



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



आगरा  
Agra

उत्तर प्रदेश क्षेत्रीय कार्यालय, लखनऊ  
UP Regional Office Lucknow, Uttar Pradesh



## दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

## ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन

## Vision

Development Bank of the Nation for fostering rural prosperity

## Mission

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

# **Potential Linked Credit Plan**

**Year: 2025-26**

**District: Agra**

**State: Uttar Pradesh**



**National Bank for Agriculture and Rural  
Development**

**Uttar Pradesh Regional Office, Lucknow**



## Foreward

Uttar Pradesh is steadily advancing towards its goal of achieving a trillion-dollar economy by 2027-28. Credit is an important catalyst for this growth and acts as a supplement to other economic activities. The credit to GSDP ratio at current prices of Uttar Pradesh has increased from 35% in 2022-23 to 41% in 2023-24, which is lower than all India average and way behind global peers. The PLP provides a detailed scientific assessment of credit potential for various sectors in the district. It highlights the sector specific infrastructure gaps and critical interventions to be made by State Governments and FIs for harnessing potential available under priority sector. It is prepared after wide consultations with various stakeholders of the rural economy, including Govt. departments, banks, and NGOs. For the economic and all-round development of district, it is imperative to fully exploit the available potential, especially the activities of the primary sector and for this, credit investment from the banks is important.

Agriculture is the backbone of state's economy but in the context of increasing number of small and marginal farmers, new challenges like investment in agriculture sector, use of modern technology, strengthening of supply chain and creation of market for agricultural produce have emerged. The state is upgrading existing agricultural clusters along with creating new ones for a range of crops, fruits and vegetables, to take advantage of transformative potential of cluster farming. Additionally, One District One Product (ODOP) farming is being promoted with thrust on grading, packing, branding, and marketing through Common Facility Centers (CFCs), so as to reduce wastage of agri- produce and increase farmer's income. NABARD, has empowered FPOs, supporting collectivization of farmers. This has enhanced their income, market access, and bargaining power while also reduced their post-harvest losses. Further, Agri Stack, designed as an agriculture-centric Digital Public Infrastructure (DPI) has seen its initial pilot in Uttar Pradesh and is expected to drive the digitalization of agriculture sector.

Climate change has emerged as another factor affecting agriculture of Uttar Pradesh, which has 9 agro-climatic zones. NABARDs climate change initiatives have focused on enhancing climate resilience, sustainable agriculture, and rural livelihoods. These initiatives along with State's initiative are crucial for mitigating climate impacts and ensuring food security in vulnerable regions, considering that 30 districts of the state are highly vulnerable to climate change (ICAR-CRIDA). There is also a need to bolster Agri startups and introduce artificial intelligence (AI) in farming to boost smart farming practices.

Due to changing climate and increasing pressure on agriculture, it is necessary to shift the focus of development to MSME sector also. With over 9 million MSME units, UP has made substantial progress in registering the units on Udyam portal, facilitating adequate finance and promote branding, marketing, and promotion including export. MSMEs are major employment generators in Uttar Pradesh, providing jobs to millions of people, especially in rural and semi-urban areas.

As per national database, over 29 crore people in India are directly connected with the co-operative sector out of which about 1.85 crore are from Uttar Pradesh. Co-operative institutions are the backbone of the rural economy. NABARD has strived to provide all types of assistance to cooperative structure in the state (including >7000 PACS), which has promoted timely and concessional credit, capacity building of the staff, promoting use of technology and innovation to foster frictionless credit & also through computerization of PACS. NABARD is also handholding the three RRBs in the state and strengthening them, through thrust on technology upgrades, customer centric digital services (like internet and mobile banking) as well as bank centric digital upgrades (like CBS, HRMS management module, etc.) to enhance the efficiency of banks.

In view of all these developments, Potential Linked Credit Plan (PLP) document for the year 2025-26, provides a detailed scientific assessment of credit potential for various sectors in the district taking into account the long-term potential, availability of infrastructure, marketing support, credit absorption capacity and strength of the credit delivery system. It highlights the sector specific infrastructure gaps and critical interventions to be made by State Governments and FIs for harnessing potential available under priority sector. I hope that this document will prove useful to the banks in preparing their roadmap for increasing credit flow in the district, and to the State Government in identifying the scope and magnitude of investment required in different sectors.

This year, NABARD has leveraged technology for preparing a digital PLP for efficient credit projections. This new generation document has standardised structure, coverage and data indices. It has almost done away with manual interventions, which is the founding block of a data driven environment. We believe that this Digital PLP will be a catalyst for empowering Rural India and serve the needs of all stakeholders in the rural eco-system.

I express my gratitude to the honorable public representatives, District Magistrate, concerned departments of the district, RBI, SLBC, Lead District Managers, banks and other stakeholders for their cooperation in facilitating completion of this document in a timely and smooth manner. I also thank and congratulate my District Development Managers and the officials of NABARD Regional Office for their active role in preparing this document.

I hope that this document will faithfully carry forward its set objectives and the assessed potential for development of the district will be fully exploited through coordinated efforts of all.

**Pankaj Kumar**  
Chief General Manager

**PLP Document Prepared by:**

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District Development Manager

NABARD

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PLP Document finalized by: Uttar Pradesh Regional Office

'The document has been prepared on the basis of information collected from publicly available sources and discussions with various stakeholders. While preparing the projections, every effort has been taken to estimate credit potential realistically. NABARD shall not be responsible for any material or other losses occurring to any individual/ organization owing to use of data or contents of this document.'



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## Executive Summary

### 1. Introduction

The Potential Linked Credit Plan (PLP) is prepared by NABARD each year keeping in view the national priorities, policies of the Government of India and State Government, infrastructure and linkage support and physical potential available in various primary, secondary and tertiary sectors.

### 2. District characteristics

1	Location	Agra is situated on the banks of Yamuna river located between 27.11 degrees north and 78-78.2 degrees east in western Uttar Pradesh. The elevation from sea level is 169 meters. The district is bordered by Mathura and Etah in the north, Bharatpur in the west, Firozabad, Etawah in the east and Dholpur
2	Type of soil	The soil of the district is alluvium.
3	Primary occupation	The primary occupation in the district is agriculture. About 40 percent of the economy comes from industries (direct and indirect). The district has small and medium units related to leather handloom zari-zardozi and marble carving work.
4	Land holding structure	In the district 84 percent farmers are small and marginal.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The credit flow under the priority sector at the ground level was Rs. 1921785.57.00 lakh in the financial year 2023-24. The contribution of commercial banks regional rural banks and cooperative banks was Rs. 1804986.28 lakh Rs. 82703.61 lakh and Rs. 2436.18 lakh respectively.
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2	CD Ratio	As on 31 March 2024 the CD Ratio of the district is 68.6.
3	Investment credit in agriculture	The disbursement under investment credit in agriculture is with the tune of Rs. 140322.85 lakh as on 31 March 2024.
4	Credit flow to MSMEs	As on 31 March 2024 the credit flow to MSMEs are Rs. 1194684.96 lakh.
5	Other significant credit flow, if any	

#### 4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The Potential Linked Credit Plan (PLP) for 2025-26 is of Rs. 4175154.83 lakh.
2	Projection for agriculture and its components	The projection for agriculture and its component is estimated of Rs. 849825.79 lakh.
3	Projection for MSMEs	The projection for MSMEs are of Rs. 3172280.00 lakh.
4	Projection for other purposes	The projection for other purposes is of Rs. 153049.04 lakh.

#### 5. Developmental Initiatives

1. NABARD has worked on its developmental programs like formation of self-help groups and their linkage with banks livelihood and entrepreneurship development programs for women of the groups formation of farmer producer organizations increasing farmers' income and self-employment generation.
2. NABARD has sanctioned projects under the RIDF for the construction of roads schools state tube wells modernization of irrigation and service canal road and drainage system in the district.

#### 6. Thrust Areas

1. NABARD has identified some areas to be focused upon for 2025-26 which include availability of finance for SHGs/JLGs expansion of irrigation facilities improvement in dairy development Farmer Producer Organizations (FPOs) etc.

2. Factors that have come to light through discussions with farmers include the lack of quality fertilizers/seeds marketing of agricultural produce shortage of local traders for supply of agricultural equipment and the need for uninterrupted power supply.

#### **7. Major Constraints and Suggested Action Points**

1. Considering the high- quality potato production in the district there is a need to set up potato processing units.
2. The district is afflicted with the problem of irregular rainfall as well as the problem of saline water.

#### **8. Way Forward**

1. All agencies will have to effectively implement their programs and make concrete efforts for the development of the district.

## **Methodology of Preparation of Potential Linked Credit Plans**

### **1. Introduction**

Potential Linked Credit Plan is a comprehensive documentation of potentials in the district for rural economic activities, both in physical and financial terms. It is also an assessment of the gaps in infrastructure support which need to be filled in to fully exploit the realizable potentials.

### **2. Objectives**

The objectives of PLP are:

- to enable various organizations involved in the process of rural development in directing their efforts in a planned manner, in accordance with the potentials available for exploitation,
- to enable optimum utilization of scarce financial resources (specifically bank credit) by channeling the same into sectors with growth potential, and
- to assess the gaps in infrastructure support which need to be taken care of for exploiting the potentials and prioritise resource requirement for the purpose.

### **3. Methodology**

NABARD took the initiative, in 1988-89, of preparing PLPs for agriculture and rural development. The broad strategy followed by NABARD for the formulation of PLPs envisages estimation of long-term potential (in terms of physical units) in each sector of agriculture and rural development with reference to natural and human resource endowments and a phased annual programme for development, keeping in view the relative national and state priorities. NABARD has been endeavoring to introduce refinements in the methodology of preparing PLPs and improving its contents so that the PLPs could be used as a reference document for Annual Credit Plans of banks. NABARD has been reviewing the methodology in estimation of potential through consultative process over the years. It adopts a detailed methodology for assessing the physical potential in major sectors of investment conducive to development of agriculture and rural areas.

The methodology consists of assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the Line Departments concerned at the district level, identification of infrastructure facilities required to support the exploitation of the potential, identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure, examination of the trends in sector-wise credit flow, various schemes of State/Central Govt., and estimation of block-wise physical and financial credit potential.

The indicative unit costs suggested by the State Level Unit Cost Committee are made use of while arriving at the financial outlays.

The broad methodology of arriving at the potential for major sectors is given below.

#### 4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;
		- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- Study the cropping pattern;
		- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water;
		- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;
		- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;
		- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;
		- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and
		- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;

		<ul style="list-style-type: none"> <li>- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;</li> <li>- Adjustment of tractor potential with land holdings; and</li> <li>- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>- Estimation of additional area that could be brought under plantation crops based on trend analysis of land utilization pattern and cropping pattern of the district, area of cultivable waste land likely to be treated and brought under plantation crops;</li> <li>- Feasibility and possibility of shifting from food crops to plantation crops;</li> <li>- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and</li> <li>- Estimation of potential for rejuvenation of existing plantations.</li> </ul>
5	Animal Husbandry - Dairy	<ul style="list-style-type: none"> <li>- Collection of data on number of milch animals as per the latest census;</li> <li>- Estimation of milch animals for the reference year by assuming 30% calving, 50:50 sex ratio, 40% calf mortality and 50% culling for buffaloes; 40% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for CBCs; and 30% calving, 50:50 sex ratio, 20% calf mortality and 50% culling for Indigenous cows; and</li> <li>- 1/6th of the animals are assumed to be good quality animals and 60% of the good quality animals in milk and 60% of animals in milk are on 2nd and 3rd lactation. 50% of the number of animals so arrived are assumed to be animals available for bank finance.</li> </ul>

## 5. Agency wise Use

### Utility

Continuous efforts are made to make PLPs user-friendly keeping in view the stakeholders' focus. The document is useful to various stakeholders in a variety of ways, as illustrated below:

1	Bankers	<ul style="list-style-type: none"> <li>- Provides inputs/ information on Exploitable potential vis-a-vis credit possible;</li> <li>- Potential High Value Projects/ Area Based schemes; and</li> <li>- Infrastructure support available which can form basis for business/ development plans.</li> </ul>
2	Government Agencies/ Departments	<ul style="list-style-type: none"> <li>- Infrastructure required to support credit flow for tapping the exploitable potential;</li> </ul>

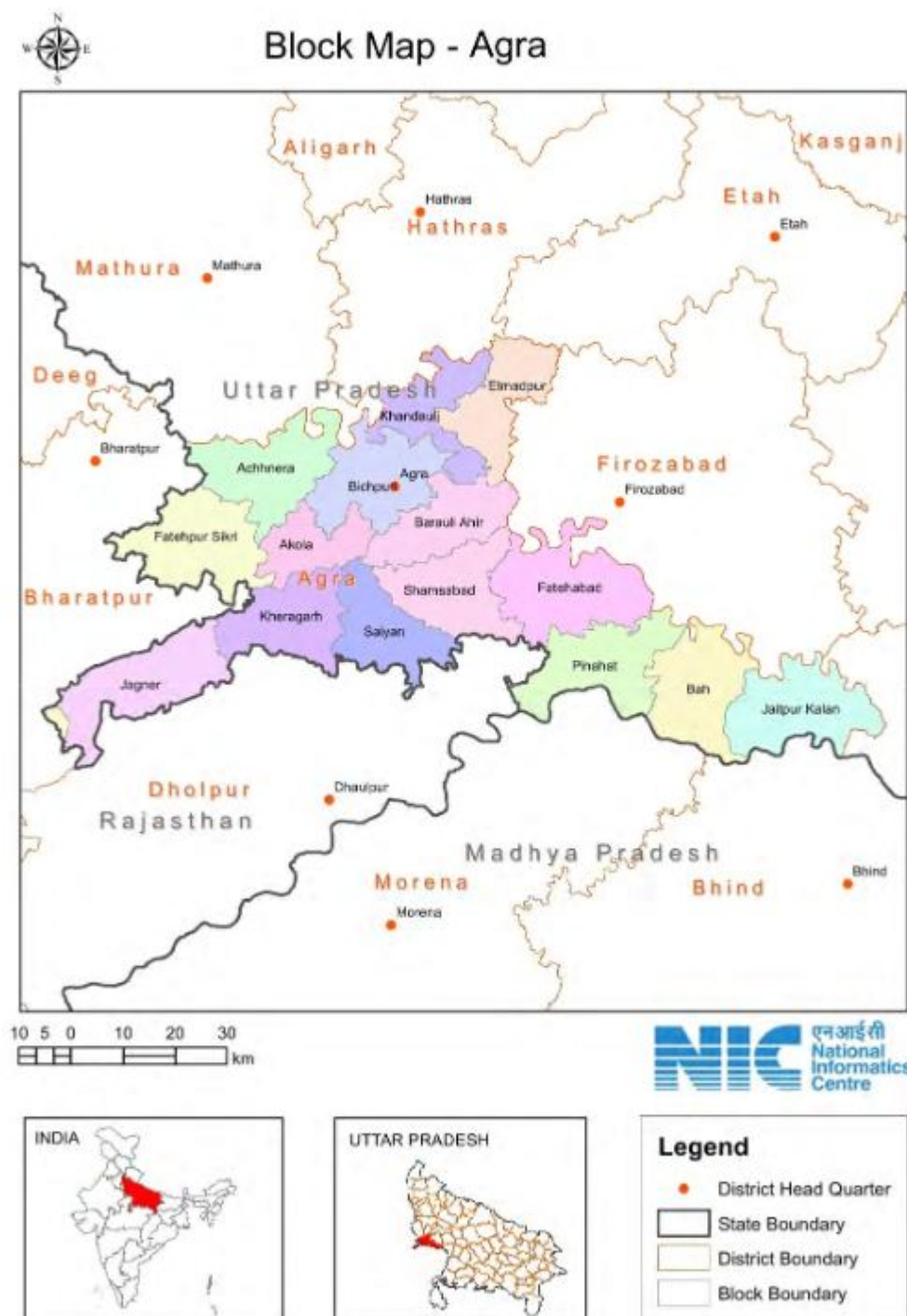
		<ul style="list-style-type: none"> <li>- Other support required to increase credit flow; and</li> <li>- Identification of sectors for Government sponsored programmes.</li> </ul>
3	Individual/ Business entities	<ul style="list-style-type: none"> <li>- Private investment opportunities available in each sector;</li> <li>- Availability of commercial infrastructure; and</li> <li>- Information on various schemes of Govt. &amp; Banks.</li> </ul>

## 6. Limitations and constraints

Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow - Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

# Part A

## District Map



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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	636672.05
1	Crop Production, Maintenance and Marketing	488725.90
2	Term Loan for agriculture and allied activities	147946.15
B	Agriculture Infrastructure	87833.75
C	Ancillary activities	125320.00
I	Credit Potential for Agriculture A+B+C)	849825.80
II	Micro, Small and Medium Enterprises	3172280.00
III	Export Credit	22080.00
IV	Education	22545.00
V	Housing	64515.00
VI	Social Infrastructure	14874.39
VII	Renewable energy	610.65
VIII	Others	28424.00
	Total Priority Sector	4175154.84

### Summary of Sector/ Sub-sector wise PLP Projections 2025-26

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	480900.40
2	Water Resources	11922.24
3	Farm Mechanisation	26673.20
4	Plantation & Horticulture with Sericulture	6078.40
5	Forestry & Waste Land Development	892.27
6	Animal Husbandry - Dairy	45261.60
7	Animal Husbandry - Poultry	21363.00
8	Animal Husbandry - Sheep, Goat, Piggery	39742.44
9	Fisheries	1093.50
10	Farm Credit- Others	2745.00
	<b>Sub total</b>	<b>636672.05</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	84978.75
2	Land development, Soil conservation, Wasteland development	1305.00
3	Agriculture Infrastructure - Others	1550.00
	<b>Sub total</b>	<b>87833.75</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	114242.50
2	Ancillary activities - Others	11077.50
	<b>Sub Total</b>	<b>125320.00</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>3172280.00</b>
<b>III</b>	<b>Export Credit</b>	<b>22080.00</b>
<b>IV</b>	<b>Education</b>	<b>22545.00</b>
<b>V</b>	<b>Housing</b>	<b>64515.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>14874.39</b>
<b>VII</b>	<b>Renewable energy</b>	<b>610.65</b>
<b>VIII</b>	<b>Others</b>	<b>28424.00</b>
	<b>Total Priority Sector</b>	<b>4175154.84</b>

## District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

### 1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	40270.00
2	No. of Sub Divisions	6
3	No. of Blocks	15
4	No. of revenue villages	894
5	No. of Gram Panchayats	636

#### 1.a Additional Information

Sr. No.	Particulars	N0s.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	No
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Medium
6	Is the % of Tribal Population above the national average of 8.9%	No

### 2. Soil & Climate

Sr. No.	Particulars	N0s.
1	State	Uttar Pradesh
2	District	Agra
3	Agro-climatic Zone 1	North Eastern Plain Zone
4	Agro-climatic Zone 2	North Eastern Plain Zone
5	Agro-climatic Zone 3	
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Semi Arid
9	Soil Type	Alluvium

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	NØs.
1	Total Geographical Area	40270
2	Forest Land	26262
3	Area not available for cultivation	3745
4	Barren and Unculturable land	
5	Permanent Pasture and Grazing Land	1052
6	Land under Miscellaneous Tree Crops	636
7	Cultivable Wasteland	2910
8	Current Fallow	24711
9	Other Fallow	24316

### 4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	NØs.
1	Safe	0
2	Critical	1
3	Semi Critical	5
4	Over Exploited	9
5	Saline	
6	Not Assessed	
7	Total	15

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		NØs.	% to Total	Ha.	% to Total
1	<= 1 ha	17002	16	71096	45
2	>1 to <=2 ha	52320	48	73412	46
3	>2 to <=4 ha		0		0
4	>4 to <=10 ha		0		0
5	>10 ha	39666	36	14709	9
6	Total	108988	100	159217	100

### 6. Workers Profile [In '000]

Sr. No.	Particulars	NØs.
1	Cultivators	384.00
2	Of the above, Small/ Marginal Farmers	326.00

3	Agricultural Labourers	124.00
4	Workers engaged in Household Industries	600.00
5	Workers engaged in Allied agro activities	46.00
6	Other workers	0.00

## 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	4419.00	2365.00	2054.00	2396.00	2024.00
2	Scheduled Caste	990.00	531.00	459.00	1.00	1.00
3	Scheduled Tribe	7.00	4.00	3.00	1.00	1.00
4	Literate	2681.00	1615.00	1066.00	1.00	1.00
5	BPL	71.00	40.00	31.00	1.00	1.00

## 8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	672.00
2	Rural Households	367.00
3	BPL Households	120.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	638.00
2	Having source of drinking water	191.00
3	Having electricity supply	536.00
4	Having independent toilets	281.00

## 10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	893
2	Villages having Agriculture Power Supply	427
3	Villages having Post Offices	372
4	Villages having Banking Facilities	905
5	Villages having Primary Schools	458
6	Villages having Primary Health Centres	108
7	Villages having Potable Water Supply	905
8	Villages connected with Paved Approach Roads	845

## Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Stastical Booklet
1.a Additional Information	District Stastical Booklet
2. Soil & Climate	District Stastical Booklet
3. Land Utilisation [Ha]	District Stastical Booklet
4. Ground Water Scenario (No. of blocks)	Dynamic Ground Water Resources of India 2023
5. Distribution of Land Holding	District Stastical Booklet
6. Workers Profile [In '000]	District Stastical Booklet
7. Demographic Profile [In '000]	District Stastical Booklet
8. Households [In '000]	District Stastical Booklet
9. Household Amenities [Nos. in '000 Households]	District Stastical Booklet
10. Village-Level Infrastructure [Nos.]	District Stastical Booklet

### District Profile

#### Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	3004
2	Primary Health Centres	73
3	Primary Health Sub-Centres	418
4	Dispensaries	15
5	Hospitals	40
6	Hospital Beds	2012

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	137
2	Registered FPOs	154
3	Agro Service Centres	3
4	Soil Testing Centres	2
5	Approved nurseries	6
6	Agriculture Pumpsets	157
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

##### 13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	257431.00
2	Irrigation Potential Created	315872.00
3	Net Irrigated Area (Total area irrigated at least once)	250356.00
4	Area irrigated by Canals/ Channels	19426.00
5	Area irrigated by Wells	108.00
6	Area irrigated by Tanks	23.00
7	Area irrigated by Other Sources	20.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	257431.00

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	6305
2	Railway Line [km]	
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	

### 15. Processing Units

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

### 16. Animal Population as per Census ['000 Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	114000	8000	106000
2	Cattle - Indigenous	168000	34000	134000
3	Buffaloes	1066000	101000	965000
4	Sheep - Cross bred	3000	2000	1000
5	Sheep - Indigenous	15000	10000	5000
6	Goat	147000		
7	Pig - Cross bred	3000		
8	Pig - Indigenous	11000		
9	Horse/Donkey/Camel			
10	Rabbit			
11	Poultry - Improved	101000		
12	Poultry - Indigenous			

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	35
2	Veterinary Dispensaries	6
3	Disease Diagnostic Centres	0
4	Artificial Insemination Centers	90
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	0
7	Fodder Farms	45
8	Dairy Cooperative Societies	128
9	Milk Collection Centres	15
10	Fishermen Societies	8
11	Animal Husbandry Training Centres	
12	Animal Markets	
13	Fish Markets	
14	Livestock Aid Centers (No.)	
15	Licensed Slaughter houses [Nos.]	2

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	226.00	MT	13	gm/day
2	Egg	31.00	Lakh Nos.	11	nos/p. a.
3	Milk	99.00	Lakh LPD	370	gm/day
4	Meat	69.00	MT	14	gm/day
5	Wool		MT		

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Booklet
12. Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Booklet
13. Irrigation Coverage ['000 Ha]	District Statistical Booklet
14. Infrastructure For Storage, Transport & Marketing	District Statistical Booklet
15. Processing Units	District Statistical Booklet
16. Animal Population as per Census [Nos.]	District Statistical Booklet
17. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Booklet
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Statistical Booklet

## District Profile Key Insights into Agriculture and Allied Sectors

### Crop Production, Maintenance and Marketing - Agriculture

**Table 1: Status**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	14.74	14.74	14.74
2	Land Holdings - SF (%)	19.96	19.96	19.96
3	Land Holdings - MF (%)	64.89	64.89	64.89
4	Rainfall -Normal (mm)	783	783	783
5	Rainfall - Actual (mm)	407	463	578
6	Cropping Pattern	Kharif- PaddyMaizeBa jraJowarUrdM ongArharTil Rabi- Wheat Barley Mustard GramLentilPe a	Kharif- PaddyMaizeB ajraJowarUr dMoongArhar Til Rabi- Wheat Barley Mustard GramLentilP ea	Kharif- PaddyMaizeBa jraJowarUrdM oongArharTil Rabi- Wheat Barley Mustard GramLentilPe a

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	531359.00	557932.00	653385.00

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	10.00	12.00	1200.00	10.00	16.22	1622.00	10.00	16.00	1600.00
2	Wheat	132.00	550.00	4166.67	132.00	586.00	4439.39	132.00	552.00	4181.82
3	Maize	0.10	0.60	6000.00	0.10	0.80	8000.00	0.10	0.52	5200.00
4	Indian Mustard	40.00	178.00	4450.00	40.00	196.00	4900.00	40.00	177.00	4425.00

**Table 4: Irrigated Area, Cropping Intensity**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	42966.00	42966.00	46958.00
2	Net sown area (lakh ha)	25694.00	25694.00	27356.00
3	Cropping intensity (%)	167.22	167.22	171.66

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	256.00	258.00	254.00
2	Fertilizer consumption - Rabi (kg/ha)	252.00	253.00	256.00
3	Total (kg/ha)	508.00	511.00	510.00

**Table 6: Trend in procurement/ marketing**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	8	8	8
2	Volume of marketing through RMCs/eNAM platforms (MT)	2063571	2076342	2080239

**Table 7: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	178805	192244	190157
2	GLC through KCC (Rs. lakh)	372223.00	390473.00	397746.00

**Table 8: PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	310561	328136	347458
2	State Govt Sponsored Schemes Coverage (No.)			

**Table 9: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	7	7	7
2	Soil Health Cards Issued (No.)	910	1548	1480

**Table 10: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	14850	10495	10162
2	Crop Loss Compensation, if any (Rs. lakh)	157.00	125.00	29.00

**Table 11: Seed Replacement Ratio %**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Sources**

Table Name	Source(s) and reference year of data
Table 1: Status	District Statistical Booklet
Table 2: GLC under Agriculture	SLBC Portal
Table 3: Major Crops, Area, Production, Productivity	DD Agriculture office
Table 4: Irrigated Area, Cropping Intensity	District Statistical Booklet
Table 5: Input Use Pattern	District Statistical Booklet
Table 6: Trend in procurement/marketing	District Mandi Office
Table 7: KCC Coverage	SLBC Portal
Table 8: PM Kisan & Other DBTs	DD Agriculture office
Table 9: Soil testing facilities	soilhealth.dac.gov.in
Table 10: Crop Insurance	PMFBY Portal
Table 11: Seed Replacement Ratio %	Not Available

**Water Resources**
**Table 1: GLC**

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

**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	327	338	342
2	Net Irrigated Area ('000 ha)	250	250	257
3	Gross Irrigated Area ('000 ha)	284	284	322

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Not Available
Table 2: Irrigated Area & Potential	Dist Statistical Booklet
Table 3: Block level water exploitation status	Dynamic Ground water resources report

### Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	24054.38	26041.79	36236.00

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	15116	15116	15116
2	Power Tillers	197	197	197
3	Threshers/Cutters			

Table 3: Service Centers<sup>11</sup>

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	41	41	41
2	Other minor repair & service centers (No.)			

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Mechanisation in District	District Statistical Booklet
Table 3: Service Centers	District Statistical Booklet

### Plantation & Horticulture including Sericulture

Table 1: GLC

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

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Agra	Achnera	Semi-critical	Semi-critical	Semi-critical
2	Uttar Pradesh	Agra	Akola	Over Exploited	Over Exploited	Over Exploited
3	Uttar Pradesh	Agra	Bah	Critical	Critical	Critical
4	Uttar Pradesh	Agra	Barauli Ahir	Over Exploited	Over Exploited	Over Exploited
5	Uttar Pradesh	Agra	Bichpuri	Over Exploited	Over Exploited	Over Exploited
6	Uttar Pradesh	Agra	Etmadpur	Over Exploited	Over Exploited	Over Exploited
7	Uttar Pradesh	Agra	Fatehabad	Over Exploited	Over Exploited	Over Exploited
8	Uttar Pradesh	Agra	Fatehpur Sikri	Over Exploited	Over Exploited	Over Exploited
9	Uttar Pradesh	Agra	Jagner	Semi-critical	Semi-critical	Semi-critical
10	Uttar Pradesh	Agra	Khandauli	Over Exploited	Over Exploited	Over Exploited
11	Uttar Pradesh	Agra	Kheragarh	Semi-critical	Semi-critical	Semi-critical
12	Uttar Pradesh	Agra	Pinahat	Semi-critical	Semi-critical	Semi-critical
13	Uttar Pradesh	Agra	Saiyan	Over Exploited	Over Exploited	Over Exploited
14	Uttar Pradesh	Agra	Shamsabad	Over Exploited	Over Exploited	Over Exploited
15	Uttar Pradesh	Agra	Jaitpur Kalan	Semi-critical	Semi-critical	Semi-critical

**Table 5: Production Clusters**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters			

**Table 6: Crop Identified for One District-One Product**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name			
2	Area cultivated (Ha)			
3	Processing Units (No.)			
4	Value of products (Rs.)			

**Table 7: Sericulture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)			
2	Production - kg			

**Table 8: Weavers Clusters**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)			
2	Weavers' population (No.)			
3	Reeling Units (No.)			

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: High Tech Orchards	
Table 3: Production and Productivity	
Table 4: NHM Schemes (Cumulative Nos.)	
Table 5: Production Clusters	
Table 6: Crop Identified for One District-One Product	
Table 7: Sericulture	
Table 8: Weavers Clusters	

## Forestry & Waste Land Development

**Table 1: GLC**

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

**Table 2: Area under Forest Cover & Waste Land**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	26	26	26
2	Waste Land ('000 ha)	48	48	33
3	Degraded Land ('000 ha)	3	3	6

Table 2: High Tech Orchards

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)		Area ('000 ha)	Prod. ('000 MT)		Area ('000 ha)	Prod. ('000 MT)	
1	Banana	0.01	0.10		0.01	0.10		0.01	0.10	
2	Brinjal	0.04	0.50		0.04	0.50		0.04	0.50	
3	Carrot	0.05	0.05		0.05	0.05		0.05	0.05	
4	Cauliflower	0.04	0.04		0.04	0.04		0.04	0.04	
5	Chilli	0.10	0.10		0.10	0.10		0.10	0.10	
6	Coriander	0.03	0.03		0.03	0.03		0.03	0.03	
7	Tomato	0.11	0.11		0.11	0.11		0.11	0.11	
8	Garlic	0.19	0.23		0.19	0.23		0.19	0.23	
9	Turneric	0.10	0.10		0.10	0.10		0.10	0.10	
10	Muskmelon	0.22	0.23		0.22	0.23		0.22	0.23	

Table 4: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storage	240	240	240

Table 3: NTFP

Sr. No.	Item/ Variety	31/03/2022			31/03/2023			31/03/2024		
		Production (Kg)	Involve ment of HGs/ Producer Groups (No.)		Production (Kg)	Involve ment of HGs/ Producer Groups (No.)		Production (Kg)	Involve ment of HGs/ Producer Groups (No.)	

**Table 4: Nurseries (No.)**

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	26	26	26

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Not Available
Table 2: Area under Forest Cover & Waste Land	District Statistical Booklet
Table 3: NTFP	Not Available
Table 4: Nurseries (No.)	Not Available

### District Profile Key Insights into Livestock, Fisheries and Land Development

#### Animal Husbandry - Dairy

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	14113.16	8048.51	9613.69
2	KCC for working capital (₹ lakh)	542.00	849.08	1334.55
3	KCC for working capital (No.)	211489	208356	264139
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

**Table 2: Processing Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	6	6	8

**Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of Projects	0	0	0
2	Amt of Assistance (₹ lakh)	0.00	0.00	0.00

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Processing Infrastructure	District Animal Husbandary Department
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NA

#### Animal Husbandry - Poultry

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	3002.22	1569.81	1496.59
2	KCC for working capital (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	0	0	0
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	101000	101000	101000
2	Of the above, male (No.)	101000	101000	101000
3	Of the above, female (No.)			
4	Broiler Farms (No.)	46	46	49
5	Hatcheries (No.)	6	8	8
6	Popular breeds	Country chicken	Country chicken	Country chicken

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Poultry	Livestock census 2019

**Animal Husbandry - SGP**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.00	0.00	0.00
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00

**Table 2: Popular Breed(s)**

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	
2	Popular goat breed(s)	Barbari Jamunapari
3	Popular pig breed(s)	

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Popular Breed(s)	Animal Husbandary Department

**Fisheries**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	73.12	136.94	375.32
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	19	26	31
4	KCC for working capital (₹ lakh)	19.39	126.21	228.48

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	43	51	51
2	Reservoirs (No.)	0	0	0
3	Cage Culture/ Bio-floc technology (No.)	0	0	0
4	Fish Seed Hatchery (No.)	3	3	2

**Table 3 : Marine Fisheries (No.)**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fishing harbors/ jetties	0	0	0
2	Mechanised/ non-mechanised boats	0	0	0
3	Marine Fishing Equipment Service Centers	0	0	0

**Table 4 : Brackish Water Fisheries**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Brackish Water Area (ha)	0	0	0
2	Area developed (ha)	0	0	0
3	Area available for development (ha)	0	0	0

**Table 5: Fisheries Infrastructure Development Fund (FIDF)**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of Projects	0	0	0
2	Amt of Assistance (₹ lakh)	0.00	0.00	0.00

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Inland Fisheries Facilities	District Fisheries Department
Table 3 : Marine Fisheries (No.)	Not Available
Table 4 : Brackish Water Fisheries	Not Available
Table 5: Fisheries Infrastructure Development Fund (FIDF)	Not Available

### Farm Credit - Others & Integrated Farming

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.00	0.00	0.00
2	Credit to bullocks (₹ lakh)	0.00	0.00	0.00
3	Credit to bullock carts (₹ lakh)	0.00	0.00	0.00
4	Credit to Two wheelers (₹ lakh)	0.00	0.00	0.00

**Table 2: Area under Integrated Farming**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under IF ('000 ha)	0	0	0
2	Area under homestead based IF ('000 ha)	0	0	0

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Not Available
Table 2: Area under Integrated Farming	Not Available

### Agri. Infrastructure

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	41942.94	52663.19	66687.14
2	Loans for Storage Godowns (₹ lakh)	9878.48	11412.27	15394.68
3	Loans for Cold Storages (₹ lakh)			
4	Loans for Other Agri Infrastructure (₹ lakh)			

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	240	240	240
2	Cold Storages (Capacity - '000 MT)	1847	1847	1847
3	Storage Godowns (No.)	143	143	143
4	Storage Godowns ( Capacity - '000 MT)	21	21	21
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	8	8	8

6	Market Yards [Nos] / Wholesale Market (No.)	6	6	6
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	11	11	11

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Agri Storage Infrastructure	

#### Land Development, Soil Conservation & Watershed Development

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)			
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)			

**Table 2: Area requiring Soil Treatment & Area Treated**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)			
2	Area treated for soil & water conservation treatment ('000 ha)			
3	Gap ('000 ha)	0	0	0

**Table 3: NABARD's interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	2	2	2
2	Watershed Projects - Area treated ('000 ha)	200	200	200
3	Wadi Projects (No.)			
4	Wadi Projects - Area of plantation ('000 ha)			

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Area requiring Soil Treatment & Area Treated	
Table 3: NABARD's interventions	

## District Profile

### Key Insights into MSME, Cooperatives, Infrastructure and others

#### Agri Infrastructure - Others

**Table 1: GLC**

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

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	199.00	207.00	194.00
2	Pesticides Consumption ('000 kg)	128.00	189.00	198.00

**Table 3: Production of inputs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)			
2	Bio-Fertilizers ('000 kg)			
3	Bio-Pesticides ('000 kg)			
4	Vermi Compost ('000 kg)			

**Table 4: Facilities Available**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Fertilizer Consumption	District Stastical Booklet
Table 3: Production of inputs	
Table 4: Facilities Available	

#### Agri Ancilliary Activities - Food & Agro Processing & Others

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	92384.83	87822.07	73850.69
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)			
3	MUDRA Loans (Rs. lakh)	59829.17	102097.24	154422.28

**Table 2: Procurement**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	4000	4000	4000
2	Procurement through PACS and LAMPS (MT)	0	0	0

**Table 3: Other Ancilliary Services**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	6	6	6
2	ACABCs (No.)			

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Procurement	District Mandi Officer
Table 3: Other Ancilliary Services	

**MSME**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	813280.00	957433.00	1110617.72
2	No. of units financed	30142	93212	99999
3	Loans under Stand Up India Scheme (Rs. lakh)	1339.57	868.00	816.00
4	Loans to Weavers' Coop. Societies (Rs. lakh)	0.00	0.00	0.00

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	4	4	4
2	Micro Units (No.)	29121	85542	11778
3	Small Units (No.)	8481	6111	6639
4	Medium Units (No.)	1107	1061	1311
5	Udyog Aadhar Registrations (No.)			71892

**Table 3: Traditional activities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	0	0	0

2	Handicrafts Clusters (No.)	0	0	0
3	Weavers' Coop. Societies (No.)	50	50	50

**Table 4: DIC interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/crafts	Marble Inlay	Marble Inlay	Marble Inlay

**Table 5: Skill Development Trainings**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	450	800	1025
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	2	3	4

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: MSME units - Cumulative	SLBC Portal
Table 3: Traditional activities	District Statistical Booklet
Table 4: DIC interventions	DIC Office
Table 5: Skill Development Trainings	Misc. sources

#### Export/ Education/ Housing

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	700.00	422.54	1741.94
2	GLC under Education (Rs. lakh)	13253.00	13888.00	15391.49
3	GLC under Housing (Rs. lakh)	210178.00	203789.00	249947.73

**Table 2: Progress under PMAY**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	8679	11755	7817
2	Amt of subsidy released (Rs. lakh)	3118.50	5838.40	2010.20

**Table 3: Progress under SBM**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned			38977
2	Amt of subsidy released (Rs. lakh)			20125.05

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Progress under PMAY	PMAY Portal
Table 3: Progress under SBM	

**Public Infrastructure Investments**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (Rs. lakh)	2304.64	2779.46	368.55

**Table 2: Progress under Govt. investments (Type and number of projects)**

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Rural Road	5	1	0
2	Rural Bridge	4	1	0
3	Vetnary Hospital	0	1	0
4	Deep Tubewell with pumpset	0	0	1
5	Flood protection	0	0	1

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	Not Available
Table 2: Progress under Govt. investments (Type and number of projects)	RIDF portal

## Social Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	449.63	402.08	421.95

**Table 2: Projects (Cumulative)**

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Projects (Cumulative)	

## Renewable Energy

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	0.00	0.00	0.00
2	Assistance under Green Climate Fund (Rs. lakh)	0.00	0.00	0.00
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	39.54	65.20	19.00

**Table 2: Go Green Initiatives**

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects

Table 3: Renewable Energy Potential

Particulars	31/03/2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	Total MW
Potential	0	0	0	0	0	0
Developed	0	0	0	0	0	0
Under Developed	0	0	0	0	0	0
Planned	0	0	0	0	0	0
Gap	0	0	0	0	0	0

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Go Green Initiatives	Not Available
Table 3: Renewable Energy Potential	Not Available

### Informal Credit Delivery

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	1284.43	2531.00	5153.00
2	JLG Bank Linkage (Rs. lakh)	5173.63	21595.00	64855.03
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

**Table 2: Promotional Interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.00	0.00	0.00
2	Mission Shakti (SRLM) (Rs. lakh)	0.00	0.00	0.00
3	NRLM (Rs. lakh)	0.00	0.00	0.00
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	1.60	1.80	2.70
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	0.00	0.00	0.00

**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	15	15	15
2	No. of SHGs formed	11902	12613	12635
3	No. of SHGs credit linked (including repeat finance)	1505	2048	3971
4	Bank loan disbursed (Rs. lakh)	2938.15	2933.88	6685.00
5	Average loan per SHG (Rs. lakh)	1.00	1.00	1.00
6	Percentage of women SHGs %	99.00	99.00	99.00

### Sources

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

## Status and Prospects of Cooperatives

**Table 1: Details of non-credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	5	5	5
2	Consumer Stores (No.)	53	53	53
3	Housing Societies (No.)	691	691	691
4	Weavers (No.)	9	9	9
5	Marketing Societies (No.)	34	34	34
6	Labour Societies (No.)	5	5	5
7	Industrial Societies (No.)	119	119	119
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	119	119	119
10	Others (No.)	106	106	106
11	Total (No)	1141	1141	1141

**Table 2: Details of credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	103	103	103
2	Multi state cooperative societies (No.)	0	0	0

## Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	National cooperative database
Table 2: Details of credit cooperative societies	National cooperative database
Table 3: Block wise, sector wise distribution of cooperative societies in the district	
Table 4: Status/ progress under various schemes of MoC in the district	

Table 3: Block wise, sector wise distribution of cooperative societies in the district

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Uttar Pradesh	Agra	Achhnera	Agro Processing / Industrial Cooperative	3	Average	Agro Processing / Industrial Cooperative	3	Average	Agro Processing / Industrial Cooperative	3	Average
10	Uttar Pradesh	Agra	Akola	Agriculture & Allied Cooperative	1	Deficient	Agriculture & Allied Cooperative	1	Deficient	Agriculture & Allied Cooperative	1	Deficient
100	Uttar Pradesh	Agra	Saiyan	Farmers Service Societies (FSS)	1	Deficient	Farmers Service Societies (FSS)	1	Deficient	Farmers Service Societies (FSS)	1	Deficient

101	Uttar Pradesh	Agra	Saiyan	Marketing Cooperative Society	2 Deficient	Marketing Cooperative Society	2 Deficient	Marketing Cooperative Society	2 Deficient
102	Uttar Pradesh	Agra	Saiyan	Primary Agricultural Credit Society (PACS)	9 Average	Primary Agricultural Credit Society (PACS)	9 Average	Primary Agricultural Credit Society (PACS)	9 Average
103	Uttar Pradesh	Agra	Shamsabad	Agro Processing / Industrial Cooperative	4 Deficient	Agro Processing / Industrial Cooperative	4 Deficient	Agro Processing / Industrial Cooperative	4 Deficient
104	Uttar Pradesh	Agra	Shamsabad	Consumer Cooperative	1 Deficient	Consumer Cooperative	1 Deficient	Consumer Cooperative	1 Deficient

105	Uttar Pradesh	Agra	Shamsabad	Dairy Cooperative	34 Rich	Dairy Cooperative	34 Rich	Dairy Cooperative	34 Rich
106	Uttar Pradesh	Agra	Shamsabad	Farmers Service Societies (FSS)	1 Deficient	Farmers Service Societies (FSS)	1 Deficient	Farmers Service Societies (FSS)	1 Deficient
107	Uttar Pradesh	Agra	Shamsabad	Handloom Textile & Weavers Cooperative	2 Deficient	Handloom Textile & Weavers Cooperative	2 Deficient	Handloom Textile & Weavers Cooperative	2 Deficient
108	Uttar Pradesh	Agra	Shamsabad	Marketing Cooperative Society	2 Deficient	Marketing Cooperative Society	2 Deficient	Marketing Cooperative Society	2 Deficient

109	Uttar Pradesh	Agra	Shamsabad	Primary Agricultural Credit Society (PACS)	8 Deficient	Primary Agricultural Credit Society (PACS)	8 Deficient	Primary Agricultural Credit Society (PACS)	8 Deficient
11	Uttar Pradesh	Agra	Akola	Agro Processing / Industrial Cooperative	5 Average	Agro Processing / Industrial Cooperative	5 Average	Agro Processing / Industrial Cooperative	5 Average
12	Uttar Pradesh	Agra	Akola	Credit & Thrift Society	5 Average	Credit & Thrift Society	5 Average	Credit & Thrift Society	5 Average
13	Uttar Pradesh	Agra	Akola	Dairy Cooperative	14 Average	Dairy Cooperative	14 Average	Dairy Cooperative	14 Average

14	Uttar Pradesh	Agra	Akola	Farmers Service Societies (FSS)	1 Deficient	Farmers Service Societies (FSS)	1 Deficient	1 Deficient	1 Deficient
15	Uttar Pradesh	Agra	Akola	Labour Cooperative	1 Deficient	Labour Cooperative	1 Deficient	1 Deficient	1 Deficient
16	Uttar Pradesh	Agra	Akola	Marketing Cooperative Society	3 Deficient	Marketing Cooperative Society	3 Deficient	3 Deficient	3 Deficient
17	Uttar Pradesh	Agra	Akola	Primary Agricultural Credit Society (PACS)	7 Deficient	Primary Agricultural Credit Society (PACS)	7 Deficient	7 Deficient	7 Deficient

18	Uttar Pradesh	Agra	Bah	Agro Processing / Industrial Cooperative	2	Deficient	Agro Processing / Industrial Cooperative	2	Deficient
19	Uttar Pradesh	Agra	Bah	Consumer Cooperative	1	Deficient	Consumer Cooperative	1	Deficient
2	Uttar Pradesh	Agra	Achhnera	Consumer Cooperative	1	Deficient	Consumer Cooperative	1	Deficient
20	Uttar Pradesh	Agra	Bah	Credit & Thrift Society	2	Deficient	Credit & Thrift Society	2	Deficient
21	Uttar Pradesh	Agra	Bah	Dairy Cooperative	67	Rich	Dairy Cooperative	67	Rich

22	Uttar Pradesh	Agra	Bah	Farmers Service Societies (FSS)	2	Deficient	Farmers Service Societies (FSS)	2	Deficient
23	Uttar Pradesh	Agra	Bah	Handloom Textile & Weavers Cooperative	2	Deficient	Handloom Textile & Weavers Cooperative	2	Deficient
24	Uttar Pradesh	Agra	Bah	Marketing Cooperative Society	2	Deficient	Marketing Cooperative Society	2	Deficient

25	Uttar Pradesh	Agra	Bah	Primary Agricultural Credit Society (PACS)	9 Average	Primary Agricultural Credit Society (PACS)	9 Average	9 Average
26	Uttar Pradesh	Agra	BARAULI AHIR	Agro Processing / Industrial Cooperative	7 Average	Agro Processing / Industrial Cooperative	7 Average	7 Average
27	Uttar Pradesh	Agra	BARAULI AHIR	Dairy Cooperative	17 Rich	Dairy Cooperative	17 Rich	17 Rich
28	Uttar Pradesh	Agra	BARAULI AHIR	Housing Cooperative Society	1 Deficient	Housing Cooperative Society	1 Deficient	1 Deficient

29	Uttar Pradesh	Agra	BARAULI AHIR	Marketing Cooperative Society	2	Deficient	Marketing Cooperative Society	2	Deficient	2	Deficient
3	Uttar Pradesh	Agra	Achhnera	Credit & Thrift Society	2	Deficient	Credit & Thrift Society	2	Deficient	2	Deficient
30	Uttar Pradesh	Agra	BARAULI AHIR	Primary Agricultural Credit Society (PACS)	3	Deficient	Primary Agricultural Credit Society (PACS)	3	Deficient	3	Deficient
31	Uttar Pradesh	Agra	BICHPURI	Agro Processing / Industrial Cooperative	10	Average	Agro Processing / Industrial Cooperative	10	Average	10	Average

32	Uttar Pradesh	Agra	BICHPURI	Consumer Cooperative	1	Deficient	Consumer Cooperative	1	Deficient	Consumer Cooperative	1	Deficient
33	Uttar Pradesh	Agra	BICHPURI	Credit & Thrift Society	2	Deficient	Credit & Thrift Society	2	Deficient	Credit & Thrift Society	2	Deficient
34	Uttar Pradesh	Agra	BICHPURI	Dairy Cooperative	1	Deficient	Dairy Cooperative	1	Deficient	Dairy Cooperative	1	Deficient
35	Uttar Pradesh	Agra	BICHPURI	Housing Cooperative Society	4	Deficient	Housing Cooperative Society	4	Deficient	Housing Cooperative Society	4	Deficient
36	Uttar Pradesh	Agra	BICHPURI	Marketing Cooperative Society	1	Deficient	Marketing Cooperative Society	1	Deficient	Marketing Cooperative Society	1	Deficient

37	Uttar Pradesh	Agra	BICHUPURI	Primary Agricultural Credit Society (PACS)	2	Deficient	Primary Agricultural Credit Society (PACS)	2	Deficient
38	Uttar Pradesh	Agra	Etmadpur	Agro Processing / Industrial Cooperative	3	Deficient	Agro Processing / Industrial Cooperative	3	Deficient
39	Uttar Pradesh	Agra	Etmadpur	Consumer Cooperative	2	Deficient	Consumer Cooperative	2	Deficient
4	Uttar Pradesh	Agra	Achhnera	Dairy Cooperative	2	Deficient	Dairy Cooperative	2	Deficient
40	Uttar Pradesh	Agra	Etmadpur	Dairy Cooperative	22	Rich	Dairy Cooperative	22	Rich

41	Uttar Pradesh	Agra	Etmadpur	Farmers Service Societies (FSS)	1 Deficient	Farmers Service Societies (FSS)	1 Deficient	1 Deficient	1 Deficient
42	Uttar Pradesh	Agra	Etmadpur	Fishery Cooperative	2 Deficient	Fishery Cooperative	2 Deficient	2 Deficient	2 Deficient
43	Uttar Pradesh	Agra	Etmadpur	Marketing Cooperative Society	2 Deficient	Marketing Cooperative Society	2 Deficient	2 Deficient	2 Deficient
44	Uttar Pradesh	Agra	Etmadpur	Primary Agricultural Credit Society (PACS)	8 Deficient	Primary Agricultural Credit Society (PACS)	8 Deficient	8 Deficient	8 Deficient

45	Uttar Pradesh	Agra	Fatehabad	Agro Processing / Industrial Cooperative	6 Deficient	Agro Processing / Industrial Cooperative	6 Deficient	6 Deficient
46	Uttar Pradesh	Agra	Fatehabad	Dairy Cooperative	76 Rich	Dairy Cooperative	76 Rich	76 Rich
47	Uttar Pradesh	Agra	Fatehabad	Farmers Service Societies (FSS)	1 Deficient	Farmers Service Societies (FSS)	1 Deficient	1 Deficient
48	Uttar Pradesh	Agra	Fatehabad	Marketing Cooperative Society	3 Deficient	Marketing Cooperative Society	3 Deficient	3 Deficient

49	Uttar Pradesh	Agra	Fatehabad	Primary Agricultural Credit Society (PACS)	10 Average	Primary Agricultural Credit Society (PACS)	10 Average	Primary Agricultural Credit Society (PACS)	10 Average
5	Uttar Pradesh	Agra	Achhnera	Farmers Service Societies (FSS)	1 Deficient	Farmers Service Societies (FSS)	1 Deficient	Farmers Service Societies (FSS)	1 Deficient
50	Uttar Pradesh	Agra	Fatehabad	Agro Processing / Industrial Cooperative	6 Deficient	Agro Processing / Industrial Cooperative	6 Deficient	Agro Processing / Industrial Cooperative	6 Deficient
51	Uttar Pradesh	Agra	Fatehabad	Dairy Cooperative	76 Rich	Dairy Cooperative	76 Rich	Dairy Cooperative	76 Rich

52	Uttar Pradesh	Agra	Fatehabad	Farmers Service Societies (FSS)	1	Deficient	Farmers Service Societies (FSS)	1	Deficient
53	Uttar Pradesh	Agra	Fatehabad	Marketing Cooperative Society	3	Deficient	Marketing Cooperative Society	3	Deficient
54	Uttar Pradesh	Agra	Fatehabad	Primary Agricultural Credit Society (PACS)	10	Average	Primary Agricultural Credit Society (PACS)	10	Average
55	Uttar Pradesh	Agra	Fatehpur Sikri	Agriculture & Allied Cooperative	2	Deficient	Agriculture & Allied Cooperative	2	Deficient

56	Uttar Pradesh	Agra	Fatehpur Sikri	Agro Processing / Industrial Cooperative	4 Deficient	4 Deficient	Agro Processing / Industrial Cooperative	4 Deficient
57	Uttar Pradesh	Agra	Fatehpur Sikri	Consumer Cooperative	1 Deficient	1 Deficient	Consumer Cooperative	1 Deficient
58	Uttar Pradesh	Agra	Fatehpur Sikri	Credit & Thrift Society	1 Deficient	1 Deficient	Credit & Thrift Society	1 Deficient
59	Uttar Pradesh	Agra	Fatehpur Sikri	Dairy Cooperative	26 Rich	26 Rich	Dairy Cooperative	26 Rich
6	Uttar Pradesh	Agra	Achhnera	Fishery Cooperative	1 Deficient	1 Deficient	Fishery Cooperative	1 Deficient

60	Uttar Pradesh	Agra	Fatehpur Sikri	Farmers Service Societies (FSS)	1 Deficient	Farmers Service Societies (FSS)	1 Deficient	1 Deficient	1 Deficient
61	Uttar Pradesh	Agra	Fatehpur Sikri	Handloom Textile & Weavers Cooperative	3 Deficient	Handloom Textile & Weavers Cooperative	3 Deficient	3 Deficient	3 Deficient
62	Uttar Pradesh	Agra	Fatehpur Sikri	Housing Cooperative Society	1 Deficient	Housing Cooperative Society	1 Deficient	1 Deficient	1 Deficient
63	Uttar Pradesh	Agra	Fatehpur Sikri	Marketing Cooperative Society	3 Deficient	Marketing Cooperative Society	3 Deficient	3 Deficient	3 Deficient

64	Uttar Pradesh	Agra	Fatehpur Sikri	Primary Agricultural Credit Society (PACS)	7	Deficient	Primary Agricultural Credit Society (PACS)	7	Deficient
65	Uttar Pradesh	Agra	Jagner	Agro Processing / Industrial Cooperative	5	Deficient	Agro Processing / Industrial Cooperative	5	Deficient
66	Uttar Pradesh	Agra	Jagner	Dairy Cooperative	18	Rich	Dairy Cooperative	18	Rich
67	Uttar Pradesh	Agra	Jagner	Farmers Service Societies (FSS)	1	Deficient	Farmers Service Societies (FSS)	1	Deficient

68	Uttar Pradesh	Agra	Jagner	Handloom Textile & Weavers Cooperative	1	Deficient	Handloom Textile & Weavers Cooperative	1	Deficient
69	Uttar Pradesh	Agra	Jagner	Marketing Cooperative Society	2	Deficient	Marketing Cooperative Society	2	Deficient
7	Uttar Pradesh	Agra	Achhnera	Large Area Multipurpose Society (LAMPS)	1	Deficient	Large Area Multipurpose Society (LAMPS)	1	Deficient

70	Uttar Pradesh	Agra	Jagner	Primary Agricultural Credit Society (PACS)	6	Deficient	Primary Agricultural Credit Society (PACS)	6	Deficient
71	Uttar Pradesh	Agra	Jaitpur Kalan	Agro Processing / Industrial Cooperative	3	Deficient	Agro Processing / Industrial Cooperative	3	Deficient
72	Uttar Pradesh	Agra	Jaitpur Kalan	Consumer Cooperative	1	Deficient	Consumer Cooperative	1	Deficient
73	Uttar Pradesh	Agra	Jaitpur Kalan	Dairy Cooperative	48	Rich	Dairy Cooperative	48	Rich

74	Uttar Pradesh	Agra	Jaitpur Kalan	Farmers Service Societies (FSS)	1	Deficient	Farmers Service Societies (FSS)	1	Deficient
75	Uttar Pradesh	Agra	Jaitpur Kalan	Fishery Cooperative	1	Deficient	Fishery Cooperative	1	Deficient
76	Uttar Pradesh	Agra	Jaitpur Kalan	Handloom Textile & Weavers Cooperative	1	Deficient	Handloom Textile & Weavers Cooperative	1	Deficient
77	Uttar Pradesh	Agra	Jaitpur Kalan	Marketing Cooperative Society	1	Deficient	Marketing Cooperative Society	1	Deficient

78	Uttar Pradesh	Agra	Jaitpur Kalan	Primary Agricultural Credit Society (PACS)	8	Deficient	Primary Agricultural Credit Society (PACS)	8	Deficient
79	Uttar Pradesh	Agra	Kheragarh	Marketing Cooperative Society	3	Deficient	Marketing Cooperative Society	3	Deficient
8	Uttar Pradesh	Agra	Achnera	Marketing Cooperative Society	3	Deficient	Marketing Cooperative Society	3	Deficient
80	Uttar Pradesh	Agra	Kheragarh	Agro Processing / Industrial Cooperative	4	Deficient	Agro Processing / Industrial Cooperative	4	Deficient

81	Uttar Pradesh	Agra	Kheragarh	Dairy Cooperative	13	Average	Dairy Cooperative	13	Average
82	Uttar Pradesh	Agra	Kheragarh	Farmers Service Societies (FSS)	1	Deficient	Farmers Service Societies (FSS)	1	Deficient
83	Uttar Pradesh	Agra	Kheragarh	Housing Cooperative Society	1	Deficient	Housing Cooperative Society	1	Deficient
84	Uttar Pradesh	Agra	Kheragarh	Primary Agricultural Credit Society (PACS)	7	Deficient	Primary Agricultural Credit Society (PACS)	7	Deficient

85	Uttar Pradesh	Agra	Khandauli	Agriculture & Allied Cooperative	1	Deficient	Agriculture & Allied Cooperative	1	Deficient	1	Deficient
86	Uttar Pradesh	Agra	Khandauli	Agro Processing / Industrial Cooperative	9	Average	Agro Processing / Industrial Cooperative	9	Average	9	Average
87	Uttar Pradesh	Agra	Khandauli	Dairy Cooperative	4	Deficient	Dairy Cooperative	4	Deficient	4	Deficient
88	Uttar Pradesh	Agra	Khandauli	Farmers Service Societies (FSS)	1	Deficient	Farmers Service Societies (FSS)	1	Deficient	1	Deficient

89	Uttar Pradesh	Agra	Khandauli	Housing Cooperative Society	1	Deficient	Housing Cooperative Society	1	Deficient
9	Uttar Pradesh	Agra	Achhnera	Primary Agricultural Credit Society (PACS)	8	Deficient	Primary Agricultural Credit Society (PACS)	8	Deficient
90	Uttar Pradesh	Agra	Khandauli	Marketing Cooperative Society	1	Deficient	Marketing Cooperative Society	1	Deficient

91	Uttar Pradesh	Agra	Khandauli	Primary Agricultural Credit Society (PACS)	8 Deficient	Primary Agricultural Credit Society (PACS)	8 Deficient	Primary Agricultural Credit Society (PACS)	8 Deficient
92	Uttar Pradesh	Agra	Pinahat	Agro Processing / Industrial Cooperative	1 Deficient	Agro Processing / Industrial Cooperative	1 Deficient	Agro Processing / Industrial Cooperative	1 Deficient
93	Uttar Pradesh	Agra	Pinahat	Dairy Cooperative	44 Rich	Dairy Cooperative	44 Rich	Dairy Cooperative	44 Rich
94	Uttar Pradesh	Agra	Pinahat	Farmers Service Societies (FSS)	1 Deficient	Farmers Service Societies (FSS)	1 Deficient	Farmers Service Societies (FSS)	1 Deficient

95	Uttar Pradesh	Agra	Pinahat	Fishery Cooperative	1	Deficient	Fishery Cooperative	1	Deficient
96	Uttar Pradesh	Agra	Pinahat	Marketing Cooperative Society	1	Deficient	Marketing Cooperative Society	1	Deficient
97	Uttar Pradesh	Agra	Pinahat	Primary Agricultural Credit Society (PACS)	6	Deficient	Primary Agricultural Credit Society (PACS)	6	Deficient
98	Uttar Pradesh	Agra	Saiyan	Agro Processing / Industrial Cooperative	3	Deficient	Agro Processing / Industrial Cooperative	3	Deficient
99	Uttar Pradesh	Agra	Saiyan	Dairy Cooperative	20	Rich	Dairy Cooperative	20	Rich

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLGs	BCs/BFs	Village s	Househol ds
Commercial Banks	27	452	77	91	284		12130	6065	11	
Regional Rural Bank	1	50	24	15	11		1020	50	2	
District Central Coop. Bank	1	19	10	4	5		690		1	
Coop. Agr. & Rural Dev. Bank	1	9	3	5	1					
Primary Agr. Coop. Society	103	103	103	0						
Others	4	4			4					
All Agencies	137	637	217	115	305	0	13840	6115	14	0

### 2. Deposits Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]				Share (%)	Growth (%)	Share (%)
	31/03/2022	31/03/2023	31/03/2024	31/03/2022	31/03/2023	31/03/2024				
Commercial Banks	6338678	6638134	7001685	4395726.00	4784445.00	5485468.81		14.7	94.78	
Regional Rural Bank	670873	704182	738241	169919.00	188918.00	206580.15		9.3	3.57	

Cooperative Banks	58279	59602	61414	3.0	0.8	20697.00	47000.00	40982.58	-12.8	0.71
Others				0	0.0			54745.05	0	0.95
All Agencies	7067830	7401918	7801340	5.4	100.0	4586342.00	5020363.00	5787776.59	15.3	100.0

### 3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	4887861	4997617	5113544	2.3	93.1	3160879.00	3410995.00	3759537.29	10.2	95.82
Regional Rural Bank	362683	369172	377144	2.2	6.9	123228.00	132877.00	139586.35	5.0	3.56
Cooperative Banks				0	0.0	28694.00	27524.00	24304.10	-11.7	0.62
Others				0	0.0				0	0.00
All Agencies	5250544	5366789	5490688	2.3	100.0	3312801.00	3571396.00	3923427.74	9.9	100.0

### 4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	71.9	71.3		68.5
Regional Rural Bank	72.5	70.3		67.6
Cooperative Banks	138.6	58.6		59.3
Others	0	0		0.0
All Agencies	72.2	71.1		67.8

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

Agency	Cumulative up to 31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1658001	1072772	305715	160179
Regional Rural Bank	171069	1120	916	38551
Cooperative Banks		729	170	201
Others				
All Agencies	1829070	1074621	306801	198931

### 6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	2111480.36	56.2	795980.70	21.2	661197.27	17.6	307.43	0.0	135702.18	3.6
Regional Rural Bank	128048.65	91.7	109311.79	78.3	100515.28	72.0	8.93	0.0	447.00	0.3
Cooperative Banks	20563.16	84.6	20562.33	84.6	0.00	0.0	0.00	0.0	0.00	0.0
Others	43424.00	0	3965.00	0	11463.00	0	0.00	0	593.00	0
All Agencies	2303516.17	58.7	929819.82	23.7	773175.55	19.7	316.36	0.0	136742.18	3.5



Agency	31/03/2022			31/03/2023			31/03/2024			
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'men t [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'men t [%]	Avg. Ach [%] in last 3 years
Commercial Banks	1478148.51	1355477.60	91.7	1462783.64	1402319.00	95.9	1572662.56	1804986.28	114.8	100.8
Regional Rural Bank	72559.40	29349.00	40.4	54532.04	105228.00	193.0	69814.34	82703.61	118.5	117.3
Cooperative Banks	56976.66	4695.33	8.2	62650.00	4987.00	8.0	49653.10	2436.18	4.9	7.0
Others			0	884.00	4952.00	560.2	18416.00	31659.50	171.9	244.0
All Agencies	1607684.57	1389521.93	86.4	1580849.68	1517486.00	96.0	1710546.00	1921785.57	112.3	98.2

Broad Sector	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]		
Crop Loan	406077.00	370846.00	91.3	586765.00	415825.00	70.9	639470.00	513063.03			80.2		80.8
Term Loan (Agri.)	168100.00	160513.62	95.5	106224.00	142107.00	133.8	111453.00	140322.85			125.9		118.4
Total Agri. Credit	574177.00	531359.62	92.5	692989.00	557932.00	80.5	750923.00	653385.88			87.0		86.7
MSME	686850.00	562478.00	81.9	669933.00	842616.00	125.8	724535.00	1194684.96			164.9		124.2

Other Priority Sectors*	346657.57	295684.31	85.3	217928.00	116938.00	53.7	235088.00	73714.73	31.4	56.8
Total Priority Sector	1607684.57	1389521.93	86.4	1580850.00	1517486.00	96.0	1710546.00	1921785.57	112.3	98.2

#### 9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks			0				0	3759537.29	298133.00	7.9
Regional Rural Bank	1232.28	191.66	15.6	1328.66	199.70	15.0	139586.35	23976.00	17.2	15.9
Cooperative Banks	8364.56	5078.00	60.7	8334.81	5013.69	60.2	24304.10	2337.00	9.6	43.5
Others			0				0	48977.39	10043.00	20.5
All Agencies	9596.84	5269.66	54.91	9663.47	5213.39	53.95	3972405.13	334489.00	8.42	39.09

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

Source(s)	
1	LDM Office/SLBC Portal
2	LDM Office/SLBC Portal
3	LDM Office/SLBC Portal

## **Part B**

## Chapter 1

### Important Policies and Developments

#### 1. Policy Initiatives – GoI (including Cooperatives)

##### Cooperative Development

The Ministry of Cooperation GoI has taken 54 initiatives to strengthen and deepen the cooperative movement at the grassroots level. The ministry in coordination with state governments NABARD national level federations and other stakeholders is working on the following initiatives:

##### i. World's Largest Grain Storage Plan in Cooperative Sector (WLGSP)

Ministry of Cooperation (MoC) GoI is implementing Pilot Project for World's Largest Grain Storage Plan in Cooperative Sector. The Pilot Project entails setting up of grain storage infrastructure including warehouse and silos along with other agri-infrastructure including Procurement Centre Custom Hiring Center Primary Processing Center Grameen Haats etc.

##### ii. Centrally Sponsored Scheme for Computerization of Primary Agricultural Credit Societies (PACS)

Government has approved a scheme for Computerization of Primary Agricultural Credit Societies (PACS) with the objective of increasing efficiency of PACS bringing transparency and accountability in their operations; facilitating PACS to diversify their business and undertake multiple activities/services. A total of 63000 PACS have been taken for computerization under the project.

##### iii. Establishing Multi-purpose PACS/ Dairy/ Fisheries cooperatives in every panchayat with support of NABARD NDDB NFDB NCDC and other National level Federations

##### iv. PACS as Common Service Centers (CSCs) for better access to e-services

Ministry of Cooperation has announced supporting more than 300 e-services through PACS in association with MeitY NABARD and CSC e-Governance Services India Limited.

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

vi. Computerization of Agriculture and Rural Development Banks (ARDBs)

To strengthen the long-term cooperative credit structure the project of computerization of 1851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop a national level software for ARDBs.

vii. Co-operative Education - Setting up of World's Largest Cooperative University

This aims at introduction of cooperative education in independent degree / diploma courses in Schools and Universities.

viii. World's Largest Cooperative Training Scheme

This aims at revamping existing cooperative training structure in the country.

ix. New Cooperative Policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy

x. Amendment to Multi State Cooperative Act 2002 and setting up of 3 new Multi State Cooperative Society (MSCS) in the areas of seed production and marketing; organic products and export from cooperative sector.

xi. To provide facilities at par with FPOs for existing PACS

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

The Digital Agriculture Mission (DAM) aims to revolutionize India's agriculture sector by leveraging digital technology inspired by the success of India's digital revolution in other sectors. With a substantial financial outlay of 2817 crore it focuses on creating a Digital Public Infrastructure (DPI) for agriculture.

i. Agri Stack:

Key components of the mission include the Agri Stack—a farmer-centric DPI to streamline services with the creation of a unique digital Farmer ID linked to important farmer data such as land records and crop details.

ii. Vistaar (Virtually Integrated System to Access Agricultural Resources):

Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

iii. JanSamarth Portal:

JanSamarth Portal a GoI initiative is a unique digital portal linking credit linked schemes for ease of access to the all the beneficiaries and related stakeholders. Schemes such as e-Kisan Upaj Nidhi KCC AIF etc. are accessible through the portal.

Agriculture Infrastructure Fund (AIF) Scheme

The Agricultural Infrastructure Fund (AIF) has played a pivotal role in transforming Indias agricultural landscape. In addition to existing activities the purview of AIF scheme has now been extended to the following:

i. Viable Farming Assets: The scheme now includes the creation of infrastructure for viable projects for building community farming assets.

ii. Integrated Processing Projects: The list of eligible activities under AIF now includes integrated primary and secondary processing projects.

iii. PM KUSUM Component: The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.

iv. Enhanced Credit Guarantee Coverage: The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.

Dairy Processing & Infrastructure Development Fund (DIDF)/ Animal Husbandry Infrastructure Development Fund (AHIDF):

Government has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026. Further NABARD is included as loaning entity under the revamped AHIDF scheme.

Fisheries & Aquaculture Infrastructure Development Fund (FIDF):

GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

## Framework for Voluntary Carbon Market (VCM) in Agriculture Sector:

The Ministry of Agriculture and Farmers Welfare GoI has launched a Framework for Voluntary Carbon Market in Agriculture Sector. Under the Framework the Ministry envisages creating long-term carbon credit benefits primarily for small and marginal farmers by developing a VCM Framework and setting guidelines. NABARD is the nodal agency to coordinate and implement the various pilot projects under the VCM.

PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan): PM JANMAN is a recently launched initiative by the Government of India specifically designed to address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups (PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory with an allocation of 24104 crore.

## 2. Union Budget

### 2.1. Important Announcements

i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.

ii. Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.

iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.

iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.

v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts

vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.

vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.

viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.

ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.

x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.

xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.

xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.

xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.

xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.

xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.

xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

## **2.2. Highlights related Agriculture & Farm Sector**

Priorities identified for Agricultural Sector

- i. Transforming Agricultural Research
- ii. Release of New Varieties
- iii. Natural Farming
- iv. Mission for Pulses and Oilseeds
- v. Vegetable Production and Supply Chains
- vi. Digital Public Infrastructure (DPI) for Agriculture
- vii. Shrimp Production and Export.

Focus Areas

- i. Productivity and resilience in Agriculture
- ii. Employment & Skilling
- iii. Inclusive Human Resource Development and Social Justice
- iv. Manufacturing & Services
- v. Urban Development
- vi. Energy Security
- vii. Infrastructure
- viii. Innovation Research & Development and
- ix. Next Generation Reforms

## **2.3. Highlights related to Rural Development & Non-Farm Sector**

## **2.4. Highlights related to NABARD**

## **2.5. Agri Credit Targets**

## **3. Policy Initiatives - RBI**

- i. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.

ii. RBI's Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy, energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.

iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

#### **4. Policy Initiatives - NABARD**

**1. Refinance support:**

NABARD provides Short Term refinance to Cooperatives, RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks, cooperative banks and RRBs.

**2. Schematic Refinance for Water Sanitation and Hygiene (WASH):**  
To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).

**3. Special Refinance Scheme (SRS) on PACS as MSCs:**  
NABARD introduced Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.

**4. Credit-linked subsidy schemes of GoI**

**4.i. New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM):** GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.

4.ii. Agri Clinics and Agri Business Centres (ACABC): The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by Ministry of Agriculture GoI. Composite subsidy of 44% of the project cost for women SC/ST & all categories of candidates from Northeast and Hill states and 36% of project cost for all other beneficiaries is provided under the scheme.

#### 5. Interest Subvention Schemes of GoI

5.i. NABARD implements crop loan interest subvention scheme of GoI for Cooperative Banks and RRBs under which interest subvention of 1.5% is provided to banks for extending crop loans up to 3 lakh at a concessional interest rate of 7% per annum. The scheme also provides an incentive of 3% subvention to the farmers making prompt repayment of loans thereby making credit available at an effective interest of 4% per annum.

5.ii. NRLM Interest Subvention: NABARD also implements interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY-NRLM.

5.iii. GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.

#### 6. Rural Infrastructure Development Fund (RIDF):

6.i. RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects at present covers as many as 39 activities classified under three broad sectors viz. (i) Agriculture and Related sector (ii) Social Sector and (iii) Rural Connectivity.

#### 7. Micro Credit Intervention:

NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs training and capacity building of SHG members and other stake holders besides initiating special programmes for backward regions. A few recent initiatives taken under micro credit are as under:

7.a. Scheme for grant support to SHGs/ JLGs/ POs/ Microentrepreneurs for training on onboarding onto E-Commerce platforms/ ONDC/ social media platform

7.b. Scheme for Grant Support to SHGs/ JLGs/ POs for Physical Marketing of Products.

7.c. NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-Suvidha (Microenterprises through Skill Upgradation for Women) to support need based and location specific developmental projects by strategizing end-to-end interventions.

7.d. Pilot Project: Real-time banking solution for SHGs (Money Purse Application)

7.e. Pilot Project – Graduated Rural Income generation Project (GRIP): A pilot project to build capacities and enable asset generation by ultra-poor rural women and graduating them to access formal financial services through the innovative concept of returnable grant was sanctioned during 2023-24.

7.f. MoU with NRLM MoRD: Marking a strategic alliance to benefit rural women SHGs NABARD and the National Rural Livelihood Mission (DAY-NRLM) under the Ministry of Rural Development GoI inked a landmark MoU on 27 February 2024.

#### 8. Financial Inclusion

Major Policy interventions and launching of new Schemes under the fund during 2023-24 includes:

8.a. Support for the Deployment of micro-ATMs to two District Central Co-Operative Banks in Gujarat with a grant support of 3.67 crore for deploying 1631 microATM devices at PACS (440) and cooperative milk societies (1191).

8.b. Financial Inclusion under Special Campaign 3.0: RRBs under guidance of NABARD conducted Special Financial Literacy Camps during October 2023.

8.c. Support under Financial Inclusion Fund (FIF) for Rural Connectivity-HTS-VSAT Dual LTE and SD WAN technologies:

8.d. Incentive Scheme for BCs operating in NE States and hilly states:

#### 9. Farm Sector Development

**9.a. Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds:**

A pilot project titled "Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds" has been launched in five states: Punjab Haryana Rajasthan Uttar Pradesh and Tamil Nadu. This innovative pilot initiative by NABARD is the first of its kind aimed at demand side management of water at the micro-watershed/village level.

**9.b. Expansion of JIVA:**

Based on the success of the pilot phase JIVA is being expanded to 25 new projects in central eastern and north-eastern states to further widen and deepen the programme focusing on completed or near-completion watershed/spring shed and tribal development projects with thrust on districts identified under aspirational / low priority sector lending districts.

**9.c. Accelerator approach for growth of FPOs:**

NABARD has come up with FPO accelerator programme which is a structured framework to empower FPOs by providing access to specialized training mentorship and resources envisaging the enhancement in FPO's operational efficiency adopt modern agricultural techniques and navigate market complexities

**9.d. Saturation Drive campaign:**

Government has launched the saturation drive to provide FPOs benefits of schemes of Agriculture department in the form of licenses of inputs seeds fertilizer etc. FPOs will also be linked to mandis facilitated with registrations under GST FSSAI and onboarding on platforms like ONDC and other E-retailing platforms for sale of their produce.

**9.e. National FPO Policy:**

MoA&FW GoI is working on finalization of a National Policy on FPOs to create a supportive environment for the FPOs after ongoing deliberations and consultative meetings on the draft policy.

**10. Climate Action and Sustainability:**

NABARD is a Direct Access Entity (DAE) to the Green Climate Fund (GCF) and the National Implementing Entity (NIE) to Adaptation Fund (AF) and National Adaptation Fund for Climate Change (NAFCC).

**11. Off Farm Sector Development**

11.i. Capacity Building Fund Social Stock Exchange (CBF-SSE):  
The Capacity Building Fund of Social Stock Exchange (CBF-SSE) was set up in NABARD with funding to be contributed by NABARD SIDBI BSE NSE and Other CBF is being used to improve the ability of all stakeholders to navigate through the operational dynamics of SSE understand the nuances processes instruments etc.

11.ii. Gram Vihar New Scheme for promotion of Rural Tourism:  
A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day" i.e. one day trip without night stay.

12. Agriculture Credit during 2023-24:  
Disbursement of agriculture credit during 2023-24 was 25.10 lakh crore as against target of 20.00 lakh crore indicating achievement of 125%. Commercial Banks RRBs and Co-operatives accounted for 75% 13% and 12% of the total disbursement respectively.

13. Technology Facilitation Fund (TFF):  
NABARD has set up a Technology Facilitation Fund (TFF) with a corpus of 50 crore. The fund is focused on providing support to tech start-ups working in agriculture and rural development sector. The fund provides a range of flexible support mechanisms including grants loans equity and convertible grants designed around the needs of each start-up

## **5. Govt Sponsored Programmes linked with Bank Credit**

### **1. Policy Initiatives - State Govt. (including Cooperatives)**

Uttar Pradesh Agriculture Growth and Rural Enterprise Ecosystem Strengthening Project (UP-AGREES): UP-AGREES supported by the World Bank aims to enhance agricultural productivity and rural enterprise development. The project focuses on modernizing farm practices improving market access and boosting agro-based enterprises. It also strengthens rural infrastructure including irrigation and storage. By promoting innovation and investment in agriculture the project seeks to improve livelihoods create jobs and drive sustainable economic growth in rural areas of Uttar Pradesh. The project having a total project cost of \$500 million is being implemented by Uttar Pradesh Diversified Agriculture Support Project (UPDASP). With a commitment amount of \$338.19 million the project is scheduled to close by October 31 2030. <https://projects.worldbank.org/en/projects-operations/project-detail/P178253>)

Uttar Pradesh One District One Product Marketing Promotion Scheme: It aims to preserve local crafts boost incomes and employment enhance product quality promote artistic branding and elevate the concept nationally and internationally. The scheme provides financial assistance to micro and small entrepreneurs to participate in national fairs and exhibitions with the Directorate of Industry and Enterprise Promotion as the nodal department. Entrepreneurs aged 18 years and above can avail of this facility once a year. (Link: <https://diupmsme.upsdc.gov.in/>)

Uttar Pradesh Horticulture and Food Processing Industry Policy - 2022: The policy offers extensive incentives to boost the states food processing sector. Key subsidies include 35 percent of costs for plant machinery and technical civil work capped at Rs. 5 crore and 25 percent for expansion or modernization up to Rs. 1 crore. The policy also provides 100 percent stamp duty exemption on land purchases and 75 percent rebates on external development charges. Special incentives include a 50 percent subsidy on solar power projects for rural processing units with 90percent for women entrepreneurs. Cold chain infrastructure and value addition receive a 35percent subsidy with up to Rs. 10 crore for specific projects. The policy encourages decentralized processing and storage offering grants of up to 50percent or Rs. 50 lakh. Additionally a 25 percent freight subsidy on exports (excluding Nepal Bangladesh and Bhutan) and interest subsidies for Reefer Vehicles are provided. The entire state is treated as a unified market allowing license holders to operate across mandis. (Link-<https://invest.up.gov.in/uttar-pradesh-food-processing-industry-policy-2023/>)

Uttar Pradesh Agricultural Export Policy 2019: The policy provides incentives to promote agricultural exports through farmer clusters and ecosystem support. Clusters ranging from 50 to 350 hectares receive financial support between Rs. 10 lakh to Rs. 40 lakh with additional Rs. 6 lakh for larger areas. Payments are made in installments: 40 percent in the first year and 15 percent annually for the next four years. The policy also offers subsidies for new processing units near clusters transport subsidies and exemptions from mandi fees and development cess on specific produce. Other initiatives include promoting courses in agriculture exports supporting packaging design establishing traceability systems and setting up Export Facilitation Centers. The policy aims to boost market intelligence innovation and the adoption of Good Agricultural Practices with a focus on organizing international buyer-seller meets and encouraging business start-ups and investments.(Link-<https://invest.up.gov.in/uttar-pradesh-food-processing-industry-policy-2023/>).

Uttar Pradesh Dairy Development and Milk Product Promotion Policy 2022: The policy aims to boost the dairy industry by encouraging the establishment of milk-based industries and attracting Rs.5000 crore in capital investment over the next five years (2022-27). The policy seeks to raise milk processing levels from 10 percent to 25 percent (as on 2022) and expand processing capacity from 44 percent to 65 percent (as on 2022). It ensures fair pricing for milk producers promotes high-quality processed milk products and enhances market development and exports. The policy also focuses on creating employment upgrading skills adopting new technologies reforming dairy cooperatives and simplifying procedures for investors.

Mukhyamantri Laghu Sinchai Yojana: Aims to enhance agricultural irrigation by providing private irrigation facilities. It emphasizes solar energy and micro irrigation. The scheme will construct shallow medium deep and deep tube wells to help farmers become self-reliant and support economic development. (Link: <https://govtschemes.in/>)

Uttar Pradesh Mukhyamantri Khet Suraksha Yojana: To protect the crops of farmers in the border areas that are damaged by wild animals among which Nilgai monkeys and wild boars. The beneficiary will be given a grant of Rs 1.43 lakh for solar fencing for 12 volts current for farm security or a total of 60percent of the cost per hectare.

Uttar Pradesh Mukhyamantri Swadeshi Gau-Sanvardhan Yojana: It aims to promote indigenous cow breeds and boost milk production in the state and targets self-reliance among animal herders and farmers encouraging rural youth and women to engage in animal husbandry. The scheme offers subsidies for purchasing improved breeds like Sahiwal Tharparkar and other cross-breeds with 50percent priority given to women farmers. Beneficiaries receive up to Rs 80000 for setting up units with two cows and subsidies for fodder cutting machines animal insurance and shed construction. (Link: <https://updairydevelopment.gov.in/NBDMSchemes.aspx>)

Uttar Pradesh Mukhyamantri Pragatisheel Pashupalak Protsahan Yojana: Launched in 2023 the Uttar Pradesh Chief Minister Progressive Livestock Farmer Incentive Scheme encourages farmers to rear high-quality indigenous cows by providing financial assistance. The Dairy Development Department oversees the scheme which aims to boost employment improve living standards and increase milk productivity and farmers' income. The scheme is implemented across all districts offering financial aid of Rs. 10000 to Rs. 15000 per cow with benefits provided once per cow and up to two cows per farmer.

**Nand Baba Dugdh Mission:** The Nand Baba Dugdh Mission in Uttar Pradesh aims to transform the dairy sector by boosting milk production and enhancing dairy farming practices. The mission focuses on increasing milk yield and quality by providing financial assistance for dairy farm infrastructure offering training and support to dairy farmers for improving milk quality and establishing milk processing units to enhance value addition. (Link: <https://updairydevelopment.gov.in/NBDMSchemes-hi.aspx>)

**Uttar Pradesh deep tube well free boring scheme:** Under the Uttar Pradesh Deep Tubewell Free Boring Scheme the following financial grants will be given to the farmers of the state:-

- a. 50 percent of the cost or maximum Rs. 100000/- for construction of tube well.
- b. 50 percent of the cost or maximum Rs.10000/- for pipe system.
- c. Maximum Rs. 68000/- for electrification of tube well.

(Link: <https://govtschemes.in/hi/taxonomies/term/59>)

**Uttar Pradesh Medium Depth Tube Well Free Boring Scheme:** Under Uttar Pradesh Medium Depth Tubewell Free Boring Scheme the following benefits will be given to the farmers: -

- a. 50 percent of the cost for construction of tube well or maximum Rs. 75000/- (whichever is less)
- b. Rs 10000/- for water distribution system.
- c. Rs 68000/- per tube well for electrification of tube wells. (Link: <https://govtschemes.in/hi/taxonomies/term/59>)

**Uttar Pradesh Shallow Tubewell Free Boring Scheme:** Under the scheme small farmers receive Rs. 5000 for boring and Rs. 4500 for a pumpset whereas the Marginal farmers are granted Rs. 7000 for boring and Rs. 6000 for a pumpset. Scheduled Caste and Scheduled Tribe farmers receive Rs. 10000 for boring and Rs. 9000 for a pumpset. (Link: <https://govtschemes.in/hi/taxonomies/term/59>)

**Uttar Pradesh Khet Talab Yojana:** Under the Uttar Pradesh Khet Talab Yojana the government is helping in the construction of two types of ponds small and big ponds and provides 50 percent subsidy paid in three installments.

**Uttar Pradesh Mukhyamantri Kisan evam Sarvahit Bima Yojana:** This initiative aims to offer comprehensive insurance coverage to support the health and well-being of farmers and other beneficiaries. The scheme provides treatment facilities in hospitals up to a certain amount with coverage up to Rs. 2.50 lakh available in all government medical institutions and medical universities. Additionally prosthetic limbs worth up to Rs 1 lakh will be provided. In the event of accidental death or disability a maximum amount of Rs. 5 lakh will be given. ( Link: <https://govtschemes.in/hi/utatara-paradaesa-maukhayamantarai-kaisaana-evan-saravahaita-baimaa-yaojanaa>)

**Uttar Pradesh Startup Policy 2020:** The policy envisions establishment of one in every district of the state and a total of 100 incubators and 10000 startups in five years employment generation for about 1 lakh youth establishment of Center of Excellence etc. (Link - <https://nri.up.gov.in>)

**Vishwakarma Shram Samman Yojana:** The Uttar Pradesh government has decided to provide financial assistance to traditional artists and craftsmen such as carpenters tailors barbers goldsmiths blacksmiths potters confectioners cobblers and basket weavers. Through the Vishwakarma Shram Samman Yojana the government will offer financial aid ranging from Rs.10000 to Rs.10 lakh. The scheme aims to cover migrant workers and traditional artisans by providing free training related to their profession. Every year the government aims to provide jobs to over 15000 people through this scheme with funds directly transferred to their bank accounts. (Link- <https://diupmsme.upsdc.gov.in/>)

**Uttar Pradesh Solar Energy Policy 2022:-** The Uttar Pradesh Solar Energy Policy -2022 policy mainly focuses to provide low cost and reliable power to the people of UP and to reduce the dependence on fossil fuels and achieve renewable power. The Policy aims to achieve a target of 22000MW Solar Power Projects up to 2026-27. Solar Rooftop installations in residential sector will be encouraged.

## **2. State Budget**

### **2.1. Important Announcements**

The Gross State Domestic Product (GSDP) of Uttar Pradesh for 2024-25 (at current prices) is projected to be Rs 2499076 crore amounting to growth of 5.8percent over 2023-24.

Expenditure (excluding debt repayment) in 2024-25 is estimated to be Rs 696632 crore an increase of 14percent over the revised estimates of 2023-24. In addition debt of Rs 39806 crore will be repaid by the state.

Receipts (excluding borrowings) for 2024-25 are estimated to be Rs 610101 crore an increase of 15percent as compared to the revised estimate of 2023-24.

Revenue surplus in 2024-25 is estimated to be 3percent of GSDP (Rs 74147 crore). This is roughly the same as the revised estimates for 2023-24. Uttar Pradesh had a revenue surplus of 1.7 percent in 2022-23.

Fiscal deficit for 2024-25 is targeted at 3.46percent of GSDP (Rs 86531 crore). In 2023-24 as per the revised estimates fiscal deficit is expected to be 3.49percent of GSDP roughly the same as the budget estimate for 2023-24.

Uttar Pradesh has allocated 3.1percent of its total expenditure towards agriculture significantly lower than the average expenditure on agriculture by states (5.9 percent).

## **2.2. Highlights related Agriculture & Farm Sector**

Three new schemes will be launched to promote agriculture in gram panchayats. These are: State Agriculture Development Scheme World Bank Assisted UP Agri Scheme and Automatic Weather Station-Automatic Rain Gauge Scheme. The total allocation under the three schemes is Rs 460 crore.

The restrictions on providing private Tubewell connections in Dark Zones have been removed as result of which approx. 1 lakh farmers have been benefitted.

In the Bundelkhand region the benefit of seasonal tariff and the facility of temporary power connection have been extended for irrigation of single Rabi crop.

Around 46 lakh Sugarcane farmers were facilitated with a record payment of Rs. 233793 crore.

For the Crushing Session 2023-24 the price of Early cultivars has been raised to Rs. 370 from Rs. 350 for general cultivars it has been raised to Rs. 360 from Rs. 340 and for unsuitable cultivars the price has been raised to Rs. 355 from Rs. 335.

For the implementation of PM-KUSUM scheme an amount of Rs. 449.45 crore have been proposed. This is double that of the previous financial year.

Mukhyamantri Khet Suraksha Scheme is being started with financial outlay of Rs. 50 crore.

Under the Uttar Pradesh Food Processing Industry Policy-2022 Rs. 300 crore have been proposed to provide financial incentives to eligible units. This is double the amount drawn for previous year.

Under the Uttar Pradesh Food Processing Industry Policy-2017 an amount of Rs. 50 crore have been proposed which double of the previous FY.

The average productivity of Sugarcane in the state has increased to 84 MT per hectare from 72 MT per hectare. Increase in the intercropping has resulted in 25percent increased income to the sugarcane farmers.

The expected area under cultivation for Sugarcane for crushing season 2023-24 is expected to be 29.66 lakh ha. and sugar production is estimated to be over 110 lakh tonne.

In the newly formed Sugar mills of 500 TCD capacity in Pipraich and Munderwa 27 MW electricity production unit and Sulphur less sugar production units have been installed.

Rs. 106.95 lakh crore have been proposed for revival and strengthening of Milk unions.

Under the Nand Baba Dugdh Mission Rs. 74.21 crore have been proposed which is 21percent higher than the previous year.

Under the Uttar Pradesh milk Production Promotion Scheme-2022 for incentivizing the Milk industry units Rs. 25 crore have been proposed.

For construction of a new Dairy Unit at Mathura with a capacity of 30000 litres per day (expansion of 01 lakh litres per day) Rs. 23 crore have been proposed.

For the protection of cows and to solve the problem of destitute cows 303 large cow conservation centers are operated in all the districts of the state.

About 7239 cow shelters are operated in the state. A total of 14.38 lakh bovine animals have been protected in these shelters in urban and rural areas.

A provision of Rs. 195.94 crore is proposed for the Animal Disease Control Scheme which is 68percent more than the current year.

A provision of Rs. 100 crore is proposed for the establishment of veterinary colleges in Gorakhpur and Bhadohi districts.

Rs. 78.55 crore is proposed for risk management and livestock insurance scheme which is almost three times compared to the current year.

With a view to increasing fish production and productivity in the state Pradhan Mantri Matsya Sampada Yojana is being operated from the year 2020 to the year 2025.

A provision of Rs. 190 crore is proposed for the new scheme of construction of Aqua Park under the Prime Minister Matsya Sampradaya Yojana.

Under the Pradhan Mantri Matsya Sampradaya Yojana a total provision of Rs. 310 crore is proposed to cover male and female beneficiaries.

The minimum support price of wheat was fixed at Rs. 2125 per quintal by the Government of India for the Rabi marketing year 2023-24.

Under the Minimum Support Price Scheme in the Kharif marketing year 2023-24 the minimum support price of paddy was fixed at Rs. 2183 per quintal for common category and Rs. 2203 per quintal for grade A category.

### **2.3. Highlights related to Rural Development & Non-Farm Sector**

Chief Minister Youth Entrepreneur Development Campaign is being started with the aim of providing financial resources for setting up new micro industries by linking the educated and trained youth of the state with self-employment. For this a provision of Rs 1000 crore is proposed.

Under the Chief Minister Micro Entrepreneur Accident Insurance Scheme which is operational from 2023 there is a provision to provide financial assistance up to a maximum of Rs 5 lakh to micro entrepreneur.

To encourage industrial institutions in the private sector 10 Pledge parks are being established in the state.

There is a budget proposal of Rs. 400 crore by the state government for the Atal Bihari Vajpayee Powerloom Electricity Flat Rate Scheme for the upliftment of handloom weavers as well as power looms.

Under the PM Mega Integrated Textiles and Apparel Scheme Mega Textiles Park has been approved in Lucknow-Hardoi in an area of about 1000 acres. This park will attract investment of Rs. 10000 to 15000 crore in the textile and apparel sector which will create about 1 lakh direct and 2 lakh indirect employment opportunities. A provision of Rs 200 crore is proposed for the establishment of the park.

A budget of Rs 150 crore is proposed for purchasing land for the establishment of National Institute of Fashion Technology (NIFT) in Varanasi district.

Under Pandit Deendayal Gramodyog Rozgar Yojana there is a provision to provide interest subvention facility to the beneficiaries for 3 years. A provision of Rs. 14 crore is proposed for the scheme.

A provision of Rs. 15.75 crore is proposed under the Khadi and Village Industries Development and Sustainable Employment Promotion Policy.

A provision of Rs. 11.25 crore is proposed for the Clay Art Integrated Development Programme to provide employment to the traditional clay art artisans in the state.

The state government is continuously making efforts to increase greenery in the state. At present the forest cover and tree cover in Uttar Pradesh is 9.23percent of the geographical area of the state. The target is to increase forest cover and tree cover to 15percent by the year 2030.

In the current year 2023-24 for the expansion of greenery in Uttar Pradesh 36.6 crore tree plantation work was done on a large scale in the state against the target of 35 crore. A target of planting 35 crore trees is proposed in the year 2024. A provision of Rs. 600 crore is proposed for social afforestation. A provision of Rs. 175 crore is proposed for the management of Buddhist school.

A provision of Rs. 110 crore is proposed for the programmes run under the Green India Mission. A provision of Rs. 48.94 crore is proposed for Project Tiger and Project Elephant scheme.

A provision of Rs. 50 crore is proposed for the establishment of Kukrel Night Safari Park in Kukrel forest area located in Lucknow district.

Various types of skill development programmes for the economic development of Scheduled Tribes are being run in the Lakhimpur Kheri Balrampur Bijnor and Bahraich Shravasti and Maharajganj districts.

Under the Minimum Support Price Scheme for Minor Forest Produce the government is promoting the strengthening of marketing markets and markets for minor forest produce and construction of warehouses for purchasing non-timber minor forest produce at the fixed minimum support price.

### **3. Govt Sponsored Programmes linked with Bank Credit**

Uttar Pradesh Aatmanirbharta Krishak Samanvit Vikas Yojana: Farmer entrepreneurs farmer producer groups cooperatives and market committees will be provided unsecured loan up to Rs 2 crore at 6 percent interest and Committees and institutions associated with the welfare of farmers will be able to get loan at 3percent annual interest concession i.e. 6percent for 7 years.

Uttar Pradesh Nandini Krishak Samriddhi Yojana: This scheme aims to promote high-yield dairy cows and other cattle. Beneficiaries will receive assistance to establish units with high-breed dairy cattle. In the first phase 35 units of 25 cows each will be set up with a maximum unit cost of Rs.62 lakh. The government will provide a 50percent subsidy with the rest covered by loans and personal investment.

**Mukhyamantri Yuva Swarojgar Yojana-2016:** The scheme is designed to promote self-employment among the youth in the state. It provides financial assistance and support offering loans up to Rs.25 lakh for the industrial sector and Rs.10 lakh for the service sector. The scheme requires a margin money contribution of 25percent of the loan amount and provides a subsidy of up to 25percent with a maximum subsidy of Rs.2.5 lakh per sector. (Source- <https://diupmsme.upsdc.gov.in/>)

**Uttar Pradesh Mukhyamantri Yuva Udyami Vikas Abhiyan:** Aims to all educated and trained youth in the state who are eligible for several benefits. These include access to a loan facility for establishing a new enterprise with no interest payable on the loan. The scheme offers an interest-free loan of up to Rs 5 lakh for setting up an enterprise and this limit can be increased to Rs 5 lakh if the loan is repaid on time. (Link: <https://govtschemes.in/hi/taxonomies/term/59>)

**Chief Minister Village Industries Employment Scheme 2023:** The scheme aims to curb rural-to-urban migration and address unemployment by offering financial assistance to rural entrepreneurs. The scheme provides loans of up to Rs.10 lakh through banks with a 4percent interest subsidy for general candidates and full interest exemption for reserved categories. Eligible entrepreneurs include those trained by ITIs unemployed youth traditional artisans women and others registered with Employment Exchanges. Beneficiaries are identified by district-level committees ensuring they are trained and residents of the village. (Link- [http://www.upkvib.gov.in/cm\\_yojana.aspx](http://www.upkvib.gov.in/cm_yojana.aspx))

## **Chapter 2**

### **Credit Potential for Agriculture**

#### **2.1 Farm Credit**

##### **2.1.1 Crop Production, Maintenance & Marketing**

###### **2.1.1.1 Status of the Sector in the District**

The economy of Agra is mainly based on agriculture. The secondary sector has also developed in the form of agro-processing units, cold storages and units manufacturing agricultural equipment around agriculture. In the last few years agricultural land has been acquired for residential projects. The number of small and marginal farmers land holdings in the district is 84.18. The average size of marginal holdings is 0.4 hectares while the average size of all holdings is 1.1 hectares. Agra district has the highest production of bajra (Pearl millet) in the entire Uttar Pradesh.

###### **2.1.1.2 Infrastructure and linkage support available, planned and gaps**

The main crops grown in the district are Potato Wheat Mustard and Pearl Millet in Kharif Wheat Maize and Vegetables in Rabi and Vegetables in Zaid. The net sown area in the district is 2.50 lakh hectares while the total area sown/total reported area is 4.26 lakh hectares the total irrigated area in the district is 2.67 lakh hectares. The cropping intensity of the district is 165.

##### **2.1.2 Water Resources**

###### **2.1.2.1 Status of the Sector in the District**

The alarming groundwater situation in the district can be estimated. District Irrigation Plan (DIP) and State Irrigation Plan (SIP) have been prepared at the district level to develop water sources and distribution systems and to increase water use efficiency. In Tehsil Baah and Fatehabad water is mostly useful for agriculture but the water level is deep in Tehsil Kheragarh and Kiraoli most of the area has saline water; but due to the Fatehpur Sikri canal branch water availability is better in the related area. In the Development Blocks of Fatehpur Sikri and Jagner drilling is difficult due to the spread of the Aravalli mountain range. There is a water problem in the Development Block of Jagner

#### **2.1.2.2 Infrastructure and linkage support available, planned and gaps**

There are various government schemes (credit-related or without credit) for the water resources sector available in the district.

Boring in hard rock field: -50 percent of estimated cost (maximum Rs. 7500/-) Water Harvesting and Management: -50 percent of cost limit maximum Rs. 75000/- etc.

### **2.1.3 Farm Mechanization**

#### **2.1.3.1 Status of the Sector in the District**

The Green Revolution in India was made possible by the coordination of improved seed varieties irrigation means and agricultural mechanisation. In the district tractors and other modern agricultural equipment such as zero-till seed drill rotavator machine operated sprayer combine harvester cage wheel etc. are being used by the farmers. Along with new tractors the trend of farmers buying old tractors is also very common and there is also a market for this in the district.

#### **2.1.3.2 Infrastructure and linkage support available, planned and gaps**

The Government of India has formulated many schemes and policies to increase mechanisation in Indian agriculture. The Government of India has set an ambitious target of increasing agricultural power from the level of 2.02 kW/ha in 2016-17 to 4 kW/ha by 2030. The availability of agricultural power at this level can increase agricultural productivity to 4.2 tons per hectare. Sub-Mission on Agricultural Mechanization: This scheme has been launched with the objective of reaching agricultural mechanisation to small and marginal farmers. The components of this scheme are:

- (a) Promotion of agricultural mechanisation through training testing and demonstration
- (b) Financial assistance for purchase of agricultural machinery - 40 to 50 percent subsidy
- (c) Custom Hiring Centers for agricultural machinery - 40 to 50 percent subsidy

Promotion of Agricultural Mechanisation for Management of Crop Residue in Uttar Pradesh Haryana Punjab and Delhi: This scheme has been launched to promote the use of modern agricultural machinery for management of crop residue in order to prevent air pollution and loss of nutrients and microorganisms in the soil due to burning of crop residues. The components of this scheme are:

- (a) Establishment of Custom Hiring Centers for agricultural machinery - 80 subsidy
- (b) Promotion of machinery purchase for crop residue management - 50 subsidy
- (c) Information education and communication for crop residue management

## **2.1.4 Plantation & Horticulture, including Sericulture**

### **2.1.4.1 Status of the Sector in the District**

In the district the share of vegetables in the total area of the horticulture sector is 60 while their share in the total production of this sector is more than 80. The share of the horticulture sector in the total production of the agricultural sector is more than 33 percent. Under the State Horticulture Mission Agra has been identified which also includes promoting the production of guava amla potato and kinnow. In the district about 1725 hectares of guava 1118 hectares of mango 1489 hectares of amla 1525 hectares of papaya and 4835 hectares of citrus fruits and 400 hectares of mulberry are under production. The district also produces vegetables on about 135208 hectares and flowers on 1158 hectares. (Horticulture Department 2022) In the Baroli Ahir development block of the district a Farmer Producer Organization (FPO) for kinnow has been formed by NABARD.

### **2.1.4.2 Infrastructure and linkage support available, planned and gaps**

The demand for orchards and horticulture in the district is met from the nearby districts and the state of Uttarakhand. In the last year the trend of small and marginal farmers towards vegetable production has increased. Traditional horticulture is mostly done by large farmers. The Integrated Horticulture Mission Prime Minister's Krishi Sinchai Yojana "Per Drop More Crop" and the State Ayush Mission and TOPS schemes are being implemented by the state department in the district. Information about the flow of credit in the horticulture sector in the district is not available.

Under the ambitious 10000 Farmer Producer Organizations (FPOs) scheme of NABARD and the Government of India a total of 5 FPOs have been formed and promoted in various development blocks of the district namely Saiyan (vegetable production) Akola (tomato) Fatehabad (potato vegetables) Khandauli (potato) and Barauli Ahir (kinnow) for production and promotion.

## **2.1.5 Forestry & Waste Land Development**

### **2.1.5.1 Status of the Sector in the District**

Preservation and development of forests is essential to maintain the ecological balance and purity of the environment. According to the National Forest Policy one-third of the total available area should be under forest cover. The target in hilly areas is to have two-thirds of the land area under forest cover in order to prevent soil erosion and protect the environment. Agroforestry/farm forestry is quite useful for the development of forests. Total 6.5 percent geographical area of the district is under forest coverage.

#### **2.1.5.2 Infrastructure and linkage support available, planned and gaps**

State Strategy for Afforestation : The state government can take financial assistance from the state budgetary allocations and the State Compensatory Afforestation Fund Management and Planning Authority (CAMPA) as well as products like the Rural Infrastructure Development Fund (RIDF) of NAB- ARD. However there is also considerable potential to increase tree cover outside the traditional forest areas i.e. on private land.

### **2.1.6 Animal Husbandry – Dairy**

#### **2.1.6.1 Status of the Sector in the District**

India has become the world's largest producer of milk. The government has taken several measures to increase the productivity of livestock resulting in a significant increase in milk production. Dairy is the single largest agricultural activity contributing 5 to India's national economy and directly employing more than 80 million farmers. India is one of the major exporters of meat dairy and poultry products. In the financial year 2022-23 the country exported dairy meat and poultry products worth \$4.03 billion. According to the 2019 Livestock Census Agra district ranks third in the state in terms of the number of buffaloes. About 3.03 of the total buffaloes in Uttar Pradesh are reared in Agra district. The famous Bhadawari breed of buffaloes known for its high fat content in milk is primarily found in the Agra and Etawah regions.

#### **2.1.6.2 Infrastructure and linkage support available, planned and gaps**

According to the Indian Council of Medical Research the daily per capita availability of milk should be 280 grams. The estimated milk production in the district is approximately 23.16 lakh metric tons. The district has the facility of veterinary hospitals livestock development and artificial insemination centres but the support services are not adequate. As per the standard there should be one veterinary hospital per 5000 animals.

### **2.1.7 Animal Husbandry – Poultry**

#### **2.1.7.1 Status of the Sector in the District**

The district has significant potential in the field of poultry farming. However the flow of credit in this sector has not been satisfactory in recent years the main reasons being the apathy of banks/insurance companies and the influx of poultry from other states. Around three crore eggs are consumed daily in the state with 1.7 crore being produced within the state and around 1.3 crore being imported from other states. Similarly the state consumes around three lakh metric tons of chicken meat per month. Poultry production is more concentrated in the eastern region of the state.

#### **2.1.7.2 Infrastructure and linkage support available, planned and gaps**

The egg and meat business in Agra district is predominantly in the unorganised sector therefore verified data is not available. According to the 2019 Livestock Census the district has a total of 101548 poultry birds.

### **2.1.8 Animal Husbandry – Sheep, Goat, Piggery**

#### **2.1.8.1 Status of the Sector in the District**

The geographical and climatic conditions of the district are favourable for rearing sheep goats and pigs but in the past years the credit flow in this sector has not been satisfactory.

#### **2.1.8.2 Infrastructure and linkage support available, planned and gaps**

There are 2 mechanised slaughterhouses and about 250 legal meat shops in the Agra district. Approx- imately 150 buffaloes 1000 goats and 25000 chickens are slaughtered daily in the district for meat production. Similarly 3.43 of the total number of pigs in the state is reared in Agra.

### **2.1.9 Fisheries**

#### **2.1.9.1 Status of the Sector in the District**

Fisheries are an important activity in the rural economy. However the flow of credit in this area in the district has not been satisfactory mainly due to the rules of leasing the pond and the indifference of the banks. According to departmental data there are 2 reservoirs working in the private sector with a production of 30 quintals.

#### **2.1.9.2 Infrastructure and linkage support available, planned and gaps**

**Pradhan Mantri Matsya Sampada Yojana:** The Government of India has launched an ambitious scheme named Pradhan Mantri Matsya Sampada Yojana. The scheme aims to bring about a blue revolution through sustainable and long-term develop- ment of the fisheries sector in India. A maximum investment of Rs.20050 crore has been made so far with the Central Governments share being Rs.9407 crore the State Governments share being Rs.4880 crore and the beneficiaries contribution being ? 5763 crore. The Pradhan Mantri Matsya Sampada Yojana will be implemented in all States/UTs over a period of 5 years from FY 2020-21 to FY 2024-25. **Fisheries and Aquaculture Infrastructure Development Fund (FIDF):-**A new fund named Fisheries and Aquaculture Infrastructure Development Fund (FIDF) has been set up by the Government of India during 2018-19 with an estimated size of Rs.7522 crore of which Rs. 5266.40 crore will be mobilised by Nodal Lending Institutions (NLEs). Of this Rs.1316.6 crore will be contribut- ed by the beneficiaries and budgetary support of Rs. 939.48 crore will be provided by the Government of India. NABARD NCDC and all scheduled banks will be the Nodal Lending Institutions (NLEs). NFDB will act as the Nodal Implementing Agency (NIA).

## **2.1.10 Farm Credit – Others**

### **2.1.10.1 Status of the Sector in the District**

Due to mechanisation in agriculture productivity has certainly improved but it is not possible to work on many small agricultural landholdings with tractors or other agricultural machinery. Small and marginal farmers still find it more convenient to do traditional farming with bullocks and mainly depend on bullock carts for transporting their produce.

### **2.1.10.2 Infrastructure and linkage support available, planned and gaps**

It can be said that despite the modernization of agricultural operations and the use of many expensive and more efficient machines the importance of animals especially bullocks and bullock carts remains for farming and two-wheelers are used extensively for small agricultural inputs milk marketing transporting vegetables to the market etc.

## **2.1.11 Sustainable Agricultural Practices**

### **2.1.11.1 Status of the Sector in the District**

Integrated farming system has been defined as “a judicious combination of two or more components in which scientific management tools are used to optimise complementarity and minimise competition with the aim of improving sustainable agricultural income family nutrition and ecological services.” Integrated farming system models have been developed in different parts of the country which include activities related to livestock rearing duck farming poultry farming horticulture beekeeping fisheries and horticulture crops such as coconut cocoa nutmeg banana pineapple etc. along with other crops. It has been found that net income has increased significantly by adopting these activities along with the cultivation of these other crops compared to the cultivation of only these other crops. It has also been found that these integrated farming systems were more sustainable and employment-generating. Currently farmers are mainly focused on crop production. However the income and employment associated with it are more uncertain. In this context integrating various agricultural enterprises is more likely to increase the income and family labour employment of the farmers.

### **2.1.11.2 Infrastructure and linkage support available, planned and gaps**

In Uttar Pradesh crop production along with dairy farming is the prevalent agricultural system. Almost 96 percent of farmers adopt this system. As components of farming systems sugarcane-wheat and rice-wheat are the major crop systems in the state.

## **2.2 Agriculture Infrastructure**

### **2.2.1 Construction of Storage and Marketing Infrastructure**

#### **2.2.1.1 Status of the Sector in the District**

To ensure that the producers get the benefits of various agricultural and rural development programmes it is necessary that there should be adequate infrastructure facilities in the market and the producer should get a fair price for his produce. Warehousing facility is the most essential infrastructure of the market and is an integral part of any economic activity. Mandi yards are necessary for the sale of grains fruits and vegetables in the market so that there is competition among buyers farmers get fair prices and they cannot be exploited by traders.

#### **2.2.1.2 Infrastructure and linkage support available, planned and gaps**

Adequate cold storages are available in the district and there are about 240 cold storages. The storage capacity in the district is less and being a big consumption centre there is a need for additional capacity. There is an estimated additional requirement of approximately 300 thousand metric tons of storage capacity in the district hence There is opportunity for banks to provide finance for storage under various schemes of the Government of India.

### **2.2.2 Land Development, Soil Conservation and Watershed Development**

#### **2.2.2.1 Status of the Sector in the District**

Land development activities directly or indirectly increase agricultural productivity. The main land development activities carried out to increase land productivity are - land levelling and development of agricultural land improvement in soil quality through specialised reclamation systems water management and water conservation pasture management barren land development watershed development and use of organic farming etc. In the district a total of 40000 hectares have been eroded of which 23600 hectares have been conserved. Soil salinity is a major problem in Agra. Two watershed development projects are being implemented by NABARD in the Jagner development block of the district.

#### **2.2.2.2 Infrastructure and linkage support available, planned and gaps**

With the establishment of the Watershed Development Fund by NABARD in 2000-2001 activities like water and land conservation are being promoted. The said fund can be availed of in the district. There is a Soil Health Program and a Seed Village Scheme for increasing the replacement rate of seeds and the use of hybrid seeds. A subsidy of Rs. 500 to Rs.7500 per hectare is available for micronutrients and biofertilizers.

### **2.2.3 Agri. Infrastructure – Others**

#### **2.2.3.1 Status of the Sector in the District**

The use of chemical fertilisers by farmers in the district for increasing production is very prevalent. As a result the fertility of agricultural land has decreased and there has been a deficiency of nutrients in the soil. From the perspective of improving soil health there is ample scope and need for the use of organic farming organic manure biopesticides etc. in the district. Since the district has a large-scale cultivation of horticultural crops and vegetables there is also a lot of scope for intensive and commercial farming using high-tech methods like tissue culture protected cultivation/polyhouse etc.

#### **2.2.3.2 Infrastructure and linkage support available, planned and gaps**

Around 8907 biogas plants have been set up in the district. National Agricultural Market or (E- NAM): It is a pan-India electronic trading portal launched on April 14 2016. It connects the existing physical APMC mandis to One Nation One Market through an electronic platform promoting uniformity in agricultural marketing streamlining procedures in integrated markets bridging the information gap between buyers and sellers and enabling real-time price discovery based on actual demand and supply. All the Farmer Producer Organizations supported by NABARD in the district are registered on the e-NAM portal.

### **2.3 Agriculture – Ancillary Activities**

#### **2.3.1 Food & Agro Processing**

##### **2.3.1.1 Status of the Sector in the District**

Post-harvest technology and management (agriculture and food processing) play a very important role in value addition of agriculture and the Government of India has identified it as a special focus area. The Reserve Bank of India has categorised units in this sector under priority sector lending up to Rs. 100 crore for plant and machinery. Efforts being made in the establishment of agricultural export zones food parks and contract farming are steps towards the increasing popularity of the agricultural/food processing sector in India. The Ministry of Food Processing Industries Government of India has considered the dairy fruit and vegetable processing grain processing meat and poultry processing fisheries packaged food alcoholic beverages and packaged drinking water segments as part of the food processing industry. Petha a famous food product of Agra district has greatly benefited from the PMFME scheme of the Government of India for the development of the Petha industry in the district.

#### **2.3.1.2 Infrastructure and linkage support available, planned and gaps**

Compared to production the level of fruit and vegetable processing in the district is very low. To promote the food processing sector a special fund of Rs. 2000 crore the Food Processing Fund (FPF) has been set up in the National Bank for Agriculture and Rural Development (NABARD) to provide credit at affordable rates. Under this fund credit is provided to individual entrepreneurs cooperative societies Farmer Producer Organizations corporates joint ventures SPVs and institutions promoted by the government for setting up modernization and expansion of food processing units and for development of identified food parks.

### **2.3.2 Agri Ancillary Activities – Others**

#### **2.3.2.1 Status of the Sector in the District**

The other ancillary agricultural activities in the agricultural sector provide the necessary strength and vigour for the core activities. It provides the desired outreach and necessary linkages to the core agricultural activities and acts as a ladder to establish strengthen and develop agriculture. Currently there are two nodal training institutions in the district which are providing training to students under the ACABC scheme.

#### **2.3.2.2 Infrastructure and linkage support available, planned and gaps**

The following activities are included in other agricultural ancillary activities - Loan up to Rs. 5.00 crore by cooperative societies to farmers for marketing. Loans for Agri Clinics\Agri Business. Loan up to Rs. 100.00 crore by banks for agricultural processing. Loan given by banks to primary cooperative societies for distribution of agricultural credit. Loan given by banks to primary cooperative societies for distribution of agricultural credit. Loan given by banks to MFIs for distribution of agricultural credit as per RBI circular dated October 26 2021.

## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

##### 3.1 Status of the Sector in the District

Uttar Pradesh ranks first in the country in terms of Micro Small and Medium Enterprises (MSMEs) and second in providing employment after the agriculture sector. The servicing units such as the shoe industry storage communication repair/MSME sector are an important component of the area. Considering the availability of raw materials developed transportation and communication skilled labour and its local advantages i.e. proximity to New Delhi there is a strong potential for the development of the MSME sector in the district.

##### 3.2 Infrastructure and linkage support available, planned and gaps

Policy Initiatives of Government of India:-Rising Stars: The Ministry of Finance has launched the Emerging Stars Alternative Investment Fund (AIF) jointly by Exim Bank and SIDBI (Small Industries Development Bank of India) to provide credit and equity funding facilities to export-oriented Micro Small and Medium Enterprises (MSMEs). This fund is expected to identify potential Indian enterprises that are currently under-performing or unable to harness their latent growth potential.

Stand-Up India Scheme This scheme was launched by the Government of India on April 5 2016 under which banks are required to finance Greenfield projects with a total financial outlay of more than Rs.10.00 lakh and up to Rs. 1.00 crore. Mudra Bank Mudra Bank has been set up for the development and refinancing of Micro-Enterprise Sector. Mudra Bank provides assistance to the financial institutions (including MFIs) that lend to micro/small business entities engaged in manufacturing trading and service activities.

Startup India: The objective of the Startup India initiative is to promote entrepreneurship and innovation by creating a conducive ecosystem for the development of startups. The Government of India has also created a website [www.startupindia.gov.in](http://www.startupindia.gov.in). Prime Ministers Employment Generation Program (PMEGP) - PMEGP is a central government scheme implemented by the MSME Ministry which was started in 2008. The main objective of this scheme is to create new self-employment ventures/projects/micro-enterprises in the rural and urban areas of the country.

Technology Centers- The Technology Centers established by the MSME Ministry play a crucial role in providing practical skill development training to more than 2 lakh unemployed youth and industrial workers every year. There are 5 Technology Centers in Uttar Pradesh: Fragrance and Flavor Development Center (FFDC) Kannauj Glass Industry Development Center (CDGI) Firozabad Process and Product Development Center (PPDC) Agra.

## **Chapter 4**

### **Credit Potential for Export Credit, Education & Housing**

#### **4.1 Credit Potential for Export Credit**

##### **4.1.1 Status of the Sector in the District**

Agra exports marble and handloom industry woollen and silk fabrics and leather goods. Agra's share in the country's exported footwear is 27 with around 250 footwear exporting units in the district exporting goods worth around Rs. 5500 crore annually. The district has around 250 units including Gupta Overseas Dower Footwear Parks Export Teja Shoes Wason and Wason Virola International that manufacture footwear for export and around 7500 units engaged in domestic footwear production. In addition there are over 10000 small factories operating from homes.

##### **4.1.2 Infrastructure and linkage support available, planned and gaps**

Foreign Trade Policy 2023 (FTP 2023): The new FTP is a dynamic and open policy that will accommodate emerging needs. It is a shift from an incentive-based approach and creates an enabling ecosystem for exporters which is a step towards India becoming Atmanirbhar. District Export Promotion Committees (DEPCs) and District Export Activity Plans: The objective is to "develop districts as export hubs" in the spirit of "Local goes Global" and "Be Vocal for Local".

#### **4.2 Credit Potential for Education**

##### **4.2.1 Status of the Sector in the District**

The number of recognized educational institutions and industrial training institutes in the district is as follows: Primary school-2537 Upper primary school-1706 and Secondary school-967

##### **4.2.2 Infrastructure and linkage support available, planned and gaps**

Under Priority Sector Lending loans and advances for educational purposes include up to Rs.10 lakh for studies in India and up to Rs.20 lakh for pursuing professional courses abroad.

### **4.3 Credit Potential for Housing**

#### **4.3.1 Status of the Sector in the District**

Personal loans up to Rs. 35 lakh in metropolitan centres (with a population of ten lakh and above) and up to Rs. 25 lakh in other centres for the purchase/construction of one residential unit per family are under the priority sector provided the total cost of the residential unit does not exceed Rs. 45 lakh in metro-politan centres and Rs. 30 lakh in other centres. Banks own staff housing loans will be kept out of this.

#### **4.3.2 Infrastructure and linkage support available, planned and gaps**

Priority Sector Credit for Housing:- Loans up to Rs. 35 lakh in metropolitan centres ( $\geq 10$  lakh population) and up to Rs. 25 lakh in other centres per family for the purchase/construction of one residential unit. The overall cost of the residential unit should not exceed Rs. 45 lakh in metropolitan centres and Rs. 30 lakh in other centres. The existing individual housing loans of the urban cooperative banks currently classified under PSL will continue as PSL till maturity or repayment. Loans up to Rs. 10 lakh in metropolitan centres and up to Rs. 6 lakh in other centres for the repair of damaged residential units commensurate with the overall cost of the residential unit

## **Chapter 5**

### **Credit Potential for Infrastructure**

#### **5.1 Infrastructure - Public investments**

##### **5.1.1 Status of the Infrastructure in the District**

Infrastructure plays a crucial role in harnessing the available capacity in various sectors of the economy. Rural infrastructure particularly in areas of irrigation roads and bridges is essential for agriculture and overall economic development. Investment in rural infrastructure creates new economic opportunities and activities generates additional employment and income and facilitates the distribution of other rural services

##### **5.1.2 Infrastructure and linkage support available, planned and gaps**

Existing Rural Infrastructure Development Fund (RIDF) projects in the district:- State governments need to develop and maintain rural infrastructure but the lack of resources creates challenges. Against this backdrop the Government of India announced the setting up of the Rural Infrastructure Development Fund (RIDF) in the 1995-96 budget. Currently 39 activities including energy social and rural connectivity and renewable sources are eligible for financing under RIDF.

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

Rural road projects have improved connectivity in rural areas leading to better access to education health and business. Irrigation projects have enhanced agricultural productivity and cropping intensity in villages. RIDF projects have reduced migration and enabled safe and prosperous livelihoods in rural areas.

#### **5.2 Social Infrastructure involving Bank Credit**

##### **5.2.1 Status of the Sector in the District**

The district has 2537 primary schools 1706 upper primary schools 967 secondary schools and 73 primary health centres. The overall literacy rate is less than 70 in the blocks of Saiyan Jagner Pinahat Fatehabad and Shamshabad while in other blocks of the district the overall literacy rate is more than 70. These blocks require more focus on educational facilities. The average number of hospitals per lakh population is less than 2 in the blocks of Saiyan and Shamshabad while the district average is 3 hospitals per block.

### **5.2.2 Infrastructure and linkage support available, planned and gaps**

Innovative technology high quality and economic viability were considered essential elements in the projects. Based on this the foundation for public-private partnership was laid. Later this was modified to include public-private-people partnership and private-people partnership models.

## **5.3 Renewable Energy**

### **5.3.1 Status of the Sector in the District**

The district has a significant number of small farmers with 3-4 animals each and 4 cubic feet biogas plants are widely prevalent due to the predominance of dairy and agriculture activities. The Khadi and Village Industries Board provides related knowledge and training to biogas beneficiary-ies. Various renewable energy schemes are being implemented by UPNEDA in Agra district. The district has immense potential in the renewable energy sector which is yet to be harnessed.

### **5.3.2 Infrastructure and linkage support available, planned and gaps**

Support is available under PM KUSUM scheme Bio-Energy Enterprises Promotion Programme Solar Pump Irrigation Program etc. The Government of India has launched the PM Surya Ghar: Muft Bijli Yojana to increase the share of solar rooftop capacity and empower residential households to generate their own electricity. The scheme has an outlay of Rs 75021 crore and is to be implemented till FY 2026-27. The scheme provides for a subsidy of Rs 30000/- per kW up to 2 kW and Rs 18000/- per kW for additional capacity up to 3 kW. Total Subsidy for systems larger than 3 kW capped is at Rs 78000.

### RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	726	589.324000	464.0989
B	Ongoing tranches	52	349.917400	228.932
	Total (A + B)	778	939.241400	693.0309

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	392	437.818000	345.61
B	Rural roads & bridges	287	245.136300	186.72
C	Social Sector	99	256.287100	160.7
	Total (A + B + C)	778	939.241400	693.03

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	38	Irrigation potential	ha	89332.86
B	Rural roads	53	Road length	km	188.63
C	Bridges	18	Bridge Length	m	310.93

3. a Details in respect of other RIDF projects are given below.

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Animal Husbandry-Veterinary Hospital	11	Improvement in AH activities	Nos	15
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0

## **Chapter 6**

### **Informal Credit Delivery System**

#### **6.1 Status of the Sector in the District**

The work of SHG-BLP is mainly being done through the Uttar Pradesh Rural Livelihood Mission in Agra district. The details of the SHGs formed in the district by UPSRLM.

#### **6.2 Infrastructure and linkage support available, planned and gaps**

NABARD schemes Refinancing:- Refinance facility to Micro Finance Institutions (MFIs) for loans to SHGs. Financing of Joint Liability Groups (JLGs):-Financial grant for formation of JLG. JLGs are informal groups of 4 to 10 members engaged in similar economic activities who commit to repay the bank loans collectively. JLGs are essentially credit groups of small/ marginal/tenant farmers/landless poor who do not have land ownership titles.

NABARD FINANCIAL SERVICES LTD.- Loan facility for SHGs. For more information please visit Nabfins [www.nabfins.org](http://www.nabfins.org) .

livelihood activities:- MEDP and LEDP

## **Chapter 7**

### **Critical Interventions Required for Creating a Definitive Impact**

#### **1. Farm Credit**

All eligible farmers specially PM KISAN beneficiaries must be covered under KCC scheme. The Govt. should introduce varieties water resistant crop seeds.

#### **2. Water Resources**

Most of the blocks in the district are under critical stage as per ground water report. Drip irrigation facilities may be introduced as the potato and vegetable cultivation is the major agricultural activities of the farmers in the district. There is a need to distribute loan by the bank in the solar pump scheme solar pumps can be used successfully in the areas near the canal in Fatehpur Sikri and Achhnera block.

#### **3. Farm Mechanization**

Reaper Binder pneumatic planter potato digger hand ridger rotary dibbler twin wheel weeder potato peeler mini grain mill etc. There is a need to popularize small equipment among the farmers so that the cost of agriculture can be reduced. Due to the seasonal nature of agricultural operations farm equipment is likely to remain unused for long periods. Therefore there is a need to make farmers aware about mutual and shared use of such equipment. PACS/custom hiring centers at private level can be made more effective and profitable for farmers.

#### **4. Plantation and Horticulture**

There is a need to expand the production capacity in government nurseries as per the demand and there is a need to encourage private nurseries. Pack house arrangements need to be encouraged for organized marketing of fruits and vegetables. Landless small and marginal farmers should be organized into self-help groups/joint liability groups and motivated to make jam jelly pickle jam amla processing etc.

#### **5. Forestry/ Waste Land Development**

Farmers can use the varieties developed by Central Soil Salinity Research Institute Karnal. Vriksharopan Mahakumbh is also being organized by the state government. For the success of this campaign it is absolutely necessary that the mortality rate of the planted trees remains low. Therefore along with the efforts of the government it is also necessary to encourage private participation in this work and focus on giving it a commercial shape through bank loans.

#### **6. Animal Husbandry - Dairy**

Cooperatives should be formed in the milk route for collection and marketing of milk. There is a need to operate mobile hospitals and artificial insemination centers in the district even in remote areas.

#### **7. Animal Husbandry - Poultry**

Poultry feed and chicks are supplied from nearby districts. There is a need for a hatchery in the district so that chicks can be supplied. While formulating micro credit scheme of Self Help Groups under NRLM this activity should be identified as a major activity.

#### **8. Animal Husbandry - Sheep, Goat, Piggery**

Veterinary public health issue needs to be taken seriously at the social level. In the Special Component Plan a large number of loans are distributed only for goat and pig rearing. In this scheme there is a provision of grant up to 50 percent of the cost (maximum Rs. 10000/-).

#### **9. Fisheries**

There are abundant possibilities of fish farming in the district. But the production of fish seeds in the district is insufficient to meet the demand. Production of fish seeds is an emerging activity for the fishermen of the district. To promote new potential activities like Integrated Fish Farming GIF (Genetically Improved Farmed) Tilapia Fish cum Prawn Culture Pangasius Fish Culture and Ornamental Fish Farming Biofloc Ray Circulo-Ray Aquaculture (RAS). Demonstration farms can be set up to encourage farmers to undertake these activities.

#### **10. Construction of Storage and Marketing Infrastructure**

Potato being a major crop of the district more storage facility may be created so as to realise better price by the farmers.

#### **11. Land Development, Soil Conservation and Watershed Development**

Along with every animal husbandry scheme vermicompost unit should also be necessarily financed. There is a need to promote organic farming in the district.

## **12. Agriculture Infrastructure: Others**

There is a need to create a model village to speed up the production of vermicompost with the joint efforts of the Agriculture Department and Krishi Vigyan Kendra.

## **13. Food and Agro. Processing**

Potato chips processing units can be promoted. Due to the ban on pollution in the Taj Trapezium area there is a need to expand only small pollution-free units.

## **14. Agri. Ancillary Activities: Others**

There is a need to diversify agriculture related loans by district cooperative banks and primary cooperative societies.

## **15. Micro, Small and Medium Enterprises (MSME)**

- 1 Due to Taj Trapezium Zone there is a strong possibility of pollution free units in the district.
- 2 District Cooperative Bank and District Cooperative Agriculture and Rural Development Bank should diversify their business in non-agricultural sector by making a specific action plan.
- 3 Indigenous raw materials and heavy machines are not available hence imports were mainly made from China. There is a need to focus on R&D. There is a need to revive the weaver cooperatives.

## **16. Export Credit**

- 1 extile food and milk processing units in the district can be developed into export units.
- 2 To promote export credit Forex bank branches should be opened in all industrial areas.

## **17. Education**

- 1 It has been observed that generally banks are less interested in giving education loans up to Rs. 4 lakh because up to this amount they have to give loan by including the parents of the student as co-borrowers. Low income parents are most affected by this trend of banks. Therefore there is a need for proper orientation of banks in this direction.

- 2 Due to low quality of teaching and lack of proper employment arrangements for the students it becomes difficult for the passed students to get jobs. For this reason commercial banks usually keep some identified institutions in the category of approved institutions for education loans. Therefore there is a need to pay attention to the quality of education and campus placement by educational institutions also.

#### **18. Housing**

There is a need for wide publicity of PM Awas Yojana.

#### **19. Social Infrastructure**

- 1 The total literacy rate in blocks Saiyan Jagner Pinhat Fatehabad and Shamshabad is less than 70 whereas in other blocks of the district the total literacy rate is more than 70 there is a need to emphasize on education facilities in the said blocks.
- 2 The right of beneficiaries especially women to participate in water supply schemes can be ensured.

#### **20. Renewable Energy**

- 1 Biogas plant requires managerial training initially for smooth operation repair maintenance
- 2 There is a possibility of setting up biogas plants in all the villages on the basis of livestock available in the district. Biogas is a clean and cheap fuel in which 55 to 70 percent inflammable methane gas is obtained and by-product is also obtained in the form of liquid in organic fertilizer. Electricity can be produced from biogas by installing a conversion kit on the generator and diesel engine can also be run from it due to which diesel consumption can be reduced by 75 percent.

#### **21. Informal Credit Delivery System**

- 1 Due to weak structural form unclear approach and lack of experts and not being technologically advanced there is difficulty in formation of self-help groups and affiliation with banks specially credit linkages.
- 2 Due to the expansion of bank branches and lack of necessary human resources in line with the increasing demand for financial products bank branches are becoming unable to ensure timely and effective participation in loan operations.

## **Chapter 8**

### **Status and prospects of Cooperatives**

#### **1. Background**

a. A cooperative is defined as ‘an autonomous association of persons united voluntarily to meet their common social, economic and cultural needs as well as their aspirations through a jointly owned and democratically controlled enterprise’.

b. A cooperative is governed by seven major principles, i.e. voluntary and open membership; principle of democratic member control; principle of member economic participation; principle of autonomy and independence; principle of education, training and information; principle of cooperation and, principle of concern for community. Cooperative enterprises help their members to collectively solve shared socio-economic problems. Cooperatives strengthen bargaining powers of their members, help them get access to competitive markets and to capitalize on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members.

#### **2. Formation of Ministry of Cooperation by GoI**

The GoI has set up a separate Ministry for Cooperation on 06 July 2021 which will provide a separate administrative legal and policy framework for strengthening the cooperative movement in the country, to help deepen the presence of cooperatives, to streamline processes for ‘Ease of doing business’ for co-operatives and enable development of Multi-State Co-operatives (MSCS). In the words of the Hon’ble Prime Minister, “The Cooperative movement is such a model which can provide a successful alternative to socialism and capitalism”.

#### **3. Latest initiatives by Ministry of Cooperation (MoC), GoI**

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World’s largest Cooperative University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.
- World’s largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.

- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World's largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

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

1. (i) Addressing the Imbalance: The total imbalance at the DCCB level has increased rapidly in the last few years and stood at ₹1378.08 crore as of March 31 2022. In this direction the Government of Uttar Pradesh and NABARD jointly took the initiative to organise a high-level meeting on November 22 2022 with the Principal Secretary-cum-RCS Government of Uttar Pradesh and the Regional Director Reserve Bank of India and a detailed action plan was prepared to address the issue of imbalance. As a result the total imbalance has reduced to Rs 922.87 crore as of March 31 2023 a decrease of Rs 430.04 crore.
2. (ii) Resolving the Severe Cash Crunch Faced by Weak Banks: 16 newly licensed banks (weak banks) were unable to honour the withdrawal demands of their depositors. To address the grievances of the affected depositors and build the image of cooperative banks the Government of Uttar Pradesh NABARD and the Reserve Bank of India took the initiative to organise a special high-level meeting chaired by the Principal Secretary (Cooperation)-cum-RCS Government of Uttar Pradesh on June 20 2022 and a consensus plan was prepared to resolve the liquidity issues of these banks and a committee was formed to monitor the progress of these banks. However the Agra District Cooperative Bank is not classified as a weak bank.
3. (iv) Increasing PACS Membership and Activating Inactive Members: To increase PACS membership and activate inactive members the Government of Uttar Pradesh has prepared village-wise data of members associated with PACS and launched a membership campaign to increase active members. A target of 10 lakh new members and activating 6 lakh inactive members has been set for the year 2022-23 against which 196388 new members have been added and 68304 inactive members have been activated as of March 31 2023.

## 5. Status of Cooperatives in the District

1. In Uttar Pradesh there are a total of 7577 PACS out of which 6974 are active. The Uttar Pradesh government has contributed Rs.100.00 lakh towards equity capital increase in District Central Cooperative Banks during the financial year 2022-23. The state government has allocated a total of Rs.300.00 crore in the budget for interest subsidy which will benefit the 103 primary agricultural credit cooperative societies (PACS) operating in the district. In the district there are also other cooperative societies - 04 Purchase and Sales Societies (15575 members) 128 Primary Milk Producer Societies (5120 members) 08 Fisheries Cooperative Societies (333 members) and 50 Primary Weavers Cooperative Societies (450 members). All these societies need to be made active.
2. Under centrally sponsored scheme total 98 PACS (41 in the 1st phase 14 in the 2nd phase and 43 in the 3rd phase) are under computerisation.

## Chapter 9

### NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Promotional Activity	Promotion of scientific techniques of goat rearing through Central Avian Research Institute under Farm Sector Promotion Fund (FSPF)	Achhnera and Etmadpur Blocks	Training/Capacity building/Construction of model goat house		200	Increase the income of farmers and goat rearing through scientific technology and AI technology. Establishment of Goat Bank. Setting up model goat housing. Vaccination and disease diagnosis of goats. Awareness creation among farmers
2	Collectivisation	KHANDOL Potato Farmer Producer Company Limited (FPO) under CSS-10000 FPO Scheme.	Khandoli Block	Registration of FPO Training and Capacity building of BoDs/CEO Salary to accountant/CEO Exposure visit of farmers Equity grant support	The FPO was converge with various Govt. schemes viz; Farm mechanisation etc.	750	Creation of a sustainable agri value chain.
3	Micro Finance	MEDP	Akola and Bichpuri Block	Training of members of SHGs/Exposure visit/Provided stipend		120	Helping groups to set up micro enterprises through credit linkages
4	Skill Training	SDI Programme for Rural Youth	Entire Agra District	Skill development of rural youth on textile and related activities		30	After training youths have started earning by getting employment/Self employment

## Success Stories

### Success Story 1: Development Through collectivisation

1. Scheme : PRODUCE Fund
2. Project Implementing Agency : Maheraj Global Educational Society
3. Duration of the project : 3 yrs
4. Beneficiary :
  - No. of beneficiaries : 872
  - Community : Farmers
  - State : Uttar Pradesh
  - District : Agra
  - Block : Saiyan

## Appendix 1a

### Climate Action & Sustainability

#### 1 Climate Action - Scenario at Global & National Level

##### Climate Change and its Impact

Climate change is affecting every region on the Earth, in multiple ways. The IPCC AR6[] highlights that human-induced climate change is intensifying weather and climate extremes, resulting in unprecedented heatwaves, heavy rainfall, and severe droughts. The frequency and intensity of these events are likely to increase, posing significant risks to ecosystems, biodiversity, and human societies.

India is exposed to a whole range of climate and weather-related hazards. India with diverse geographical regions, long coastline, biodiversity, and high dependence on natural resources is one of the most vulnerable countries to climate change risks worldwide. Further, more than half of India's population lives in rural areas and depends on agriculture & allied activities, which are highly sensitive to climate change, threatening the livelihoods of people dependent on them.

There is emerging evidence that the productivity of crops, livestock and fish is likely to be affected with implications to food security, livelihoods, and sustainability in agriculture. In India, several studies have projected declining crop yields, in the absence of adaptation to climate change. As per the district level risk and vulnerability assessment of Indian agriculture to climate change undertaken by ICAR-CRIDA[], 109 districts out of 573 rural districts (19% of total districts) are 'very high-risk' districts, while 201 districts are high-risk districts.

Sixth Assessment Report (AR6) of the Intergovernmental Panel on Climate Change (IPCC), 2022

ICAR-CRIDA (2019): Risk and Vulnerability Assessment of Indian Agriculture to Climate Change.

##### Climate Finance and Challenges

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is US\$10.1 trillion. There are

various estimates of financial requirements that vary greatly due to varying levels of detail, but it is important to note that they all point to a need for tens of trillions of US dollars. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

#### Initiatives of Govt. of India

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

#### Initiatives of RBI

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

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

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

## Initiatives of NABARD

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

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

## Way Forward

India has significantly high climate finance needs. NABARD is dedicated to playing its part to expand climate financing in India through a range of financial and non-financial initiatives. Our goal is to promote adoption of innovative and new techniques, and paradigm shifts to build climate resilient agro-ecological livelihoods and sustainable agricultural systems, that are resilient to climate change. The fight against climate change necessitates cooperation, innovation, and a collective commitment to effect change. Currently, it is a crucial time for communities worldwide to expedite climate action before it becomes too late.

## Appendix 1b

### Climate Action & Sustainability

#### 2 Climate Change Scenario – At the State Level

##### 2.1 State Action Plan for Climate Change

Uttar Pradesh, India's most populous states and fourth largest by area (243,286 km<sup>2</sup>), is a landlocked state, sharing borders with nine states and Nepal to the north. Geographically, the state is divided into three regions: the Sub-mountainous region, the Ganga Plain, and the Trans-Yamuna region. The state has a sub-tropical climate with mild winters and hot summers, marked by significant seasonal temperature variations and concentrated monsoon rainfall between June and September. This leads to frequent flooding, especially in Eastern UP, and increasing droughts due to rainfall variability, severely impacting agriculture and triggering rural-to-urban migration. UP is highly vulnerable to climate-induced disasters like floods, droughts, cloudbursts, flash floods, heat and cold waves, and hailstorms, leading to significant loss of life and damage to property and the environment. Over 50 years, UP has experienced 2,539 floods, 17,144 cold wave days, and 6,726 heat wave days. According to the CEEW 2021 report, it ranks 17th in climate vulnerability and has 30 districts highly vulnerable as per ICAR-CRIDA. From 1969 to 2019, the state experienced 2,539 flood events, 17,144 disastrous cold wave days, 6,726 disastrous heat wave days, and 720 lightning days. These challenges demand urgent action for climate resilience, adaptation, and sustainable development, especially as UP continues to progress in the SDG India Index from an Aspirant to a Frontrunner state between 2018 and 2023-24.

The Uttar Pradesh State Action Plan on Climate Change (UP SAPCC 2.0) is aligned with India's National Action Plan on Climate Change (NAPCC) and sets out strategies for combating climate change from 2021 to 2030. It proposes 41 strategies and 187 actions across research, policy, and capacity building, with 30% focusing on emission reduction (mitigation), 58% on enhancing climate resilience (adaptation), and 12% combining both. The plan revolves around eight key missions, including the Sustainable Agriculture Mission, aimed at climate-resilient farming; the Jal Mission, focused on water conservation; the Sustainable Habitat Mission for urban development; the Green UP Mission to boost green cover and infrastructure; the Energy Efficiency and Renewable Energy Mission; and the Human Health Mission; the Disaster Management Mission for climate-induced risk preparedness; and the Strategic Knowledge Mission to advance research. UP SAPCC 2.0 requires ₹1,12,204.79 crores, with 72% funded, leaving a 28% budget deficit. This highlights the need for additional resources to ensure comprehensive climate resilience and sustainable development in Uttar Pradesh.

## 2.2 Any specific Climate Change initiative in the District by

**Govt. of India:** Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation Programme, and National Bamboo Mission focus on ecosystem restoration. Forest management is enhanced through the Intensification of Forest Management and Sub-mission on Agroforestry. Energy and resource efficiency are promoted via Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.

**ICAR Institutions:** ICAR is working on climate resilience in Uttar Pradesh through the National Initiative on Climate Resilient Agriculture (NICRA), focusing on strategic research, technology demonstrations, capacity building, and competitive grants. The key initiatives include vulnerability assessments, climate-smart agriculture practices, and developing climate-resilient crop varieties. NICRA emphasizes natural resource management, improved crop production techniques, and adaptation strategies for livestock and fisheries. In UP, NICRA has identified climate risks, implemented practices like SRI and SWI, introduced resilient crop varieties, and focused on soil and water conservation. Extensive training programs for farmers and stakeholders and successful field interventions have significantly contributed to building climate resilience in the state's agricultural sector.

**State Government:** Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation Programme, and National Bamboo Mission focus on ecosystem restoration. Forest management is enhanced through the Intensification of Forest Management and Sub-mission on Agroforestry. Energy and resource efficiency are promoted via Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.

**NABARD:** NABARD's initiatives in Uttar Pradesh focus on sustainable natural resource management, innovative financial models, and climate change projects. Key efforts include watershed and tribal development projects, climate-smart agriculture, and the JIVA-Agroecology Programme. Financial models like UPNRM and NIDA support renewable energy and efficient irrigation. The Centre for Climate Change at BIRD, Lucknow, enhances stakeholder capacity. Projects under NAFCC and the Tribal Development Fund improve forest ecosystems and sequester CO<sub>2</sub>. The Watershed Development Fund conserves soil and water, with climate-proofing interventions enhancing agricultural productivity.

**Other Agencies:** Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation Programme, and National Bamboo Mission focus on ecosystem restoration. Forest management is enhanced through the Intensification of Forest Management and Sub-mission on Agroforestry. Energy and resource efficiency are promoted via Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.

## Appendix 1c

### Climate Action & Sustainability

#### 3 Climate Change Scenario - At the District Level

##### 3.1 Prospects of Climate Action in the District

- a Maximum numbers of farmers being marginal and small, primarily engaged in subsistence agriculture, they face increasing vulnerability due to rising temperatures and reduced precipitation, which have negatively impacted foodgrain production. To enhance farmers' resilience, there is a need for the adoption of resource conservation technologies, improved water use efficiency, and climate-resilient seeds and agricultural practices. Additionally, boosting farmers' incomes through climate-resilient dairy practices, fisheries, horticulture, and plantation crops is essential. Proposed climate action projects could focus on climate-resilient agriculture and promoting integrated farming in the district. Department of Agriculture, KVK and NGO may be roped in it.
- b Proposed interventions under point (a) are also mentioned in SAPCC of UP. Budget requirement may be quite huge depending upon number of participating farmers.

##### 3.2 Any specific Climate Change initiative in the District by

- a Government has come up with National Programme on Climate Resilient Agriculture, stress tolerant varieties of seeds and climate adaptive varieties of crops. NABARD can take up such projects in convergence with schemes of Government.
- a There is one KVKs in the district which can play a very active role. Further, there is also an ICAR- Soil and water conservation institute in Agra, which can play a crucial role for climate action and sustainability for the district.
- a Agriculture department has been distributing seeds for various crops. Seeds so distributed may be climate resilient and approach can be modified to implement it in a project mode. Farmers field schools may be upgraded into Climate Field School.
- a NABARD can use its district presence to identify location, target and interventions of projects and design projects based on its experience as NIE for NAFCC, GCF and Adaptation Fund.

## Appendix 2

### Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 In Agra district Durrie(Rugs) and leather footwear has been registered as a GI Product. The genuine Indian workmanship is represented in these brass handicrafts.
- 4 NABARD has been making efforts to promote this GI product through its grant assistance for exhibition and sales promotion through participation in various Melas/exhibitions.



## (₹ Lakh)

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achnera	Akola	Bah	Barauli Ahir	Bichpur-Etnadpur	Fatehabad	Fatehpur Sikri	Jagner	Jaitpur Kalan	Khandauli-Kheragah	Pinahat	Saiyan	Shansabad	District Total
<b>A.2 Water Resources</b>																		
1	Diesel Pump Sets--	88	No.	430000Phy	488	488	488	488	488	488	488	488	488	488	488	488	488	6088
2	Drip Irrigation--	88	ha	660000Phy	154.24	154.24	154.24	154.24	154.24	154.24	154.24	154.24	154.24	154.24	154.24	154.24	154.24	2313.6
3	Solar PV Pump Sets (AC)--	88	No.	1580000Phy	184.16	184.16	184.16	184.16	184.16	184.16	184.16	184.16	184.16	184.16	184.16	184.16	184.16	1588
4	Sprinkler Irrigation --	88	ha	370000Phy	208	208	208	208	208	208	208	208	208	208	208	208	208	3088
5	Sprinkler Irrigation --Mini Sprinkler 1 hac	88	ha	1050000Phy	108	108	108	108	108	108	108	108	108	108	108	108	108	1588
6	Sprinkler Irrigation --Mini Sprinkler 2 hac	88	ha	2840000Phy	48	48	48	48	48	48	48	48	48	48	48	48	48	578
<b>Sub Total</b>																		
<b>A.3 Farm Mechanisation</b>																		
1	Combine harvester--	88	No.	2450000Phy	18	18	18	18	18	18	18	18	18	18	18	18	18	158
2	Combine harvester-Tractor mounted wheel type--	88	No.	1880000Phy	28	28	28	28	28	28	28	28	28	28	28	28	28	2948
3	Drones--	88	No.	3750000Phy	48	48	48	48	48	48	48	48	48	48	48	48	48	5828
4	Leveller--	88	No.	3420000Phy	188	188	188	188	188	188	188	188	188	188	188	188	188	1588
5	Leveller-Laser Guided-Laser land leveller	88	No.	4550000Phy	108	108	108	108	108	108	108	108	108	108	108	108	108	1588
6	Other machinery--	88	No.	1250000Phy	175	175	175	175	175	175	175	175	175	175	175	175	175	2638
<b>Sub Total</b>																		
<b>A.4 Plantation &amp; Horticulture</b>																		
1	Bee Keeping--50 colonies	88	No.	3715000Phy	48	48	48	48	48	48	48	48	48	48	48	48	48	608
<b>Sub Total</b>																		
<b>District Total</b>																		

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs.)	Achhnera	Akola	Bah	Barauli Ahir	Bichpuri	Etwadpur	Fatehabad Sikri	Jagner	Jaitpur Kalan	Khandauli Kheragah	Pinahat	Saiyan	Shansabad	District Total
<b>A.7 Animal Husbandry - Dairy</b>																		
1	Buffalo Farming--	88	1+1	248000Phy	500	500	500	500	500	500	500	500	500	500	500	500	500	7500
2	Bulk Milk Cooling Unit--	88	No.	1250000Phy	50	50	50	50	50	50	50	50	50	50	50	50	50	750
3	Crossbred Cattle Farming--2 animal 12 litre per day	88	1+1	215000Phy	200	200	200	200	200	200	200	200	200	200	200	200	200	3000
4	Dairy Cattle/Bufao Shed--	88	No.	25000Phy	100	100	100	100	100	100	100	100	100	100	100	100	100	1500
6	Dairy Cow and Heifer rearing--1 Cow and 1 Heifer-Jersey/Holstein Friesian crosses	88	2	194000Phy	50	50	50	50	50	50	50	50	50	50	50	50	50	750
5	Dairy Cow and Heifer rearing--10 animals 15 litre per day	88	2	1013000Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	150
7	Dairy Marketing Outlet/ Parlour--	88	No.	48000Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	150
8	Indigenous Cattle Farming-- Sahiwal/Thargankar/Rad Sindhi	88	1+1	218000Phy	100	100	100	100	100	100	100	100	100	100	100	100	100	1500
9	Refrigerated Tanker Van--/Milk Cold Chain	88	No.	3450000Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	75
10	Veterinary Clinic-fixed-	88	No.	300000Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	75
11	Veterinary Clinic-Mobile-	88	No.	3500000Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	75
Sub Total																		
<b>A.8 Working Capital - AH - Dairy/Drought animal</b>																		
1	Buffalo Farming_Others_Agra	100	1+1	50000Phy	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	15000
Sub Total																		
<b>A.9 Animal Husbandry - Poultry</b>																		
1	Commercial Broiler Farming--	88	5000	245000Phy	15	15	15	15	15	15	15	15	15	15	15	15	15	245
Sub Total																		
<b>A.10 Working Capital - Poultry</b>																		
Sub Total																		
<b>Total</b>																		
37761.6																		

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achhnera	Akola	Bah	Barauli Ahir	Bichpur	Etadpur	Fatehabad	Fatehpur Sikri	Jagner	Jaitpur Kalan	Khandauli	Kheragah	Pinahat	Saiyan	Shansabad	District Total
<b>A.14 Working Capital - Fisheries</b>																				
1	Cage Culture_Others_Input for cage culture	100	60 to 100 Cu. m	150000Phy		2	2	2	2	2	2	2	2	2	2	2	2	2	2	30
				BL		3	3	3	3	3	3	3	3	3	3	3	3	3	3	45
2	Fish Culture - Bio floc 100 m3 fish farming in RAS/Bio floc system	100	2 ton per cycle	300000Phy		1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
				BL		3	3	3	3	3	3	3	3	3	3	3	3	3	3	45
3	Fish Culture in Pond_Others_Shrimp/Brackish water fish farming	100	Acre	300000Phy		1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
				BL		3	3	3	3	3	3	3	3	3	3	3	3	3	3	45
4	Integrated Farming_Fisheries with Poultry_fish cum poultry integrated fish farming	100	Acre	135000Phy		2	2	2	2	2	2	2	2	2	2	2	2	2	2	30
				BL		2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	2.7	40.5
5	Marketing Activities_Others_Aquaculture input sellers	100	Per unit	200000Phy		5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
				BL		10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
	Sub Total																			325.5
<b>A.15 Farm Credit</b>																				
1	Finance to FPOs/FPCs---	90	No.	200000Phy		10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
				BL		157.5	157.5	157.5	157.5	157.5	157.5	157.5	157.5	157.5	157.5	157.5	157.5	157.5	157.5	2362.5
2	Two Wheeler Loans ---	85	No.	100000Phy		30	30	30	30	30	30	30	30	30	30	30	30	30	30	450
				BL		25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	25.5	382.5
	Sub Total					183	183	183	183	183	183	183	183	183	183	183	183	183	183	2745
	Total Farm Credit (sum of A.1 to A.15)																			540985.27
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achhnera	Akola	Bah	Barauli Ahir	Bichpur	Etadpur	Fatehabad	Fatehpur Sikri	Jagner	Jaitpur Kalan	Khandauli	Kheragah	Pinahat	Saiyan	Shansabad	District Total
<b>B. Agriculture Infrastructure</b>																				
<b>B.1 Storage Facilities</b>																				
1	Cold Storage--1000 MT	80	No.	1150000Phy		25	25	25	25	25	25	25	25	25	25	25	25	25	25	405
				BL		1740	1740	1740	1740	1740	1740	1740	1740	1740	1740	1740	1740	1740	1740	28860
2	Cold Storage--500 MT	75	No.	400000Phy		10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
				BL		300	300	300	300	300	300	300	300	300	300	300	300	300	300	4500
3	Cold Storage--5000 MT	80	No.	4000000Phy		9	9	9	9	9	9	9	9	9	9	9	9	9	9	123
				BL		2880	2880	2880	2880	2880	2880	2880	2880	2880	2880	2880	2880	2880	2880	39360

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achhnera	Akola	Bah	Barauli Ahir	Bichpur-Etadpur	Fatehabad	Fatehpur Sikri	Jagner	Jaitpur Kalan	Khandauli-Kheragarh	Pinahat	Saiyan	Shansabad	District Total
<b>C. Ancillary Activities</b>																		
<b>C.1 Food &amp; Agro Processing</b>																		
1	Bakery & Confectionery Unit--	85	No.	1000000Phy	25	25	25	25	25	25	25	25	25	25	25	25	25	375
				BL	255	255	255	255	255	255	255	255	255	255	255	255	255	3825
2	Dairy Processing Unit--	85	No.	1500000Phy	70	70	70	70	70	70	70	70	70	70	70	70	70	1050
				BL	182.75	182.75	182.75	182.75	182.75	182.75	182.75	182.75	182.75	182.75	182.75	182.75	182.75	2741.25
3	Dal/ Pulses Mill--	85	No.	1000000Phy	50	50	50	50	50	50	50	50	50	50	50	50	50	750
				BL	1615	1615	1615	1615	1615	1615	1615	1615	1615	1615	1615	1615	1615	24225
4	Food Grain Processing-Flour Mill--	85	No.	2500000Phy	180	181	191	181	181	191	181	181	191	181	181	181	181	2760
				BL	2520.25	2414	2626.5	2414	2414	2626.5	2414	2626.5	2414	2414	2414	2414	2414	37166.25
5	Food Grain Processing-Sorting & Grading-Grain Grading with 1000 MT warehouse	90	No.	6000000Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	15
				BL	54	54	54	54	54	54	54	54	54	54	54	54	54	810
6	Fruit Processing --	85	No.	2000000Phy	50	50	50	50	50	50	50	50	50	50	50	50	50	750
				BL	85	85	85	85	85	85	85	85	85	85	85	85	85	1275
7	Fruit Processing -Chips-	85	No.	2000000Phy	100	100	100	100	100	100	100	100	100	100	100	100	100	1500
				BL	1700	1700	1700	1700	1700	1700	1700	1700	1700	1700	1700	1700	1700	25500
8	Fruit Processing -Jam, jelly & Squash -	85	No.	2000000Phy	50	50	50	50	50	50	50	50	50	50	50	50	50	750
				BL	85	85	85	85	85	85	85	85	85	85	85	85	85	1275
9	Fruit Processing -Pickle-	85	No.	2000000Phy	550	550	550	550	550	550	550	550	550	550	550	550	550	7250
				BL	1275	1275	1275	1275	1275	1275	1275	1275	1275	1275	1275	1275	1275	17425
<b>Sub Total</b>																		
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achhnera	Akola	Bah	Barauli Ahir	Bichpur-Etadpur	Fatehabad	Fatehpur Sikri	Jagner	Jaitpur Kalan	Khandauli-Kheragarh	Pinahat	Saiyan	Shansabad	District Total
<b>C.2 Ancillary Activities -</b>																		
1	Agri Clinic & Agri Business Centers--	90	No.	2000000Phy	4	3	3	4	4	4	4	3	3	3	3	3	3	50
				BL	45	31.5	31.5	45	45	45	31.5	31.5	31.5	31.5	31.5	31.5	31.5	540
2	Custom Service Units/ Custom Hiring Centers--	80	No.	8500000Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	150
				BL	600	600	600	600	600	600	600	600	600	600	600	600	600	10200
3	Loan to MFIs for Onlending to for Agri. Purposes--	90	No.	1000000Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	15
				BL	9	9	9	9	9	9	9	9	9	9	9	9	9	135
4	Loan to PACS/ FSS/ LAMPs--	90	No.	1500000Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	15
				BL	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	13.5	202.5
<b>Sub Total</b>																		
<b>Total (C.1+C2)</b>																		
<b>Total (A+B+C)</b>																		
																		754139.82

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achhnera	Akola	Bah	Barauli Ahir	Bichpur	Etadpur	Fatehabad Sikri	Jagner	Jaitpur Kalandan	Kheragah Pinahat	Saiyan	Shansabad	District Total
<b>II. Micro, Small and Medium Enterprises (MSME)</b>																	
1	Manufacturing Sector - Term Loan-Medium-	80	No.	18375000000	Phy	20	20	20	20	20	20	20	20	20	20	20	300
				BL	49000	49000	49000	49000	49000	49000	49000	49000	49000	49000	49000	49000	735000
2	Manufacturing Sector - Term Loan-Micro-	80	No.	2775000000	Phy	440	440	440	440	440	440	440	440	440	440	440	6618
				BL	13120	13120	13120	13120	13120	13120	13120	13120	13120	13120	13120	13120	196800
3	Manufacturing Sector - Term Loan-Small-	80	No.	3750000000	Phy	260	260	260	260	260	260	260	260	260	260	260	3900
				BL	98000	98000	98000	98000	98000	98000	98000	98000	98000	98000	98000	98000	1470000
4	Manufacturing Sector - Working Capital-Medium-	80	No.	7500000000	Phy	50	50	50	50	50	50	50	50	50	50	50	750
				BL	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	20000	300000
5	Manufacturing Sector - Working Capital-Micro-	80	No.	7500000000	Phy	100	100	100	100	100	100	100	100	100	100	100	1500
				BL	400	400	400	400	400	400	400	400	400	400	400	400	6000
6	Manufacturing Sector - Working Capital-Small-	80	No.	7500000000	Phy	100	100	100	100	100	100	100	100	100	100	100	1500
				BL	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	60000
7	Overdraft to PMJDY Account Holders--	100	No.	7500000000	Phy	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	60000
				BL	200	200	200	200	200	200	200	200	200	200	200	200	3000
8	Service Sector - Term Loan-Medium-	80	No.	18750000000	Phy	5	5	5	5	5	5	5	5	5	5	5	75
				BL	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	75000
9	Service Sector - Term Loan-Micro-	80	No.	3750000000	Phy	50	50	50	50	50	50	50	50	50	50	50	750
				BL	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	15000
10	Service Sector - Term Loan-Small-	80	No.	15000000000	Phy	20	20	20	20	20	20	20	20	20	20	20	300
				BL	16000	16000	16000	16000	16000	16000	16000	16000	16000	16000	16000	16000	240000
11	Service Sector - Working Capital-Medium-	80	No.	7500000000	Phy	10	10	10	10	10	10	10	10	10	10	10	150
				BL	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	4000	60000
12	Service Sector - Working Capital-Micro-	80	No.	3000000000	Phy	100	100	100	100	100	100	100	100	100	100	100	1500
				BL	100	100	100	100	100	100	100	100	100	100	100	100	2400
13	Service Sector - Working Capital-Small-	80	No.	2250000000	Phy	5	5	5	5	5	5	5	5	5	5	5	75
				BL	600	600	600	600	600	600	600	600	600	600	600	600	9000
<b>Total</b>																	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achhnera	Akola	Bah	Barauli Ahir	Bichpur	Etadpur	Fatehabad Sikri	Jagner	Jaitpur Kalandan	Kheragah Pinahat	Saiyan	Shansabad	District Total
<b>III. Export Credit</b>																	
1	Export Credit -Post Shipment Export Credit-	80	No.	4000000000	Phy	1	30	1	25	30	1	25	30	1	25	25	412
				BL	330	332	330	332	330	332	330	332	330	332	330	330	4000
2	Export Credit -Pre Shipment Export Credit-	80	No.	5000000000	Phy	25	30	4	25	4	25	4	25	4	30	4	456
				BL	10	1252	1250	1250	1252	1250	1250	1252	1250	1252	1250	1250	18000
<b>Total Export Credit</b>																	

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achhnera	Akola	Bah	Barauli Ahir	Bichpur Etnadpur	Fatehabad	Fatehpur Sikri	Jagner	Jaitpur Kaland	Khandauli Kheragah	Pinahat	Saiyan	Shansabad	District Total
<b>IV. Education</b>																		
1	Education Loans-Study Abroad-	98	No.	2000000000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	159
2	Education Loans-Study in India-	98	No.	1000000000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	2700
3	Education Loans-Vocational Education-	98	No.	1000000000	Phy	20	20	20	20	20	20	20	20	20	20	20	20	1568
<b>Total Education</b>																		
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achhnera	Akola	Bah	Barauli Ahir	Bichpur Etnadpur	Fatehabad	Fatehpur Sikri	Jagner	Jaitpur Kaland	Khandauli Kheragah	Pinahat	Saiyan	Shansabad	District Total
<b>V. Housing</b>																		
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000000	Phy	100	100	100	100	100	100	100	100	100	100	100	100	1395
2	Repair of Dwelling Units--	85	No.	1000000000	Phy	200	200	200	200	200	200	200	200	200	200	200	200	2715
<b>Total Housing</b>																		
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achhnera	Akola	Bah	Barauli Ahir	Bichpur Etnadpur	Fatehabad	Fatehpur Sikri	Jagner	Jaitpur Kaland	Khandauli Kheragah	Pinahat	Saiyan	Shansabad	District Total
<b>VI. Social Infrastructure</b>																		
1	Drinking Water--	85	No.	2000000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	53
2	Education--	85	No.	1000000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	36
3	Healthcare-Hospital-	85	No.	1000000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	7900
4	Sanitation--	85	No.	2500000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	32
<b>Total Social Infrastructure</b>																		
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achhnera	Akola	Bah	Barauli Ahir	Bichpur Etnadpur	Fatehabad	Fatehpur Sikri	Jagner	Jaitpur Kaland	Khandauli Kheragah	Pinahat	Saiyan	Shansabad	District Total
<b>VII. Renewable Energy</b>																		
1	Solar Energy-Roof Top Solar PV System with Battery-	98	No.	1000000000	Phy	15	15	15	15	15	15	15	15	15	15	15	15	529
<b>Total Renewable Energy</b>																		

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achhnera	Akola	Bah	Barnauli Ahir	Bichpur	Etanadpur	Fatehabad	Fatehpur Sikri	Jagner Kalan	Khandauli	Kheragarh	Pinahat	Saiyan	Shansabad	District Total
<b>VIII. Others</b>																			
1	Individuals/ Individual members of JLGs--	85	No.	200000/Phy	90	90	90	95	95	90	100	85	100	95	95	90	90	100	2885
				BL	323	323	484.5	331.5	331.5	323	370	470	370	331.5	331.5	323	484.5	170	4904.5
2	Individuals/ Individual members of SHGs --	85	No.	200000/Phy	100	100	100	100	100	100	100	100	100	100	100	100	100	100	1500
				BL	170	170	170	170	170	170	170	170	170	170	170	170	170	170	2550
3	Loans to Distressed Persons--	90	No.	100000/Phy	400	400	400	400	400	380	400	400	400	400	400	400	400	400	11000
				BL	540	540	540	540	540	531	540	540	540	540	540	540	540	540	8091
4	SHGs/ JLGs--JLG	100	No.	150000/Phy	125	140	110	150	100	120	150	150	100	145	150	120	140	150	2000
				BL	187.5	210	165	225	180	180	225	225	150	217.5	225	180	210	225	3000
5	SHGs/ JLGs--SHG	100	No.	150000/Phy	100	90	100	100	90	100	90	100	100	100	100	100	100	100	1497
				BL	150	148.5	150	150	148.5	150	148.5	150	150	150	150	150	150	150	2245.5
<b>Total Others</b>																			
<b>Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)</b>																			
																			4071835.00

Annexure 2									
Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25									
(₹ lakh)									
Table 1: Crop Loan									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBS	248693.00	215893.00	436978.00	312682.00	379453.55	180244.70	409832.76		
RCBs	56312.00	52854.00	45700.00	251.00	19668.97	2099.73	30139.40		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	499.05		
RRBs	101072.00	102099.00	104087.00	102892.00	51336.01	67274.19	51849.33		
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Sub total (A)	406077.00	370846.00	586765.00	415825.00	450458.53	249618.62	492320.54		
Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBS	167043.00	158948.00	88307.00	136281.64	200544.25	256703.20	143104.54		
RCBs	225.00	119.00	0.00	0.00	29061.06	19.20	0.00		
SCARDB	0.00	0.00	16950.00	4624.00	68069.23	317.25	0.00		

RRBs	832.00	1446.62	967.00	1201.36	2789.95	3532.67	2195.96
Others	0.00	0.00	0.00	0.00	0.00	2872.18	0.00
Sub total (A)	168100.00	160513.62	106224.00	142107.00	300464.49	263444.50	145300.50

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	415736.00	374841.00	525285.00	448963.64	579997.80	436947.90	552937.30
RCBs	56537.00	52973.00	45700.00	251.00	48730.03	2118.93	30139.40
SCARDB	0.00	0.00	16950.00	4624.00	68069.23	317.25	499.05
RRBs	101904.00	103545.62	105054.00	104093.36	54125.96	70806.86	54045.29
Others	0.00	0.00	0.00	0.00	0.00	2872.18	0.00
Sub total (A)	574177.00	531359.62	692989.00	557932.00	750923.02	513063.12	637621.04

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	682531.00	559282.00	662546.55	838241.00	522432.87	1165953.00	1185995.43
RCBs	0.00	0.00	0.00	0.00	194075.96	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	4319.00	3196.00	7386.45	4375.00	8025.42	10506.50	9020.70
Others	0.00	0.00	0.00	0.00	0.00	18225.79	
Sub total (A)	686850.00	562478.00	669933.00	842616.00	724534.25	1194685.29	1195016.13

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
CBS	331747.44	284312.00	215796.60	115861.00	204388.65	62355.26	1665.07	
RCBs	6218.00	5631.00	2131.40	1077.00	28384.10	0.00	0.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	8692.13	5741.31	0.00	0.00	2315.76	1205.44	0.00	
Others	0.00	0.00	0.00	0.00	0.00	10154.03	0.00	
Sub total (A)	346657.57	295684.31	217928.00	116938.00	235088.51	73714.73	1665.07	

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
CBS	1430014.44	1218435.00	1403628.15	1403065.64	1306819.32	1665256.16	1740597.80	
RCBs	62755.00	58604.00	47831.40	1328.00	271190.09	2118.93	30139.40	
SCARDB	0.00	0.00	16950.00	4624.00	68069.23	317.25	499.05	
RRBs	114915.13	112482.93	112440.45	108468.36	64467.14	82518.80	63065.99	
Others	0.00	0.00	0.00	0.00	0.00	31252.00	0.00	
Sub total (A)	1607684.57	1389521.93	1580850.00	1517486.00	1710545.78	1781463.14	1834302.24	

### Annexure 3

#### Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	215893.00	52854.00	0.00	102099.00	0.00	370846.00	312682.00	251.00	0.00	102892.00	0.00	415825.00

Table 1: Crop Loan

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	180244.70	2099.73	0.00	67274.19	0.00	249618.62	409832.76	30139.40	499.05	51849.33	0.00	492320.54

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	215893.00	52854.00	0.00	102099.00	0.00	370846.00	312682.00	251.00	0.00	102892.00	0.00	415825.00
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00

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Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	Total
C L	180244.70	2099.73	0.00	67274.19	0.00	249618.62	409832.76	30139.40	499.05	51849.33	0.00	492320.54
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total						0.00						0.00
Grand Total (I +II)	180244.70	2099.73	0.00	67274.19	0.00	249618.62	409832.76	30139.40	499.05	51849.33	0.00	492320.54

Abbreviations	Particulars
AH - S G P	AH - Sheep / Goat / Piggery Devt.
F D	Fisheries Development
F & W	Forestry & Wasteland Dev.
S G & M F	Storage Godown & Marketing Facilities
A & F	Agro and Food Processing
OTH	Others

Abbreviations	Particulars
C L	Crop Loan
W R	Water Resources
L D	Land Development
F M	Farm Mechanization
P & H	Plantation & Horticulture including Sericulture
AH - D	AH -Dairy Development
AH - P	AH -Poultry Development

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	1500000
2	Agri Clinic & Agri Business Centers			No.	500000
3	Agri Clinic & Agri Business Centers			No.	2000000
4	Agri Clinic & Agri Business Centers			No.	1000000
5	Aquaculture inputs production			No.	3000000
6	Aquaculture inputs production			No.	400000
7	Bakery & Confectionery Unit			No.	1000000
8	Bakery & Confectionery Unit			No.	1500000
9	Bee Keeping			No.	371500
10	Biofertilizers			No.	160000
11	Buffalo Farming			1+1	248000
12	Bulk Milk Cooling Unit			No.	1250000
13	Cold Storage			No.	40000000
14	Cold Storage	For Dairy Products		No.	3500000
15	Cold Storage			No.	4000000
16	Cold Storage			No.	11500000
17	Cold Storage			No.	3300000
18	Cold Storage			No.	8000000
19	Combine harvester			No.	2450000
20	Combine harvester	Tractor mounted Wheel type		No.	1800000

21	Combine harvester	Tractor mounted Wheel type	No.	3050000
22	Commercial Broiler Farming		5000	2458000
23	Commercial Broiler Farming		5000	5846000
24	Commercial Layer Farming		10000	11642000
25	Compost/ Vermi Compost	Vermi Compost	No.	750000
26	Compost/ Vermi Compost	Agro. Waste Compost	No.	19000000
27	Compost/ Vermi Compost	Compost	No.	29000
28	Compost/ Vermi Compost	Vermi Compost	No.	31000
29	Crossbred Cattle Farming		1+1	219000
30	Custom Service Units/ Custom Hiring Centers		No.	8500000
31	Dairy Cattle Buffao Shed		No.	25000
32	Dairy Cow and Heifer rearing	1 Cow and 1 Heifer	2	194000
33	Dairy Cow and Heifer rearing		2	1013000
34	Dairy Marketing Outlet/ Parlour		No.	400000
35	Dairy Processing Unit		No.	700000
36	Dairy Processing Unit		No.	150000
37	Dal/ Pulses Mill		No.	1000000
38	Dal/ Pulses Mill		No.	11000000
39	Dal/ Pulses Mill		No.	3500000
40	Dal/ Pulses Mill		No.	2500000
41	Diesel Pump Sets		No.	49500
42	Diesel Pump Sets		No.	44750
43	Diesel Pump Sets		No.	43000
44	Diesel Pump Sets		No.	55550

45	Drinking Water				No.	500000
46	Drinking Water				No.	50000
47	Drinking Water				No.	3000000
48	Drinking Water				No.	200000
49	Drip Irrigation				ha	66000
50	Drip Irrigation				ha	99000
51	Drones				No.	275000
52	Drones				No.	550000
53	Drones				No.	375000
54	Drones				No.	775000
55	Education				No.	30000000
56	Education				No.	50000000
57	Education				No.	10000000
58	Education				No.	15000000
59	Education Loans		Study in India		No.	200000
60	Education Loans		Study in India		No.	1500000
61	Education Loans		Study in India		No.	2000000
62	Education Loans		Study Abroad		No.	2000000
63	Education Loans		Vocational Education		No.	500000
64	Education Loans		Study in India		No.	1000000
65	Education Loans		Study in India		No.	500000
66	Education Loans		Vocational Education		No.	1000000
67	Exotic Fruits				ha	277400
68	Export Credit		Post Shipment Export Credit		No.	50000

69	Export Credit		Pre Shipment Export Credit		No.	50000
70	Export Credit		Pre Shipment Export Credit		No.	40000000
71	Export Credit		Post Shipment Export Credit		No.	40000000
72	Farm Ponds/ Water Harvesting Structures				No.	224000
73	Farm Ponds/ Water Harvesting Structures				No.	100000
74	Farm Ponds/ Water Harvesting Structures				No.	406000
75	Finance to FPOs/FPCs				No.	150000
76	Finance to FPOs/FPCs				No.	200000
77	Floriculture				sq. m.	89400
78	Food Grain Processing		Flour Mill		No.	14000000
79	Food Grain Processing		Flour Mill		No.	50000
80	Food Grain Processing		Sorting & Grading		No.	600000
81	Food Grain Processing		Flour Mill		No.	250000
82	Fruit Processing				No.	20000
83	Fruit Processing		Jam, jelly & Squash		No.	20000
84	Fruit Processing		Chips		No.	200000
85	Fruit Processing		Pickle		No.	100000
86	Fruit Processing		Pickle		No.	20000
87	Goat		Breeding Unit		500+25	963000
88	Goat		Rearing Unit		20+1	41400
89	Godown				No.	150000
90	Healthcare		Hospital		No.	2000000

91	Healthcare	Hospital		No.	50000000
92	Healthcare	Hospital		No.	10000000
93	Indigenous Cattle Faming			1+1	218000
94	Individuals/ Individual members of JLGs			No.	200000
95	Individuals/ Individual members of SHGs			No.	200000
96	Leveller	Laser Guided		No.	455000
97	Leveller			No.	342000
98	Loan to MFIs for Onlending to for Agri. Purposes			No.	1000000
99	Loan to PACS/ FSS/ LAMPS			No.	1500000
100	Loans to Distressed Persons			No.	100000
101	Loans to Distressed Persons			No.	50000
102	Manufacturing Sector	Term Loan	Micro	No.	1000000
103	Manufacturing Sector	Term Loan	Small	No.	25000000
104	Manufacturing Sector	Working Capital	Micro	No.	500000
105	Manufacturing Sector	Term Loan	Micro	No.	2500000
106	Manufacturing Sector	Term Loan	Medium	No.	125000000
107	Manufacturing Sector	Term Loan	Medium	No.	350000000
108	Manufacturing Sector	Term Loan	Small	No.	75000000
109	Manufacturing Sector	Term Loan	Medium	No.	250000000
110	Manufacturing Sector	Term Loan	Medium	No.	500000000
111	Manufacturing Sector	Term Loan	Micro	No.	5000000
112	Manufacturing Sector	Term Loan	Small	No.	50000000
113	Manufacturing Sector	Working Capital	Small	No.	5000000

114	Manufacturing Sector	Term Loan	Micro	No.	10000000
115	Manufacturing Sector	Term Loan	Small	No.	100000000
116	Manufacturing Sector	Working Capital	Medium	No.	50000000
117	Mushroom Cultivation			1000 Kg. per Cycle	211000
118	Nursery			ha	1967700
119	On Farm development (OFD) Works			m.	75000
120	Other machinery			No.	120000
121	Other machinery			No.	1250000
122	Other machinery			No.	1040000
123	Other machinery			No.	177000
124	Other machinery			No.	790000
125	Other Plantation Crops			ha	1650900
126	Overdraft to PMJDY Account Holders			No.	5000
127	Plantation			Acre	149022
128	Plantation	Poplar		ha	235040
129	Plantation	Teak		ha	163310
130	Plantation	Eucalyptus		ha	93176
131	Protection Structure	Poly/ Green Housing		sq.m.	1301600
132	Protection Structure	Poly/ Green Housing		sq.m.	1295400
133	Protection Structure	Poly/ Green Housing		sq.m.	1298500
134	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
135	Refrigerated Tanker Van			No.	3450000
136	Repair of Dwelling Units			No.	1000000
137	Repair of Dwelling Units			No.	600000

138	Sanitation				No.	25000
139	Sanitation				No.	1500000
140	Sanitation				No.	2500000
141	Service Sector		Term Loan	Small	No.	100000000
142	Service Sector		Term Loan	Micro	No.	2500000
143	Service Sector		Working Capital	Medium	No.	50000000
144	Service Sector		Working Capital	Micro	No.	200000
145	Service Sector		Term Loan	Medium	No.	125000000
146	Service Sector		Working Capital	Small	No.	15000000
147	Sheep		Breeding Unit		500+25	9630000
148	Sheep		Rearing Unit		20+1	379000
149	SHGs/ JLGs				No.	150000
150	Solar Energy		Roof Top Solar PV System with Battery		No.	150000
151	Solar Energy		Roof Top Solar PV System with Battery		No.	100000
152	Solar PV Pump Sets (AC)				No.	158900
153	Solar PV Pump Sets (AC)				No.	301500
154	Sprinkler Irrigation				ha	204000
155	Sprinkler Irrigation				ha	37000
156	Sprinkler Irrigation				ha	182000
157	Sprinkler Irrigation				ha	109000
158	Two Wheeler Loans				No.	100000
159	Veterinary Clinic		Mobile		No.	3500000
160	Veterinary Clinic		Fixed		No.	300000

### Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Potato/ Aloo (Irrigated)	Acre	89083
2	Buffalo Farming	Others_Agra	1+1	50000
3	Cage Culture	Others_Input for cage culture	60 to 100 Cu. M	150000
4	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)	Acre	14423
5	Cereals	Maize/ Makka (Irrigated)	Acre	19748
6	Cereals	Wheat/ Gehu (Irrigated)	Acre	29415
7	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	31801
8	Fish Culture	Bio floc_100 m3_Fish farming in RAS/Bio floc system	2 ton per cycle	300000
9	Fish Culture in Pond	thers_Shrimp/Brackish water fish farming	Acre	300000
10	Integrated Farming	Fisheries with Poultry_fish cum poultry integrated fish farming	Acre	135000
11	Marketing Activities	Others_Aquaculture input sellers	Per unit	200000
12	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	25466
13	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	Acre	18511
14	Pulses	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)	Acre	24291

## Abbreviations

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

FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
ha	Hectare
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large-sized Adivasi Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MNRE	Ministry of New and Renewable Energy
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development Authority
MUDRA	Micro Units Development & Refinance Agency Ltd.
NABARD	National Bank for Agriculture and Rural Agriculture Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development

NREGP	National Rural Employment Guarantee Programme
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas
PAIS	Personal Accident Insurance Scheme
PACS	Primary Agriculture Cooperative Society
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
PMJDY	Pradhan Mantri Jan Dhan Yojana
PMJJBY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
PMFBY	Pradhan Mantri Fasal Bima Yojana
PMKSY	Pradhan Mantri Krishi Sinchayee Yojana
PWCS	Primary Weavers Cooperative Society
RBI	Reserve Bank of India
RIDF	Rural Infrastructure Development Fund
RKVY	Rashtriya Krishi Vikash Yojana
RLTAP	Revised Long Term Action Plan
RNFS	Rural Non-Farm Sector
RRB	Regional Rural Bank
RSETI	Rural Self Employment Training Institute
RWHS	Rainwater Harvesting Structure
SAP	Service Area Plan
SAO	Seasonal Agricultural Operations
SBM	Swachha Bharat Mission
SCC	Swarojgar Credit Card
SCS	Service Cooperative Society
SHG	Self Help Group
SHPI	Self Help Promoting Institution
SLBC	State Level Bankers Committee
STCCS	Short Term Co-operative Credit Structure
STW	Shallow Tube Well
SMPB	State Medicinal Plant Board
TBO	Tree Borne Oil-seeds
TFO	Total Financial Outlay
WDRA	Warehousing Development and Regulatory Authority
WDF	Watershed Development Fund
WSHG	Women Self Help Group

**Name and address of DDM**

Name	VISHAL ANAND
Designation	DDM(C), NABARD
Address 1	HOUSE NO-306, BLOCK-2
Address 2	SAPTRISHI APARTMENT, SIKANDARA
Post Office	SIKANDRA SO
District	AGRA
State	Uttar Pradesh
Pincode	282007
Telephone No.	203563116
Mobile No.	9643270383
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## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.</li> <li>Focus Segments: <ul style="list-style-type: none"> <li>➤ Green Finance &amp; Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)</li> <li>➤ Fabrics &amp; Textiles</li> <li>➤ Handicrafts Value Chain</li> </ul> </li> </ul>	<b>NSFL in WASH</b> Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> <li>largest wholesale debt providing NBFC for SDG6</li> <li>largest wholesale debt funder for last mile WASH</li> <li>pioneer in climate ready WASH funding, and</li> <li>only NBFC covering all sectors and risk spectra under WASH.</li> </ul>
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<b>Registered Office:</b> 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500      ✉: ho@nabfins.org      🌐: www.nabfins.org	



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|--|--|

**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051  
☎: 022-26539419      ✉: headoffice@nabcons.in  
**Corporate Office:** NABCONS, 7<sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125  
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- NABSanrakshan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the credit offered by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Two sovereign Credit Guarantee Schemes offered are:
  - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crore to FPOs (including loans to FPOs under AIF)
  - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

**Registered Office** C- 24, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400051

☎: 022- 2653-9243/ 9241 ✉: ho@nabsanrakshan.org 🌐: www.nabsanrakshan.org



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- NABVENTURES Ltd. is incorporated as a public company registered under the Companies Act, 2013 in April 2018 to manage Alternative Investment funds(AIF), with a paid-up capital of INR 25 crore.
- NABVENTURES, Fund I scheme I is the maiden flagship venture equity fund of NABVENTURES Ltd with a corpus of INR 598 crore.
- As of 31 March 2024, NABVENTURES Fund I has invested in 14 startups related to the Agriculture, Rural, Food, and Finance sectors.
- NABVENTURES Ltd is also acting as an Investment Manager to AgriSURE Fund- 'Agri Fund for Start-Ups and Rural Enterprises', a SEBI-registered Cat-II AIF.
- Agri SURE Fund is set up to support innovative, technology-driven, high-risk, high-impact activities in agriculture and rural Start-ups ecosystem.
- The total corpus of AgriSURE Fund is ₹750 crore.

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## NAB FOUNDATION

Leveraging the power of convergence

NABFOUNDATION is a wholly owned, not for profit, subsidiary of NABARD, established under Sec 8 of Companies Act, 2013. The organization draws its strength and experience from the thousands of development projects grounded by its parent body, NABARD, in multiple domains over nearly last four decades.

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

Reach out to us with your ideas about development projects which you believe need to be implemented. We really look forward to your fresh ideas.

#### IF YOU ARE A CSR UNIT

Of a corporate and believe that there is a scope for collaborating with us to have access to the vast network of resources of NABARD in a structured manner, just give us a call.

### IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

With an idea whose time you think has come and have not been able to find willing partners, reach out to us.

#### IF YOU ARE WITH THE GOVERNMENT

And believe that there is a need for reimagining implementation of your Central or State government projects, allow us to be a part of your vision.

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