, and Electric Vehicles.

#### **Export Scenario in Himachal Pradesh**

- **Exports** grew from ₹550 crore (2003) to **₹19,185 crore (2023-24)**.
- **Pharmaceutical sector dominates** with annual exports of **₹10,000 crore**, contributing **60% of the State's total exports** and **45% of Northern region's total exports**, highlighting its key role in pharma exports.

#### **Policy Reforms for Attracting Investment:** Key Industrial Policy Reforms:

- ✓ IT Parks including Data centers.
- ✓ Tourism and allied activities including Adventure Tourism,
- ✓ Health, Ayush and Wellness Centers,
- ✓ Educational Institutions,
- ✓ Integrated Industrial Township/ Housing Projects/ Real Estate/ Integrated
- ✓ Residential/ Worker Hostel etc.
- ✓ All Incidental Services related to Manufacturing and Integrated Service Cluster.

#### **Net SGST Rebate:**

- Fixed Capital Investment (FCI) limit for **Net SGST reimbursement** increased to **100% of FCI** for **7-10 years** in **A, B, and C categories** (excluding steel manufacturing).
- For **Anchor Units**, FCI limit increased to **250% for 10 years** in **B and C categories**.

#### **Raising and Accelerating MSME Performance (RAMP) in Himachal Pradesh**

- **95% of industries in the state** fall under the **MSME category**.
- **Proposed Investment of ₹1,642 crore** for strengthening MSMEs, especially in rural areas.
- Ministry of MSME, Government of India, has provided **₹109.34 crore** to empower the MSME ecosystem.

#### **Ease of Doing Business in Himachal Pradesh**

- **120+ inter-department services** integrated on **single window portal**.
- To ensure **minimum ground losses as well as optimal use of vertical spaces**, **building regulation norms have been relaxed liberally**, allowing about **70% of the allotted plot** to be utilized for **manufacturing facilities**.
- **Floor Area Ratio (FAR)** has been **increased substantially** to ensure optimal use of vertical spaces.

#### **Land Bank for Industrialisation**

- Government is committed to setting up new **Industrial Areas and Estates** equipped with basic amenities for investors. In this direction, State Government notified the following **large/micro-industrial areas**:
  - ✓ **Industrial area Bhoranj**, District Hamirpur.

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- ✓ **Industrial area Nanowall**, District Solan.
- ✓ **Industrial area Saloori**, District Una.
- ✓ **Industrial area Bhadrog**, Ghumarwin, District Bilaspur.
- ✓ **Industrial area Theda**, Tehsil Baddi, District Solan.
- Apart from the above, **transfer of Government land** parcels measuring **1,000 bighas** at **Manjholi** and **Dhabota** are at the stage of **final approval**.

#### **PM Vishwakarma Scheme – Himachal Pradesh**

- The **State Government** is implementing the **PM Vishwakarma Scheme** of the **Government of India**, aimed at providing **skilling support** and **financial assistance** to artisans and craftspeople.
- Around **6,000 artisans and craftspeople** have benefited through **skill trainings** and **toolkits**, making them eligible for availing **financial assistance** under the scheme.

**Encouragement for Self-Employment Ventures** : To tackle unemployment, the State Government has launched multiple initiatives to encourage youth in setting up their own ventures.

- **Mukhya Mantri Swavalamban Yojana (MMSY)**
  - ✓ ₹300 crore investments sanctioned with **employment potential of 3,869 persons**.
  - ✓ **1,184 out of 1,381 applicants** set up their own ventures with total investment of **₹284 crore total investment** generated **employment for 2,846 persons**.
- **Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME)**
  - ✓ 972 cases sanctioned with a cost of **₹64.56 crore** in the last two years.
  - ✓ **13,427 women self-help groups** provided **seed capital of ₹50.31 crore**.
  - ✓ Scheme focuses on **credit-linked subsidy, seed capital, and training programs** to empower micro food processing enterprises.

#### **Mining Wing Highlights**

- ₹315 crore revenue generated last year from **royalty and penalty**.
- **Himachal Pradesh Mineral Policy-2024** launched to curb **illegal mining** and promote **scientific mining**.
- It is expected that **revenue proceeds** to the tune of **₹450 Crore** would be generated during this **financial year**.

#### **Recognition of Industrial Policies:**

- Recognized as the **Best Performer** in the **State Startup Ranking 2023**.
- Emerged as an **Ease of Doing Business (EoDB)** aspirer State in **2024**.
- Secured **1st position** in the **PMFME Scheme**, achieving **national acclaim** for micro food processing.

#### **Existing Industrial Scenario in Himachal Pradesh (as on 15.01.2025) as per Single Window System for Manufacturing Units**

Category	No. of Units	Investment (P&M) (Crore)	Project Cost (Crore)	Employment
<b>Micro</b>	29,210	1,519.67	53,519.51	1,25,476
<b>Small</b>	1,335	4,164.42	8,284.04	60,367
<b>Medium</b>	207	4,459.46	8,500.50	38,015
<b>Large</b>	50	87,891.52	64,492.99	19,748
<b>Total</b>	<b>30,802</b>	<b>98,035.07</b>	<b>134,797.04</b>	<b>243,606</b>

Source: Department of Industry, Government of Himachal Pradesh

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### Revised definition of MSMEs

Composite criteria: Investment in Plant and Machinery or Equipment and Annual Turnover			
Classification	Micro	Small	Medium
Manufacturing enterprises and enterprises rendering Services	Investment < ₹1 crore	Investment < ₹10 crore	Investment < ₹50 crore
	Turnover < ₹5 crore	Turnover < ₹50 crore	Turnover < ₹250 crore

**Source:** Ministry of MSME, Government of India

- The revised characterization of MSMEs is poised to foster their **expansion and advancement**. This adjustment is expected to generate **economies of scale**, thereby boosting **productivity**, while ensuring that MSMEs continue to benefit from various **government incentives**.
- The government has implemented several initiatives to enhance the **business environment** for **Micro, Small, and Medium Enterprises (MSMEs)**, with the introduction of the **Udyam Registration Portal** in **July 2020** being a significant step.
- As of **10th January 2025, 1,94,738 enterprises** have registered on the Udyam portal in the state, out of which:
  - ✓ **1,90,775 (97.96%)** are **Micro**
  - ✓ **3,571 (1.83%)** are **Small**
  - ✓ **392 (0.20%)** are **Medium enterprises**.

District Name	Total Udyam	Micro	Small	Medium
Solan	32,750	31,298	1,252	200
Kangra	32,458	31,893	531	34
Shimla	25,896	25,486	391	19
Mandi	23,369	23,076	281	12
Kullu	18,896	18,727	166	3
Una	14,064	13,792	252	20
Hamirpur	11,995	11,850	139	6
Sirmaur	13,027	12,599	342	86
Bilaspur	9,925	9,804	113	8
Chamba	8,591	8,506	81	4
Kinnaur	2,854	2,832	22	0
Lahaul-Spiti	913	912	1	0
Total	1,94,738	1,90,775	3,571	392
<b>Percent</b>	<b>100</b>	<b>97.96</b>	<b>1.83</b>	<b>0.2</b>

### **Raising and Accelerating MSMEs Performance (RAMP)**

- The scheme is being implemented by the **Ministry of Micro, Small, and Medium Enterprises (MoMSME)** over a five-year period, from **2022-23 to 2026-27**.
- The scheme aims to **Scale up MSME capacity** and coverage by fostering innovation, improving processes, and enhancing market access, promote greening initiatives, scale up guarantees to women-owned micro and small enterprises, etc.
- The **Directorate of Industries, Himachal Pradesh** has submitted a **Strategic Investment Plan (SIP)** to the Government of India under the RAMP scheme.

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- The SIP was approved by **MoMSME**, and a grant of **₹109.34 crore** was sanctioned for the implementation of the approved projects.

#### **Himachal Pradesh Industrial Investment Policy**

- The vision of the **Industrial Policy 2019** is *to create an enabling ecosystem that promotes economic development, employment opportunities, sustainable growth, and makes Himachal a preferred investment destination.*
- In **2022-23**, the policy was extended from **December 2022 to December 2025**, focusing on a favorable environment for **Micro, Small, and Medium Enterprises (MSMEs)**.
- The policy aims to achieve its goals through:
  - ✓ **EoDB** by simplifying laws and processes.
  - ✓ **Building new industrial infrastructure.**
  - ✓ **Reliable, cost-effective electricity.**
  - ✓ Streamlined distribution of **incentives, concessions, and facilities** to boost investment.
  - ✓ Incentives with a condition of employing **80% bonafide Himachalis** at all levels.
- Net SGST Rebate:** The **Fixed Capital Investment (FCI)** limit for **Net SGST reimbursement** (excluding steel manufacturing) has been increased to a maximum of **100%** of **Food Corporation of India (FCI)** for 7-10 years in **A, B, and C categories**. For **anchor units**, the FCI limit is **250%** for 10 years in **B and C categories**.

#### **Focus Sectors for Investment in Himachal (Addition)**

- To propel the growth of the **manufacturing sector** and catalyze **employment generation**, the state government has identified and prioritized **eight key industries** as focal points for development.
- Sector Highlights of Manufacturing and Pharmaceuticals** are as follows:
- The State has **60 Industrial Areas** and **17 Industrial Estates**, offering market access to over **300 million customers** (25% of India's population).
- New Industrial Parks** have been proposed at various locations, such as:

Project Name	Location
Industrial Township and Software Technology Park	Kangra
Mega Food Park under the Mega Food Park Scheme	Una
Mega Textile Park	Una
Biotechnology Park	Aduwal
Bulk Drug Park	Una
Medical Devices Park	Solan
Software Technology Park	Mehli, Shimla

- An **ultra-modern laboratory**, assisted by the **National Institute of Pharmaceutical Education and Research (NIPER)**, is proposed at **Baddi**.
- Himachal Pradesh contributes **35%** of the **pharma demand** in India.
- The **Bulk Drug Park** is being developed on **1,405 acres** of land in **Tehsil Haroli, Distt. Una**, with an estimated cost of **₹2,071 crore**.
- Investment promotion initiatives** in the state have gained remarkable momentum under the "**Industry through Invitation**" approach, resulting in **Memorandums of Understanding (MoUs)** worth **₹2,500 crore**.
- Currently, **1,350 bighas** of government land at **Dhabota and Bir Plassi, Tehsil Nalagarh** is in the final stage of transfer for industrial use.

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**Present Status of ID Clusters under the Micro & Small Enterprises Cluster Development (MSE-CDP) scheme**

- Under the MSE-CDP scheme of the Ministry of MSME, Government of India (GoI), three **Infrastructure Development Clusters** have been granted **final approval** by the GoI. The **total cost** of these three ID projects is **₹32.35 crore**.
- Furthermore, the **GoI** has provided a **Grant-in-Aid (GIA)** amounting to **₹23.40 crore** for these projects.

Sl. No.	Name of the ID Cluster	Project Cost (in ₹crore)			Status
		Total	GoI	GoHP	
1	Up-gradation of Industrial Infrastructure (Roads and Drains) in the Industrial Area in Khadeen, District Solan	10.05	7.92	2.14	Final Approval accorded by DC- MSME on 12.06.2023
2	Up-gradation of Industrial Infrastructure (Roads and Street Lights) in the Industrial Area at Jeetpur Behri, in Tehsil District Una	12.24	8.00	4.24	Final approval was accorded by DC-MSME on 17.07.2023.
3	Up-gradation of Industrial Infrastructure (Roads and Drains) in Industrial Area Phase-1, Gondpur, District Sirmour	10.06	7.48	2.57	Final Approval accorded by DC- MSME on 17.07.2023

**GOVERNMENT INITIATIVES: STATE SPONSORED SCHEMES**
**Mukhya Mantri Swavalamban Yojana (MMSY)**

- To provide livelihood to **bonafide youth** of Himachal Pradesh aged **18 to 45 years** (18 to 50 years for women), the State Government is implementing the **Mukhya Mantri Swavalamban Yojana**.

**Key Benefits under the Scheme:**

- 35% investment subsidy for women & Divyangjan-led enterprises, 30% for SC/STs, and 25% for others**, up to a maximum of **₹60 lakh** in plant and machinery (or equipment), with total project cost not exceeding **₹1 crore**.
- Interest subsidy @ 5%** for 3 years on loans up to **₹60 lakh**.
- Industrial plots, sheds, shops in C category areas** will be allotted at **25% of the prevailing premium** at the time of allotment.
- Private land purchase** under the scheme will incur **3% stamp duty** of the applicable rate.
- The State Government reimburses the actual fee/expenses on the **Credit Guarantee Fund Trust for Micro & Small Enterprises (CGTMSE)** guarantee fee to provide **collateral-free loans**.
- 103 eligible service activities** (excluding manufacturing) are covered under this scheme.

**State Mission on Food Processing (SMFP):**

- 33.33% Grant-in-Aid** for Technology Up-gradation/Establishment/Modernization of FPI units with a maximum limit of **₹75 lakh**.
- 50% Grant-in-Aid** for Cold Chain, Value Addition, and Preservation infrastructure (Non-Horticulture products) with an upper limit of **₹5 crore**.
- 75% Grant-in-Aid** up to **₹2.50 crore** for Primary Processing Centers/Collection Centers in Rural Areas.
- 75% Grant-in-Aid** up to **₹5 lakh** for Modernization of meat shops.
- 50% Grant-in-Aid** with a maximum limit of **₹50 lakh** for the purchase of refrigerated vehicles.

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### Chief Minister's Startup/ Innovation Projects/ New Industries Scheme

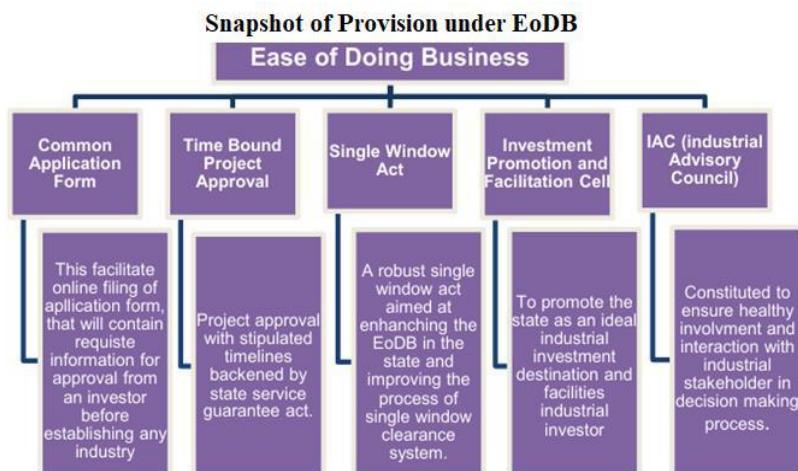
- The initiative envisions numerous incentives for startups to support entrepreneurs' success in their enterprises, including: ₹25,000 per month stipend for one year. Free incubation facilities with plug-and-play capabilities.
- To further enable venture capital and seed investment in the state, the government has launched the **HIMSUP (Himachal Startup) Yojana**, which includes: A fund of ₹10 crore established for five years to support startups and companies in the state.
- Following are the highlights of the Chief Minister's Startup mission:
  - The State Government has authorized a total of 14 business incubators for providing handholding support, working space, and other facilities along with free-of-cost incubators for startups with plug-and-play facilities to operate throughout the state.
  - 365 startups have been selected for incubation.
  - HIMSUP Yojana has contributed around ₹2.11 crore to 09 different businesses as a form of capital assistance.
  - A sustenance allowance of ₹81.50 lakhs has been disbursed to the selected startups till date in the current financial year (2024-25).



- The **Himachal Pradesh Centre for Entrepreneurship Development (HPCED)**, under the Department of Industries, promotes entrepreneurial activities and supports the start-up scheme.
- In the financial year 2024-25, HPCED has conducted 21 events to raise awareness about the startup ecosystem. Additionally, **IIM Sirmaur** and **AIIMS Bilaspur** have been onboarded as **incubation centres** to address market strategies and support medical/healthcare startups.

### Ease of Doing Business (EoDB):

- Under the **Business Reform Action Plan (BRAP)**, Himachal Pradesh has achieved an implementation score of 99%, implementing 347 out of 352 reform points under BRAP 2022.
- This is the highest score for the state since the framework's introduction in 2014.
- The state ranked in the "Aspirers Category" in the EoDB (BRAP-2022) ranking. Previously, the state moved from 16th to 7th position in the EoDB-2019 rankings, making it a top-ranking state among hilly states in India.



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### **Prime Minister Formalization of Micro Food Processing Enterprises (PMFMFPE)**

- The scheme supports the **formalization of the food processing sector** in Himachal Pradesh by providing **financial, technical, infrastructural, and capacity building support** to **SHGs, FPOs, Cooperatives, and individual entrepreneurs** involved in food processing.
- **Support to Individual Micro Enterprises:** **35% credit-linked capital subsidy** on the eligible project cost, with a maximum ceiling of **₹10 lakh per unit**.
- **Seed Capital to SHGs:** **₹40,000 per SHG member** for working capital and purchase of small tools.

### **Prime Minister's Employment Generation Programme (PMEGP)**

- **Credit-linked subsidy scheme** of the Central Government aimed at generating employment.
- Under the scheme, maximum cost of the project in the **manufacturing sector** is **₹50.00 lakh** and **₹20.00 lakh** under the **Service Sector**.
- If the total project cost exceeds ₹50.00 lakh or ₹20.00 lakh for Manufacturing and Service/Business sectors respectively, the balance amount may be provided by Banks without any Government subsidy.
- **General Category Candidates** get **15-25 per cent subsidy** depending upon the **location** of the proposed venture/unit and contribution towards project cost is **10 per cent**.
- For **other categories**, candidates get **25-35 per cent subsidy** depending upon location of the proposed venture/unit and their contribution is only **5 per cent**.
- This scheme is being implemented by the **Industries Department, Himachal Pradesh Khadi and Village Industries Board (HPKVIB)**, and **Khadi and Village Industries Commission (KVIC) State Offices**.

### **Pradhan Mantri Vishwakarma Yojana (PMV Scheme)**

- This initiative aims to **empower artisans and craftspeople** across **18 identified trades**, focusing on **improving their livelihoods** and creating employment opportunities through **skill development**.
- The scheme offers **financial assistance of ₹15,000 for tool kits, collateral-free enterprise development loans up to ₹3.0 lakh** at a **subsidized interest rate of 5 per cent** and facilitates **market linkages**.
- So far, two fairs have been held: the **Junga Shimla Flying Festival** for awareness, and the **Rampur Mela**, where **48 artisans** from around **15 trades** participated.

### **Unity Mall: A Beacon of National Integration and Economic Growth**

- The Government of India has approved the setting up of the **Unity Mall** at **Mohal Chakvan Dhagwar in Dharamshala**, District Kangra, under the **Scheme for Special Assistance to States for Capital Investment 2023-24**.
- Its primary objectives include promoting **national integration**, fostering “**Make in India**” initiative, enhancing marketability of **indigenous products** under the **One District One Product (ODOP)** framework, and empowering **rural artisans** by providing a platform to showcase and sell their products

### **Sericulture Industry**

- The State Government has established a separate **Sericulture Wing** in 1951, under the control of Director of Industries.
- Sericulture provides a fairly remunerative occupation to about **10,470 families** in **1,691 villages**, with major concentrations found in **Bilaspur, Mandi, Hamirpur, Kangra, Una, and Sirmour Districts**.
- Among the districts practicing sericulture, **Bilaspur** is the **biggest producer** of silk cocoons, sharing **35 percent** of production, followed by **Mandi** (25 percent), **Kangra** (22 percent), and **Hamirpur** (16 percent).

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- The Department of Industries has set up **eight Sericulture Divisions** in **11 districts** in the State, under which **79 Government Sericulture Centres-cum-Chawki Rearing Centres** and **64 mulberry farms** are functioning.

### **Mining and Quarrying Sector**

- The Government has amended the **Himachal Pradesh Minor Minerals (Concession) and Minerals (Prevention of Illegal Mining, Transportation, and Storage) Rules, 2015**, with the **fifth amendment Rules, 2024**, to enhance revenue generation.
- The following provisions have been made:
  - ✓ For the use of material generated from other sources/non-mining activities, the user agency has to pay an additional amount equivalent to **75 percent of royalty payable** as processing charges.
  - ✓ Every minerals concession holder has to pay **₹5 per tonne** on **EV charges**, **₹5 per tonne** as **online charges**, and **₹2 per tonne** as **Milk cess**.
  - ✓ To encourage systematic & scientific mining in the State, the **riverbed mining depth** has been enhanced from **1 meter to 2 meters**.
  - ✓ The Government has also notified the **Himachal Pradesh Mineral Policy-2024**, revised after more than ten years, to ensure **sustainable, systematic & scientific mining**.
  - ✓ Due to the constant efforts of the present Government, revenue generation from mining during **2023-24** has been enhanced to **₹315 crore**, up from **₹241 crore** in **2022-23**. The projected revenue for **2024-25** is approximately **₹400 crore**.

### **Contribution of Industry Sector and its sub-sectors in Gross State Value Added**

- The **industry sector** is crucial for boosting the state's economy and generating jobs. The **Industry Sector** (including Mining and Quarrying) at current prices, as per **Advance Estimates (AE)** for the **FY2024-25**, is estimated at **₹86,695 crore**.
- The **manufacturing sector** contributes **65.49 percent** of the nominal **Gross Value Added (GVA)** to the overall value added by the industry sector, with the remaining **34.51 percent** coming from the sub-sectors of construction, mining and quarrying, and electricity and other utilities.
- The contribution of the industry sector (including Mining and Quarrying) to **Gross State Value Added (GSVA)** at current prices is **40.00 percent** in **FY2024-25**, of which:
  - ✓ **26.19 percent** comes from the manufacturing sector,
  - ✓ **7.68 percent** from construction, and
  - ✓ **5.66 percent** from electricity, water supply, and other utilities services.
- The contribution of the **mining and quarrying sector** in **GSVA at Current Prices** has increased from **0.30 percent** in the year **2020-21** to **0.46 percent** in **FY2024-25**.

### **Growth of Industry Sector and Its Sub-Sectors**

- As per the **Advance Estimates (AE)**, the **Industry sector's GSVA** in Himachal Pradesh is expected to grow by **8.1%** during **FY2024-25**.
- At the **national level**, the **industry sector's GVA** surged by **6.5%** in **constant terms** during the same period.

### **Manufacturing Sector**

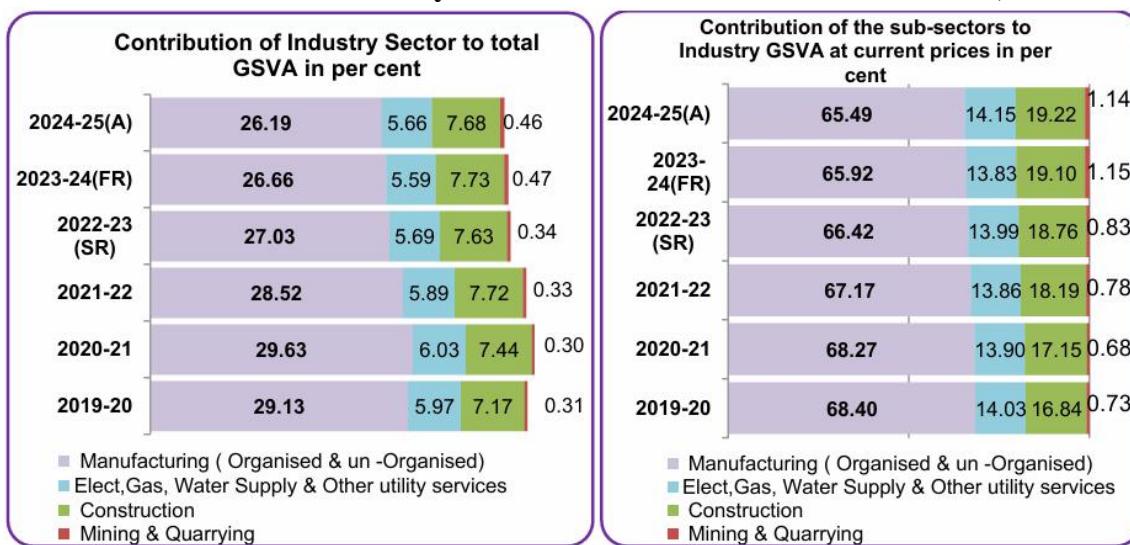
- During **FY2024-25**, the **manufacturing sector** is expected to grow at **7.1%**, making it the **third highest** growing sub-sector in the **industry sector**.
- From **2013-14 to 2024-25**, the **manufacturing sector** recorded the **higher CAGR of 8.3%** among all sub-sectors.

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### Sub-sector wise Contribution of Industry Sector and its Contribution to total GSVA (at current prices)



Source: Department of Economics and Statistics, Government of Himachal Pradesh

#### Construction Sector

- The construction sector is expected to grow at **9.4%** in **FY2024-25**, making it the **second highest** growing sub-sector in the industry sector.

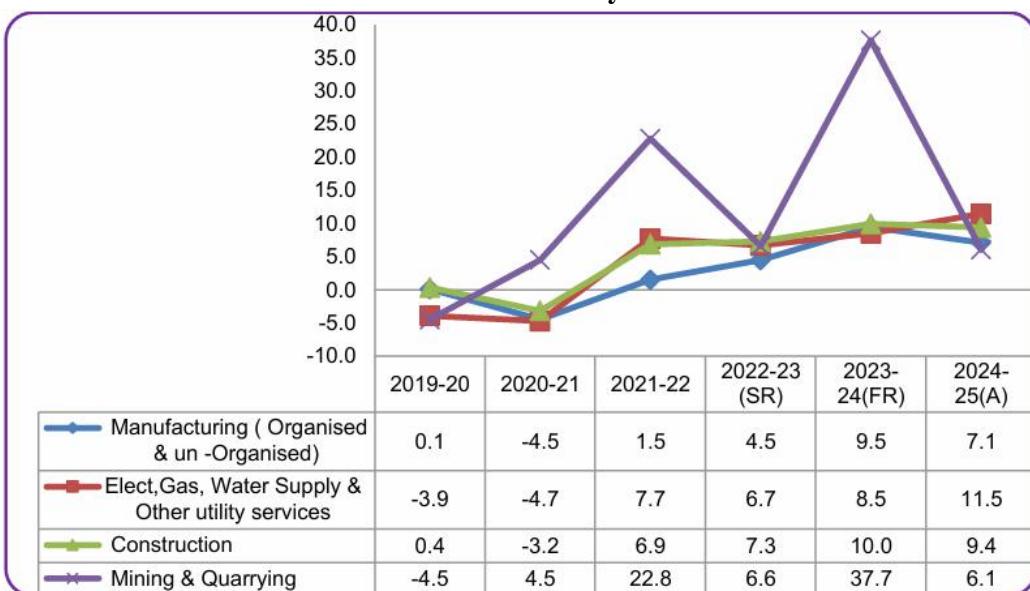
#### Electricity, Water Supply, and Other Utility Services Sector

- During **FY2024-25**, the electricity, water supply, and other utility services sector is expected to grow at **11.5%**, making it the **highest** growing sub-sector in the industry sector

#### Mining and Quarrying Sector

- The mining and quarrying sector is expected to grow at **6.1%** in **FY2024-25**.

### Sub-Sectorswise Growth Rate of Industry sector at Constant Prices



Source: Department of Economics and Statistics, Government of Himachal Pradesh

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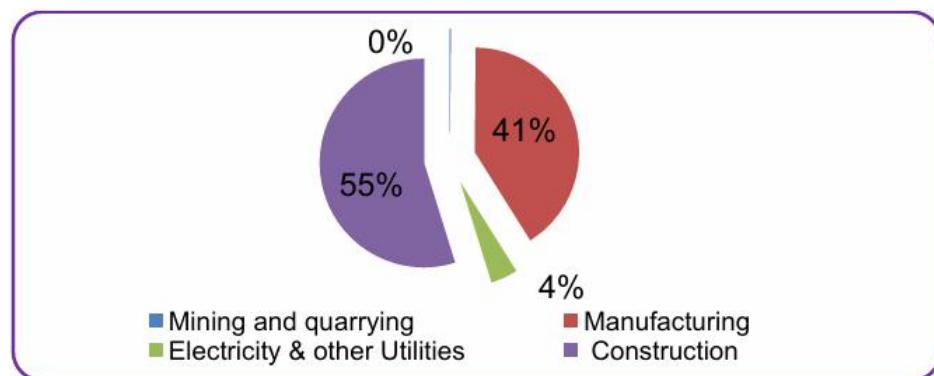
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### Employment Contribution in the Industry Sector

- As per PLFS 2022-23, **17.18%** of the state's working adults were employed in the **industry sector**, which increased to **22.04% in 2023-24**.
- Construction (11.52%)** and **Manufacturing (8.60%)** are the **largest employment-generating sub-sectors** in the industry sector.
- The other two sub-sectors (**Mining & Quarrying** and **Electricity & Utilities**) together employ **1.92%** of the state's workforce.
- The **Manufacturing sector's** employment share remained **41%** in **2023-24**.
- The **Electricity & Utility sector's** employment share **declined** from **7% in 2022-23** to **4% in 2023-24**.

### Percentage of Workers (15-59 years) Employed in different Sub-sectors in the Industry Sector in Himachal Pradesh



**Source:** Periodic Labour Force Survey, 2023-24

### Sector-wise Distribution of Working Population (PLFS 2023-24)

- Primary Sector:** **53.98%** of the total workforce.
- Secondary Sector:** **22.01%** of the total workforce.
- Tertiary Sector:** **24.01%** of the total workforce.

### Percentage distribution of usually working persons by industry (industry sections of NIC-2008) of work for Himachal Pradesh (out of total workforce)



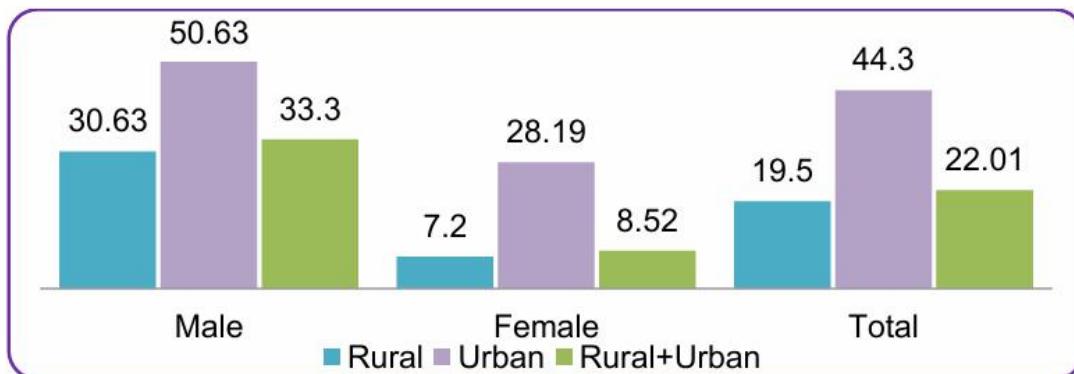
**Source:** Periodic Labour Force Survey, 2023-24

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- In Himachal Pradesh, the **working population** employed in the **secondary sector** is: **44.3%** in **urban areas** and **19.5%** in **rural areas**.
- In Himachal Pradesh, gender-based employment in the **secondary sector** is as follows:
  - ✓ **Rural Areas:** **7.2% of women** are engaged in the **secondary sector.** **30.63% of men** are employed in the **secondary sector.**
  - ✓ **Urban Areas:** **28.19% of women** are engaged in the **secondary sector** (**20.99% higher than rural women**). **50.63% of men** are employed in the **secondary sector.**

**Percentage distribution of usually working persons in the secondary sector for Himachal Pradesh (Rural, Urban and Male and Female)**



**Source:** Periodic Labour Force Survey, 2023-24

**Khadi and Village Industries Commission (KVIC)**

- The **Khadi and Village Industries Commission (KVIC)** is a **statutory body** established by the **Government of India** in **April 1957** under the **Khadi and Village Industries Commission Act of 1956.**
- Its main objective is to promote and develop **Khadi** and **village industries** in India, contributing to rural employment and economic growth.
- The **Khadi and Village Industries Commission (KVIC)** oversees the operations of **13 active Khadi Institutions** across state.

**Himachal Pradesh Khadi and Village Industries Board (HPKVIB)**

- The **Himachal Pradesh Khadi and Village Industries Board (HPKVIB)** is a **statutory body** created by an **Act of the Legislative Assembly** on **November 8, 1966.**
- It officially came into existence on **January 8, 1968.**
- The **Himachal Pradesh Khadi and Village Industries Board (HPKVIB)** is currently **implementing the Prime Minister Employment Generation Programme (PMEGP)**, aims to assist **unemployed youth** and **artisans** in setting up **micro industries** in both **rural and urban areas**,

**Himachal Pradesh State Industrial Development Corporation (HPSIDC)**

- The **Himachal Pradesh State Industrial Development Corporation (HPSIDC)** owns industrial plots totaling **424 Bighas** at **Baddi** and **Davni**.
- The **Himachal Pradesh State Industrial Development Corporation (HPSIDC)** has successfully executed civil works under the **Modified Industrial Infrastructure Upgradation Scheme (MIIUS)**. As a result, it has developed "State of the Art" industrial areas at **Kandrori** and **Pandora**,

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- The Himachal Pradesh State Industrial Development Corporation (HPSIDC) is an **authorized dealer** of: **Indian Oil Corporation** and **M/s Bitchem Asphalt Ltd.** for **cold mix products**. A trader in Himachal Pradesh for **steel products** from **M/s SAIL India** and **TATA Steel**.
- Serving as the **state implementing agency** for the **Medical Device Park** at **Nalagarh**, District **Solan**.
- Developing infrastructure for the **Bulk Drug Park** in **District Una**.
- Developing the **Unity Mall** in **District Kangra**.

**Himachal Pradesh Infrastructure Development Board (HPIDB)**

- The **Himachal Pradesh Infrastructure Development Board (HPIDB)** was established on **January 28, 2002**, under the **Himachal Pradesh Infrastructure Development Act, 2001**.

## **Physical and Financial Achievements/policy Initiatives undertaken**

- **HPIDB** has successfully awarded **25 projects** under the **Public Private Partnership (PPP)**
- The **Expression of Interest (EOI)** for the **appointment of a Consultant/Transaction Advisor** for the development of **Mata-Ka Bag at Kinnu, Chintpurani** on **PPP mode** is currently **under process**.
- The **Expression of Interest (EOI)** for the **appointment of a Transaction Advisor** for the development of the **Fossil Park at Suketi, Nahan, Sirmaur** is currently **under process**.
- The proposal for the development of **Atal Parking** as a **Parking-cum-Commercial Complex** at **Sundernagar, District Mandi** on **PPP mode** is currently **under process**.
- The proposal for the **Operation, Management & Maintenance of Himachal Niketan** in **Dwarka, New Delhi** is currently **under process**.

## Index of Industrial Production (IIP)

- The main objective of this **index** is to **estimate the contribution** of the **Industry** sector to the **Gross State Domestic Product (GSDP)**.
- The **Index of Industrial Production (IIP)** in Himachal Pradesh is being compiled using the **base year 2011-12**.
- The **General Index** has shown significant growth:
  - ✓ **FY2022-23**: Increased from **235.3** to **248.6**, reflecting an increase of **5.7%**.
  - ✓ **FY2023-24**: Increased from **248.6** to **291.8**, showing an increase of **17.4%**.

For **FY2024-25**, the **General Index** has increased by **7.9%** compared to the previous year, based on data from the **June 2024** and **September 2024** quarters.

## Important MCQ

1. Consider the following statements regarding Himachal Pradesh's economy and startup ecosystem:
  1. As of 10th January 2025, 1,94,738 enterprises have been registered on the Udyam Portal in the state.
  2. In the States' Startup Ranking 2023, Himachal Pradesh has been recognized as the 'Best Performer'.
  3. During FY 2024-25, the manufacturing sector is expected to grow at 7.1%.

Which of the above statements is/are correct?

- A) Only 1 and 2
- B) Only 2 and 3
- C) Only 1 and 3
- D) 1, 2, and 3

## 2. Consider the following statements

1. The Secondary Sector's contribution to State GSDP has increased from 7% in 1950-51 to 42.4% in 2023-24.
2. Himachal Pradesh is the world's largest formulation hub with more than 600 operational pharmaceutical units.

3. The state has established itself as a key cement producer and an export hub, with an export potential of ₹19,185 crore.

4. Himachal Pradesh's Tertiary Sector contributes 50% to the State GSDP in 2023-24.

Which of the above statements is incorrect?

A) 1 and 2 only      B) 2 and 3 only  
C) 3 only      D) 4 only

**3. Consider the following statements regarding industries in Himachal Pradesh:**

1. 95% of industries in the state fall under the Micro, Small, and Medium Enterprises (MSME) category.

2. The Bulk Drug Park in Una is spread over 1,405 acres with a total project cost of ₹2,071 crore, partially funded by the Government of India (GoI).

3. Annual pharma exports from the state are approximately ₹10,000 crore, accounting for 60% of Himachal Pradesh's total exports.

4. The maximum limit of Financial Capital Investment (FCI) subsidy (excluding steel manufacturing) has been fixed at 150% for 7 to 10 years in A, B, and C category industries.

Which of the above statements is incorrect?

A) 1 and 2 only      B) 2 and 3 only  
C) 3 only      D) 4 only

**4. Match List I with List II and select the correct answer using the codes given below:**

List I (Industrial Parks)	List II (Location)
A. Software Technology Park	1. Una
B. Mega Textile Park	2. Kangra
C. Medical Devices Park	3. Solan
D. Biotechnology Park	4. Aduwal

A) A-2, B-1, C-3, D-4      B) A-3, B-1, C-4, D-2

C) A-2, B-4, C-1, D-3      D) A-1, B-2, C-3, D-4

**5. Consider the following statements regarding the Mukhya Mantri Swavalamban Yojana (MMSY):**

1. The scheme provides a 35% investment subsidy for enterprises led by women and Divyangjan, with a maximum limit of ₹60 lakh in plant and machinery.

2. An interest subsidy of 5% for 5 years is provided on loans up to ₹60 lakh.

3. Industrial plots, sheds, and shops in C category areas are allotted at 25% of the prevailing premium at the time of allotment.

4. Manufacturing activities are excluded from the 103 eligible service activities covered under the scheme.

Which of the above statements is/are correct?

A) 1, 3, and 4 only      B) 1, 2, and 3 only  
C) 2, 3, and 4 only      D) 1 and 4 only

**6. Consider the following statements regarding Sericulture in Himachal Pradesh:**

1. The Sericulture Wing was established in 1951 under the control of the Director of Industries.

2. Bilaspur is the largest producer of silk cocoons in the state, contributing 35% of total production.

3. The Department of Industries has established 10 Sericulture Divisions in all districts of Himachal Pradesh.

4. A total of 79 Government Sericulture Centres-cum-Chawki Rearing Centres and 64 mulberry farms are operational in the state.

Which of the above statements is/are correct?

A) 1, 2, and 4 only      B) 1, 3, and 4 only  
C) 2, 3, and 4 only      D) 1 and 4 only

**7. Match List I (Industry Sub-Sector) with List II (Expected Growth Rate in FY2024-25)**

List I (Industry Sub-Sector)	List II (Expected Growth Rate in FY2024-25)
A. Manufacturing Sector	1. 7.1%
B. Construction Sector	2. 9.4%
C. Electricity, Water Supply, and Other Utility	3. 11.5%

Services	
D. Mining and Quarrying Sector	4. 6.1%

A) A-2, B-1, C-4, D-3      B) A-1, B-2, C-3, D-4  
C) A-3, B-4, C-2, D-1      D) A-1, B-3, C-2, D-4

**8. Which of the following statements regarding employment in the secondary sector in Himachal Pradesh is/are correct?**

1. In rural areas, 7.2% of women and 30.63% of men are engaged in the secondary sector.
2. The percentage of urban women employed in the secondary sector is 20.99% higher than that of rural women.
3. In urban areas, 50.63% of men are employed in the secondary sector.

4. In rural areas, 44.3% of the working population is engaged in the secondary sector.

A) Only 1 and 2      B) Only 2 and 3  
C) Only 1, 2, and 3      D) All of the above

**9. When was the Himachal Pradesh Khadi and Village Industries Board (HPKVIB) established?**

A) August 15, 1947      B) November 8, 1966  
C) January 26, 1950      D) October 2, 1972

**10. When was the Himachal Pradesh Infrastructure Development Board (HPIDB) established?**

A) January 1, 2000      B) March 15, 2001  
C) January 28, 2002      D) December 10, 2003

**Answer Key**

1	2	3	4	5	6	7	8	9	10
D	D	D	A	A	A	B	C	B	C

## CHAPTER-10

# POWER

### KEY HIGHLIGHTS:

- ❖ Five projects with a total capacity of **40 MW** were commissioned:
  - ✓ Thuchaning SHEP (1.5 MW) – Kullu
  - ✓ Luni SHEP (4.5 MW) – Kangra
  - ✓ Selti Masrang HEP (24 MW) – Kinnaur
  - ✓ Kuwarsi HEP (9.9 MW) – Chamba
  - ✓ Rudra SHEP (0.75 MW) – Kangra
- ❖ The **Government of Himachal Pradesh (GoHP)** has earned **₹1535 crore** revenue during **FY 2024-25** (up to **31st December 2024**)
- ❖ The **Himachal Pradesh State Electricity Board Limited (HPSEBL)** operates **27 Hydroelectric Projects (HEPs)** with a **total installed capacity of 489.35 MW**.
- ❖ The **Government of Himachal Pradesh (GoHP)** has allotted **4 new hydropower projects** to **HPSEBL** for implementation in the **Tissa region of District Chamba**:
  - ✓ Devi Kothi HEP (16 MW)
  - ✓ Sai Kothi-I HEP (15 MW)
  - ✓ Sai Kothi-II HEP (18 MW)
  - ✓ Hail HEP (18 MW)
- ❖ The **Himachal Pradesh Power Corporation Limited (HPPCL)** has built a **5 MW solar power facility** near **Shri Naina Devi Ji Shrine in Bilaspur district**. This is the **first solar power project established by the state government**.

### INTRODUCTION

- Himachal Pradesh has **abundant hydroelectric resources**, accounting for **about 25% of India's total potential**.
- The state has the capacity to generate **24,000 MW** of hydroelectric power through various projects on its **five perennial river basins**.
- Out of the **total hydroelectric potential of 24,000 MW**, **11,290 MW** has been **harnessed so far** through various hydroelectric projects in the state.
- **Industries** are the **largest consumers of electricity** in Himachal Pradesh, followed closely by **domestic consumers**.

### DIRECTORATE OF ENERGY (DOE)

- The **Directorate of Energy (DoE)** under the **Government of Himachal Pradesh (GoHP)** is responsible for **managing and optimizing the state's energy resources**.
- It serves as the **nodal office** for the **Department of Multi-Purpose Projects (MPP) and Power**.
- Key Functions
  - ✓ Allocation of Hydroelectric Projects (**above 5 MW capacity**).
  - ✓ Granting Techno-Economic Clearances (TEC) for power projects.
  - ✓ Ensuring Hydro Power Safety and addressing environmental & social concerns.
  - ✓ Managing the Local Area Development Fund (LADF).
  - ✓ Monitoring power flow and sale of GoHP's power share from various Central, State, and private hydro projects.

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- ✓ Quality control and safety supervision of large dams in the state.
- ✓ Promoting energy conservation activities across sectors.

#### Capacity Addition

- Five **hydropower projects** with a total capacity of **40 MW** were commissioned in Himachal Pradesh:

Project Name	Capacity (MW)	District
Thuchaning SHEP	1.5	Kullu
Luni SHEP	4.5	Kangra
Selti Masrang HEP	24	Kinnaur
Kuwarsi HEP	9.9	Chamba
Rudra SHEP	0.75	Kangra

#### **GOVERNMENT OF HIMACHAL PRADESH ENTITLEMENTS IN PROJECTS**

Sr. No.	Power Station Category	Free and Equity Power Share (in MW)	No. of Projects
1	Central Sector Stations	558	8
2	State Sector Projects	59	10
3	Shared Generation Projects	28	2
4	Private Sector Projects	297.18	100
<b>a)</b>	<b>Total Royalty Power (1+2+3+4)</b>	<b>942.18</b>	<b>120</b>
b)	Equity Power	438	-
<b>Total Saleable Power (a+b)</b>		<b>1380.18</b>	<b>120</b>

- The **Government of Himachal Pradesh (GoHP)** has an entitlement of **1380.18 MW** in various Central Sector, Joint Sector, and Private Sector projects in the state.
- The **Government of Himachal Pradesh (GoHP)** has earned **₹1535 crore** from **royalty on power sales and the sale of its share in hydropower projects** during **FY2024-25 (up to 31st December 2024)**.
- Additionally, an **anticipated revenue of ₹265 crore** is expected by **March 2025**,

#### **HIMACHAL PRADESH STATE ELECTRICITY BOARD LIMITED (HPSEBL)**

- The **Himachal Pradesh State Electricity Board (HPSEB)** was **constituted on 1st September 1971** under the provisions of the **Electricity Supply Act (1948)**. Later, it was **reorganized as Himachal Pradesh State Electricity Board Limited (HPSEBL)**.
- HPSEBL is **responsible for ensuring an uninterrupted and quality power supply** to all consumers across **Himachal Pradesh**.
- During **FY2024-25**, HPSEBL **generated the highest number of electricity units** from its **powerhouses in district Kinnaur**, followed by **district Mandi**.
- Himachal Pradesh State Electricity Board Limited (HPSEBL) **does not have any powerhouses** in five districts of the state: Solan, Una, Kullu, Hamirpur, Bilaspur

#### Hydro Electricity Generation

- In **HPSEBL**, **27 HEPs** with a total installed capacity of **489.35 MW** are operational.
- During **FY2023-24**, **1,664.57 MU** of energy was generated by these **HEPs**.
- **Uhl Stage-III (100 MW)** HEP is under construction by **Beas Valley Power Corporation Limited (BVPC)**, a subsidiary company of **HPSEBL**.
- In **FY2024-25**, **1,528.11 MU** of energy has been generated up to **December 2024**.
- An additional **233.77 MU** of generation is anticipated up to **March 2025**.

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### Transmission

- The transmission wing of **HPSEBL** has installed **62 Extra High Voltage (EHV) Sub-Stations**.
- During **FY2024-25** up to **December 2024**, **6 EHV sub-stations** with a capacity of **76.2 MVA** have been installed, and **32,839 CKM EHV lines** have been commissioned.

### New Hydro Electric Projects under HPSEBL

- The **Government of Himachal Pradesh** has allotted **4 projects** to **HPSEBL** for implementation in the **Tissa region of District Chamba**:

Project Name	Capacity (MW)
Devi Kothi HEP	16 MW
Sai Kothi-I HEP	15 MW
Sai Kothi-II HEP	18 MW
Hail HEP	18 MW

### SCHEMES

#### System Improvement (S.I.) Scheme

- To address **low voltage issues** in **remote areas** of Himachal Pradesh, a **₹158 crore scheme** was sanctioned during **FY2019-20** and is currently being **implemented statewide**.
- The scheme includes provisions for the installation of **992 Distribution Transformers (DTRs)**, the construction of **1,133.25 km of High-Tension (HT) lines**, and **325 km of Low-Tension (LT) lines** in **low-voltage-affected areas**.

#### Revamped Distribution Sector Scheme (RDSS):

- The objective of the scheme is to enhance the **quality and reliability of power supply** to consumers by promoting a **financially sustainable and operationally efficient distribution sector**.
- The scheme aims to reduce **Aggregate Technical and Commercial (AT&C) losses** to the **pan-India target of 12-15 per cent**.
- **The Revamped Distribution Sector Scheme (RDSS) consists of two main components**
  - ✓ **Metering Component:** HPSEBL (77.50%), GoI (22.50%) share funding for the scheme in Himachal Pradesh.
  - ✓ **Loss Reduction & Distribution Infrastructure Works:** ₹1,883.94 crore sanctioned under **RDSS** in June 2023.
  - ✓ **Vibrant Village Programme (VVP):** Approved on **Feb 15, 2023**, for developing villages in **Spiti, Kalpa, and Pooh** along the northern border of Himachal Pradesh. Livelihood generation through tourism, cultural heritage, skill development. Entrepreneurship and promotion of cooperative societies in agriculture, horticulture, and medicinal plant cultivation.
- **Construction of 33 kV line from Tharot to Killar** to supply reliable power in **Pangi Valley, Chamba District**.

#### Power System Development Fund

- The **underground cabling work** in **Shimla, Hamirpur Town, and Nadaun** has been **approved** with a **₹65 crore budget**, and work is in progress.

#### Information Technology Initiatives

- **100% computerized billing** achieved; **95% of consumers** receive monthly bills via **SMS, Email, website, and Mobile App.**

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- **Dedicated Consumer Portal** launched for digital services like new connections, name changes, category changes, bill payments, and complaint registration.
- **92% of monthly electricity bill payments** are made through **digital transactions** (UPI, Net Banking, Lok Mitra Kendra, etc.).
- **Smart Meter Mobile App** launched for **Shimla and Dharamshala Smart City** consumers to monitor consumption and power quality in real time.
- **Enterprise Resource Planning (ERP)** fully implemented across HPSEBL for all business transactions.
- **Various online utilities** developed for **paperless and transparent service delivery**, including vendor invoice management, guest house booking, budget control, security refund, and pension services.
- **24x7 IVRS & Consumer Complaint Centre** for quick resolution of grievances.
- **Real-Time Data Acquisition System (RTDAS)** implemented in **54 towns** across **339 feeders** for better supply monitoring and automated outage notifications.
- **Smart Metering under RDSS: 9,34,409 smart meters** installed in **Shimla Zone**; tendering for **Mandi, Hamirpur, and Kangra Zones** is in process.

#### **HIMACHAL PRADESH POWER CORPORATION LIMITED (HPPCL)**

- **Established in December 2006** under the **Companies Act of 1956**.
- **Responsible for planning, promoting, and managing hydroelectric power generation** in Himachal Pradesh.

#### **HPPCL has following projects of hydropower**

<b>Sr. No</b>	<b>Projects Capacity</b>	<b>(MW)</b>	<b>River</b>	<b>River Basin</b>
<b>1</b>	Integrated Kashang	243	Kashang	Satluj
<b>2</b>	Sawra Kuddu	111	Pabbar	Pabbar
<b>3</b>	Sainj	100	Sainj	Sainj
<b>4</b>	Shongtong Karcham	450	Satluj	Satluj
<b>5</b>	Renuka ji	40	Giri	Yamuna
<b>6</b>	Thana Plaun	191	Beas	Beas
<b>7</b>	Kishau Multipurpose Project	660	Tons	Yamuna
<b>8</b>	Kashang Stage-IV	48	Kashang	Satluj
<b>9</b>	Gyspa Dam Project	300	Bhaga	Chenab
<b>10</b>	Triveni Mahadev HEP	72	Binwa	Beas
<b>11</b>	Surgani Sundla HEP	48	Siul	Ravi
<b>12</b>	Jangi Thopan Powari	780	Satluj	Satluj
<b>13</b>	Chanju-III HEP	48	Chanjunallah	Ravi
<b>14</b>	Thana Plaun Pumped Storage Project	270	Beas	Beas
<b>15</b>	Renukaji Pumped Storage Project	1630	Giri	Yamuna

#### **Other areas of Power development:**

##### **i. Berra- Dol Solar Power Project (5 MW)**

- HPPCL has built a **5 MW solar power facility** near **Shri Naina Devi Ji Shrine, Bilaspur**. This was the **first government-established solar power project** in Himachal Pradesh.
- **150-200 MW Solar Power Projects**
- The generation target for the project up to **March 2025** is **50.42 MU**.

##### **ii. Pekhubella Solar Power Project (32 MW):**

- HPPCL has successfully **commissioned** the **32 MW** project in **Pekhubella, Una District**.

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- The target generation for the Pekhubella Solar Power Project up to **March 2025** is **62.85 MU**.

**iii. Bhanjal Solar Power Project (5 MW):**

- HPPCL has completed construction of the **5 MW** project in **Tehsil Amb, District Una**.

**iv. Solar Power Projects:**

- The **Aghlor Solar Power Project** in **Una district** is **nearing completion** and is expected to be **operational by January 2025**.
- The **Gondpur Bulla Solar Power Project (12 MW)** and the **Lamlehri Uparli Solar Power Project (11 MW)** are slated for completion by **August 2025**.
- 200 MW solar project** pre-feasibility reports for **Damtal, Kangra district** have been finalized. **Commissioning is expected by March 2026**.
- Seven Solar Power Projects** with a combined capacity of **approximately 173 MW** are currently undergoing the **Forest Clearance Approval (FCA)** process.

**Development of Projects in the Alternative Energy Sector:**

- A Memorandum of Understanding (MoU) was signed on **April 26, 2023**, between the **HPPCL and M/s Oil India Ltd.** Under this partnership, the two entities have committed to jointly develop projects in the alternative energy sector in Himachal Pradesh
- The establishment of a **1 MW** Green Hydrogen plant has begun, with the EPC tender awarded to M/s Oil India Ltd. on **September 9, 2024**.
- The establishment of a **2 TPD Compressed Biogas (CBG)** plant has begun.

**Himachal Pradesh Power Transmission Corporation Limited (HPPTCL)**

- Focuses on expanding the transmission network and enabling seamless evacuation of power from new generating plants.
- The tasks assigned to the **Corporation by Government of Himachal Pradesh** encompass execution of all new projects, including both **Transmission Lines and Sub-Stations** with a voltage rating of **66 kilovolts (K.V) and above**.
- Green Energy Corridor Phase-I (GEC-I)** has been initiated to develop an economical transmission system to encourage **green renewable energy generation**.
- The scheme is funded **40%** by an **Ministry of New and Renewable Energy (MNRE) grant**, **40%** by a **German Development Bank(KfW loan)**, and the rest from equity.
- Under **GEC-I**, **eleven projects** were to be constructed by **HPPTCL**.

**HIMURJA**

**HIMURJA** was constituted in **1989** to promote **renewable energy** programs in the State with financial support from **MNRE, Government of India, and the State Government**.

**Solar Power Projects/Plants**

- Ground Mounted Solar Power Projects:** Under **Phase-I**, provisional registration letters have been issued to **83** Solar Power Project (SPP) developers for projects with a combined capacity of **73.6 MW**.
- Grid-connected Solar Roof Top Power Plants:** Grid-connected solar power plants with a total capacity of **317 KW** have been commissioned as of **December 2024**.
- Off-grid Solar Power Plants:** Solar Power Plants of **4 kWp** capacity have been installed up to **December 2024**.
- SPV Street Lighting System:** During **FY2024-25**, **14,454** Solar Photovoltaic (SPV) street lighting systems were installed under various programs as of **December 2024**. The anticipated achievement by **March 2025** is expected to reach approximately **16,000** installations.

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- **SPV Domestic Light:** 53 Solar Home Lighting Systems have been provided to the **SC BPL** families in the State.

#### Solar Thermal Programme

- **Solar Water Heating System:** As of **December 2024**, solar water heating systems with a total capacity of **19,800 liters per day** have been installed. The anticipated capacity is expected to reach approximately **21,000 liters per day by March 2025**.
- **Solar Cooker:** Up to **December 2024**, **29** box-type and dish-type solar cookers had been provided. The anticipated total is expected to reach approximately **35 by March 2025**.

#### Small Hydroelectric Projects up to 5 MW

- During **FY2024-25**, **4** Hydro Electric Projects with an aggregate capacity of **9.75 MW** have been commissioned up to **December 2024**.

### Important MCQ

1. Match List I with List II and choose the correct answer:

List I (Hydro Project)	List II (Capacity in MW)
A. Kishau Multipurpose Project	1. 300
B. Kashang Stage-IV	2. 72
C. Gyspa Dam Project	3. 660
D. Triveni Mahadev HEP	4. 48

A) A-3, B-4, C-1, D-2   B) A-1, B-2, C-3, D-4  
 C) A-3, B-1, C-4, D-2   D) A-4, B-2, C-3, D-1

2. In which district of Himachal Pradesh is the Bhanjal Solar Power Project located?

A) Kangra   B) Una

C) Hamirpur   D) Bilaspur

3. In which year was HIMURJA constituted?

A) 1985   B) 1987  
 C) 1989   D) 1991

4. By which year is the Damtal solar project expected to be commissioned?

A) 2025   B) 2026  
 C) 2027   D) 2024

5. In which year was Himachal Pradesh Power Corporation Limited (HPPCL) established?

A) 2004   B) 2005  
 C) 2006   D) 2007

#### Answer Key

1	2	3	4	5
A	B	C	B	C

## CHAPTER-11

### LABOR AND EMPLOYMENT

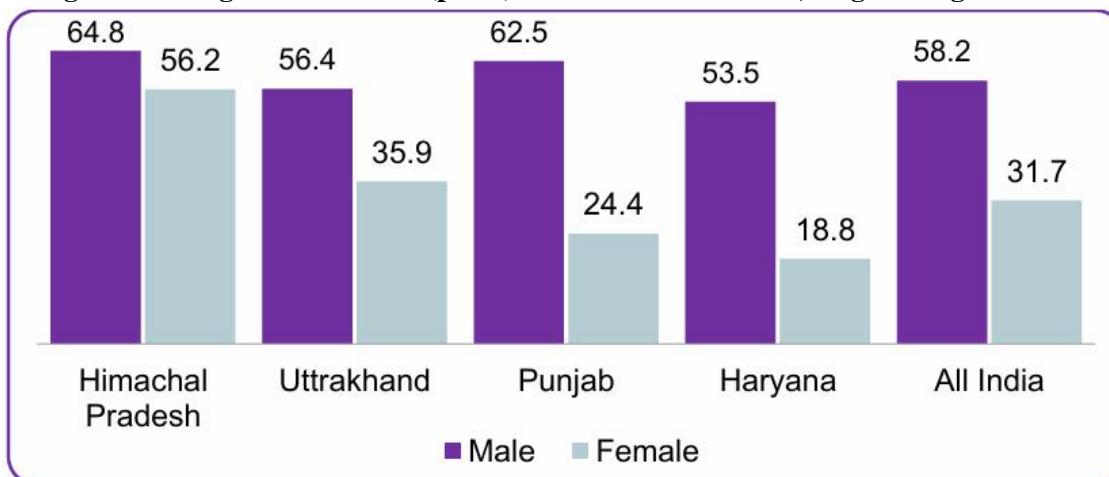
#### KEY HIGHLIGHTS:

- ❖ According to the **Periodic Labour Force Survey (PLFS) 2023-24**, Labour Force Participation Rate (LFPR) of all ages for Himachal Pradesh **(60.5)** is higher than **Uttarakhand (46.2), Punjab (43.7), Haryana (37.4) and India (45.1)**. For females, it is **more than double from all these states (except Uttarakhand)** and all India.
- ❖ Worker Population Ratio (WPR) for all ages for Himachal Pradesh in 2023-24 **(57.2)** is **better than Uttarakhand (44.2), Punjab (41.3), Haryana (36.1) and India (43.7)**. It is evident from the survey results that more women **(51.8 per cent)** in Himachal Pradesh are actively participating in the economic activities than their counterparts, at all India level and also among neighboring states.
- ❖ According to the **PLFS 2023-24**, the unemployment rate in Himachal Pradesh was **5.4 per cent in 2023-24**. The unemployment rate in the usual status (ps+ss), was **3.2 per cent** for males and **7.0 per cent** for females in rural areas, while the rates were **4.8 per cent** for males and **18.2 per cent** for females in urban areas.
- ❖ **Himachal Pradesh Kaushal Vikas Nigam (HPKVN)** is a State Government Corporation that was created on **14th September, 2015** as a State Skill Mission under the **Companies Act, 2013**. It is implementing two major projects for imparting training to the youth of Himachal Pradesh i.e.
  - (i) Asian Development Bank (ADB) assisted **Himachal Pradesh Skill Development Project (HPSDP)** and
  - (ii) State managed **Pradhan Mantri Kaushal Vikas Yojna (PMKVY) 4.0**.

#### Employment Scenario: Himachal Pradesh, Neighboring States and India

- According to the **Periodic Labour Force Survey (PLFS) 2023-24**, Labour Force Participation Rate (LFPR) of all ages for Himachal Pradesh **(60.5)** is higher than **Uttarakhand (46.2), Punjab (43.7), Haryana (37.4) and India (45.1)**.
- For females, it is **more than double from all these states (except Uttarakhand)** and all India.
- The reason that LFPR in Himachal Pradesh is higher than in other adjoining states is that agriculture is still the mainstay of State's largely rural economy and predominantly agricultural economies tend to have higher labour force participation rates.

#### LFPR all ages according to usual status (ps+ss) for Himachal Pradesh, neighboring states and all India



Source: Periodic Labour Force Survey (PLFS) 2023-24

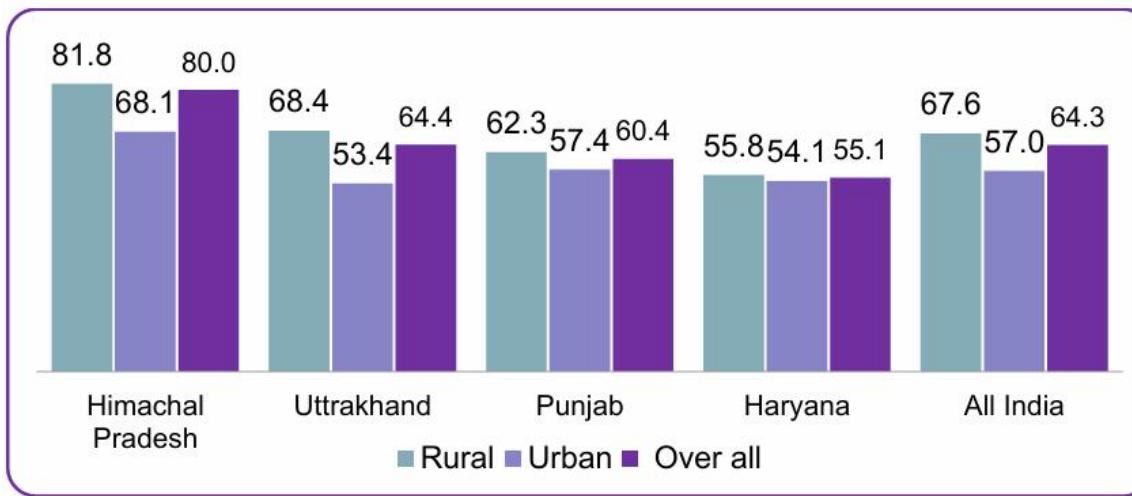
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- In 2023-24, LFPR (between 15 and 59 years of age) for Himachal Pradesh (80.0) is **higher than Uttarakhand (64.4), Punjab (60.4), Haryana (55.1) and All India (64.3)**. For Himachal Pradesh, both rural and urban LFPR are higher than these states and also all India.
- The rural LFPR in Himachal Pradesh is approximately **13.4 percentage points higher than Uttarakhand** and **14.2 percentage points higher than in All India**, while **urban LFPR** in the State is approximately **14.7 percentage points higher than Uttarakhand** and **11.1 percentage points higher than in All India**.

**LFPR between 15 and 59 years of age according to usual status (ps+ss) for Himachal Pradesh, neighboring states and all India by Rural-Urban**



**Source:** Periodic Labour Force Survey (PLFS) 2023-24

**ABOUT PERIODIC LABOUR FORCE SURVEY (PLFS)**

- The **National Sample Survey Office (NSSO)** started the Periodic Labour Force Survey (PLFS) in **April 2017**, recognizing the importance of having more regular information about the labour force.
- **The primary objectives of PLFS:**
  - ✓ To promptly estimate key employment and unemployment indicators (such as the Worker Population Ratio, Labour Force Participation Rate, and Unemployment Rate) every three months, specifically for urban areas, using the ‘Current Weekly Status’ (CWS) methodology.
  - ✓ To estimate employment and unemployment indicators annually using the ‘Usual Status’ and CWS methodologies for rural and urban areas.

**BASIC CONCEPTS:**

- **Labor Force:** The Labor Force includes individuals who are either employed or actively seeking employment. It consists of both the employed and the unemployed individuals within a population who are of working age and are available and willing to work.
- **Unemployment Rate (UR):** The Unemployment Rate is the percentage of the labour force that is unemployed and actively seeking employment.
- **Worker Population Ratio (WPR):** The Workforce Participation Rate measures the proportion of a country’s population employed or actively seeking employment.
- **Labor Force Participation Rate (LFPR):** The Labor Force Participation Rate is the percentage of the population in the labour force.

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- **Usual Principal Status (PS):**
  - ✓ This method looks at a person's primary activity 365 days before the survey date.
  - ✓ For example, if someone has been employed for more than six months, they are considered employed.
- **Usual Principal and Subsidiary Status (PS+SS):**
  - ✓ This method is more comprehensive than Usual Principal Status because it considers an individual's activity status during the non-majority time.
  - ✓ Under this method, anyone who has worked for at least 30 days during the reference year is classified as employed.
- **Current Weekly Status (CWS):**
  - ✓ This method focuses on an individual's activity status during the week just before the survey date.
  - ✓ Those who didn't have any gainful employment even for one hour during that week are classified as unemployed.

#### The architecture of key labour force indicators

Activity profile		key labour force indicators
<b>Workers</b>		Labour force participation rate (LFPR) = (number of employed persons+ number of unemployed persons)/total population*100 Worker Population Ratio (WPR) = number of employed persons/total population*100
<b>Unemployed</b>		Proportion Unemployed (PU) = number of unemployed persons /total population*100
<b>Not in the labour force</b>		Unemployment Rate (UR) = number of unemployed persons / (number of employed persons+ number of unemployed persons ) *100

#### **Worker Population Ratio (WPR)**

- WPR is an indicator used for analyzing the employment situation and knowing the proportion of the population actively contributing to production of goods and services in the economy. "WPR is defined as the percentage of employed persons in the population".
- Worker population ratio in the Himachal Pradesh, Uttarakhand, Punjab, Haryana, and India. It is clear at all ages, the WPR of Himachal Pradesh in **2023-24 (57.2) is better than Uttarakhand (44.2), Punjab (41.3), Haryana (36.1) and India (43.7)**.
- It is evident from survey results that more **women (51.8 per cent) in Himachal Pradesh** are actively participating in economic activities than their counterparts, at all India level and among neighboring states.

#### **Unemployment Rate**

- "Unemployment Rate (UR) is defined as the percentage of persons unemployed among the persons in the labour force". It is measured in terms of usual status (ps+ss) and weekly status in the PLFS surveys. This represents the proportion of the labour force actively seeking or available for work.
- According to the **PLFS 2023-24** unemployment rate in Himachal Pradesh under usual status (ps+ss) for persons of all ages was **5.4 per cent**.
- The unemployment rate in the usual status(ps+ss), was **3.2 per cent** for males and **7.0 per cent** for females in rural areas, while the rates were 4.8 per cent for males and **18.2 per cent** for females in urban areas.

#### **Initiative of Government of Himachal Pradesh**

- **Minimum wages:** The State Government has enhanced the minimum wages for unskilled category of workers from **₹375 to ₹400 per day or ₹11,250 to ₹12,000 per month** w.e.f. **1st April, 2024**, in all existing 19 scheduled employment under the provisions of **Minimum Wages Act, 1948**

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- **Employment Market Information Programme :** At the **district level**, employment data is being collected under the Employment Market Information Programme since **1960**. The total employment in the State as on **31st March, 2024** in Public Sector was **2,84,586** and in private sector it was **2,29,887**. The number of establishments in Public Sector and Private Sector were **4,627** and **2,321** respectively.
- **Vocational Guidance**
- **Central Employment Cell**
- **Special Employment Exchange for Specially Abled:** During this FY, provision of ₹54.00 crore has been made under **Skill Development Allowance Scheme, 2013**. Given up to a maximum of **two years**, this allowance is granted at a rate of **₹1,000 per month** and offered at a rate of **₹1,500 per month** for those who are **50 per cent** or more permanently physically handicapped.
- The department is also implementing **Industrial Skill Development Allowance Scheme, 2018**. The disbursement criteria under this scheme is the same as for the Skill Development Allowance Scheme, 2013.
- **Unemployment Allowance Scheme:** Under this scheme, there is provision of allowance to the eligible unemployed youths of the state **@ ₹1,000 per month** and for **50 per cent** or more permanent physically challenged **@ ₹1,500 per month** for a maximum period of **2 years** to enable them to sustain themselves for a certain period.

#### **Himachal Pradesh Kaushal Vikas Nigam (HPKVN)**

- HPKVN is a State Government Corporation incorporated on **14th September, 2015** under the **Companies Act, 2013**. It is implementing two major projects for the youths of Himachal Pradesh i.e.
  - ✓ **Asian Development Bank (ADB)** assisted Himachal Pradesh Skill Development Project (HPSDP) HPSDP became operational in **May, 2018** and will end in **June, 2025**. and
  - ✓ The state managed Pradhan Mantri Kaushal Vikas Yojna (PMKVY) 4.0.
- To create an institutional framework for the long-term skill development needs of the State, a **Center of Excellence (CoE)** is being setup at **Waknaghat, Solan**.
- **Skills Acquisition and Knowledge Awareness for Livelihood Promotion (SANKALP):** HPKVN is implementing **World Bank assisted SANKALP** with sanctioned funds of **₹2.10 crore** to strengthen institutional mechanism and skilling ecosystem across the state and the said project is set to close by **March 2025**.

#### **Himachal Pradesh Building and Other Construction Workers (BOCW) Welfare Board**

- The Himachal Pradesh Building and Other Construction Workers Welfare Board came into existence on **2nd March, 2009**.
- HP BOCW Welfare Board is functioning with the prime motive to extend financial benefits to all registered unorganized sector workers engaged in Building and other construction works across the State.
- For registration in the HP BOCW Welfare Board, every building worker who has completed **18 years of age but has not completed 60 years**, is not a member in any other welfare fund and who has completed **90 days** of employment as a building workers in a year is be eligible for membership in the fund.
- Government of Himachal Pradesh has recently approved New Scheme **“Mukhyamantri Widow/Single/ Destitute/Divyang Mahila Awas Yojna”** for registered women workers of the **HP BOCW Welfare Board**. Under this scheme of **₹3.00 lakh** will be provided to registered women workers for construction of house, whose annual income is less than **₹2.50 lakh per annum**.

## Important MCQ

1. **What is the unemployment rate of Himachal Pradesh for all ages as per the PLFS surveys?**
  - A) 3.2%
  - B) 4.0%
  - C) 5.4%
  - D) 6.1%
  
2. **Which of the following statements regarding the Labour Force and Labour Force Participation Rate (LFPR) is/are correct?**
  1. Labour force includes both employed and unemployed individuals.
  2. A person is considered employed as per CWS status if they worked for at least one hour on at least one day in the past 7 days.
  3. Labour Force Participation Rate (LFPR) is the percentage of persons in the labour force among the total population.
  - A) Only 1, 2, and 3
  - B) Only 2 and 3
  - C) Only 1 and 3
  - D) 2 only
  
3. **Which of the following statements are correct regarding LFPR and WPR in Himachal Pradesh?**
  1. The rural Labour Force Participation Rate (LFPR) in Himachal Pradesh is approximately 13.4 percentage points higher than Uttarakhand.
  2. Worker Population Ratio (WPR) is defined as the percentage of employed persons in the total population.
  3. In 2023-24, Himachal Pradesh's WPR was better than Uttarakhand.
  - A) Only 1 and 2
  - B) Only 2 and 3
  - C) Only 1 and 3
  - D) All of the above
  
4. **As of April 1, 2024, the minimum daily wage for unskilled workers in Himachal Pradesh has been increased to:**
  - A) ₹375
  - B) ₹390
  - C) ₹400
  - D) ₹420
  
5. **Under the Unemployment Allowance Scheme, eligible unemployed youth receive an allowance of:**
  - A) ₹500 per month
  - B) ₹1,000 per month
  - C) ₹1,500 per month
  - D) ₹2,000 per month
  
6. **Match List I with List II**

List I (Schemes/ Organizations)	List II (Year of Establishment/ Launch)
1. HPKVN (Himachal Pradesh Kaushal Vikas Nigam)	a) 14th September, 2015
2. PMKVKY (Pradhan Mantri Kaushal Vikas Yojana)	b) 2nd October, 2016
3. HP Building and Other Construction Workers Welfare Board	c) 2nd March, 2009
4. Special Employment Exchange	d) 1976

  - A) 1-a, 2-b, 3-c, 4-d
  - B) 1-b, 2-a, 3-d, 4-c
  - C) 1-c, 2-d, 3-a, 4-b
  - D) 1-d, 2-c, 3-b, 4-a
  
7. **Where is the Center of Excellence (CoE) for long-term skill development being set up in Himachal Pradesh?**
  - A) Mandi
  - B) Dharamshala
  - C) Wakanaghath
  - D) Bilaspur
  
8. **As of 31st March 2024, the total employment in the Public Sector in Himachal Pradesh was:**
  - A) 2,50,000
  - B) 2,84,586
  - C) 3,00,000
  - D) 2,70,450
  
9. **What is the full form of SANKALP ?**

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- A) Skill Advancement and Knowledge for Livelihood Promotion
- B) Skills Acquisition and Knowledge Awareness for Livelihood Promotion
- C) Skill Augmentation and Knowledge Application for Livelihood Promotion
- D) State-level Awareness for Knowledge and Livelihood Program

10. Under the Recognition of Prior Learning (RPL) component of the Himachal Pradesh Skill Development Project, how many candidates have been enrolled?

- A) 8,500
- B) 10,622
- C) 12,000
- D) 9,750

## Answer Key

1	2	3	4	5	6	7	8	9	10
C	A	D		B	A	C	B	B	B

## CHAPTER-12

# TOURISM, ROAD AND TRANSPORT

### KEY HIGHLIGHTS:

- ❖ The state attracted about 181.24 lakh Tourists, of which 180.41 lakh were Indian and 0.83 lakh foreigners, till December, 2024.
- ❖ A revised DPR for the Development of Maa “**Chintpurni Temple**”, Amb, District Una under **PRASAD scheme** with a budget provision of ₹57.57 crore is under progress.
- ❖ In the State, **23,91,265** vehicles (Transport and Non Transport) are registered.
- ❖ Himachal Pradesh State Government in collaboration with various stakeholders has identified 100 locations (in the first phase, 46 Government sites + 54 Petrol Pumps) for “Electric Vehicle Charging Stations” across the State and for the current **FY2024-25** 43 more patrol pumps have been identified for establishing charging stations.

### INTERNATIONAL TOURISM REACHED PRE-PANDEMIC LEVELS IN 2024

- According to the latest World Tourism Barometer, international tourism virtually recovered (99 per cent) pre-pandemic levels in 2024. An estimated 1.4 billion tourists were recorded an increase of 11 per cent over 2023.
- The Middle East remained the strongest-performing region when compared to 2019, with international arrivals climbing 32 per cent above pre-pandemic levels in 2024, though 1 per cent compared to 2023.
- Europe welcome 1 per cent more arrivals than in 2019 and 5 per cent over 2023, while Africa saw a 7 per cent increase in arrivals compared to 2019 and 12 per cent more than in 2023.
- The Americas recovered 97 per cent of its pre-pandemic arrivals, and Asia and the Pacific 87 per cent.
- By sub-regions, North Africa (+22 per cent) and Central America (+17 per cent) saw the strongest performance in 2024 over 2019.
- Total export revenues from tourism (including passenger transport) are estimated at a record USD 1.9 trillion in 2024, about 3 per cent higher than before the pandemic and 4 per cent more than in 2019 (real terms).
- International tourism export had already recovered pre-pandemic levels in 2023.
- International tourist arrivals are expected to grow 3 per cent to 5 per cent in 2025 compared to 2024, according to preliminary estimates. The positive outlook for the sector is reflected in the latest UN Tourism Confidence Index, with a score of 130 for 2025 (based on a scale of 0 to 200, where 100 equals similar performance).
- About 64 per cent of UN Tourism Panel of Experts indicate ‘better’ or ‘much better’ prospects for 2025 compared to 2024.

### TOURISM IN HIMACHAL – AN INTEGRAL DRIVER FOR ECONOMIC GROWTH

Tourism industry contributes **7.78 per cent** of Himachal’s GSDP (Gross State Domestic Product). This is driven by activities related to **hospitality, transportation, handicrafts and other allied industries**.

#### Tourism and Hospitality Sector

- After the COVID-19 pandemic, domestic tourist arrivals have increased from **32.13 lakh in 2020 to 56.37 lakh in 2021** and further to **150.99 lakh in 2022 and 160.05 lakh in 2023 to 181.24 in 2024** in absolute terms.

### INITIATIVES TO BOOST TOURISM SECTOR

#### The Asian Development Bank (ADB)

- The Department of Economic Affairs, Government of India (GOI) has approved an ADB project for a New Project-II on **30th November, 2021** for Himachal Pradesh.

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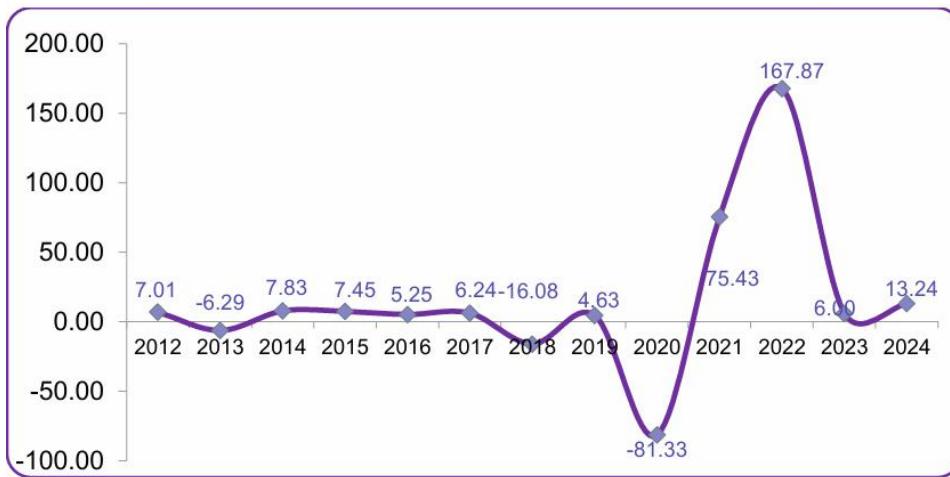
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- The total project cost is **US\$291.04 Million (₹2,415.63 crore)**. Out of this ADB share is **US\$233 million (₹1,933.90 crore)** and the **State share is US\$58.04 (₹481.73 crore)**.
- The Project will be executed in two Tranches. The **ADB & State** share is in the ratio of **80:20** respectively.
- Sub- projects under Tranche-1 of new ADB project will be executed in **05 Districts** i.e. **Shimla, Mandi, Kullu, Kangra and Hamirpur**.

### Swadesh Darshan Scheme 2.0

- Pong Dam** has been selected as a Tourist Destination under Swadesh Darshan 2.0.

**YoY Growth Rate of Tourist Inflow**



**Note:** The data for these figures pertains to calendar year

**Source:** Tourism Department, Government of Himachal Pradesh

### Challenge Based Destination

- The Ministry of Tourism has launched “Challenge Based Destination Development” a sub-scheme under **Swadesh Darshan 2.0**
- Tourism Department & Civil Aviation, Himachal Pradesh has identified **five destinations** for development under the Challenge Based Destination Development Scheme
  - ✓ **Chander Tal, District Lahaul-Spiti, Himachal Pradesh**
  - ✓ **Kaza, District Lahaul-Spiti, Himachal Pradesh**
  - ✓ **Tandi, District Lahaul-Spiti, Himachal Pradesh**
  - ✓ **Rakchham, District Kinnaur, Himachal Pradesh**
  - ✓ **Nako-Chango-Khab, District Kinnaur, Himachal Pradesh**
- Ministry of Tourism has conveyed the selection of two destinations i.e. **Kaza (Culture & Heritage)** and **Rakchham Chhitkul (Vibrant Village Programme)** under the sub-scheme.

### Pilgrimage Rejuvenation and Spiritual, Heritage Augmentation Drive (PRASHAD) Scheme

- The Ministry of Tourism, Government of India has launched the project **“Development of Maa Chintpurni Temple” Amb, District Una** under PRASAD Scheme of ₹24.55 crore Approximately
- **Expansion of Kangra (Gaggal) Airport**
- The State Government is diligently striving to extend the current runway length of Kangra Airport from 1376 x 30 mtrs. to 3278 x 45 mtrs. so that bigger aircraft could be landed at Kangra Airport as per the master plan received from Airport Authority of India (AAI).

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- **Heliports in Himachal Pradesh**
- State Government has taken a big initiative for expansion for air connectivity by developing Heliports in each District Headquarter and also providing connectivity to important tribal locations in the State.
- Government is committed to develop **15 new Heliports** in the State. In the 1st phase, **Nine Heliports** are being developed.

#### Theme-wise performance of districts and potential areas

S.N	Theme	Existing Well Performing Districts	Potential Districts
1	Eco Tourism	Lahaul-Spiti	Kinnaur, Kangra, Chamba, Mandi (Janjehli, Barot Valley), Kullu, Shimla (Chansal)
2	Agro/Organic Tourism	Chamba, Shimla, Kinnaur	Sirmour (Rajgarh), Mandi (Karsog Valley), Bilaspur (Ghumarwin), Lahaul-Spiti (Spiti), Chamba and Kullu
3	Snow Tourism	Kullu	Shimla (Narkanda and Chanshal), Kinnaur, Lahaul-Spiti, Chamba
4	Lake Tourism	Lahaul-Spiti, Kangra	Chamba, Mandi, Bilaspur, Una
5	Adventure	Kullu, Chamba, Lahaul- Spiti	Kinnaur, Mandi, Sirmour, Kangra and Shimla
6	Pilgrimage	Promotion and Marketing through Religious Circuits in all districts of Himachal Pradesh	
7	Cultural & Heritage	Kullu, Shimla, Kangra, Lahaul Spiti	Chamba, Sirmour (Nahan), Kinnaur, Mandi and Hamirpur
8	Health & Wellness	Kangra	Solan (Chail), Kullu, Kinnaur, Lahaul- Spiti, Mandi
9	Film Tourism	Shimla, Kullu	Lahaul-Spiti, Kangra (Palampur), Kullu (Manali), Chamba (Priungal), Shimla (Fagu)
10	Meetings, Incentives, Conferences and Exhibitions (MICE) Tourism	Shimla, Solan, Kangra	Solan, Kangra, Kullu and Sirmour

#### **HIMACHAL PRADESH TOURISM DEVELOPMENT CORPORATION (HPTDC)**

- HPTDC is a pioneer in the development of **tourism infrastructure** in Himachal Pradesh formed in 1972. It provides complete package of tourism services, including accommodation catering, transport, conferencing and sports activities, having the largest chain of finest hotels and restaurants in the State with **56 hotels having 1,111 rooms with 2,508 beds**.

#### **ROADS AND BRIDGES (STATE SECTOR)**

- Starting almost from scratch, the State Government has constructed **42,779 Kilometers** of motorable roads (inclusive of jeepable and track) till **December, 2024**.
- There are **19 National Highways** with a total length of **2,592 km**. The **Himachal Pradesh Public Works Department** has the responsibility for the development and maintenance of **1,008 km**. and the **Ministry of Road Transport & Highways (MoRTH)** is upgrading **230 km**. length as Green National Highways Corridor of **NH-07** and **NH-03**.
- The **National Highway Authority (NHA) of India** is developing **5 National Highways** stretch of **785 km**. length and **Border Road Organization (BRO)** has responsibility for developing and maintaining **569 km**. road length in the State.
- In **15,586** villages are connected with roads.

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### **POLICIES OF THE DEPARTMENT OF TRANSPORT**

- Setting up of **Inspection and Certification Centre** at **Baddi**
- Establishment of Transport Nagars at **Shimla, Kangra, Hamirpur, Sirmaur, Solan and Una**
- **“Himachal Pradesh Electric Vehicle Policy, 2022”** to establish Himachal Pradesh as a model State for Electric Vehicle (EV).
- The State has notified following **6 Green Corridors**:
  1. Parwanoo-Nalagarh-Una-Hamirpur ra Deh-Amb-Mubarikpur-Sansarpur Terrace-Nurpur.
  2. Paonta-Nahan-Solan-Shimla.
  3. Parwanoo-Solan-Shimla-Rampur-Peo-Pooh-Tabo-Kaza-Losar.
  4. Shimla-Bilaspur-Hamirpur-Kangra-Nurpur-Banikhet-Chamba.
  5. Mandi-Jogindernagar-Palampur-Dharamshala-Kangra.
  6. Kiratpur-Bilaspur-Mandi-Kullu-Manali-Keylong-Zing-Zing Bar.

Out of the above six green corridors, **4 Corridors i.e. 1st, 4th, 5th and 6th** are operational as most of the EV Charging Stations at petrol pumps on these corridors are functional for the use of general public.

- Tourism Hotels Himachal Pradesh Tourism Development Corporation (HPTDC) intends to establish EV Charging Stations in **65 hotels** in coordination with Indian Oil Corporation Limited (IOCL).
- **E-Taxi:** The Government has notified Standard Operating Procedure (SOP) on **1st September, 2023** for hiring e-taxi under **Rajiv Gandhi Swarojgar Yojana, 2023**. Under this scheme, the government is providing **50 per cent subsidy** to the unemployed youth for purchase of e-taxi.
- **Automated Testing Stations (ATS):** The State government has approved setting up two ATS in the government sector by the Transport Department in **Nadaun, District Hamirpur** and in **Haroli District Una** respectively. The government has approved setting up of **5 ATS** in the private sector at **Bilaspur, Mandi, Kangra, Solan and Nalagarh**.

### **HIMACHAL ROAD TRANSPORT CORPORATION**

- Fleet strength of **3,079 buses, 110 Electric Buses, 38 Taxis, 50 Electric Taxes and 12 Tempo Travelers**.

### **HRTC SCHEMES FOR THE BENEFITS OF PASSENGERS**

Sr. No.	Scheme	About the Scheme
i	<b>Green Card Scheme</b>	Green cardholder is allowed <b>25 per cent</b> discount in fare
ii	<b>Smart Card Scheme</b>	The cost of the card is <b>₹ 100</b> and having its validity for one years. This having <b>10 per cent discount</b> in fare and also valid in HRTC Ordinary, Super-Fast, Semi Deluxe and Deluxe buses.
iii	<b>Samman Card Scheme for Senior Citizen</b>	Corporation has introduced Samman Card Scheme for the senior citizens Under this scheme, the discount of <b>30 per cent in fare is allowed</b> .
iv	<b>Free Facility to Women</b>	Women have been allowed free travelling facility in HRTC ordinary buses on the occasion of “ <b>Raksha Bandhan</b> ” and “ <b>Bhaiya Dooj</b> ”. Muslim women have been allowed free travelling facility on occasion of “ <b>Id</b> ” and “ <b>Baker Id</b> ”.
v	<b>Discount in fare to Women</b>	The Corporation has also allowed <b>50 per cent</b> discount in fare in ordinary buses within the State to the women.
vi	<b>Free Facility to Students of Government Schools</b>	The students of Government schools up to <b>+2 classes</b> have been allowed free travelling facility in HRTC ordinary buses from their residence to School and vice-versa
vii	<b>Free Facility to the Special abled persons</b>	The Corporation provides free travelling facility to special abled persons having disability of <b>70 per cent</b> or more along with one attendant within the State.

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viii	<b>Free Facility to the Gallantry Awardees</b>	The Gallantry Award winners have been allowed free travelling facility in HRTC's ordinary buses in addition to Delux Buses in the State.
ix	<b>Pratham Darshan Sewa</b>	The HRTC has started new bus service to religious places to <b>Sri Ayodhaya Dham.</b>

## Important MCQ

1. **What is the contribution of tourism to Himachal Pradesh's GDP (Gross Domestic Product)?**
  - A) 8.85%
  - B) 7.7%
  - C) 10%
  - D) 14.42%
2. **Which tourist destination in Himachal Pradesh has been selected under the Swadesh Darshan 2.0 scheme?**
  - A) Chandratal Lake
  - B) Pong Dam
  - C) Prashar Lake
  - D) Renuka Lake
3. **Which of the following statements are correct?**
  1. The Department has sent the DPR of the tourism project to the Ministry of Tourism on 30th December 2023, requesting ₹24.55 crore in the first phase.
  2. The Ministry of Tourism has launched the "Development of Maa Chintpurni Temple" project in Amb, District Una under the PRASAD Scheme with an approximate budget of ₹24.55 crore.
  - A) Only 1 is correct
  - B) Only 2 is correct
  - C) Both are correct
  - D) Neither 1 nor 2 correct
4. **Which two destinations in Himachal Pradesh are being promoted for Film Tourism?**
  - A) Dharamshala and Chamba
  - B) Shimla and Kullu
  - C) Manali and Spiti
  - D) Solan and Mandi
5. **What is the purpose of the Inspection and Certification Centre being set up at Baddi, District Solan?**
  - A) To provide driving licenses
  - B) To conduct vehicle fitness certification automatically without human intervention
6. **Under the Rajiv Gandhi Swarojgar Yojana, 2023, what subsidy is provided to unemployed youth for the purchase of e-taxi?**
  - A) 25%
  - B) 40%
  - C) 50%
  - D) 60%
7. **Where are the two Automated Testing Stations (ATS) being set up in Himachal Pradesh?**
  - A) Shimla and Solan
  - B) Mandi and Bilaspur
  - C) Nadaun (Hamirpur) and Haroli (Una)
  - D) Kullu and Chamba
8. **How many total tourists visited Himachal Pradesh in 2024?**
  - A) 150 lakh
  - B) 181.24 lakh
  - C) 200 lakh
  - D) 175.50 lakh
9. **Under the Green Card Scheme in Himachal Pradesh, what percentage of fare discount is given to cardholders?**
  - A) 10%
  - B) 15%
  - C) 25%
  - D) 30%
10. **Under which scheme has HRTC started a new bus service to religious places, including Sri Ayodhya Dham?**
  - A) Mukhyamantri Tirth Yatra Yojana
  - B) Pratham Darshan Sewa
  - C) HRTC Special Pilgrimage Service
  - D) Bharat Darshan Yojana

### Answer Key

1	2	3	4	5	6	7	8	9	10
B	B	C	B	B	C	C	B	C	B

## CHAPTER-13

### EDUCATION

#### KEY HIGHLIGHTS:

- ❖ There are **9,943** Primary Schools, **1,786** Middle Schools, **961** High Schools (functional), and **1,988** Senior Secondary Schools (functional) catering to students across the State. Additionally, government runs **145** Degree Colleges (functional).
- ❖ The literacy rate in Himachal Pradesh was **82.80 per cent** in **2011**, which was **8.8 per cent** higher than the national average of **74.0 per cent**. The male literacy rate was **89.53 per cent**, while female literacy rate was **75.93 per cent**.
- ❖ According to the **National Family Health Survey (NFHS)-5 conducted in 2019-21**, the latest figures show that the literacy rate in Himachal Pradesh has increased to **93.3 per cent**. Male and female literacy rates are now **94.9 per cent** and **91.7 per cent**, respectively, with a **3.2 per cent** gender disparity.
- ❖ **Apna Vidyalaya the Himachal Pradesh School Adoption Programme** has been notified by the Government of Himachal Pradesh on **3rd January, 2024** with the objective to create a synergistic partnership between public representatives, administrative leaders and skilled professionals for improvement in government schools. Under this programme **1,765 (GHSs and GSSS's)** have been adopted.
- ❖ Under Integrated Rural Development Programme (IRDP)/ Below Poverty Line (BPL) Scholarship Scheme students from 1st to 5th standard are given **₹500 per annum** and students from 6th to 8th standard are given **₹700 per annum**. **65,495** students have benefitted under this scheme.
- ❖ Under **Dr. Ambedkar Medhavi Chhatarvriti Yojana**, top **1,250** students of Scheduled Castes (SCs) and **1,000** meritorious students of Other Backward Classes (OBC) from Matriculation Examination of Himachal Pradesh Board of School Education, (HPBoSE) are given **₹18,000 per year**. **1,770** SC students and **704** OBC students have been benefitted under this scheme.
- ❖ Under **Indira Gandhi Utkrisht Chhatarvriti Yojana**, the Top 10 students from the merit list of 10+2 (affiliated to HPBoSE) and for post 10+2 (all courses) are given **₹18,000 per annum**. 47 students have benefitted under this scheme.
- ❖ Under Swami Vivekanand Utkrisht Chhatarvriti Yojana, top **2,000** meritorious students of the General category from the Matriculation Examination of Himachal Pradesh Board of School Education, Dharamshala were awarded scholarship **@₹18,000 per year**. **1,989** students have benefitted from this scheme.

#### STATE SPONSORED SCHEMES IN ELEMENTARY EDUCATION

Sr. No	State Sponsored Scheme	Detail of Schemes
1.	<b>Medhavi Chhatarvriti Yojana</b>	Students of 5th standard who secured top four positions (2 Boys and 2 Girls) in the examination conducted by Himachal Pradesh Board of School Education of this class are given <b>₹ 1200 per annum</b> and continue to receive the same <b>up 8<sup>th</sup> class</b> with a condition that they continue to study in a Government school and securing at least Grade B in class 6 <sup>th</sup> and 7 <sup>th</sup> .
2.	<b>Scholarship for Integrated Rural Development Programme (IRDP)/Below</b>	<b>1st to 5th standard</b> students are given <b>₹ 500 per annum</b> and students <b>from 6th to 8th standard</b> are given <b>₹ 700 per annum</b> .

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	Poverty Line (BPL) Children	
3.	Scholarship for Children of Armed Forces	Students of <b>1st to 5th standard</b> whose parents dies during the war or <b>got more than 50 per cent disability</b> are given ₹ <b>25,000</b> and to dependent student of a soldier with <b>less than 50 per cent disability</b> are given ₹ <b>12,500 per annum</b> .
4.	Scholarship on Lahaul –Spiti Pattern	This scholarship scheme is for the students of <b>1st to 8th class</b> studying in <b>Government schools in tribal areas</b> are given ₹ <b>80 per annum</b> .
5.	Free Text Books	Free books for students of all categories from <b>1st to 8th standard</b> are provided by the Department of Elementary Education through Himachal Pradesh Board of School Education (HPBoSE)
6.	Construction and Repair of Elementary and Middle school	The Government has made a budget provision of ₹ <b>1250 Lakh in the year 2024-25</b> for the repair and maintenance of Government Primary and Middle School's buildings, Toilets, Kitchen Sheds and retaining walls whereas ₹ <b>1600.00 Lakh</b> under major head works to provide adequate infrastructure facilities viz. construction of elementary school buildings/ rooms and Distt./Block offices .
7.	PM Poshan Scheme (Mid-Day Meal Scheme)	This scheme was <b>implemented in 2004</b> for primary school children and in <b>2008 this scheme was extended up to 8th standard students</b> . Under this scheme the hot cooked meal is being provided to the students of Pre-Primary, Primary (including NRST centers supported by SSA and Contentment Board) and Upper Primary schools of Government and Cantonment Board schools.
8.	Swaran Jayanti Middle Merit Scholarship Scheme	This scholarship scheme is for the students studying in <b>6th, 7th and 8th class in the Government schools</b> , the meritorious students will be selected through a State level examination by State Council of Educational Research and Training (SCERT), Solan and selected students will get an award benefit of ₹ <b>4,000 per month</b> in class 6th, ₹ <b>5,000 per month</b> in class 7th and ₹ <b>6,000 per month</b> in class 8th.
9.	New India Literacy Programme (NILP)	This is centrally sponsored scheme for Adult education, which has been <b>implemented in 2022-23 and will last till 2026-27</b> with an objective to <b>literate 89,000 adult illiterate</b> of the State.

## HIGHER EDUCATION

As on December, 2024, in Government sector there are **961 High schools, 1988 Senior Secondary Schools and 145 Degree Colleges** including **09 Sanskrit Colleges, 01 State Council of Educational Research and Training (SCERT), 01 B. Ed. College and 01 Fine Art College**, running in the State.

## SECONDARY/HIGHER EDUCATION STATE/CENTRE SPONSORED SCHOLARSHIP SCHEMES DURING 2024-25

Sr. No.	Name of the Scheme	Scholarship and Infrastructure
<b>State Sponsored Schemes</b>		
1.	Dr. Ambedkar Medhavi Chattarvriti Yojana for SC students	The <b>top 1,250</b> Meritorious students of the Scheduled Caste (SC) Category from the Matriculation Examination of Himachal Pradesh Board of School Education (HPBOSE), Dharamshala are awarded scholarship @ ₹ <b>18,000 per year</b> .
2.	Dr. Ambedkar Medhavi	Top <b>1000</b> Meritorious students of Other Backward Class (OBC) Category

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	<b>Chattarvriti Yojna for OBC students</b>	from the Matriculation Examination of Himachal Pradesh Board of School Education, Dharamshala awarded scholarship @ <b>₹18,000 per year</b> .
3.	<b>Swami Vivekanand Utkrisht Chhatervritti Yojana</b>	Top <b>2,000</b> meritorious students of General Category from Matriculation Examination of HPBoSE are given @ <b>18,000 per year</b> .
4.	<b>Thakur Sen Negi Utkrisht Chhatervritti Yojana</b>	Top <b>100 Girls and 100 Boys</b> belonging to the Tribal Community of Himachal Pradesh from the matriculation examination of HPBoSE are given @ <b>11,000 per year</b> .
5.	<b>Maharishi Balmiki Chattarvriti Yojana</b>	An amount of <b>₹18000 per year</b> has been given to the Bonafide Himachali girl students belonging to <b>Balmiki Families</b>
6.	<b>Indira Gandhi Utkrisht Chhatervritti Yojana</b>	<b>Top 10 students from the merit list of 10+2</b> (affiliated from of HPBoSE) and for post 10+2 courses are given <b>₹ 18,000 per annum</b> . <b>31 students have been benefitted</b> .
7.	<b>Sainik School Sujanpur Tihra Scholarship</b>	This Scheme is applicable to the students who are studying in Sainik School Sujanpur Tihra and are bonafide resident of Himachal Pradesh from class VI to XII. An amount of <b>₹18,000 p.a. per student</b> as well as dietary money @ ₹ 10 per day for 295 days clothing allowance @ ₹1500 per annum for the first year and ₹750 per annum for the subsequent years has been awarded. <b>142 students have been benefitted under this scheme</b> .
8.	<b>NDA Scholarship Scheme</b>	Scholarship at different rates is being given to the cadets of Himachal Pradesh who are getting training at national defense academy, Khadakwasla at the following rates: Low income group @₹12,000 [initial lump sum grant of ₹3,000 & pocket allowance per cadet for each of the six semesters @₹1,500]. Middle income group ₹9,450 [initial lump sum grant of ₹2,250 & pocket allowance per cadet for each of the six semesters @₹1,200]. High income group @₹6,900 [initial lump sum grant of ₹1,500 & pocket allowance per cadet for each of the six semesters@₹900]
9.	<b>Kalpana Chawla Chhatravriti Yojana</b>	<b>Top 2,000</b> meritorious girl students of Post+2 of all stream groups i.e. Science, Arts and Commerce streams based on the merit list supplied by the HPBOSE Dharamsala for <b>₹18,000</b> is given to each student per year.
10.	<b>Mukhya Mantri Protsahan Yojana</b>	All Himachal Pradesh bonafide students of the state who are selected and have taken admission for a degree course in any IIT or AIIMS, for a Post Graduate Course in any IIMs, ISM Dhanbad at Jharkhand and IISc at Bangalore. One-time Award of <b>₹75,000</b> is given to all students.
11.	<b>Rashtriya Indian Military College Scholarship</b>	All students who are bonafide residents of Himachal Pradesh and are studying from <b>VIII to XII</b> in Rashtriya Indian Military College, Dehradun. The amount of scholarship is <b>₹ 24,000 per annum</b> . <b>9 students have been benefitted</b> .
12.	<b>Mukhya Mantri Vidyarthi Kalyan Yojana IRDP Scholarship Scheme</b>	<b>₹1,500 per annum</b> for male school students, <b>₹2,000 per annum</b> for female school students and <b>₹5,000 per annum</b> for College & University students (Day scholars). For Hostellers <b>₹6,000 per annum</b> . The State Government also renamed the IRDP Scholarship Scheme as "Mukhya Mantri Vidyarthi Kalyan Yojna".
13.	<b>Financial Assistance to the children of the Armed Forces Personnel</b>	Children of Armed Forces Personnel killed / disabled in the different wars/operations are eligible for this assistance. In case of <b>disability is below 50 per cent</b> , the children will get half a scholarship. The amount of

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	<b>killed/disabled during the different War/Operations</b>	the scholarship is <b>₹18,000 p.a., per student</b> (Revised w.e.f. 2022-23).
14.	<b>Mukhya Mantri Gyandep Yojana (Educational Loan Subsidy Scheme)</b>	Under this scheme, Interest subsidy is admissible on Education loan availed up to the maximum of <b>₹ 10 lakh</b> only for pursuing Higher Studies in India.
15.	<b>Dr. Y. S. Parmar Vidyarthi Rin Yojna (Educational Loan Subsidy Scheme) :</b>	Under this scheme eligible Bonafide Himachali students may avail education loan through scheduled banks located in Himachal Pradesh at the interest rate of 1 per cent to pursue Diploma and Degree Courses in Professional and Technical Education such as in Engineering, Medical, Management, Para-Medical, Pharmacy, Nursing, Law etc. and Technical courses from ITI's/ Polytechnic's and Ph.D from concerned Educational Institutions/ Universities, recognized by Competent Regulatory Bodies like All India Council for Technical Education (AICTE), National Medical Commission (NMC), All India Management Association (AIMA), Pharmacy Council of India (PCI), Indian Nursing Council (INC), Bar Council of India (BCI), University Grants Commission (UGC) etc. To avail this scholarship, students should have secured 60 per cent marks in previous class. The education loan shall be available for study in India and abroad. Students can avail education loan upto maximum of <b>₹20,00,000</b> (₹Twenty Lakh Only). Annual family income from all sources to which applicant belong should not exceed <b>₹4.00 lakh</b> , the age limit for the Application forms of <b>24 students</b> recommended/ approved at Directorate level for loan under this scheme. 227 Economic Survey 2024-25 students to avail the facility of educational loan shall be maximum 28 years as on registration/ admission date for specified course.

**Centrally Sponsored Schemes (2024-25)**

1.	<b>Prime Minister Young Achievers Scholarship Award Scheme for Vibrant India for OBC and Others (PM-YASASVI )</b>	
i	<b>Pre-Matric Scholarship to Other Backward Class(OBC)/ Economically Backward Class (EBC)/ Denotified and Nomadic Tribes (DNT) students</b>	Scholarship award is provided in case of the students whose parents/guardians income from all sources does not exceed <b>₹2,50,000 per annum</b> . The students are given a consolidated academic allowance of <b>₹4,000 per annum</b> .
ii	<b>Post-Matric Scholarship to OBC/EBC/DNT students</b>	All the OBC/EBC/DNT students with annual income of up to <b>₹2.50 lakh per annum</b> are eligible under the scheme. For Group-I Courses- <b>Fixed amount of ₹20,000 (Fee ₹10,000 + Academic Allowance ₹10,000)</b> is provided. For Group-II Courses- <b>Fixed amount upto ₹13,000 (Fee ₹5,000 + Academic Allowance ₹8,000)</b> is provided. For Group-III Courses- <b>Fixed amount of ₹8,000 and (Fee ₹2,000 + Academic Allowance ₹6,000)</b> is provided. For Group-IV Courses- All Post Matriculation Courses e.g. <b>10+1 &amp; 10+2 Classes, Polytechnic Diploma/ ITI Course after 10th</b> Fixed amount of <b>₹5,000 (Fee Nil, Academic Allowance of ₹5,000)</b> is provided.
iii	<b>Top-Class School Education for</b>	This scheme is available for those students whose parents /guardians Annual Income from all sources does not exceed <b>₹2,50,000 per annum</b> .

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	<b>OBC/EBC/DNT Students</b>	The top class schools which have maintained <b>100 per cent</b> pass percentage in the 10th and 12th class exams are shortlisted by a committee Chaired by the Joint Secretary (BC) in the Ministry and with representation from Department of School Education and NITI Ayog. The grants are provided for tuition fee, hostel fee and other charges as required by the schools, subject to a maximum of <b>₹75,000 per annum per student</b> of class 9th and 10th and <b>₹1,25,000 per annum per student of class 11th and 12th</b> . At least 30 per cent of these scholarships are reserved for girls.
2	<b>Post-Matric Scholarship to SC students</b>	Students belonging to Scheduled Caste whose parent's annual income is up to <b>₹2,50,000</b> are eligible for this scheme. The Day scholars and Hostellers of Group1, Degree and post graduate level professional courses are entitled for <b>₹7,000 and ₹13,500 per annum</b> respectively. For Group 2, other professional courses leading to degree, diploma, and certificate the day scholar and Hostellers are entitled for <b>₹6,500 and ₹9,500 per annum</b> . For group 3, graduate and post graduate courses not covered under group I & group II, the Day scholar and Hostellers are entitled for ₹3000 and ₹6,000 per annum. For Group 4 courses (Post class X level) non-degree courses the Day scholar and Hostellers are entitled for <b>₹2,500 and ₹4,000 per annum respectively</b> .
3.	<b>Post-Matric Scholarship to ST students</b>	Students belonging to Scheduled Tribes whose parent's annual income is up to <b>₹2,50,000</b> are eligible for this scheme. The Day scholars and Hostellers of Group1, Degree and post graduate level professional courses are entitled for <b>₹5,500 and ₹12,000 per annum</b> respectively. For Group 2, other professional courses leading to degree, diploma, and certificate, the day scholar and Hostellers are entitled for ₹5,300 and 8,200 per annum respectively. For group3, graduate and post graduate courses not covered under group I & group II, the Day scholar and Hostellers are entitled for <b>₹3,000 and ₹5,700 per annum</b> respectively. For Group 4 courses (Post class X level) non degree courses the Day scholar and Hostellers are entitled for <b>₹2,300 and ₹3,800 per annum</b> respectively.
4.	<b>Pre-Matric Scholarship to SC students</b>	Pre matric Scholarship is provided to students belonging to SC whose parents/guardians Income from all sources does not exceeds from <b>₹2,50,000 p.a.</b> The scholarship amount for day scholar and Hostellers is <b>₹3,500 &amp; ₹7,000</b> respectively, P.A.
5.	<b>Pre-Matric Scholarship to ST students</b>	Pre matric (9th and 10th) Scholarship is provided to students belonging to ST whose parents/ guardians Income from all sources does not exceeds from <b>₹2,50,000 p.a.</b> The scholarship amount for day scholar and Hostellers is <b>₹3,000 &amp; ₹6,250</b> respectively, P.A.
6.	<b>Merit cum means Scholarship Scheme for Students belonging to Minority Community (CSS)</b>	This Scholarship is for the Minority students belonging to Muslim, Sikh, Christian, Budhhist communities.
7.	<b>Post-Matric Scholarship Scheme to students belonging to Minority</b>	This Scholarship is being given from XI to Phd. Level in Government/recognized private school/ college/ institute including technical/ vocational courses for the Minority students belonging to

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	<b>community</b>	(Muslim, Sikh, Christian, Budhhist and Parsi).
8.	<b>Scheme of Scholarships for students with Disability</b>	<p><b>(i) Pre-Matric Scholarship for Students with Benchmark Disabilities</b>  Number of Pre-Matric scholarships to be sanctioned in a year is 25,000. She/he should be a regular, full time student studying in classes IX and X in a Government school or in a school recognized by the Government or by a Central/State Board of Secondary Education. This scholarship is applicable to students with Disabilities with 40 per cent and above and having a valid certificate of disability as prescribed under rules issued by the competent authority. Pre- matric Scholarship is paid to the students whose parents/ guardians income from all sources does not exceed ₹2,50,000 per annum.</p> <p><b>(ii) Post-Matric Scholarship for Student with Benchmark Disabilities</b>  This scholarship is applicable to students with Disabilities with 40 per cent and above and having a valid certificate of disability as prescribed under rules issued by the competent authority. Post-matric Scholarship is paid to students whose parents/ guardians income from all sources does not exceed ₹2,50,000 per annum.</p> <p><b>(iii) Top Class Education Scholarship</b>  Top Class Education for Graduate Degree/ Post Graduate Degree/ Diploma in Institutes Notified by DEPwD. This scholarship is applicable to students with Disabilities with 40 per cent and above and having a valid certificate of disability as prescribed under rules issued by the competent authority.</p>
9.	<b>Begum Hazrat Mahal National Scholarship for meritorious girls students belonging to minority communities</b>	Under this scheme ₹5,000 is provided to the students of Class IX & X and ₹6,000 each to Class XI & XII.
10.	<b>Pre-Matric Scholarship for students belonging to the minority communities</b>	This scholarship is awarded to students belonging to minority communities (Muslims, Sikhs, Christians, Buddhists, Jain and Zoroastrians (Parsis) for studies in India in a government or private school from class I to class X, who have secured not less than 50 per cent marks in the previous final examination.

### **PROMOTION OF SANSKRIT EDUCATION**

- The State and Central Governments are persistently working to advance Sanskrit education, with ongoing initiatives aimed at its promotion. Detailed specifics are outlined below:
  - ✓ Award of scholarships to students of High/ Senior Secondary Schools studying Sanskrit.
  - ✓ Modernization of Sanskrit Schools.
  - ✓ Grant for various schemes for promotion of Sanskrit and for research/ research projects.

### **FREE TEXT BOOKS**

- The State Government provides free text books to all students of **9th and 10<sup>th</sup> classes**.
- During 2024-25, 1,41,970 students have been benefited under this scheme.

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### **FREE EDUCATION TO SPECIALLY ABLED CHILDREN**

- **Free and compulsory education for children with 40 per cent or above disabilities** is being provided in the State up to **10+2 level** and they have been exempted from paying any fee and funds up to **10+2 level**. Further, Children with special needs are exempted from paying fees up to university level.

### **FREE EDUCATION TO GIRLS**

- Free education, without any tuition fee, is being provided to girl students in the State up to University level.

### **INFORMATION TECHNOLOGY EDUCATION**

- The Department is charging **IT fee @110 per month per student**. The students of **SC (BPL)** families are getting this facility with **50 per cent fee concession of fee**.
- In **2024-25, 68,250 students** are enrolled and **4,756 students** from **SC (BPL)** backgrounds have availed fee concession under this Scheme.

### **SAMAGRA SHIKSHA**

The main emphasis of the integrated scheme is on improving the quality of school education by focusing on the two T'S- Teacher and Technology. Samagra Shiksha is running in a **sharing pattern of 90:10** (90 per cent Government of India and 10 per cent state Government)

### **KASTURBA GANDHI BALIKA VIDYALAYA (KGBV)**

In Himachal Pradesh, there are **14 KGBVs**. Out of 14 KGBVs, **eleven are in district Chamba, one in district Shimla and two in district Sirmour**.

### **RASHTRIYA UCCHTAR SHIKSHA ABHIYAN (RUSA)**

- The RUSA has been implemented in the State to improve the higher education system. Under this scheme RUSA grant is being given to **70 colleges** and Himachal Pradesh University (HPU).
- **HPU Shimla** has been selected under Multi Disciplinary Education & Research Universities (MERU)
- **Sardar Patel University (SPU), Mandi** under grants to Strengthen Universitites (GSU)
- **4 Colleges i.e Government College Darlaghat, Government College Bhalei, DAV Kangra, Government College Mandi** under grants to Strengthen Colleges (GSC)
- **04 Districts i.e Sirmour, Chamba, Una and Kangra** under Gender Inclusion and Equity Initiatives (GI&EI) under Pradhan Mantri Uchchatar Shiksha Abhiyan (PM-USHA).

### **MEDHA PROTSAHAN YOJANA**

- The objective of the scheme is to assist **meritorious students** of Himachal Pradesh, whose **families income does not exceed from ₹ 2.50 Lakh**, by providing them coaching for Common Law Admission Test (CLAT)/ National Eligibility cum Entrance Test (NEET)/ Indian Institutes of Technology-Joint Entrance Examination (IIT-JEE)/ All India Institute of Medical Sciences (AIIMS)/ Armed Forces Medical College (AFMC)/National Defence Academy (NDA)/ Union Public Service Commission (UPSC)/ Staff Selection Commission (SSC)/Banking etc.

### **SWARAN JAYANTI SUPER 100 YOJANA**

- Under this scheme, the financial assistance **@ ₹1.00 Lakh** is provided to the top **100** meritorious students of **10th class of Government schools** for undergoing coaching for admission in professional/technical courses.
- The Government has sanctioned an amount to ₹1 crore in this scheme during the financial year 2024-25.

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**RAJIV GANDHI GOVERNMENT MODEL DAY BOARDING SCHOOLS**

- Chief Minister, Himachal Pradesh has announced in the **Budget Speech for the year 2023-24** to open one “**Rajiv Gandhi Government Model Day-Boarding school**” in **each legislative Assembly Constituency (AC)** of Himachal Pradesh, having the **capacity** to accommodate at least **900-1000 students** in classes from pre-primary to **12<sup>th</sup>**.
- The construction work of five Rajiv Gandhi Government Model Day Boarding Schools namely **Lahdoo and Nagrota Bagwan (Kangra), Amlehar and Bhoranj (Hamirpur) and Saghnei (Una)** has been started.

**TECHNICAL EDUCATION**

The Department of Technical Education came into existence in the year **1968**. In July, 1983 professional and Industrial Training Institutes were brought under its ambit.

NAME AND NUMBER OF INSTITUTIONS		
Sl. No.	Names of Institute	Number of Institutes
1.	Indian Institute of Technology (IIT), Mandi at Kamand	01
2.	National Institute of Technology, Hamirpur	01
3.	National Institute of Fashion Technology (NIFT), Kangra	01
4.	Indian Institute of Management (IIM), Sirmour	01
5.	Indian Institute of Information Technology, Una	01
6.	Central Institute of Plastic Engineering and Technology (CIPET), Baddi, Tehsil Nalagarh, district Solan.	01
7.	Regional Vocational Training Institute (RVTI) for Women at Jhundla, Tehsil Shimla Rural, district Shimla	01
8.	MSME Technology Center Baddi, district Solan	01
9.	Government Engineering Colleges	05
10.	Government Pharmacy College	05
11.	B-Pharmacy Colleges (Private Sector)	18
12.	Engineering Colleges (Private Sector)	7
13.	Polytechnics (Government Sector)	17
14.	Polytechnics (Private Sector)	05
15.	D-Pharmacy Colleges (Private Sector)	15
16.	2nd Shift in Diploma Courses (Private Sector)	03
17.	Government Co-educational Industrial Training Institutes	129
18.	State of the Art IITs	11
19.	Government Model Industrial Training Institute (ITI) Nalagarh, Solan, Sansarpur Tarrace and Garhjamula, district Kangra	03
20.	Government Industrial Training Institutes (women)	08
21.	Government ITI for Persons with specially-abled at Sundernagar	01
22.	Government Motor Driving School at Una	01
23.	Industrial Training Institutes (ITIs) (Private Sector)	133
<b>Total</b>		<b>369</b>

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## SKILL STRENGTHENING FOR INDUSTRIAL VALUE ENHANCEMENT (STRIVE) PROJECT

- Ministry of Skill Development and Entrepreneurship Government of India has introduced a Central Sector Scheme (CSS) namely STRIVE assisted by the world bank with an objective for improving the relevance and efficiency of Skills training provided through ITI's and apprenticeships.

## ANNUAL STATUS OF EDUCATION REPORT-2024 (ASER)

- The ASER (Annual Status of Education Report) Report for the year 2024 presents an analysis based on data collected from Rural Himachal Pradesh.
- The report say that Himachal is amongst the top states who have recorded significant gains with an overall increase of more than 10 percentage points in various spheres in schools between 2022-2024
- The latest Annual Status of Education Report (ASER) report for the year 2024 in which 268 rural schools were inspected indicates encouraging results for Rural Himachal Pradesh especially Government schools in several areas. Some of the indicators are shown below with tables and diagrams.

### Percentage of Students enrolled in different types of schools by age group and sex 2024 Himachal Pradesh (Rural)

Age group	Sex	Govt.	Pvt.	Not in school	Total
<b>06-14</b>	All	58.6	41.0	0.4	100
<b>07-16</b>	All	61.8	37.5	0.8	100
<b>07-10</b>	All	55.7	44.1	0.2	100
<b>07-10</b>	Boys	54.0	45.8	0.3	100
<b>07-10</b>	Girls	57.6	42.2	0.2	100
<b>11-14</b>	All	63.5	36.1	0.4	100
<b>11-14</b>	Boys	60.4	39.5	0.2	100
<b>11-14</b>	Girls	66.6	32.8	0.6	100
<b>15-16</b>	All	71.7	25.3	3.0	100
<b>15-16</b>	Boys	70.2	26.5	3.3	100
<b>15-16</b>	Girls	73.1	24.3	2.6	100

Source: Annual Status of Education Report (ASER), 2024

- The above figure illustrates the enrolment status of children of different age group in terms of percentage.
- The enrolment in Government schools in the age group of **7-10 years** (girls and Boys both) is **55.7**, whereas enrolment of girls and boys in the same age group is **57.6** and **54 per cent** respectively.
- In the age group of **15-16** (Girls and boys) overall enrolment percentage is **71.7**, whereas enrolment of girls and boys in the same age group is **73.1 and 70.2 per cent** respectively. It shows that enrolment percentage of female students in Government schools is more as compared to male students.

## Important MCQ

- What program is designed to improve the quality of education through teacher training and technology?  
 A) Rashtriya Uchhatar Shiksha Abhiyan  
 B) Samagra Shiksha  
 C) Medha Protsahan Yojana  
 D) Mukhya Mantri Digital Yojana
- What scheme provides financial assistance for students aiming for IITs, AIIMS, IIMs etc.?  
 A) Dr. Ambedkar Medhavi Chattarvriti Yojana  
 B) Swami Vivekanand Utkrisht Chhatervritti Yojana  
 C) Mukhya Mantri Protsahan Yojana  
 D) Prime Minister Young Achievers Scholarship Scheme

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3. What program offers free coaching for JEE-NEET entrance exams for students of government schools in Himachal Pradesh?

- A) Khel se Swasthya Yojana
- B) Swaran Jayanti Super 100 Yojana
- C) C.V. Raman Virtual Classrooms
- D) Swaran Jayanti Vidyarthi Anushikshan Yojana

4. Which ministry introduced the STRIVE project?

- A) Ministry of Education
- B) Ministry of Labour and Employment
- C) Ministry of Skill Development and Entrepreneurship
- D) Ministry of Industries

5. Which two Model Day Boarding Schools are being constructed in Hamirpur district?

- A) Lahdoo and Nagrota Bagwan
- B) Amlehar and Bhoranj
- C) Saghnei and Amlehar
- D) Bhoranj and Lahdoo

6. How many Rajiv Gandhi Government Model Day Boarding Schools are currently under construction?

- A) 3
- B) 4
- C) 5
- D) 6

7. What is the main objective of the Swaran Jayanti Super 100 Yojana?

- A) To provide free school education
- B) To provide financial assistance for coaching to meritorious students
- C) To offer scholarships for higher education abroad
- D) To provide free textbooks to all students

8. How much financial assistance is provided under the Swaran Jayanti Super 100 Yojana?

- A) ₹50,000
- B) ₹75,000
- C) ₹1.00 Lakh
- D) ₹1.50 Lakh

9. Which category of students is eligible for benefits under the Medha Protsahan Yojana?

- A) Only students from private schools
- B) Only students from rural areas
- C) Meritorious students from Himachal Pradesh with family income below ₹2.50 Lakh
- D) Only students pursuing medical education

10. Which of the following districts is NOT included under the Gender Inclusion and Equity Initiatives (GI&EI) of PM-USHA?

- A) Sirmour
- B) Una
- C) Solan
- D) Chamba

## Answer Key

1	2	3	4	5	6	7	8	9	10
B	C	D	C	B	C	B	C	C	C

## CHAPTER-14

### HEALTH

#### KEY HIGHLIGHTS:

- ❖ **Well-Established Healthcare Network**
  - ✓ The Health and Family Welfare Department operates a robust network of healthcare facilities including
  - ✓ 115 Civil Hospitals
  - ✓ 106 Community Health Centres
  - ✓ 585 Primary Health Centers
  - ✓ 24 ESI Civil Dispensaries
  - ✓ 2,114 Health Sub-Centres
- ❖ **HIMCARE: Cashless Health Coverage (Effective from 1st January 2019)**
  - ✓ HIMCARE Scheme provides ₹5 lakh cashless treatment per family per year.
  - ✓ Designed for families not covered under Ayushman Bharat or Government Medical Reimbursement.
  - ✓ 5.63 lakh families registered.
- ❖ **National Research Project on Ashwagandha (Withania Somnifera)**
  - ✓ Project Title: “Ashwagandha: A Health Revolution”

#### LIFE EXPECTANCY AT BIRTH – HIMACHAL VIS-À-VIS INDIA

- Life expectancy at birth in Himachal Pradesh has shown a consistent **increase** over the years and is **currently higher than the national average**.
- The overall life expectancy rose from **72.9 years in 2014-18** to **73.5 years in 2016-20**.
- In **2016-20**, the life expectancy for males stood at **70.3 years**, while for females it was **77.5 years**. This pattern of **higher female life expectancy** compared to males is in line with the national trend.

#### INFANT MORTALITY RATE (IMR) – HIMACHAL VIS-À-VIS INDIA

- The **Infant Mortality Rate (IMR)**, **Under-5 Mortality Rate (U5MR)**, and **Neonatal Mortality Rate (NNMR)** in Himachal Pradesh have been declining, indicating an improvement in child health.
- The **IMR decreased** from **36 per 1000 live births in 2005- 06** to **25.6 per 1000 live births in 2019-21**.
- Similarly, the **U5MR dropped** from **42 to 28.9** during the same period.
- The **IMR, U5MR, and NNMR** in Himachal Pradesh are **all lower than the national average** (National Family and Health Survey) The reduction in infant and child mortality rates is mainly attributed to the state's active interventions, including health programs like the IMR Mission (2001) and HomeBased Care for Young Child (2019).

#### INSTITUTIONAL DELIVERIES – HIMACHAL VIS-À-VIS INDIA

- In Himachal Pradesh, the institutional delivery rate has grown from **43.1 per cent in 2005- 06 (NFHS-3)** to **88.2 per cent in 2019-21 (NFHS-5)**, aligning closely with the national average.

#### CHILDREN AGED 12-23 MONTHS FULLY IMMUNISED – HIMACHAL VIS-À-VIS INDIA

- As of **2019-21 (NFHS-5)**, **89.3 per cent** of children aged **12-23 months** were fully immunised, up from **74.2 per cent in 2005-06 (NFHS-3)**
- The implementation of the **U-WIN platform** to digitalize immunisation records has further contributed to the increase in immunisation coverage.

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**TOTAL FERTILITY RATE (TFR) – HIMACHAL VIS-À-VIS INDIA**

- TFR in Himachal Pradesh **dropped** over time and is **less** than the national average. Himachal Pradesh has consistently had a lower TFR compared to the national average throughout the three periods.
- The TFR in Himachal Pradesh has shown a steady decline, from **1.9 in 2005-06 (NFHS-3)** to **1.7 in 2019-21 (NFHS-5)**.

VARIOUS PROGRAMMES OF NATIONAL HEALTH MISSION IN THE STATE		
Sr. No.	Programme	Brief Description
1	<b>National Vector Borne Disease Control Programme</b>	2,61,952 slides were examined out of which 28 slides were found positive upto December, 2024. No death due to malaria was reported during this period.
2	<b>Integrated Disease Surveillance Programme</b>	The object of this Programme is to ensure surveillance and reporting of (communicable diseases, water borne diseases, Influenza-like Illness and Severe Accute Respiratory Infections (ILI & SARI) and State Epidemic Prone Diseases) on daily basis and give early warning signals to prevent any outbreaks.
3	<b>National T.B. Elimination Programme (NTEP) /Revised TB Control Programme (RNTCP)</b>	After the installation of <b>2 Cartridge Nucleic Acid and Amplification Test (CBNAAT) machines</b> State has got <b>universal Drug Susceptibility Testing (DST) performance of 97 per cent, one of the highest in India</b> . The state has rolled out the incentives of <b>₹500 per patient to all TB patients for nutritional support as per the GoI mandate</b> .
4	<b>National Programme for Control of Blindness</b>	This program was started in the state during 1977-78 as a centrally sponsored project. The main objective of this program is to bring down the prevalence rate of blindness from 0.87 per cent to 0.3 per cent.
5	<b>Mukhya Mantri Chikitsa Sahayta Kosh</b>	Mukhya Mantri Chikitsa Sahayta Kosh was launched on 20th October, 2018 to provide financial assistance to needy poor people of the State suffering from critical ailments
6	<b>National Programme for Control of Blindness</b>	This program was started in the state during 1977-78 as a centrally sponsored project. The main <b>objective</b> of this programme is to <b>bring down the prevalence rate of blindness from 0.87 per cent to 0.30 per cent</b> .
7	<b>Mukhya Mantri Sahara Yojana</b>	State Government is implementing Mukhya Mantri Sahara Yojna w.e.f 15 <sup>th</sup> July, 2019 for providing financial assistance of ₹3000 pm to patients suffering from specified diseases of are incapacitated due to any ailment.
8	<b>Universal Immunization Programme</b>	This is implemented with an aim to reduce the morbidity and mortality among mothers, children and infants. The vaccine preventable diseases viz. Tuberculosis, Diphtheria, Pertusis, Neo-natal, Tetanus, Pneumonia, Poliomyelitis and Measles & Rubella have shown remarkable reduction. <b>The percentage of immunization in the state for the period from April, 2023 to December, 2023 is 100 per cent</b> .
9	<b>Himachal Health Care Scheme (HIMCARE)</b>	This scheme is for families who are <b>not covered under Ayushman Bharat or are not entitled to avail the Government Medical Reimbursement</b> . The cashless treatment coverage is ₹5.00 lakh per family per year. Total 5.63 lakh families have been registered and 1.71 lakh beneficiaries have availed cashless treatment amounting to ₹259.30 crore since the inception of this scheme
10	<b>Ayushman Bharat</b> -	Ayushman Bharat provides health insurance <b>coverage of ₹5.00 lakh per</b>

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	<b>Pradhan Mantri Jan Arogya Yojana (PMJAY)</b>	<b>family per year</b> in the empanelled Hospitals. In <b>Himachal Pradesh, approximately 5.0 lakh families are entitled to get cashless treatment.</b>
11	<b>Kayakap</b>	To promote hygiene, sanitation and infection control practices in public health care facilities: 51 Health Care Facilitators (HCFs) have been awarded as I, II & III and 400 commendation awards given in FY2023- 24
12	<b>National Leprosy Eradication Programme</b>	88 New cases of Leprosy have been detected till 30th November, 2024
13	<b>Menstrual Hygiene Programme under Rastriya Kishor Swasthya Karyakram</b>	Under Menstrual Hygiene Scheme, sanitary Napkins are being provided to all adolescent girls (school & out of school) in the State
14	<b>Janani Suraksha Yojana PLUS</b>	Janani Suraksha Yojana (JSY) is a scheme to promote institutional delivery in Government Hospitals by incentivizing <b>BPL/SC/ST women</b> . An <b>incentive of ₹ 1100</b> is given on opting institutional delivery and <b>₹ 500</b> to BPL beneficiary even after home delivery.
15	<b>Janani Shishu Suraksha Karyakaram (JSSK)</b>	This is for elimination of out of the pocket expenses for both pregnant women and sick infants up to one year. The initiative entitles all beneficiaries to absolutely free drug, consumables, diagnostics, blood, surgeries, transport, food and exemption from all user charges in Public
16	<b>Pradhan Mantri Surakshit Matriav Abhiyan (PMSMA)</b>	Basic objective of the PMSMA is to make provision of quality Antenatal care, deletion, referral, treatment, follow up of high risk pregnancies and women having complication in their 2nd /3rd trimester of pregnancy.
17	<b>Child Health Programme</b> <b>(a) Anemia Mukt Bharat</b>  <b>(b) National Deworming Day</b>  <b>(c) Intensified Diarrhea</b>  <b>(d) Home Based Care for Young Child (HBYC) National Mission</b>  <b>(e) Home Based Newborn Care</b>	In order to rapidly reduce the factors of neonatal and child mortality, the following steps are being taken as per the guidelines of the Government of India and are being implemented effectively. <ul style="list-style-type: none"> <li>• All children <b>from 6 months to 5 years</b> are given iron folic acid syrup (8-10 doses) twice a week.</li> <li>• Every year this dose is given to about <b>5.00 lakh</b> children</li> <li>• Iron folic acid (blue and pink) tablets are given every week to about <b>12.00 lakh</b> children and adolescents between <b>6 years to 19 years</b> of age every week</li> <li>• To improve the nutritional status and anemia among children, National Deworming Day (NDD) is being organized biannually by giving Albendazole tablets to children aged <b>1 to 19 years</b>.</li> <li>• Diarrhea Control Fortnight is organized in the state every year in the month of July/August, under which Oral Rehydration Solution (ORS) is distributed to all children up to the age of <b>5 years</b> and children suffering from diarrhea are given zinc tablets along with ORS.</li> <li>• This new initiative has been started in <b>September 2019</b> under the National Mission on Home-Based Care for Young Child Programme (HBYC) and Poshan Abhiyaan under which Accredited Social Health Activist (ASHA) workers go for home visits even after <b>42 days</b> when the child is <b>3,6,9,12 and 15</b> months old. Its objective is to improve the nutritional status of young children and protect them from childhood diseases</li> <li>• This program aims to reduce neonatal mortality by providing <b>6 to 7 visits</b> (up to <b>42 days</b>) by ASHA workers for continuous home based</li> </ul>

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	<p><b>(f) Indira Gandhi Balika Suraksha Yojna</b></p> <p><b>(g) Additional Development Grant to Panchayats with best sex ratio</b></p> <p><b>(h) Incentive to informer of female foeticide</b></p> <p><b>(i) Rashtriya Bal Suraksha Karyakram</b></p>	<p>care of newborn babies and mothers in rural areas for prompt treatment when indicated.</p> <ul style="list-style-type: none"> <li>Eligible couples who adopt terminal methods of family planning who have single/ Two living females and have no male child are given ₹35,000/25,000 respectively.</li> <li>Scheme of selection of a <b>Panchayat</b> in each District with best sex ratio and payment of an additional ₹5.00 lakh as an additional development grant to that Gram Panchayat</li> <li>An award of ₹1.00 lakh to the informer about female foeticide under Pre-Conception and Pre-Natal Diagnostic Techniques (PC and PNNDT) Act, 1994.</li> <li>The objective of this program is to conduct health check-up of all children from birth to 18 years in government aided schools/Anganwadi centres. This year, till <b>December 2024</b></li> </ul>
18.	<b>National Acquired Immunodeficiency Syndrome (AIDS) Control Programme</b>	<ul style="list-style-type: none"> <li>During the FY2024-25 up to November, 2,31,987 persons were screened of which 483 Human Immuno deficiency Virus (HIV) positive cases were detected.</li> </ul>
19	<b>Atal Ashirwad Yojana</b>	<ul style="list-style-type: none"> <li>This scheme was <b>started in the year 2018</b>.</li> <li>Under this scheme a baby care kit is provided to the mothers of all new born babies, who are admitted into the Government/non-government hospitals for delivery</li> <li>Approximately <b>one lakh</b> institutional deliveries are expected per year as per current trends.</li> <li>A Kit worth of ₹1500 (approx) is being provided to each new born baby through mother</li> </ul>

#### **AYURVEDA, YOGA AND NATUROPATHY, UNANI, SIDDHA AND HOMEOPATHY (AYUSH)**

This department includes the Ayurveda, Yoga, Unani, Siddha and Homoeopathy systems of medicines. In the state, this department is also known as AYUSH. Health care services being provided to the general public through AYUSH health infrastructure are given in Table

<b>AVAILABILITY OF AYUSH HEALTH INFRASTRUCTURE IN HIMACHAL PRADESH</b>		
<b>Sr. No.</b>	<b>Institution</b>	<b>Numbers (upto December, 2024)</b>
1	Post Graduate (PG) Ayurvedic College	1
2	College of Pharmaceutical Science	1
3	Regional Hospitals	2
4	Ayurvedic Hospitals	32
5	Nature Cure Hospital	1
6	Ayurvedic Health Centres	445
7	AYUSH Health and Wellness Centres	740
8	Research Institute in Indian System of Medicines/ Herbal Gardens	4
9	Drug Testing Laboratory	1
10	Unani Health Centers	3
11	Homoeopathic Health Centers	14
12	Amchi clinics	4
13	Ayurvedic Pharmacies	3
<b>Total</b>		<b>1251</b>

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## DEVELOPMENT OF HERBAL RESOURCES

- QR Code have been developed for **198** medicinal plants, which makes all information about medicinal plants instantly available through scanning, apart from this **46,000** copies were printed to create awareness about medicinal plants.
- 70,000** Ashwagandha plants were distributed under Ashwagandha Campaign use of Ashwagandha was spread during the meeting of Gram sabha, Mahila Mandals/School etc. along with distribution of Information, Education & Communication (IEC) material in School & organizing Competitions.
- A National research project on “**Withania Somnifera**” titled “**Ashwagandha: A Health Revolution**” has been approved

## AYUSH AAROGYA KALYAN NIDHI

A new initiative has been taken to provide financial assistance to Ayurvedic Health Centres (AHC's) situated all over the state through creation of AYUSH Aarogya Kalyan Nidhi to meet their small requirements

## ACHARYA CHARAK YOJANA

Acharya Charak Yojana has been framed to provide free medicines and free Lab test facilities in the field AYUSH institutions.

## Important MCQ

<p>1. <b>What is the life expectancy at birth in Himachal Pradesh for females (2016-20)?</b></p> <p>A) 70.3 years      B) 72.5 years        C) 75.0 years      D) 77.5 years</p>	<p>4. <b>What amount is provided as an incentive under the Janani Suraksha Yojana for institutional deliveries?</b></p> <p>A) ₹800      B) ₹1000        C) ₹1100      D) ₹1200</p>
<p>2. <b>The Infant Mortality Rate (IMR) in Himachal Pradesh decreased from 36 per 1000 live births (2005-06) to how much in 2019-21?</b></p> <p>A) 20.1      B) 22.5        C) 25.6      D) 28.9</p>	<p>5. <b>What is the primary objective of the Acharya Charak Yojana?</b></p> <p>A) Provide free AYUSH medical education        B) Promote herbal plantations        C) Free medicines and lab tests in AYUSH institutions        D) Financial aid for Ayurvedic doctors</p>
<p>3. <b>What is the financial assistance provided under the Mukhya Mantri Sahara Yojana per month?</b></p> <p>A) ₹2000      B) ₹3000        C) ₹2500      D) ₹3500</p>	<p>6. <b>How many families are registered under HIMCARE?</b></p> <p>A) 4.5 lakh      B) 5.0 lakh        C) 5.63 lakh      D) 6.2 lakh</p>

## Answer Key

1	2	3	4	5	6
D	C	B	C	C	C

## CHAPTER-15

### SOCIAL WELFARE

#### KEY HIGHLIGHTS:

- ❖ 449 children have been assisted under the **Mukhya Mantri Sukh Ashray Kosh**, enabling them to pursue higher education, vocational training, skill development, and entrepreneurial ventures.
- ❖ Specially-abled individuals (with 40% or more disability) can avail financial assistance from the Himachal Pradesh Minorities Finance and Development Corporation to establish small businesses.
- ❖ Indira Gandhi Pyari Behna **Sukh Samman Nidhi Yojna 2024** provides **₹1500 per month** to eligible women in the state.

#### INTRODUCTION

Himachal Pradesh government is dedicated to well-being of socially and economically marginalized groups, including women, children, senior citizens, individuals with special needs, Scheduled Castes (SCs), Scheduled Tribes (STs) and Other Backward Classes (OBCs).

#### SOCIAL WELFARE AND WELFARE OF OTHER BACKWARD CLASSES

Schemes	Eligibility/Budget provision	₹ Amount per month
<b>Old Age Pension</b>	<ul style="list-style-type: none"> <li>• No income bar for getting benefit of Social Security Pension except the person or his/her spouse is not a tax payer or not a getting Govt. Pension.</li> <li>• <b>60 to 69 years.</b></li> <li>• <b>70 years and above.</b></li> <li>• Women pensioners of age group 65-69 years.</li> </ul>	<b>1,000</b> <b>1,700</b> <b>1500</b>
<b>Special Ability Relief Allowance</b>	<ul style="list-style-type: none"> <li>• Who are having 40 per cent to 69 per cent of Disability</li> <li>• Those having special ability above 70 per cent without income criteria.</li> </ul>	<b>1,150</b> <b>1,700</b>
<b>Widow/Deserted/Ekal NariPension</b>	<ul style="list-style-type: none"> <li>• Females above <b>45 to 69 years</b> whose annual income is less than <b>50,000 per annum</b>.</li> <li>• <b>70 years and above</b></li> </ul>	<b>1500</b> <b>1,700</b>
<b>Rehabilitation allowance to Lepers</b>	<ul style="list-style-type: none"> <li>• To the patient of leprosy up to <b>69 years</b> irrespective of their age and annual income.</li> <li>• To the patient of leprosy above <b>70 years</b></li> <li>• Females age-group <b>65 to 69 years</b></li> </ul>	<b>1,000</b> <b>1,700</b> <b>1500</b>
<b>Transgender Pension</b>	<ul style="list-style-type: none"> <li>• Pension to transgender up to <b>69 years</b> of age</li> <li>• Pension to transgender above <b>70 years</b> of age</li> </ul>	<b>1,000</b> <b>1,700</b>
<b>Indira Gandhi National Old Age Pension (BPL)</b>	<ul style="list-style-type: none"> <li>• Persons <b>60 to 69 years</b> belong to BPL household.</li> <li>• 70 years and above belong to BPL household.</li> <li>• Females of age-group <b>65-69 years to BPL household</b>.</li> </ul>	<b>1,000</b> <b>1,700</b> <b>1500</b>
<b>Indira Gandhi National Widow Pension</b>	<ul style="list-style-type: none"> <li>• Widows between age group <b>40 to 69 years</b> belong to BPL.</li> <li>• 70 years and above belong to BPL families.</li> </ul>	<b>1500</b> <b>1,700</b>
<b>Indira Gandhi National Specially Abled Pension</b>	<ul style="list-style-type: none"> <li>• To the divyangjan having <b>80 per cent</b> of special ability and belong to BPL.</li> </ul>	<b>1,700</b>

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### **NATIONAL FAMILY BENEFIT SCHEME**

Below Poverty Line (BPL) household gets **₹20,000** in the unfortunate event of the passing away of primary breadwinner, between **18 to 59 years**.

### **THE IINDIRA GANDHI PYARI BEHNA SUKH SAMMAN NIDHI YOJANA**

- To provide **₹1500 per month** to women of Lahaul-Spiti has been announced under, “**Indira Gandhi Pyari Behna Sukh Samman Nidhi Yojana 2024**”.
- About **49 per cent** of the population in Himachal Pradesh is women.
- As of now, **30,929 women** have benefited and expenditure amounting to **₹20.99 crore** have been incurred

### **SCHEDEDULED CASTE DEVELOPMENT PLAN (SCDP)**

- In the State Development Plan of **2023-24**, **25.19 per cent** of the Development Plan allocation is earmarked for the Scheduled Caste (SC) Development Plan, focusing on individual beneficiary programs and infrastructure development in SC concentrated village.
- The outlay for the **SCDP** is **₹2483.20 crore**, with an additional outlay of **₹1345.40 crore** from the Central Development Budget. An estimated **₹1,422.47 crore** from the State Development budget had been spent for **FY2024-25**, as on December, 2024

### **SCHEDEDULED TRIBE SUB-PLAN**

- The ST sub-approach plan for economic growth is area-based. For **FY2024- 25**, under ST Development Plan **₹899.05 crore** are earmarked.
- Under the ST Development Plan, **₹100.47 crore** was spent till September, 2024, for the welfare of STs.

<b>WELFARE OF SCHEDULED CASTES, SCHEDULED TRIBES, OTHER BACKWARD CLASSES</b>	
<b>Schemes</b>	<b>Brief description</b>
<b>Award for Intercaste Marriage</b>	₹ <b>50,000</b> is being given for inter caste marriages.
<b>Swaran Jayanti Ashray Yojana /Housing Subsidy</b>	SC, ST, OBC are given subsidy of ₹ <b>1,50,000 per family</b> for house construction for those whose <b>annual income is less than ₹ 50,000</b> .
<b>Training and Proficiency in Computer Applications and Allied Activities</b>	Candidates belonging to SC, ST OBC, BPL, Minorities, Specially Abled, single women and widow or those whose <b>annual income is less than ₹ 2.00 lakh</b> . ₹ <b>1,350 per month</b> and ₹ <b>1,500 for specially abled</b> are provided by State government for training and also provided stipend of ₹ <b>1,000 per month</b> and ₹ <b>1,200</b> for Specially abled during training. Six month placement is provided in the organization/offices to gain proficiency in computer applications. During this period ₹ <b>1,500 per month per</b> candidate is provided and ₹ <b>1,800 per month for specially abled student</b> .
<b>Follow up Programme</b>	SC and OBC whose annual income does not exceed from ₹ <b>50,000 per annum</b> are given ₹ <b>1,300</b> for purchase of tools for carpentry, weaving, lather work etc. and ₹ <b>1,800</b> for purchase of sewing machine.
<b>Compensation to Victims of Atrocities on SC/ST Prevention of Atrocities (POA) Act-1989</b>	Relief amounting to ₹ <b>85,000</b> to ₹ <b>8.25 lakh</b> is provided to the victims of atrocity.

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<b>Assistance to Civil Services Coaching</b>	One time financial assistance of ₹ <b>30,000</b> to Bonafide Himachalis who qualify the preliminary examination for Civil Services.
<b>Prevention of Drug Abuses</b>	To curb the menace of the drug abuses and to reduce the drug demand, Ministry of Social Justice and Empowerment GoI has established <b>03 Integrated Rehabilitation Centre</b> for Addicts (IRCAs) in the State whereas State Govt. has established <b>02 ICRAAs</b> in collaboration with Non-Government Organization (NGOs) to whom <b>Grant-in-Aid (GIA)</b> are being provided. I
<b>Grant to other Voluntary Organizations: GIA to Old Age Home</b>	For such aged person, <b>9 Old Age Homes, 22 Day Care Centres, and 07 Varishath Naagrik Suvidha Kedras</b> have been established in the State under NGOs Sector/ by various Voluntary Organisations to whom grant-in-aid is being provided.
<b>WELFARE OF SPECIALLY DISABLED</b>	
<b>Scholarship for Divyangjans</b>	To all categories children of having special ability of <b>40 per cent</b> and above. Scholarship has been given from ₹ <b>625</b> to ₹ <b>3,750 per month</b> for day scholars and ₹ <b>1,875</b> to ₹ <b>5,000</b> per month for boarders.
<b>Marriage Grant to Individuals Marrying with Special Abled persons</b>	To encourage able bodied young men or girls to marry the specially abled of having <b>40 to 74 per cent</b> special ability are given ₹ <b>25,000</b> and above <b>75 per cent</b> special ability are given ₹ <b>50,000</b> .
<b>Institutions of Children with Special Needs</b>	Three institutes at <b>Dhali-Shimla, Dari-Dharamshala and Sundernagar</b> have been set up in the State for providing education and vocational rehabilitation services to visually and hearing-impaired children.
<b>Special ability Rehabilitation Centres</b>	Two Special ability Rehabilitation Centres have been set up at <b>Hamirpur and Dharamshala</b> .
<b>Rehabilitation of Mentally ill Cured Person</b>	Two half way homes have been established in the State.
<b>Unique Disability ID Cards (UDID)</b>	As per the GoI instruction, it is mandatory to make a single UDID card in place of disability cards in the entire country to facilitate and identify the PwDs, through this UDID project.  Up to <b>31st December, 2024, 95,105 UDID cards</b> have been issued to <b>PwDs</b> across the State.  UDID card is issued to such <b>PwDs whose disability/disabilities is 40 per cent</b> or more during a medical Economic Survey 2023-24 307 examination by the competent authority of the Health Department.
<b>Festival Grant</b>	The State Government provides <b>festival grants ₹500 to all the residents living in the Special Homes/ Old age Homes and ₹5000 to institutions having a capacity of 25 residents</b> and ₹ <b>10,000</b> to Institutions having a capacity of more than <b>25 residents</b> for the celebration of festivals in the Institutions/ Homes.

### **WOMEN AND CHILD WELFARE**

**Established in 2011**, the Directorate of Women and Child Development operates as an integral part of the Department of Social Justice and Empowerment.

#### **State Home cum Protective Home Mashobra**

- The scheme's major goal is to offer young girls, widows, deserted, poor, and women in moral risk with free shelter, food, clothes, education, health and medication, counselling, and vocational training.
- The Mashobra State Home currently has **22** residents.
- **Financial aid of up to ₹25,000** per woman is offered for the rehabilitation

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- In the case of **marriage**, ladies are also given **₹ 51,000**.

### One Stop Centre

- The centrally sponsored, “One Stop Centre program” is designed with the primary objective of providing comprehensive support to women who have encountered violence in both private and public settings, within a single facility
- Presently, **each district headquarter** in Himachal Pradesh is equipped with a dedicated "**One Stop Centre**" to facilitate assistance to women in need.

### Saksham Gudiya Board

- The scheme's main goal is to make policy recommendations for the empowerment of girl child/adolescent girls, acts, rules, policies, and programmes related to safety and security, and to review the implementations of various programmes being run by different departments for upliftment and empowerment for the protection of girl child/adolescent girl against crime.

## VARIOUS SCHEMES OF THE STATE FOR THE WELFARE OF WOMEN, CHILD AND GIRL

<b>Mission Vatsalya Scheme (Child Protection Scheme)</b>	<p>The <b>Child Protection Services Scheme</b> was revised on <b>01st April, 2022</b> and is now known as the Mission Vatsalya Scheme</p> <p>Mission Vatsalya (erstwhile CPS scheme) is being implemented in the State w.e.f. <b>17th September, 2012</b></p> <p>Institutional care services are provided to the Children in need of Care and Protection (CNCP) &amp; Children in Conflict with Law (CICL) on the orders of CWC and JJB.</p> <p>At present under institutional care <b>1,327 children</b> are being benefitted and provided residential facilities in <b>60</b> Child Care Institutions registered under the <b>Juvenile Justice (Care and Protection of Children) Act, 2015</b> in the State, comprising of <b>42</b> Children Homes, <b>2</b> Observation Home-cum-Special Home-cum-Place of Safety, <b>4</b> Open shelters and <b>12</b> Shishu Grah.</p> <p>Out of total beneficiaries i.e. <b>1,316</b> children covered under Non-institutional Care <b>1,206</b> children were covered under the foster care/ Sponsorship programme and <b>110</b> children benefitted under after care services for the period of April to September, 2024</p>
<b>Mukhya Mantri Sukh-Ashray Yojana</b>	<p>To provide comprehensive care and protection to the orphan, semi-orphan, specially-abled &amp; other children, Ekal Nari/ destitute women in need of care and protection till they become self-reliant and financially independent a new scheme namely Mukhya Mantri Sukh-Aashray Yojana has been started.</p> <p>Under this Scheme, total <b>449</b> children pursuing higher education, vocational training, skill development, and startups have been covered under the Mukhya Mantri Sukh Aashray Kosh.</p>
<b>Bal/Balika Surksha Yojana and Foster Care Programme</b>	<p>An amount of <b>₹ 4,000 per child per month</b> is sanctioned in favor of foster parents for maintenance of children and <b>₹ 500 per child per month</b> are sanctioned on account of additional assistance from the State.</p>
<b>Rehabilitation Support to Minor Victims of Rape and Child Abuse and Objectification Background</b>	<p>The objective of this scheme is to restore self-confidence and dignity of minor victim of rape and child abuse through intensive counseling, financial security, skill up-gradation, rehabilitation and livelihood support.</p> <p>On confirmation of the crime, financial assistance of <b>₹ 7,500 per month</b> is provided to the victim till the age of <b>21 years</b>.</p>
<b>Indira Gandhi Sukh Shiksha Yojana</b>	<p>Under this scheme notified in September, 2024, all eligible children of widowed/ destitute/abandoned women and disabled parents between the ages of 0-18 years will be given ₹1,000 per month whose family income does not exceed ₹1,00,000 per annum, to</p>

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	ensure proper education of these children.
<b>Supplementary Nutrition Programme and Bal Poshahaar Top-up Yojana</b>	Supplementary Nutrition is being provided to children in the age group of 6 months to 6 years, pregnant & lactating mothers and severely malnourished children by the Department of Women and Child Development under the Supplementary Nutrition Programme and Bal Poshahaar Top-up Yojana.
<b>Mukhya Mantri Kanyadaan Yojana</b>	Under this programme marriage grant of ₹ <b>51,000</b> is being given to the guardians of the destitute girls for their marriages provided their annual income does not exceed ₹ <b>50,000</b> .
<b>Self-Employment Assistance for Women</b>	Under this scheme ₹ <b>5,000</b> are provided to the women having annual income less than ₹ <b>50,000</b> The marriage grant is admissible for divorced women, their daughters, orphan girls, provided their annual income does not exceed ₹ <b>50,000</b> .
<b>Widow Remarriage Scheme</b>	The main objective of the scheme is to help in the rehabilitation of widows after re-marriage, ₹2.00 lakh is given to couples under this scheme.
<b>Mother Teresa Asahay Matri Sambal Yojana</b>	This scheme aims to provide assistance of <b>₹6,000 per child per annum for two children to destitute widows</b> , divorced or deserted women or women whose husbands are missing for the last 2 years for the maintenance of their children till they attain the age of 18 years.
<b>Vishesh Mahila Utthan Yojana</b>	For rehabilitation of physically and sexually abused women through Technical and Vocational Training ₹ <b>3,000 per month</b> stipend and a test fee of ₹ <b>800 per trainee</b> at the end of the training period is provided.
<b>Beti Bachao Beti Padhao scheme</b>	This scheme is implemented in all the districts of Himachal Pradesh with the objective of preventing gender biased sex selective elimination.
<b>Beti Hai Anmol Yojana</b>	Under this scheme Post Birth Grant of ₹ <b>21,000</b> is provided for two girls per family, for those belonging to BPL families. Scholarship ₹ <b>450</b> to ₹ <b>5000</b> are also admissible to Girl born before <b>12<sup>th</sup> August 2021</b> from First Class to Graduation level and the post birth grant of ₹ <b>12,000</b> .
<b>Mukhya Mantri Shagun Yojana</b>	This scheme is implemented in the State on <b>1st April, 2021</b> . Under this scheme marriage grant of ₹ <b>31,000</b> is provided for the marriage of a girl belonging to a BPL family.
<b>Pradhan Mantri Matru Vandana Yojana</b>	Under this scheme, in the case of the first child, the amount of ₹ <b>5,000</b> is given in two installments and for the second child, the benefit of ₹ <b>6,000</b> is provided in one installment subject to the second child being a girl child
<b>Sashakat Mahila Yojana</b>	Poshan Abhiyaan is an Integrated Nutrition Support Programme aiming to address the difficult issue of malnutrition among young children (under the age of 6), adolescent girls (14–18) years, and lactating mothers. It aims to promote nutrition awareness and good eating habits for sustainable health and well-being World Breastfeeding Week (WBW) was organized in the <b>1st week of August, 2024</b> . Poshan Maah was celebrated in the month of <b>September, 2024</b> and <b>6,75,014</b> activities on different themes were organised. “ <b>3 Rang Himachali Vayanjan ke sang</b> ” campaign through social media was organized in the month of <b>September 2024</b> to create awareness about nutritious food of Himachal and nutritional value of the food.
<b>'Vo Din Yojana'</b>	'Vo Din Yojana' ( <b>Menstrual Hygiene Management, Anemia, and the First 1000 days of a Child</b> ) was initiated in year <b>2020-21</b> Implementation of this scheme is being carried out in all Districts of the State with the collaboration of the <b>Directorate of Women and Child Development, Health and Family Welfare Department, and the Department of AYUSH</b> .

## Important MCQ

1. What is the monthly pension amount for individuals aged 60-69 years under the Old Age Pension scheme?
 

A) ₹1,500      B) ₹1,700  
  C) ₹1,000      D) ₹1,200
2. Under the Special Ability Relief Allowance, how much pension is given to those with 40-69% disability?
 

A) ₹1,000      B) ₹1,150  
  C) ₹1,700      D) ₹1,500
3. What is the income limit for receiving Widow/Deserted/Ekal Nari Pension?
 

A) ₹40,000 per annum    B) ₹50,000 per annum  
  C) ₹60,000 per annum    D) No income limit
4. What is the amount given for intercaste marriages under the Award for Intercaste Marriage scheme?
 

A) ₹25,000      B) ₹50,000  
  C) ₹75,000      D) ₹1,00,000
5. How much subsidy is provided under the Swaran Jayanti Ashray Yojana for house construction?
 

A) ₹1,00,000      B) ₹1,25,000  
  C) ₹1,50,000      D) ₹2,00,000
6. What is the annual income eligibility limit for receiving a housing subsidy under the Swaran Jayanti Ashray Yojana?
 

A) ₹40,000      B) ₹50,000  
  C) ₹60,000      D) ₹70,000
7. **Statement 1:** Under Mukhya Mantri Kanyadaan Yojana, a marriage grant of ₹51,000 is provided to the guardians of destitute girls.  
**Statement 2:** The annual income of the guardian must exceed ₹50,000 for eligibility.
 

A) Both statements are true  
  B) Both statements are false  
  C) Statement 1 is true, Statement 2 is false  
  D) Statement 1 is false, Statement 2 is true
8. **Statement 1:** Self-Employment Assistance for Women provides ₹5,000 to women with an annual income less than ₹50,000.  
**Statement 2:** The scheme offers financial aid only to women from Scheduled Castes (SC).
 

A) Both statements are true  
  B) Both statements are false  
  C) Statement 1 is true, Statement 2 is false  
  D) Statement 1 is false, Statement 2 is true
9. **Statement 1:** The Vishesh Mahila Utthan Yojana provides ₹3,000 per month as a stipend for physically and sexually abused women.  
**Statement 2:** A test fee of ₹800 is provided at the end of the training period.
 

A) Both statements are true  
  B) Both statements are false  
  C) Statement 1 is true, Statement 2 is false  
  D) Statement 1 is false, Statement 2 is true
10. What is the monthly amount provided to women under the Indira Gandhi Pyari Behna Sukh Samman Nidhi Yojana 2024?
 

A) ₹1,000      B) ₹1,500  
  C) ₹2,000      D) ₹2,500

### Answer Key

1	2	3	4	5	6	7	8	9	10
C	B	B	B	C	B	C	C	A	B

## CHAPTER-16

### RURAL DEVELOPMENT AND PANCHAYATI RAJ

#### KEY HIGHLIGHTS:

- ❖ **Springshed Management Programme:** Implemented across **23 project** areas in Himachal Pradesh, identifying 414 springs for revival.
- ❖ **Mukhya Mantri Awas Yojana (MMAY):** As of **December 2024**, a total of **351 houses** have been sanctioned under this initiative.
- ❖ **Swachh Bharat Mission-Gramin (SBM-G):** Out of the **17,630 targeted villages**, **16,067 villages** have been declared Open Defecation Free (ODF) Plus. This includes **1,857 Aspiring villages**, **717 Rising villages**, and **13,493 ODF Plus Model villages**, reflecting significant progress in rural sanitation.
- ❖ **Panchayati Raj System in Himachal Pradesh:** The state comprises **12 Zila Parishads (ZP)**, **81 Panchayat Samitis**, and **3,615 Gram Panchayats**, playing a crucial role in local governance and rural development.
- ❖ **15th Union Finance Commission Grant:** For the **FY 2024-25**, a **total of ₹352.00 crore** has been sanctioned, out of which **₹229.19 crore** has been released by the Government of India and distributed to Panchayati Raj Institutions to strengthen local governance.
- ❖ **Matri Shakti Bima Yojana:** This scheme provides insurance coverage to women living below the poverty line (BPL) aged **10-75 years**. It offers financial relief in cases of death or disablement due to accidents, surgical operations (including sterilization), childbirth complications, natural disasters like floods and landslides, and insect bites.

#### DEENDAYAL ANTYODAYA YOJANA-NATIONAL RURAL LIVELIHOODS MISSION (DAY-NRLM)

- With effect from 01st April, 2013, the **Swarnjayanti Gram Swarozgar Yojana (SGSY)** has been replaced in the State by the DAY-NRLM.
- NRLM is being implemented in **91 blocks** all throughout the State.
- Flagship programmes of the **Ministry of Rural Development**, Government of India with the goal of reducing poverty by giving low income households access to chances for productive self-employment and skilled wage jobs for long-term subsistence.

#### DEEN DYAL UPADHYAYA-GRAAMEEN KAUSHAL YAYOJNA (DDU-GKY)

- Flagship scheme run by the **Ministry of Rural Development**, Government of India.
- It is an employment-oriented skill training programme, the main objective of which is to provide free training to rural youth aged **15-35 years** through various popular trades and job roles and to provide them assured employment of more than the minimum monthly wages.

**The benefits under this scheme are:**

- ✓ The **DDU-GKY target population** includes impoverished rural youth **aged 15 to 35**, women, and other vulnerable groups like as those with impairments; the upper age restriction is eased to **45 years**.
- ✓ Households living **Below Poverty Line (BPL)** are also be eligible for the skilling programme.

**Training benefits and Rights of candidates under Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY):**

- Free training lasting from 3 to 12 months covering various popular trades and job roles.
- Free provision of training, including food and accommodation.
- Training conducted by government-approved training partners.
- Free **160 hours** of training in spoken English, communication skills, and Information Technology.

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- Provision of computer labs and Digi-tables for each candidate.
- On-the-job training to gain industry experience.
- Post-placement support for **2 to 6 months** after securing employment, following program guidelines, with a stipend of **₹1270** per month.

#### Achievement:

In Himachal Pradesh from the inception of Deen Dyal Upadhyay-Grameen Kaushalya Yojana (**DDU-GKY**) (**September, 2017**) **till December, 2024**, under the scheme, a total of **19442** beneficiaries were selected for training, out of which **17254** beneficiaries completed their training and **9656** youths were employed in various companies

#### **WATERSHED DEVELOPMENT PROGRAMME (WDC-PRADHAN MANTRI KRISHI SINCHAYI YOJANA 2.0)**

- Watershed development project is being operated in the state with the goal of rehabilitating wasteland and degraded lands, drought prone and desert areas on a **90:10 financing pattern between the Centre and the State**.
- The project has been approved by the Government of India for the years **2021-2026**.

#### Objectives of Watershed Development Projects

- To improve the productive potential of rainfed/degraded land through integrated watershed management;
- To strengthen community-based local institutions for the promotion of livelihoods and watershed sustainability, and
- To improve the efficiency of watershed projects through cross-learning and incentive mechanism

#### **NUMBER OF SPRINGS IDENTIFIED TO BE REVIVED UNDER WDC-PMKSY-2.0**

Springs Identified	springs revived	Ongoing	Not started
414	119	30	265

*Source: Department of Rural Development, Government of Himachal Pradesh.*

#### **PRADHAN MANTRI AWAAS YOJANA GRAMIN (PMAY-G)**

- PMAY-G seeks to offer pucca dwellings with basic facilities to all homeless and kutcha households, as well as those living in outdated structures.
- The cost of a unit (home) is split **90:10** between the central and state governments.
- The State faced a disaster in 2023-24. 12,940 houses were sanctioned, out of which 6,561 have been completed and 6,379 are under construction.
- The State was sanctioned **69,187** houses on the basis of Awaas+ survey conducted in **2018**.
- In FY2024-25, **₹520.44 crore** has been utilized for construction of houses as on **December, 2024**.

#### **MUKHAYA MANTRI AWAAS YOJANA (MMAY)**

As of December 2024, **351 houses** have been sanctioned and **₹2.09 crore** has been utilized for their construction.

#### **MATRI SHAKTI BIMA YOJANA:**

- Coverage for impoverished women **aged 10-75**.
- Provides financial relief for death or disablement due to accidents, surgical operations, or childbirth-related mishaps.
- Death **₹2.00 lakh**.
- Permanent total disability **₹2.00 lakh**.
- Loss of one limb and one eye or both eyes and both limbs **₹2.00 lakh**.

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- Loss of one limb/one ear **₹1.00 lakh**.
- In case of death of husband **₹2.00 lakh**.
- During FY2024-25, financial support to **49** households totaling ₹97.00 lakh as December,2024

#### **SWACHH BHARAT MISSION-GRAMIN (SBM-G):**

- Launched on **October 2, 2014**, with the aim of achieving Open Defecation Free (ODF) status.
- Himachal Pradesh declared **ODF on October 28, 2016**.
- Focuses on various activities including IHHL and CSC construction, solid and liquid waste management, Gobardhan projects, and capacity building for IEC.
- Aims for comprehensive sanitation solutions at the grassroots level.

#### **MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME (MGNREGS)**

On **05th September, 2005** the Government of India notified the MGNREGA by providing at least **100 days** of guaranteed wage employment in a financial year to every rural household.

*Progress accomplished during FY 2023-24 (up to 10th January 2024) is as follows:*

₹ in lakh			In number	
Central Share	State Share	Expenditure	Mandays generated (In lakh)	Employment provided
119568.76	22824.12	124641.18	239.70	6,33,569

**Source:** Department of Rural Development, Government of Himachal Pradesh.

#### **PANCHAYATI RAJ**

- This state has **12 Zila Parishads (ZP), 81 Panchayat Samities, and 3,615 Gram Panchayats**.
- Under the 15th Finance Commission, a sum of **₹352.00 crore** has been sanctioned for this State for FY2024-25, of which **₹ 229.19 crore** has been issued by Government of India and distributed to Panchayat Raj Institutions.
- The Centrally Sponsored Scheme of Revamped **Rashtriya Gram Swaraj Abhiyan (RGSA)** Grant-in-Aid of **₹100.42 crore** has been sanctioned for this State for **FY2024-25**
- **1,05,000** participants have been provided capacity building and training under **RGSA scheme**
- Funds has been released to set up video **conferencing facilities in 1,130 Gram Panchayats** in the first phase.
- The **Economic Enhancement and Livelihood Generation Ecotourism** projects are being set up in the Gram Panchayats of **Hareta (Hamirpur), Kamyana (Shimla) and Androli (Una)**.
- **Two District Panchayat Resource Centres**, located at **Mandi and Bilaspur** have been made functional for Training purposes. Construction work has been completed in **Kangra, Shimla and Sirmaur Districts**
- **8 Panchayat Learning Centres** have been made operational for training and other replicable activities.
- **Two Gram Panchayats** have been conferred with **National Panchayat Awards**. **Gram Panchayat Thanadhar, Development Block Narkanda, District Shimla** has been awarded ₹75 lakh for best performance in **Theme 7: Socially Secured Gram Panchayat** and ₹1.00 crore for **Nanaji Deshmukh Sarvottam Panchayat Sattat Vikas Puraskar** for overall Best Performance.
- **Gram Panchayat Sikandar, Development Block Bamson, Hamirpur** has been awarded ₹75 lakh for Best Performance in **Theme 4: Water sufficient Gram Panchayat**.
- For **FY2024-25** target of **100 per cent online audit target of Panchayati Raj Institutions** has been fixed. As on **31st December, 2024, 54 per cent** of this target has been achieved.

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## Important MCQ

**1. Statement 1:** Matri Shakti Bima Yojana provides financial relief for death, disablement, surgical operations, or childbirth-related mishaps.  
**Statement 2:** In case of the death of the husband of the beneficiary, the scheme provides ₹2.00 lakh compensation.

A) Only Statement 1 is correct  
 B) Only Statement 2 is correct  
 C) Both statements are correct  
 D) Both statements are incorrect

**2. Statement 1:** The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was notified by the Government of India on 5th September 2005.  
**Statement 2:** MGNREGA guarantees a minimum of 150 days of wage employment per financial year to every rural household.

A) Only Statement 1 is correct  
 B) Only Statement 2 is correct  
 C) Both statements are correct  
 D) Both statements are incorrect

**3. How many Zila Parishads (ZP), Panchayat Samities, and Gram Panchayats are there in this state?**

A) 12 Zila Parishads, 81 Panchayat Samities, 3,615 Gram Panchayats  
 B) 12 Zila Parishads, 82 Panchayat Samities, 3,600 Gram Panchayats  
 C) 13 Zila Parishads, 81 Panchayat Samities, 3,600 Gram Panchayats  
 D) 12 Zila Parishads, 80 Panchayat Samities, 3,500 Gram Panchayats

**4. Which Gram Panchayat was awarded ₹1.00 crore for Nanaji Deshmukh Sarvottam Panchayat Sattat Vikas Puraskar for overall Best Performance?**

A) Gram Panchayat Sikandar  
 B) Gram Panchayat Thanadhar  
 C) Gram Panchayat Bamson  
 D) Gram Panchayat Sinhuta

**5. When did Himachal Pradesh declare itself Open Defecation Free (ODF)?**

A) October 28, 2015      B) October 28, 2016  
 C) November 28, 2016      D) October 28, 2017

### Answer Key

1	2	3	4	5
C	A	A	B	B

## CHAPTER-17

### HOUSING AND URBAN DEVELOPMENT

#### KEY HIGHLIGHTS:

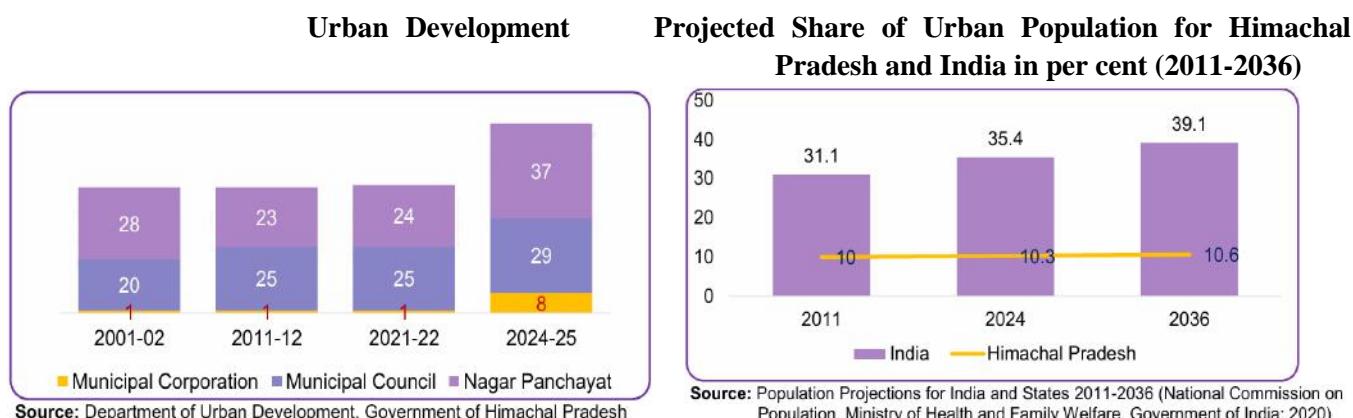
- ❖ Himachal Pradesh Housing and Urban Development Authority (HIMUDA) have constructed **13,289** houses/flats and **5,621 plots** in various Housing Colonies, since its inception.
- ❖ Himachal Pradesh has **74 Urban Local Bodies (ULBs)**, including **08 Municipal Corporations** i.e. Shimla, Dharamshala, Solan, Mandi, Palampur, Una and Baddi, **29 Municipal Councils** and **37 Nagar Panchayats**. 74 ULBs manage about **5,000 km** of roads, pathways, streets, and drainage.
- ❖ The Urban Development Department has developed online portal for **Mukhya Mantri Shahri Ajeevika Guarantee Yojana (MMSAGY)**. The beneficiary can register himself/herself without visiting the municipality office. Under this scheme, as on **December, 2024** **18,012** beneficiaries have benefited with a total of **6,76,846** man-days and **₹19.20 crore** has been disbursed.
- ❖ **214** Real Estate Projects are registered to the Real Estate Regulatory Authority. The Authority has also registered **131** Real Estate Agents.

#### HOUSING

Himachal Pradesh Housing Board was constituted in **1972** under Himachal Pradesh **Housing Board Act 1972**, It has been re-named as Himachal Pradesh Housing and Urban Development Authority (HIMUDA) w.e.f. **01st July, 2004**.

#### URBAN DEVELOPMENT

Himachal Pradesh has **74 ULBs**, including **08 Municipal Corporations** i.e. Shimla, Dharamshala, Solan, Mandi Palampur, Una, Hamirpur and Baddi, **29 Municipal Councils** and **37 Nagar Panchayats**.



#### DEENDAYAL ANTYODAYA YOJANA-NATIONAL URBAN LIVELIHOOD MISSION (DAY-NULM)

This mission is reducing poverty among the urban poor through promoting diversified and gainful self-employment and skill-wage employment opportunities. It has Aim for significant improvement in livelihood on a sustainable basis.

##### Progress in 2024-25

- Formation of **233 Self Help Groups (SHGs)**.
- Establishment of **30 Area Level Federations and 13 City Level Federations**.
- Individual loans amounting to **₹3.11 crore** provided to **227** beneficiaries.
- **₹7.96 crore** loan provided to **367** SHGs through banks.

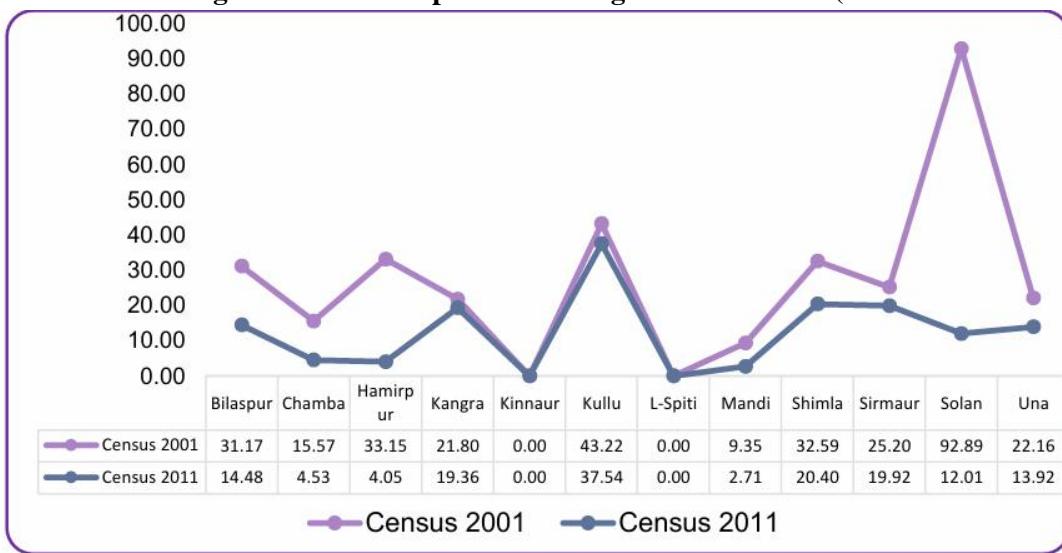
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- Identification of **4973 street vendors**, receiving Certificates of Vending.
- Formation of **46 Regular Town Vending Committees**
- Construction of **vendor market** worth **₹80.00 lakh** in **Municipal Corporation Solan**.
- Ongoing construction of vendor markets in **Municipal Corporation Una** for **₹1.03 crore**.
- Provision of first term loans (₹10 Thousand) to **5440** beneficiaries under **PM SVANidhi Scheme**.
- Provision of second term loans (₹20 Thousand) to **3083** beneficiaries.
- Provision of third term loans (₹50 Thousand) to **1449** beneficiaries.

#### District-wise decadal growth rate of Population Living in Urban Areas (Census 2001 and 2011)



Source: Census 2001 and 2011

#### CENTRAL FINANCE COMMISSION GRANT

- The 15th Finance Commission has recommended two types of grants to be released to ULBs and Cantonment Boards (CBs).
- Untied Grant (40 per cent)**
- Tied Grant (60 per cent)**, subject to fulfillment of certain conditions as laid down in the 15th Finance Commission Report.
- There is a budget provision of **₹181.00 crore for FY2024-25**.
- In addition, the budget has also allocated a Health Sector Grant amounting to **₹6.23 crore** under 15th Finance Commission to the ULBs of the state during the current financial year.
- The 2nd installment of both (Untied and Tied) grants amounting to **₹81.00 crore** for the **FY2023-24** has been released to the ULBs and CBs during the current FY2024-25

#### ATAL MISSION FOR REJUVENATION AND URBAN TRANSFORMATION (AMRUT) AND AMRUT 2.0

##### AMRUT

**Objective:** To provide basic amenities in cities.

- Two cities **Shimla** and **Kullu** have been included in the scheme.
- The total size of the State Annual Action Plan is **₹304.52 crore**, for **75 projects**. Out of 75 projects, **71** worth **₹283.66 crore** have been completed and the remaining **4 projects** worth **₹20.85 crore** are expected to be completed by **March, 2025**.

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**AMRUT 2.0**

- **Launched on October 1, 2021**, to make cities 'water secure' and 'self-sustainable' through a circular water economy.
- **Focus areas**: Water supply, sewerage and septage management, recycling/re-use of treated wastewater, water bodies rejuvenation, and green spaces creation.
- The mission period is from **FY 2021-22 to FY 2025-26 covering** all statutory towns (**61 ULBs + 7 CBs**)
- **Funding ratio: 90:10 (Centre and State)** with **₹284.44 crore** allocation (**₹256.00 crore** from Centre and **₹28.44 crore** from State).

**SMART CITY MISSION (SCM):**

- Launched in June 2015., Municipal Corporation, Dharamshala. Selected under SCM
- **Shimla** was selected in the third round of the SCM by the Government of India on **28th June, 2017**
- For the **FY 2024-25**, there is no allocated budget provision under this mission.
- Central share of **₹465.00 crore** released by the GoI.
- **Shimla Smart City Limited (SSCL)** identified 28 High Priority areas from **53** proposed initiatives, further divided into **204** components, **182** completed and **22** in progress
- **In Dharamshala Smart City Limited (DSCL): 80** projects, **56** projects completed and **24** under implementation

**SWACHH BHARAT MISSION (URBAN) 2.0**

Flagship programme of the GoI to make cities open defecation-free and provide a healthy environment. Under this scheme, in FY 2024-25, the State Government's budget provision is **₹6.60 crore**.

**PRADHAN MANTRI AWAS YOJANA - HOUSING FOR ALL (URBAN):**

- Mission launched by the **GoI from June 17, 2015**
- Aims to provide housing solutions for:
- Slum dwellers through in-situ slum rehabilitation.
- Economically Weaker Sections (EWS), Low-Income Groups (LIG), and Middle-Income Groups (MIG) via credit-linked subsidy component.
- Public-private partnership for housing.
- Government provides funds for beneficiary-led individual house construction through subsidies.
- Under this scheme, **479 houses** have been completed with financial assistance of **₹9.64 crore**.

**CONSTRUCTION OF PARKING:**

- To solve parking problem in urban areas, **₹5.00 crore** has been provided during the **FY 2024-25**.
- The funds under this scheme are released in the ratio of **75:25** (i.e. 75 per cent is provided by the Government and 25 per cent by the concerned ULBs).

**MUKHYA MANTRI SHAHRI AJEEVIKA GUARANTEE YOJANA (MMSAGY):**

- Launched by **Himachal Pradesh Govt. on May 16, 2020**, amid COVID-19.
- Provides **120 days** of guaranteed wage employment annually per household.
- **Eligibility:** Adults in ULBs
- Online portal for registration; no office visits needed.
- **Impact:** as on **December, 2024** **18,012** beneficiaries have benefited with a total of **6,76,846** man-days and **₹19.20 crore** has been disbursed

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## **TOWN AND COUNTRY PLANNING:**

- The **Himachal Pradesh Town and Country Planning Act, 1977**, ensures sustainable development across **60** Planning Areas and **36** Special Areas in the state.
- In case of high Risk classification of buildings, construction within **5.0 meters** of a Nallah and within **7.0 meters** of a Khud is prohibited.
- In order to protect the green cover in Shimla Planning Area, State Government has increased the Green Area from existing **17 pockets to 25 pockets**.
- A GIS-based development plan for Shimla till **2041** was approved by the Apex Court, considering the projected population increase. Shimla's population is expected to rise from **3,11,429 in 2011** to **6,25,127 in 2041**.

## **Real Estate Regulatory Authority (RERA):**

- **The Himachal Pradesh Real Estate Regulatory Authority (HPRERA) commenced operations on January 1, 2020**, with a primary aim to regulate and promote the real estate sector. It ensures efficient sale of plots, apartments, and buildings while safeguarding consumer interests.
- **214** Real Estate Projects and **131** Real Estate Agents are registered with the authority.

## **Building Construction and Cost Index:**

- The **Department of Economic and Statistics**, under the **National Building Organization**, compiles the Building Construction Cost Index (BCCI) for Himachal Pradesh.
- Quarterly BCCI reports with a **base year of 2011-12** are prepared and released by the department, facilitating monitoring of construction costs over time.

## Important MCQ

## Answer Key

1	2	3	4	5	6
B	C	B	B	A	B

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## CHAPTER-18

### DIGITAL TECHNOLOGIES AND GOVERNANCE

#### KEY HIGHLIGHTS:

- ❖ **MMSS@1100 Helpline Performance:** Mukhya Mantri Seva Sankalp (MMSS) Helpline has received **1,21,118** complaints till **31st December 2024**. Of these, **1,05,345 complaints (87%)** have been disposed of, and **82,237 complaints (68%)** were resolved to the satisfaction of the concerned citizens.
- ❖ **E-Office Integration:** **108** Himachal Pradesh Secretariat branches, **98** Directorates, **12** Deputy Commissioner Offices, **13** Superintendent of Police Offices, and **457** other field offices currently on-boarded.
- ❖ **Expansion of Online Services:** During the **FY 2024-25**, the Department enhanced the Himachal Online Seva portal by adding **77 new services**, raising the total to **294 online services** provided by various departments for streamlined public delivery.
- ❖ **Direct Benefit Transfer (DBT):** During the current **FY 2024-25**, a total of **₹1,274.17 crore** has been transferred through **DBT** to **17.45 lakh** beneficiaries under **52 schemes** till **December 2024**.
- ❖ **HIMSWAN Connectivity:** Established in **February 2008**, with **1,936 government offices** across the state connected during **FY 2024-25**.
- ❖ **Revenue Courts Management System:** A total of **1,21,246 cases** have been registered online, out of which **61,353 cases** have been successfully disposed of.

#### INTRODUCTION

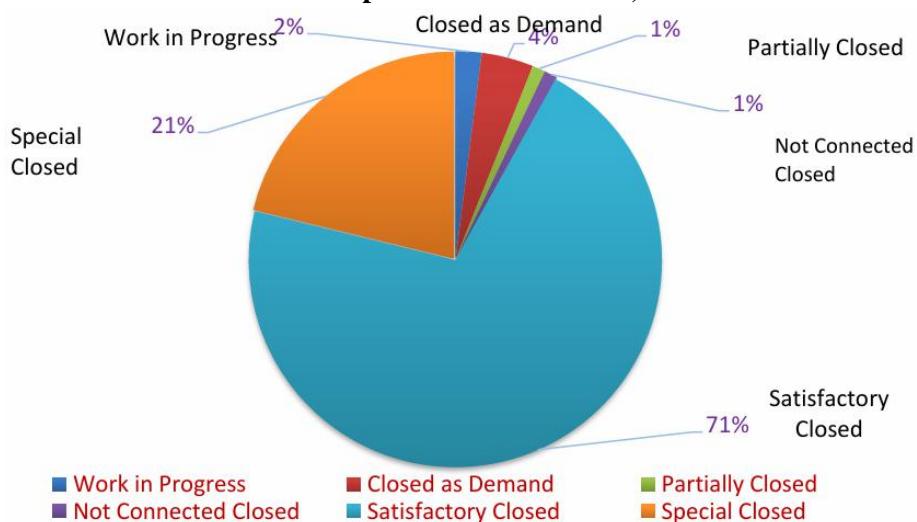
The Department of Digital Technologies and Governance (formerly known as Department of Information Technology) was set up in **2004** with the mandate to lay a strong foundation for development of digital technologies and Information Technology (IT) in the State.

#### DIGITAL INFRASTRUCTURE AND DATA GOVERNANCE

##### Mukhya Mantri Seva Sankalp Helpline @1100 (MMSS)

- As of **31st December 2024**, **1,21,118** complaints have been registered through the MMSS Helpline during **2024-25**. Of these, **1,05,345 complaints (87 per cent)** have been disposed of, with **82,237 complaints (68 per cent)** being conclusively resolved and closed to the satisfaction of the concerned citizens, after receiving the feedback.

**Status Snapshot 29th November, 2024**



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- Since its launch, MMSS Helpline has received **7,78,364** complaints, of which **7,57,354 (97 per cent)** complaints have been disposed of. This includes **5,53,303 (71 per cent)** complaints that were resolved to the satisfaction of the citizens.
- MMSS Helpline serves as a centralized call center for operating various departmental helplines. The following helpline has been shifted to MMSS Helpline Call Centre.
- The **24x7 HRTC Helpline** has been integrated with the MMSS, providing immediate assistance to passengers traveling on HRTC buses, with all **18,988** registered cases successfully resolved.
- An alternate channel for Disaster Helpline has also been operational since **1st January 2024**, integrated with MMSS Helpline.
- The Public Distribution System **1967 Helpline** of Food and Civil Supply Department has been transferred to MMSS, where **9,045** cases have been registered, with **9,005** cases closed.

#### e-OFFICE

- Currently, following offices have been successfully on boarded onto the e-Office platform

Sr. No.	Offices	On-Boarded	Target
1.	Himachal Pradesh Secretariat	108 Branches	To connect all field offices in the State
2.	Directorates	98	
3.	Superintendent of Police Offices	13	
4.	Deputy Commissioner Offices	12	
5.	Sub-Divisional Magistrate	69	
6.	Block Development Officer	88	
7.	Field Offices	300	

#### HIMACHAL ONLINE SEVA (E-DISTRICT) PORTAL

- To reduce footfall in government offices and to facilitate the citizens of the state with different government services at their door steps.
- During this financial year, the Department has added **77 services** to the Himachal Online Seva portal for online delivery.
- Currently **294** online services from various departments including Revenue, Women & Child Development, Panchayti Raj, Rural Development, Urban Development etc. are being offered through this portal.
- There are on an average **6000 transactions** for various services through the Himachal Online Seva Portal on a daily basis.
- In the current financial year, **15,92,958** transactions have been completed as of **December 2024**. Furthermore, AI has been implemented in the portal to pre-check document deficiencies when a citizen applies for services, reducing the need for human intervention.

#### AADHAAR

- AADHAR number enables residents to identify themselves and access various benefits and services. **104.29 per cent (LIVE)** Unique Identification (UIDs) have been generated in the State.
- The Aadhaar saturation level in the State for the population **above 5 years** is more than **100 per cent**.
- The State has attained overall **4<sup>th</sup> Rank and 1<sup>st</sup> in 0-5 year age group** in the Country with regards to the Aadhar generation.
- Currently, **215** Permanent Enrolment Centers (PECs) are operational.

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### **DIRECT BENEFIT TRANSFER (DBT)**

- The Department of Digital Technologies and Governance has identified **165 (Centre-79; State-86)** schemes with concerned departments during **FY2024-25**, of which DBT has been implemented in **52 schemes (Centre-17; State-35)**.
- During **FY2024-25**, an amount of **₹1274.17 crore** has been transferred through DBT to **17.45 lakh** beneficiaries under **52 schemes** till the month of December, 2024.

### **HIMSWAN**

- Under the **National e-Governance Plan (NeGP)**, secure network called **HIMSWAN (Himachal Pradesh State Wide Area Network)** has been created in **February, 2008** and currently **1,936** Government Offices across the State are connected through this network
- HIMSWAN provides secured network connectivity to all State Government Departments upto block level, enabling efficient electronic delivery of G2G (Government to Government), G2C (Government to Citizen) and G2B (Government to Business) services.
- Considering the growing demand, the bandwidth has been upgraded using the latest Multiprotocol Label Switching (MPLS) technology. The minimum Bandwidth is now at 8 Mbps. All directorates and offices with high internet usages offices at District level have been upgraded to 100 Mbps. The category wise status is detailed below:

<b>Sl. No.</b>	<b>Category of offices</b>	<b>Minimum Bandwidth (Mbps)</b>	<b>No of office connected</b>
1	Directorates/ other field offices	100	107
2	District Level Offices/ other field offices	50	3
3	District Level Offices/ other field offices	32	76
4	District Level Offices/ other field offices	20	471
5	District Level Offices/ other field offices	12	478
6	District Level Offices/ other field offices	8	801
<b>Grand Total</b>			<b>1936</b>

### **HIMACHAL PRADESH STATE DATA CENTRE (HPSDC)**

- Himachal Pradesh State Data Centre (HPSDC) is a core ICT infrastructure established by the Department of Digital Technologies and Governance (DT&G) to consolidate services, applications, and infrastructure, facilitating efficient electronic delivery of **Government-to-Government (G2G), Government-to-Citizen (G2C), and Government-to-Business (G2B) services**.
- Currently, **227** websites and applications from various departments, boards, and corporations are hosted at the HP State Data Centre

### **CM DASHBOARD**

- To monitor the progress of key projects CM Dashboard has been developed.
- In the first phase, **8 departments** (Revenue, Women Child and Development, Jal Shakti, Public Works Department, Rural Department, Education, Tribal and Health Services including Director Health Services, National Health mission, Directorate of Medical Education) were identified for integration with CM Dashboard.

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- The **District Good Governance Index (DGGI)** a comprehensive and implementable framework under different themes at sub state level has been developed as part of CM Dashboard Application.

### **HIM PARIVAR**

- Him Parivar system integrates various existing databases, such as the Parivar Register and the Public Distribution System (PDS), to create a comprehensive **State Social Registry**.
- As part of this initiative, the **HimAccess Single Sign-On system** has been developed, offering a unified platform for citizens and government employees to access multiple government services using a single username and password.
- To date, **1.62 lakh** users have been onboarded onto the **HimAccess platform** to avail themselves of various services
- Surveys conducted by the Urban Development Department for creating family registers in urban areas and by HPSEBL for linking electricity meters with families are currently in progress. As of now, **6,28,959** individuals comprising **1,99,747 families** have been surveyed under the Urban Development Department's initiative. Similarly, under the Himachal Pradesh State Electricity Board Ltd. (HPSEBL) survey, a total of **18,19,955 electricity meters** have been surveyed.

### **LITIGATION MONITORING SYSTEM (LMS):**

New modules which have been implemented recently in this application:

- **Integration with District Court API:** Enables the automatic fetching of case details, orders, and information about connected cases.
- **User Cases Watchlist Module:** A streamlined feature that allows users to track and monitor selected cases with real-time updates and easy access.
- **Daily SMS Notifications:** A daily SMS notification is sent regarding weekly hearings, along with a dedicated SMS to the Chief Secretary for updates.
- **Updates Module:** A dedicated module has been developed to provide the Chief Secretary to GoHP with updates on recently updated case hearing marked by the departments.

### **REVENUE COURT MANAGEMENT SYSTEM (RCMS):**

- Developed in collaboration with the Revenue Department.
- Digitizes revenue court processes and offers citizens and advocates free access to case information.
- Till date **1,21,246 cases** have been registered online on RCMS, of which **61,353 cases** have been disposed of.

### **REVENUE RELIEF APPLICATION PORTAL:**

- Streamlines relief fund management in Himachal Pradesh.
- **69,609 applications** have been received online through RMS-Relief, out of which **37,497 applications** have been approved.

### **POLICY INITIATIVES UNDERTAKEN:**

#### **Application and Infrastructure Hosting Policy for HP State Data Centre**

- The Infrastructure and Application Hosting Policy for the Himachal Pradesh State Data Centre (HPSDC) was **notified in August 2024**.
- This policy establishes comprehensive guidelines and procedures to ensure the secure, reliable, and efficient hosting of government applications and infrastructure within HPSDC.

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### **POLICY ON DIGITAL IDENTITY AND ACCESS MANAGEMENT**

- The Digital Identity and Access Management Policy, introduced in **August 2024**, outline guidelines for implementing Single Sign-On across software applications developed by State Government entities.

### **DOCUMENT MANAGEMENT POLICY**

- To address current issues of inconsistent document management, security gaps, and accessibility challenges, a Document Management System (DMS) policy was introduced on **23<sup>rd</sup> October, 2024**.

### **4G SATURATION PROJECT**

- Till date Funding of **₹50 crore** from the Government of India under Scheme for Special Assistance to State, (Telecom Sector) during financial year **2023-24** is being utilised to provide connectivity to the uncovered villages in the Lahaul and Spiti, Chamba and Kinnaur districts. So far, **500 towers** have been constructed.

### **INVESTMENT AND INDUSTRY PROMOTION (STPI-SHIMLA, STPI-KANGRA, COE-IT WAKNAGHAT: STPI/ INCUBATION)**

- To promote IT investments, **two STPI** (Software Technology Parks of India) Centers are being established in the State.
- One STPI Centre is being setup in **Shimla** and the other in **Kangra**.
- The STPI Centre in **Mehli**, Shimla is being established in 18,000 square feet and the record at **Chetru**, district Kangra is being established in 35,602 square feet and aims to support **25-32 entrepreneurs**, generating employment opportunities for **500-650 youth**.
- **Himachal Pradesh Kaushal Vikas Nigam (HPKVN)** has constructed a **CoE-IT building at Waknaghath** with a total built-up area of **47,595.85 sq. ft.**
- Within this facility, the department of digital Technologies and governance (DDT&G), in collaboration with STPI, will establish a **Centre of Excellence (CoE) in Artificial Intelligence and Machine Learning**, occupying **1,800 square feet**. Additionally, **10,000 square feet** will be allocated for an incubation facility under the Chief Minister's Startup/Innovation Project/New Industries initiative.

### **HIMACHAL PRADESH STATE ELECTRONICS DEVELOPMENT CORPORATION LIMITED, SHIMLA**

- Himachal Pradesh State Electronics Development Corporation Ltd. functions under the administrative control of the **Department of Information Technology, Himachal Pradesh**.

### **FINANCIAL ACHIEVEMENTS**

- The Himachal Pradesh State Electronic Development Corporation rendered various services during the FY2024-25 and achieved the turnover as on December, 2024 as under:

(₹in crore)

Sr. No.	Financial Achievements	Turnover
1	Sale of hardware	132.60
2	Sale of services and other Income	121.69
<b>3</b>	<b>Total Turnover</b>	<b>254.29</b>
4	Net profit	12.16

**Source:** Department of Digital Technologies and Governance, Government of Himachal Pradesh

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## Important MCQ

## Answer Key

1	2	3	4	5
B	B	C	C	C

# HIMACHAL PRADESH BUDGET ANALYSIS 2025-26

## BUDGET HIGHLIGHTS

### KEY HIGHLIGHTS:

- ❖ By replacing VAT with GST and even after providing GST compensation, the State Government has incurred a total revenue loss of **₹9,478 crore till 2023-2024**.
- ❖ Based on the recommendations of the Fourteenth Finance Commission, we received **₹40,624 crore as RDG (Revenue Deficit Grant)** for the five years from **2015-16 to 2019 20**.
- ❖ The State's **Gross Domestic Product (GDP)** growth rate, increased to **7.03% in the year 2023 24**. The share of the State's own revenue in the total revenue increased to **37.92% in the year 2023-24**. Similarly, the rate of the State's own revenue in total and total expenditure, increased to **27.54% in the year 2023-24**.
- ❖ **Fiscal deficit** as per the Fiscal Responsibility and Budget Management (FRBM) Act, is **3%** for the years **2025-26**.
- ❖ **70%** of the loans taken by the current Government were utilized to **repay** the principal and interest of the **old loans**.

### NATIONAL ECONOMY:

- **Indian economy** is projected to grow at a rate of **6.4%** during **2024-25**.
- **Agriculture and allied sector** is estimated to achieve a growth rate of **3.8%**.

### STATE ECONOMY:

- **State's economy** is projected to grow at a rate of **6.7%** during the **financial year 2024-25**.
- **Per capita income** of the State during **2024-25** is estimated to increase by **9.6%**.
- **State's Gross Domestic Product (GDP)** for **2024-25** is expected to be **₹2,32,185 crore**.

### PROPOSED BUDGET ALLOCATIONS:

Sector	Proposed Budget (₹ Crore)
Animal husbandry	673
Education	9,849
Social Security, Women, Children & OBC Welfare	2,533
Urban Development	656
Health	3,481
Energy	905

### AGRICULTURE, HORTICULTURE, ANIMAL HUSBANDRY, AND ALLIED SECTORS

- Operationalization of an **Artificial Insemination Training Institute** in **Darlaghat, Solan district**.
- Construction of a **450-square-meter store for proper maintenance of wool** through the Wool Federation.
- **Increase in freight subsidy** for registered societies involved in **milk procurement** from **₹1.5 per liter to ₹3 per liter**.
- Establishment of a **new central testing laboratory** at the milk processing plant in **Dagwar, Kangra** under the **Dairy Development Scheme**.
- Setting up **four new plants** with a capacity of 20,000 liters per day (LPD) in **Nahan, Nalagarh, Mohal, and Rohru**, and two **Milk Chilling Centers (MCC)** in **Una and Hamirpur**.

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- Minimum support price for cow's milk increased from ₹45 to ₹51 per liter, and for buffalo's milk from ₹55 to ₹61 per liter.
- If any farmer society delivers milk to a Notified Collection Centre located more than 2 kilometers away by themselves, they will be provided a **transport subsidy at the rate of ₹2 per liter**.
- The goal is to bring **one lakh (100,000) new farmers under natural farming**.
- A minimum support price (MSP) of ₹40 per kilogram for **maize** and ₹60 per kilogram for **wheat** produced **through natural farming** will be provided. If farmers bring their produce to a notified collection center located more than 2 kilometers away, they will receive a freight subsidy of ₹2 per kilogram.
- A **Spice Park** will be established in the **Hamirpur** district.
- An **MSP of ₹90 per kilogram** for **turmeric grown** through natural farming has been announced.
- **Potatoes** make up **20%** of the total vegetable production in the State.
- A **Potato Processing Plant** will be set up in the **Una district**.
- Topographic survey to be conducted for 257 clusters spanning 4,000 hectares.
- An **expenditure of ₹100 crore** under the **HPSHIVA project**.
- Inclusion of three more fruit crops—lychee, pomegranate, and guava—under the Weather-Based Crop Insurance Scheme.
- Promotion of sub-tropical horticulture by bringing sub-tropical fruits under high-density plantation.
- **Reduction of royalty rates for fishermen** and fish farmers obtaining fish from reservoirs to **7.5%**.
- Construction of 20 hectares of new fish ponds in the private sector with 80% subsidy under the Chief Minister Fisheries Scheme.
- Construction of **120 new trout units**.
- Establishment of a **Trout Fish Brood Bank in Patlikuhal**.
- Fishermen will be provided a subsidy ranging from 40% to 60% as per eligibility for replacing old boats with new ones.

#### **HIMACHAL PRADESH ADVANCING TOWARDS DEVELOPMENT THROUGH TOURISM:**

- The expansion of Gaggal Airport in Kangra is underway, with land acquisition in progress and ₹3,000 crore allocated for 2025-26.
- Under new tourism destinations:
  - ✓ wellness centers in Manali, Kullu, Naggar, and Nadaun;
  - ✓ ice skating rinks in Dharamshala, Shimla, and Mandi;
  - ✓ beautification of Palampur and Nagrota Bagwan;
  - ✓ tourism facilities at premises of Baba Balaknath temple
  - ✓ rafting center in Nadaun.
- Launch of a new "**Mukhyamantri Paryatan Start-up Yojana**" for homestay units to provide employment to the youth of the State and strengthen the rural economy. Himachali youths will receive a **4% interest subvention** for **Home Stay** and Hotel loans **in non-tribal areas** and **5% in tribal areas**, along with a **30% subsidy for food vans** on highways and district headquarters.
- Establishment of a Planetarium at the **Zoological Park in Bankhandi**, Kangra.
- Launch of wellness Panchakarma services for tourists and the general public on a pilot basis at Ayush hospitals in Paprola and Shimla.
- Laws will be amended to develop **tea plantations as Eco-Tourism destinations**, following the models of Sikkim, Assam, and West Bengal.
- Development of the **International Roerich Memorial Trust area in Naggar**, Kullu, from a tourism perspective.

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### **UPLIFTMENT AND WELFARE OF ALL SECTIONS OF SOCIETY:**

- Inclusion of 37,000 new beneficiaries under social pension schemes during 2025–2026.
- **Inclusion of every girl turning 21** between January 1, 2025, and March 31, 2026, under the "**Indira Gandhi Pyari Behna Sukh Samman Nidhi Yojana.**" Women working as domestic helpers will also be benefited under this **scheme starting June 1, 2025.**
- Bringing the **Institution for Children with Special Abilities (ICSA)** at **Dhalli** under government administration along with its staff.
- Increasing the monetary **reward for inter-caste marriages** from ₹50,000 to ₹2 lakh.
- Adding new beneficiaries under the "**Mukhyamantri Vidyaw Evam Ekal Nari Awas Yojana**".
- Under the "**Vridhjanon Ke Liye Ekikrit Yojana**", establishment of **old age homes**/senior citizen residences at various locations in the state through private sector participation.
- Introduction of the "**Indira Gandhi Sukh Suraksha Yojana**" for two girls born into Below Poverty Line (BPL) families.
- Construction of a total of **13 Working Women's Hostels** in Solan, Neeri, Daruhi, Palampur, Luthan, Baddi, Gagret, Nagrota Bagwan, Chanour Industrial Area, and Medical Device Park Solan, to meet the housing needs of working women.
- From April 1, 2025, all **18,925 Anganwadi centers** will be designated as "**Anganwadi Sah Preschool**" and integrated with nearby schools wherever possible.
- Launch of a new scheme, "**Indira Gandhi Matritv Shishu Sankalp Yojana**," to ensure the health of young children.
- Implementation of the "**WINGS Project**" (World-leading Innovative Study Programme), which is being **piloted in district Una** in collaboration with **NITI Aayog**.

### **NEW STEPS IN SELF-EMPLOYMENT:**

- Launch of the "**Mukhyamantri Laghu Dookandar Yojana**" for small fruit-vegetable vendors, tea stall owners, and others in urban areas.
- **Rajiv Gandhi Self-Employment Start-Up Scheme**, subsidies will continue to be provided to eligible applicants for purchasing e-taxis.
- **Him-Ira Shops, Himachali Haat, and Wayside Amenities** will be constructed in new locations. In the first phase, the plan will be implemented along state highways, national highways, and expressways.
- Stalls for self-help groups and artisans will be set up on the lines of Delhi Haat at the **Bantony Castle complex** in Shimla under the Himachal Pradesh State Rural Livelihoods Mission.
- "**Him Utsav**" will be organized at Delhi Haat to showcase the state's culture, food, and handicrafts.
- **A 3-5% interest subsidy** will be provided for establishing **solar projects ranging from 250 kW to 1 MW** in tribal areas and **identified locations** like Bara Bhangal, Dodra Kwar, Kupvi, Tisa, and others.

### **GREEN ENERGY, GREEN INTERVENTIONS, GREEN HIMACHAL, AND CLEAN HIMACHAL**

- A **200 MW solar project** will be established in **Damtal, Kangra**.
- Under the "**Green Panchayat Scheme**," solar projects of 500 kW will be set up in 100 panchayats.
- The **Shongtong Hydroelectric Project** (450 MW) aims to be operational by **December 2026**.
- **Dome theaters** will be established in four government institutions in **Chamba** District and two in **Shimla District**.
- A target has been set to **afforest 5,000 hectares of land** to expand forest cover through various programs.
- A new "**Rajiv Gandhi Van Sambhardhan Yojana**" will be implemented to promote community participation in forest management and expansion.

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## MODERNIZATION OF HEALTHCARE SERVICES AND TRANSFORMATION OF EDUCATION

- Robotic Surgery will be established at **AIMSS Chamiana Shimla** and **Tanda Medical College Kangra**.
- **Positron Emission Tomography (PET)** scan facility will be made available at **IGMC Shimla**.
- State-of-the-art MRI machines will be installed at **IGMC Shimla**, **AIMSS Chamiana Shimla**, Govt. Medical College Hamirpur, and Govt. Medical College Ner Chowk.
- Catheterization Labs (Cath. Lab) will be established at Govt. Medical College Hamirpur and Govt. Medical College Mandi.
- Under the "**Rogi Mitra Yojana**," approximately one thousand Rogi Mitras (Patient Friends) will be appointed in various health institutions and will be given a monthly honorarium of ₹15,000.
- Free insulin pumps will now be made available for boys and girls up to the age of 27 years.
- Under the **Mukhya Mantri Vridhjan Dekhbhal Yojana**, the healthcare and paramedical staff will conduct health check-ups at the homes of individuals aged 70 years or older through mobile health vans.
- The "**Acharya Charak Yojana**" will be launched, under which patients in all government AYUSH hospitals and dispensaries in Himachal Pradesh will receive free tests and essential medicines.
- Bhoranj, Bara, Nadaun, Ghumarwin, Dehra, Jaisinghpur, Shahpur, Bhatiyat, Fatehpur, Palampur, Arki, Seraj, Dhaliyara, Shillai, Reckong Peo (Kinnaur), Keylong, Theog, Nagrota, Kullu and Jogindernagar will be developed as Rajiv Gandhi Day Boarding Schools.
- Classes for **M.Tech Electrical Vehicle Technology** will be started at Govt. Hydro Engineering College **Bandla**.
- The **Digital University of Innovation, Entrepreneurship, Skill, and Vocational Studies** will be established at **Ghumarwin**, District Bilaspur, under Public-Private Partnership (PPP Mode) and Self-Financing.

## DRUG-FREE HIMACHAL

- Under the "**School Swasthaya Karyakram**," health check-ups and Counselling-cum-Awareness Sessions for students will be initiated by doctors and paramedical staff of Primary Health Centres (PHCs) in nearby schools.

## TRANSPORT, INDUSTRY, BRIDGES & ROADS

- Construction of **14.79-kilometre-long ropeway**, costing ₹1,546.40 crore, would be started in **Shimla city**.
- The **first Automatic Driving Test Track** will be established in **Haroli**, Una district.
- A provision of ₹100 crore has been made under the "**Mukhya Mantri Sadak Yojana**".

## RURAL DEVELOPMENT, PANCHAYATI RAJ, AND URBAN DEVELOPMENT INITIATIVES

- **₹452 crore** will be spent on development works in panchayats under the 15th Finance Commission for 2025-2026, and ₹467 crore will be spent under the State Finance Commission.
- Establishment of a **Himalayan Disaster Risk Reduction Centre** at Palampur.

## EMPLOYEES WELFARE:

- From 15th May, in the first phase, arrears for pensioners aged 70 to 75 years will be paid during this financial year. Pending salary arrears of Class IV, Class III, Class II, and Class I employees and officers will be paid in a phased manner.
- From 15th May, employees of the state will receive a **Dearness Allowance (DA)** instalment at **the rate of 3%**.
- **Daily wagers** will now receive ₹425 per day, with an **increase of ₹25**.
- Outsourced employees will receive a minimum of ₹12,750 per month.

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➤ Wages under MGNREGA will be increased by ₹20 to ₹320.

**HONORARIUM:**

Category	Position	Monthly Honorarium (₹)
District Council	Chairperson	25,000
	Vice-Chairperson	19,000
	Member	8,300
Panchayat Samiti	Chairperson	12,000
	Vice-Chairperson	9,000
	Member	7,500
Gram Panchayat	Pradhan	7,500
	Up-Pradhan	5,100
	Member	1,050 per meeting
Municipal Corporation	Mayor	25,000
	Deputy Mayor	19,000
	Councillor	9,400
Municipal Council	Chairperson	10,800
	Vice-Chairperson	8,900
	Councillor	4,500
Nagar Panchayat	Pradhan	9,000
	Up-Pradhan	7,000
	Member	4,500
Anganwadi Workers	Anganwadi Worker	10,500
	Mini Anganwadi Worker	7,300
	Anganwadi Helper	5,800
Health Workers	ASHA Worker	5,800
	Mid-Day Meal Worker	5,000
Water Department	Water Carriers (Education Dept.)	5,500
	Jal Rakshak	5,600
	Multipurpose Workers (Jal Shakti Dept.)	5,500
	Para Fitters & Pump Operators	6,600
Revenue Department	Panchayat Chowkidar	8,500
	Revenue Chowkidar	6,300
	Revenue Lambardar	4,500
Increment in Monthly Honorarium	Sewing Teachers	+500
	Multi-Task Workers (PWD)	+500
	SMC Teachers	+500
	IT Teachers	+500
	SPOs	+300
Medical College/AIMSS Chamiana	Senior Residents/Tutor Specialists (PG Students)	1,00,000
	DNB-Super Specialists & Sr. Residents-Super Specialists (D.M./M.Ch.)	1,30,000
Healthcare	Operation Theatre Assistants (Outsourced)	25,000
	Radiographers (Outsourced)	25,000

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#### OTHERS

- The work on the **Software Technology Parks (STPI)** being established in Mehli, Shimla, and Chaitdu, Kangra, will be completed.
- **Drone Stations** will be set up in the districts of **Hamirpur, Mandi, and Kangra**.
- **Indoor stadiums** will be constructed in **Solan**, along with **stadiums in Reckong Peo, Haroli, and Jai Singhpur**.
- The **Diet Money provided to children** studying in **Sainik Schools** will be increased from ₹10 to ₹50.