



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



अलीगढ़ जिला
Aligarh District

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: Aligarh

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:

Nitin Kumar

District Development Manager

NABARD

Aligarh

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	Aligarh district, in western Uttar Pradesh, India, lies about 140 km southeast of Delhi and 90 km northwest of Agra. It's part of the fertile Indo-Gangetic Plain, known for agriculture. Well-connected by road and rail, Aligarh is home to Aligarh Muslim University and a lock-making industry.
2	Type of soil	Aligarh district primarily has alluvial soil, typical of the Indo-Gangetic Plain. This fertile soil is rich in nutrients and supports agriculture, especially crops like wheat, rice, and pulses. The soil varies from sandy to loamy, with good water retention, making it ideal for cultivation.
3	Primary occupation	The primary occupation in Aligarh district is agriculture, with most of the population engaged in farming. Alongside agriculture, the district is renowned for its lock manufacturing industry, especially in the city of Aligarh, contributing to local employment.
4	Land holding structure	Aligarh district's landholding structure is dominated by small and marginal farmers, with about 68% holding less than 1 hectare and 19% holding 1-2 hectares. Larger holdings are rare, with only 10% of farmers owning more than 10 hectares, highlighting the prevalence of small-scale farming.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Aligarh district's ACP achievement improved from 52.6 percent in FY 2021-22 to 69.7 percent in FY 2022-23, and 74.7 percent in FY 2023-24. The actual achievement in FY 2023-24 was Rs.781,072.50 lakh against a target of Rs.1,046,306.70 lakh, reflecting consistent progress over the years.
2	CD Ratio	Aligarh district's CD ratio has shown slight improvement over the last three years: 50.9 percent in FY 2021-22, 51.1 percent in FY 2022-23, and 51.4 percent in FY 2023-24.
3	Investment credit in agriculture	Investment credit in agriculture rose from 34.6 percent in FY 2021-22 to 57.0 percent in FY 2023-24, with Rs.88,893.75 lakh achieved against a target of Rs.155,964.65 lakh in FY 2023-24. To ensure sustainable growth in agriculture and allied sectors, a stronger push for investment credit is crucial.
4	Credit flow to MSMEs	In Aligarh district, MSME credit flow grew strongly over the last three years: Rs.194,358 lakh in FY 2021-22 (87.5 percent), Rs.274,155.84 lakh in FY 2022-23 (120.4 percent), and Rs.421,071.49 lakh in FY 2023-24 (122.9 percent). This upward trend reflects effective credit support for the MSME sector

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The credit potential for the financial year 2025-26 is estimated at Rs.2063891.97 lakh which is 34.18 percent higher than the credit potential for the financial year 2024-25.
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2	Projection for agriculture and its components	A. Farm Credit: Rs. 610271.22 lakh B. Agriculture Infrastructure: Rs. 52118.22 lakh C. Agriculture Ancillary Activities: Rs. 18127.28 lakh Credit Potential for Agriculture (A+B+C): Rs. 680516.72 lakh
3	Projection for MSMEs	Rs. 1209080.00 lakh
4	Projection for other purposes	Rs. 174295.25 lakh

5. Developmental Initiatives

1. NABARD has undertaken various developmental initiatives such as facilitating credit linkage of SHGs livelihood and entrepreneurship development programs for women in SHGs establishment of Farmer Producer Organizations (FPOs) enhancing farmers incomes and promoting self-employment opportunities.
2. Through RIDF NABARD has been instrumental in the development of roads bridges irrigation facilities social infrastructure in the district. NABARD also imparts financial literacy through assistance of Financial Literacy Camps to Banks.
3. NABARD has also undertaken various capacity building programmes for branch officials of RRBs and DCCBs for promotion of LT financing by the banks for sustainable growth and also to make them aware about various on-going schemes.

6. Thrust Areas

1. Thrust areas for 2025-26 includes high-tech agriculture, application of IoT in agriculture, SHG/JLG financing, water resource management to recharge ground water and avoid further depletion, improvement in dairy development, and credit linkage of Farmer Producer Organizations (FPOs).

7. Major Constraints and Suggested Action Points

1. There is no proper value chain established in agriculture and allied sectors where all the actors of the value chain are involved.
2. The key suggestions for integrated development of the district include:
Improving power supply for irrigation and industries,
Establishing mother units for poultry farming,

3. Constructing check dams to improve groundwater levels in over-exploited blocks,
Establishing medium/large industrial units for employment generation,
Setting up good technical institutions, better schools and promoting entrepreneurship skills among rural youth

8. Way Forward

1. To ascertain the total credit potential in the district and particularly to enhance 'capital formation' in agriculture concerted efforts by all stakeholders such as banks government departments and NGOs are required.
2. Apart from coordinated efforts measures include strengthening the monitoring mechanism through BLBC/DLRC meetings effective implementation of the financial inclusion plan including joint liability groups (JLGs) Enhancing the efficiency of PACS through computerization programs
3. Providing PACS the facility to diversify their business and undertake various activities/services Promoting capital formation in the agriculture sector through Farmer Producer Organizations (FPOs) Strengthening the reporting system.

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	<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - 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	<ul style="list-style-type: none"> - 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"> - Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively; - Adjustment of tractor potential with land holdings; and - Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	<ul style="list-style-type: none"> - 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; - Feasibility and possibility of shifting from food crops to plantation crops; - Estimation of replanting by taking into account approximate economic life of a few plantation crops; and - Estimation of potential for rejuvenation of existing plantations.
5	Animal Husbandry - Dairy	<ul style="list-style-type: none"> - Collection of data on number of milch animals as per the latest census; - 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 - 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.

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

		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

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	610271.22
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	543066.02
2	Term Loan for agriculture and allied activities	67205.20
B	Agriculture Infrastructure	52118.22
C	Ancillary activities	18127.28
I	Credit Potential for Agriculture A+B+C)	680516.72
II	Micro, Small and Medium Enterprises	1209080.00
III	Export Credit	66880.00
IV	Education	20682.00
V	Housing	55199.00
VI	Social Infrastructure	17446.25
VII	Renewable energy	1512.00
VIII	Others	12576.00
	Total Priority Sector	2063891.97

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	521599.05
2	Water Resources	4232.53
3	Farm Mechanisation	18498.60
4	Plantation & Horticulture with Sericulture	3332.85
5	Forestry & Waste Land Development	1676.25
6	Animal Husbandry - Dairy	51610.59
7	Animal Husbandry - Poultry	3456.30
8	Animal Husbandry - Sheep, Goat, Piggery	4258.35
9	Fisheries	1404.20
10	Farm Credit- Others	202.50
	Sub total	610271.22
B	Agriculture Infrastructure	
1	Construction of storage	28005.50
2	Land development, Soil conservation, Wasteland development	524.03
3	Agriculture Infrastructure - Others	23588.69
	Sub total	52118.22
C	Ancillary activities	
1	Food & Agro. Processing	16713.28
2	Ancillary activities - Others	1414.00
	Sub Total	18127.28
II	Micro, Small and Medium Enterprises	
	Total MSME	1209080.00
III	Export Credit	66880.00
IV	Education	20682.00
V	Housing	55199.00
VI	Social Infrastructure	17446.25
VII	Renewable energy	1512.00
VIII	Others	12576.00
	Total Priority Sector	2063891.97

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)	3650
2	No. of Sub Divisions	5
3	No. of Blocks	12
4	No. of revenue villages	1171
5	No. of Gram Panchayats	852

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	Aligarh
3	Agro-climatic Zone 1	South Western Semi-Arid
4	Agro-climatic Zone 2	Western sub tropical zone
5	Agro-climatic Zone 3	Western sub tropical zone
6	Climate	Semi Arid
7	Soil Type	Predominantly Alluvial

3. Land Utilisation [Ha]

Sr. No.	Particulars	N0s.
1	Total Geographical Area	371292
2	Forest Land	2487
3	Area not available for cultivation	41630
4	Barren and Unculturable land	5287
5	Permanent Pasture and Grazing Land	0
6	Land under Miscellaneous Tree Crops	290
7	Cultivable Wasteland	5422
8	Current Fallow	4376
9	Other Fallow	5272

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	N0s.
1	Safe	5
2	Critical	1
3	Semi Critical	6
4	Over Exploited	0
5	Saline	2
6	Not Assessed	0
7	Total	12

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	N0s.	% to Total	Ha.	% to Total
1	<= 1 ha	203535	68	80121	27
2	>1 to <=2 ha	55915	19	77121	26
3	>2 to <=4 ha	9568	3	51732	17
4	>4 to <=10 ha	361	0	4600	2
5	>10 ha	30457	10	82742	28
6	Total	299836	100	296316	100

6. Workers Profile [In '000]

Sr. No.	Particulars	N0s.
1	Cultivators	397.71
2	Of the above, Small/ Marginal Farmers	377.82
3	Agricultural Labourers	152.37

4	Workers engaged in Household Industries	49.94
5	Workers engaged in Allied agro activities	
6	Other workers	427.62

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	3783.09	2009.78	1773.31	2398.60	1384.49
2	Scheduled Caste	781.90	416.45	365.45	554.04	227.85
3	Scheduled Tribe	0.63	0.34	0.29	0.27	0.37
4	Literate	2157.03	1323.08	833.95	1354.19	802.84
5	BPL	0.00				

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	629.21
2	Rural Households	406.43
3	BPL Households	69.48

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	528.02
2	Having source of drinking water	629.21
3	Having electricity supply	268.12
4	Having independent toilets	286.56

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	1171
2	Villages having Agriculture Power Supply	323
3	Villages having Post Offices	323
4	Villages having Banking Facilities	1171
5	Villages having Primary Schools	1117
6	Villages having Primary Health Centres	52
7	Villages having Potable Water Supply	1162
8	Villages connected with Paved Approach Roads	1126

Sources

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

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	3039
2	Primary Health Centres	63
3	Primary Health Sub-Centres	385
4	Dispensaries	131
5	Hospitals	131
6	Hospital Beds	3625

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	3821
2	Registered FPOs	63
3	Agro Service Centres	64
4	Soil Testing Centres	1
5	Approved nurseries	715
6	Agriculture Pumpsets	670
7	Pumpsets Energised	670
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	312
2	Irrigation Potential Created	486
3	Net Irrigated Area (Total area irrigated at least once)	304
4	Area irrigated by Canals/ Channels	21
5	Area irrigated by Wells	0
6	Area irrigated by Tanks	0
7	Area irrigated by Other Sources	285
8	Irrigation Potential Utilized (Gross Irrigated Area)	486

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	5311
2	Railway Line [km]	83
3	Public Transport Vehicle [Nos]	33393
4	Goods Transport Vehicles [Nos.]	30015

15. Animal Population as per Census ['000 Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	157955	41169	116786
2	Cattle - Indigenous	153343	44430	108913
3	Buffaloes	942498	253399	689099
4	Sheep - Cross bred	957	475	482
5	Sheep - Indigenous	9067	4500	4567
6	Goat	136507	68250	68257
7	Pig - Cross bred	1129	501	628
8	Pig - Indigenous	5133	2505	2628
9	Horse/Donkey/Camel	2333	1165	1168
10	Rabbit	0		
11	Poultry - Improved	209549	69850	139699
12	Poultry - Indigenous	1400	460	940

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	48
2	Veterinary Dispensaries	7
3	Disease Diagnostic Centres	48
4	Artificial Insemination Centers	118
5	Dairy Cooperative Societies	99
6	Milk Collection Centres	99
7	Fishermen Societies	5
8	Livestock Aid Centers (No.)	120

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	400.40	MT	0	gm/day
2	Egg	1708.29	Lakh Nos.	45	nos/p. a.
3	Milk	992602.64	MT	719	gm/day
4	Meat	81596.69	MT	59	gm/day
5	Wool	7.13	MT	0	gm/day

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District statistical handbook
12. Infrastructure & Support Services For Agriculture[Nos.]	District statistical handbook
13. Irrigation Coverage ['000 Ha]	Statistical handbook & Agri Dept
14. Infrastructure For Storage, Transport & Marketing	Statistical handbook & vahan.parivahan.gov.in
15. Processing Units	
16. Animal Population as per Census [Nos.]	Livestock Census 2019
17. Infrastructure for Development of Allied Activities [Nos.]	District statistical handbook
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Livestock Census 2019

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	33.54	33.54	33.54
2	Land Holdings - SF (%)	19.00	19.00	19.00
3	Land Holdings - MF (%)	68.00	68.00	68.00
4	Rainfall -Normal (mm)	650	650	668
5	Rainfall - Actual (mm)	624	581	594
6	Cropping Pattern	Kharif crops - paddy maize bajraArhar urd and moong. Rabi crops- wheat gram mustard and Barley. egetables-omato Green chili Green peas Onion and Potato	kharif crops -addy maize bajraArhar urd and moong. abi crops- wheat gram ustard and Barley. egetables- Tomato Green chili Green peas and Potato	kharif crops - paddy maize bajraArhar urd and moong. Rabi crops- wheat gram mustard and Barley. Vegetables- Tomato Green chili Green peas Onion and Potato

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	231112.00	343660.56	333745.81

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	88.22	223.57	2.53	89.04	226.16	2.54	90.43	235.30	2.60
2	Wheat	232.60	991.44	4.26	182.13	776.50	4.26	182.25	798.55	4.38
3	Pearl Millet	82.54	196.33	2.38	78.80	209.50	2.66	85.42	223.40	2.62
4	Maize	21.48	53.50	2.49	23.05	57.80	2.51	20.64	48.12	2.33
5	Barley	9.65	37.07	3.84	9.65	34.32	3.56	9.69	35.04	3.62
6	Pigeon Pea	11.09	6.91	0.62	9.10	5.79	0.64	9.10	5.70	0.63
7	Indian Mustard	36.00	58.30	1.62	88.52	176.38	1.99	90.27	177.30	1.96

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	5.24	5.24	5.66
2	Net sown area (lakh ha)	3.05	3.05	3.05
3	Cropping intensity (%)	171.80	171.80	185.57

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	71.50	71.50	71.50
2	Fertilizer consumption - Rabi (kg/ha)	123.30	123.30	123.30

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	4	4	4
2	Volume of marketing through RMCs/eNAM platforms (MT)	974252	1830534	1670828

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	71890	180431	154787
2	GLC through KCC (Rs. lakh)	169844.18	278697.00	342945.61

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	378226	378226	378226

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	1
2	Soil Health Cards Issued (No.)	492093	492093	492093

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	22466	19806	21435
2	Crop Loss Compensation, if any (Rs. lakh)	157.00	484.00	427.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	District Statistical Handbook
Table 2: GLC under Agriculture	SLBC India Portal
Table 3: Major Crops, Area, Production, Productivity	District Agriculture Office
Table 4: Irrigated Area, Cropping Intensity	District Agriculture Office
Table 5: Input Use Pattern	www.faidelhi.org
Table 6: Trend in procurement/ marketing	agmarknet.gov.in
Table 7: KCC Coverage	SLBC India Portal
Table 8: PM Kisan & Other DBTs	District Agriculture Office
Table 9: Soil testing facilities	KVK
Table 10: Crop Insurance	pmfby.gov.in

Water Resources

Table 1: GLC

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

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	312	312	312
2	Net Irrigated Area ('000 ha)	304	304	304
3	Gross Irrigated Area ('000 ha)	486	486	486

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Irrigated Area & Potential	District Statistical Handbook
Table 3: Block level water exploitation status	cgwb.gov.in

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	775.21	1864.69	3252.45

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	52070	55660	58019
2	Power Tillers	27	27	27
3	Threshers/Cutters	26035	27830	29009

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	118	118	118

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Mechanisation in District	vahan.parivahan.gov.in
Table 3: Service Centers	agriculture.up.gov.in

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 2 : Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Aligarh	Akrabad	Safe	Safe	Safe
2	Uttar Pradesh	Aligarh	Atrauli	Safe	Safe	Safe
3	Uttar Pradesh	Aligarh	Bijauli	Safe	Safe	Safe
4	Uttar Pradesh	Aligarh	Chandaus	Semi-critical	Semi-critical	Semi-critical
5	Uttar Pradesh	Aligarh	Dhanipur	Safe	Safe	Safe
6	Uttar Pradesh	Aligarh	Gangiri	Semi-critical	Semi-critical	Semi-critical
7	Uttar Pradesh	Aligarh	Gonda	Safe	Safe	Semi-critical
8	Uttar Pradesh	Aligarh	Iglas	Critical	Critical	Critical
9	Uttar Pradesh	Aligarh	Jawan Sikanderpur	Semi-critical	Semi-critical	Semi-critical
10	Uttar Pradesh	Aligarh	Khair	Semi-critical	Semi-critical	Semi-critical
11	Uttar Pradesh	Aligarh	Lodha	Semi-critical	Semi-critical	Semi-critical
12	Uttar Pradesh	Aligarh	Tappal	Safe	Safe	Safe

Table 3: Production Clusters

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

Table 4: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)	0	0	0
2	Production - kg	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	slbc portal
Table 2: Production and Productivity	Horticulture department
Table 3: Production Clusters	Horticulture department
Table 4: Sericulture	Horticulture department

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)	2	2	2
2	Waste Land ('000 ha)	5	5	5
3	Degraded Land ('000 ha)	5	5	5

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	Potato	30.25	1107.15	30.27	1107.97	30.25	816.75
2	Guava	4.24	74.40	4.28	77.20	2.25	40.50
3	Mango	5.20	90.61	5.24	97.60	1.85	22.20
4	Muskmelon	1.26	33.01	1.28	33.50	0.87	21.87
5	Watermelon	1.35	61.30	1.37	65.50	0.85	21.52
6	Bottle Gourd	0.60	17.60	0.61	17.16	0.68	19.38
7	Carrot	0.48	31.50	0.50	31.70	0.25	6.25
8	Okra	0.64	8.70	0.65	8.50	0.31	5.58
9	Tomato	0.81	33.80	0.82	34.00	1.28	36.30
10	Marigold	0.54	1.09	0.50	0.34	0.35	7.00

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	24	24	24

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Slbc portal
Table 2: Area under Forest Cover & Waste Land	District agriculture office
Table 4: Nurseries (No.)	Nursery Management system (pmsupfd.in)

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)	4121.50	24376.83	16839.07
2	KCC for working capital (₹ lakh)	2436.58	21303.49	12029.69
3	KCC for working capital (No.)	2551	16239	7055

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	4	4	4

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	Milk Department
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NABARD

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	428.96	262.67	312.12

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	210949	210949	210949
2	Of the above, male (No.)	70316	70316	70316
3	Of the above, female (No.)	140633	140633	140633
4	Broiler Farms (No.)	150	150	150
5	Hatcheries (No.)	0	0	0
6	Popular breeds	New Hampshire Red Langhorn White	New Hampshire Red Langhorn White	New Hampshire Red Langhorn White

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Poultry	District Statistical booklet & CVO

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)	NA
2	Popular goat breed(s)	Sirohi Jamnapari
3	Popular pig breed(s)	Middle white yorkshire

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Popular Breed(s)	CVO

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	315.20	291.00	394.90

Table 2: Poultry

2	Finance under group mode (₹lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	260	149	68
4	KCC for working capital (₹ lakh)	205.01	220.10	376.88

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	NA	NA	NA
2	Reservoirs (No.)	87	87	92
3	Cage Culture/ Bio-floc technology (No.)	NA	NA	NA
4	Fish Seed Hatchery (No.)	NA	NA	NA

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 Statistical booklet
Table 3 : Marine Fisheries (No.)	Fisheries Department
Table 4 : Brackish Water Fisheries	Fisheries Department
Table 5: Fisheries Infrastructure Development Fund (FIDF)	Fisheries Department

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0	0	0
2	Credit to bullocks (₹ lakh)	0	0	0
3	Credit to bullock carts (₹ lakh)	0	0	0
4	Credit to Two wheelers (₹ lakh)	NA	NA	NA

Table 2: Area under Integrated Farming

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Lead District Office
Table 2: Area under Integrated Farming	Agriculture Department

Agri. Infrastructure
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	23399.32	42967.56	51557.97
2	Loans for Storage Godowns (₹ lakh)	1998.94	2833.95	5650.13
3	Loans for Cold Storages (₹ lakh)	NA	NA	NA
4	Loans for Other Agri Infrastructure (₹ lakh)	21400.38	40133.61	45907.84

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	114	109	110
2	Cold Storages (Capacity - '000 MT)	966640	850377	861112
3	Storage Godowns (No.)	153	153	153
4	Storage Godowns (Capacity - '000 MT)	16400	16400	16400

5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	48	48	48
6	Market Yards [Nos] / Wholesale Market (No.)	4	4	4

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Agri Storage Infrastructure	Distrsct Statistical Handbook & Cooperation Dept

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)	0.00	0.00	0.00
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)	0.00	0.00	0.00

Table 2: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	0	0	0
2	Watershed Projects - Area treated ('000 ha)	0	0	0
3	Wadi Projects (No.)	0	0	0
4	Wadi Projects - Area of plantation ('000 ha)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: NABARD's interventions	NABARD

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)	20595.50	38134.50	42377.39

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	NA	NA	NA
2	Pesticides Consumption ('000 kg)	NA	NA	NA

Table 3: Production of inputs

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Fertilizer Consumption	Agriculture Department
Table 3: Production of inputs	Agriculture Department

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)	8635.48	10942.00	32086.74
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	37480.24	64311.24	73683.05

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	958865	1812410	1654285

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	0	0	0
2	ACABCs (No.)	3	2	1

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Procurement	Agriculture Marketing (agmarknet.gov.in) & Coop D
Table 3: Other Ancilliary Services	NABARD

MSME
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	175473.23	273843.84	421071.49
2	No. of units financed	22732	23519	32581

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	2	2	2
2	Micro Units (No.)	3420	24662	28371
3	Small Units (No.)	160	592	266
4	Medium Units (No.)	2	35	28
5	Udyog Aadhar Registrations (No.)			17214

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	1	1	1
2	Handicrafts Clusters (No.)	0	0	0
3	Weavers' Coop. Societies (No.)	3	3	3

Table 4: DIC interventions

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

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)	NA	NA	NA
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	2	3	2

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: MSME units - Cumulative	DIC
Table 3: Traditional activities	DIC & Handloom Department
Table 4: DIC interventions	DIC
Table 5: Skill Development Trainings	NABARD

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)	99.24	124.50	0.00
2	GLC under Education (Rs. lakh)	972.95	1077.37	1127.91
3	GLC under Housing (Rs. lakh)	11642.90	10519.20	12810.49

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	0	421	478
2	Amt of subsidy released (Rs. lakh)	0.00	952.00	540.00

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	39673	39673	39673
2	Amt of subsidy released (Rs. lakh)	2332.50	2332.50	2332.50

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Progress under PMAY	Pradhan Mantri Awaas Yojana-Gramin (rhreporting.nic.in)
Table 3: Progress under SBM	swachhbharatmission.ddws.gov.in

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (Rs. lakh)	168.10	1916.32	3609.37

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	0	0	17
2	Rural Bridge	5	5	4
3	Deep Tubewell with Pumpset	0	1	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NABARD
Table 2: Progress under Govt. investments (Type and number of projects)	NABARD

Table 1: GLC

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

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

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)	0.00	0.00	0.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Slbc portal

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	1528.24	1636.22	2862.33
2	JLG Bank Linkage (Rs. lakh)	3371.35	8613.69	17079.51
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)	7.54	3.00	3.25
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	0.00	3.68	0.00

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	12	12	12
2	No. of SHGs formed	2013	1439	167
3	No. of SHGs credit linked (including repeat finance)	2176	2250	2846
4	Bank loan disbursed (Rs. lakh)	1528.24	1636.22	2862.33
5	Average loan per SHG (Rs. lakh)	0.70	0.73	1.00
6	Percentage of women SHGs %	100	100	100

Sources

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

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.)	125	125	125
2	Consumer Stores (No.)	2	2	2
3	Housing Societies (No.)	7	7	7
4	Weavers (No.)	5	5	5
5	Marketing Societies (No.)	0	0	0
6	Labour Societies (No.)	9	9	9
7	Industrial Societies (No.)	4	4	4
8	Sugar Societies (No.)	2	2	2
9	Agro Processing Societies (No.)	1	1	1
10	Others (No.)	40	40	40
11	Total (No)	195	195	195

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.)	117	117	117
2	Multi state cooperative societies (No.)	0	0	0

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	Cooperative department
Table 2: Details of credit cooperative societies	Cooperative department

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/JLG s	BCs/BFs	Village s	Househol ds	
Commercial Banks	22	235	62	61	112	5	15016	450	5	2602	
Regional Rural Bank	1	74	55	11	8				16	8262	
District Central Coop. Bank	1	14	7	4	3				84	43669	
Coop. Agr. & Rural Dev. Bank	1	7	1	5	1				167	87339	
Primary Agr. Coop. Society	117	117	117	0	0				10	5225	
Others	4	6	1	1	4				195	101895	
All Agencies	146	453	243	82	128	5	15016	450	477	248992	

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks				0	2233818.00	2483987.61	2804565.75	12.9

Regional Rural Bank						0	0	216111.00	237085.27	268553.44	13.3	8.65
Cooperative Banks						0	0	11644.00	12239.89	12968.13	5.9	0.42
Others						0	0	0.00	14004.06	18085.08	29.1	0.58
All Agencies	0	0	0	0	0	0	0	2461573.00	2747316.83	3104172.40	13.0	100.00

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	144923	347461	401021	15.4	67.8	1022559.22	1124828.26	1314857.32	16.9	82.46
Regional Rural Bank	67279	146266	145970	-0.2	24.7	220366.00	242759.77	246016.95	1.3	15.43
Cooperative Banks	0	15094	5824	-61.4	1.0	10919.78	15731.7	11831.64	-24.8	0.74
Others	0	35729	38953	9.0	6.6	0.00	21044.8	21808.02	3.6	1.37
All Agencies	212202	544550	591768	8.7	100.0	1253845.00	1404364.53	1594513.93	13.5	100.00

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	45.8	45.3	46.9	
Regional Rural Bank	102.0	102.4	91.6	
Cooperative Banks	93.8	128.5	91.2	
Others	0	150.3	120.6	
All Agencies	50.9	51.1	51.4	

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1199200	577428	161755	115621
Regional Rural Bank	289079	1802	1596	69998
Cooperative Banks	1294	136	13	0
Others	0	0	195	0
All Agencies	1489573	579366	163559	185619

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	628979.2	47.8	199328.18	15.2	141874.93	10.8	57.08	0.0	105519.54	8.0
Regional Rural Bank	132952.68	54.0	126018.11	51.2	145849.23	59.3	3.94	0.0	2724.22	1.1
Cooperative Banks	6303.87	53.3	6264.72	52.9	0.00	0.0	0.00	0.0	299.62	2.5
Others	12836.75	58.9	2134.8	9.8	9025.62	41.4	0.00	0.0	11653.39	53.4
All Agencies	781072.50	49.0	333745.81	20.9	296749.78	18.6	61.02	0.0	120196.77	7.5

7. Agency-wise Performance under Annual Credit Plans

Agency	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]	Ach'ment [%]	
Commercial Banks	679447.00	417043.00	61.4	693700.00	478313.48	69.0	774796.39	628979.2	81.2	70.5
Regional Rural Bank	189697.00	56877.00	30.0	190945.00	161850.09	84.8	220338.63	132952.68	60.3	58.4
Cooperative Banks	36014.00	1793.00	5.0	36355.00	1914.33	5.3	48117.18	6303.87	13.1	7.8
Others	0.00	0.00	0	0.00	0.00	0	3054.50	12836.75	420.3	140.1
All Agencies	905158.00	475713.00	52.6	921000.00	642077.90	69.7	1046306.70	781072.50	74.7	65.7

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	389578.00	180172.00	46.2	393000.00	275546.41	70.1	398123.78	244852.06	61.5	59.3
Term Loan (Agri.)	147087.00	50940.00	34.6	153050.00	68114.15	44.5	155964.65	88893.75	57.0	39.6
Total Agri. Credit	536665.00	231112.00	43.1	546050.00	343660.56	62.9	554088.43	333745.81	60.2	98.9
MSME	222156.00	194358.00	87.5	227750.00	274155.84	120.4	342514.15	421071.49	122.9	110.3
Other Priority Sectors*	146337.00	50243.00	34.3	147200.00	24261.50	16.5	149704.12	26255.2	17.5	25.4
Total Priority Sector	905158.00	475713.00	52.6	921000.00	642077.90	69.7	1046306.70	781072.50	74.7	234.6

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	1022559.22	96392.74	9.4	1124828.26	102874.27	9.1	1314857.32	101981.45	7.8	8.8
Regional Rural Bank	220366.00	36237.00	16.4	242759.77	33738.83	13.9	246016.95	42906.2	17.4	15.2
Cooperative Banks	10919.78	10069.91	92.2	15731.7	8879	56.4	11831.64	6400.65	54.1	74.3
Others	0.00	0.00	0	21044.8	39.14	0.2	21808.02	126.18	0.6	#DIV/0!
All Agencies	1253845.00	142699.65	11.4	1404364.53	145531.24	10.4	1594513.93	151414.48	9.5	10.4

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

Source(s)	
1	SLBC Portal
2	Lead Bank Office Aligarh

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 India's 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

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-Suwidha (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 Samridhi 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)

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

Agriculture is the primary economic activity in Aligarh district. 66.90 percent of the districts population resides in rural areas. Approximately 53 percent of the working population is engaged in agriculture as farmers or agricultural labourers.

Aligarh district has net sown area is 3,05,083 hectares, and the gross sown area is 5,66,714 hectares. The cropping intensity of the district is 185 percent. The net irrigated area (NIA) is 303941 hectares (99.6 per cent of NSA) while the gross irrigated area is 486427 hectares. The average holding size is less than 1 hectare. 87 percent of total holdings are with small and marginal farmers. The main Kharif crops are Bajra, Paddy, Maize, Urd, Moong, and Arhar, while the main Rabi crops are Wheat, Barley, Mustard, and Potato. The Bhartiya Prakritik Krishi Paddhati (BPKP) is a sub-mission under the Paramparagat Krishi Vikas Yojana (PKVY), which falls within the ambit of the National Mission on Sustainable Agriculture (NMSA). The Bhartiya Prakritik Krishi Paddhati (BPKP) aims to promote traditional indigenous practices including Natural Farming. Agriculture Department is promoting Natural farming in the district. Sustainable agriculture or Climate-Smart Agriculture (CSA) practices are integrated approaches that bring climate-resilient ways for livestock and crop production. It helps in reducing greenhouse gas emissions or enhancing carbon sequestration.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Aligarh district has three e-NAM mandis and one Krishi Vigyan Kendra (KVK) that provide agricultural extension services to farmers. However, the availability of quality seeds and the low seed replacement rate (SRR) remain significant challenges. While the Agriculture Department distributes certified seeds to some extent, these efforts are not enough to address the growing demand.

There are two soil testing laboratories in the district, but their capacity is limited and insufficient considering the size of the district and the number of landholdings.

The Uttar Pradesh Government launched the Uttar Pradesh Millets Revival Program on January 1, 2023, with a budget of 186.26 crore for the period from 2023-24 to 2026-27, aiming to promote millet cultivation, processing and consumption.

The government is also rolling out Agri Stack, a digital platform designed to connect various stakeholders in the agricultural sector

and improve outcomes for farmers through data and digital services. As part of this, the Agri-Stack KCC pilot initiative was launched in Farrukhabad, Uttar Pradesh, aimed at providing farmers with quicker access to agricultural credit through the Jan Samarth portal.

Aligarh district faces challenges such as limited soil testing facilities, limited access to high-quality seeds, and insufficient market linkages for farmers to sell their produce efficiently. Further investment in infrastructure and technology is required to improve the overall agricultural ecosystem.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Minor irrigation projects (CCA <2000 hectare) requiring small investments are considered very important for the development of the agriculture sector. Minor irrigation schemes are divided into groundwater exploitation and surface water exploitation according to the sources of water.

The district has net irrigated area (NIA) of 303941 hectares (99.6 per cent of NSA) and the gross irrigated area of 486427 hectares. The main sources of irrigation in the district are private tube wells (90.55%) and canals (6.89%).

As per the Central Ground Water Board's assessment, the district's Annual Extractable Ground Water Resources are 90,225.13 ham, with total extraction for all uses at 72,553.24 ham, resulting in a groundwater extraction stage of 80.41 percent. After reserving groundwater resources for domestic needs projected for 2025, the Net Annual Ground Water Availability for future use stands at 19,961.74 ham. In terms of groundwater categorization, 6 blocks are semi-critical, 1 block is critical, and 5 blocks are classified as safe.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Aligarh district has a total of 638 government tube wells, 897 medium-depth tube wells, 148 deep tube wells, 72,380 shallow tube wells, 67 pucca wells, and 1,556 km of canal network (District Statistical Handbook 2023). Approximately 93% of the irrigated area relies on groundwater sources. Due to the deterioration of the canal network, farmers' dependence on tube well irrigation has increased, and the availability of canal water, especially for end-users, remains inadequate.

The Minor Irrigation Department, GoUP, provides grant-based support for activities like boring, HDPE pipe installation, and the construction of medium-depth and deep tube wells, as well as community tube wells. The Agriculture Department offers subsidies for solar pumps under a centrally sponsored scheme. The Horticulture Department, as the nodal agency, provides a 90% subsidy for

small/marginal farmers and 80% for others to adopt micro-irrigation techniques. Under the Khet Taalaab Yojna (a subcomponent of RKVY), the Agriculture Department offers grants for the construction of small/medium-sized ponds (22x20x3m or 35x30x3m) on agricultural land.

In Aligarh district, there is a need to strengthen the canal network, expand solar pump adoption, and improve micro-irrigation techniques. Despite available support, gaps remain in efficient water management infrastructure and increased groundwater dependence. More investment is required to address these challenges and enhance water resource sustainability.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanization means the use of machines and agricultural equipment instead of traditional techniques in agricultural activities.

Farm mechanization is still in its initial stage in India, and the level of mechanization is only 40 to 50%, which is much lower than the level in developed countries, where agricultural mechanization is more than 90%. The second aspect of farm mechanization is that more than 80 percent of the total agricultural machinery are tractors and the remaining agricultural implements are 20%. (Source - PWC, Farm Mechanization: Ensuring sustainable increase in agricultural productivity and income).

The level of Farm mechanization in Aligarh district is about 50 percent where agricultural implements like tractors and other agricultural implements like rotavator, power tiller, thresher, etc. are used by farmers. Farmers have a trend of buying new tractors as well as small and old tractors.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The Government of India aims to increase agricultural power from 2.02 kilowatts per hectare to 4 kilowatts per hectare by 2030, which will boost agricultural productivity to 4.2 tons per hectare. Key schemes to support this include the Sub-Mission on Agricultural Mechanization and crop residue management in Uttar Pradesh. Key components of the scheme include:

Establishment of Agricultural Machinery Banks for custom hiring, with an 80% subsidy.

Promotion of Crop Residue Management Machinery, offering a 50% subsidy.

Additionally, the Ministry of Agriculture provides grants up to Rs.10 lakh (or 100% of the cost, whichever is lower) for agricultural institutions to purchase drones. Farmer Producer Organizations (FPOs) are eligible for a 75% subsidy to use drones for field demonstrations.

In Aligarh district, dealers and service centers for agricultural machinery are available, offering repair and maintenance services. However, challenges remain in ensuring widespread access to advanced machinery, adequate training for farmers on mechanization, and better integration of drone technology for efficient farming.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Horticulture encompasses various economic activities such as orchards, plantation development and its maintenance/better cultivation techniques for crops like fruits, vegetables, flowers, medicinal and aromatic plants, post-harvest management, processing and marketing, organised plantation, spices, mushroom, beekeeping and silk production, etc.

Horticulture Sector in Uttar Pradesh: Uttar Pradesh is a major producer of horticultural crops and occupies a prominent place in the horticulture map of India. The state contributes a significant share in the production of horticultural crops and accounts for about 11.76 percent of the country's total production of horticultural crops (largest). In terms of area under horticultural crops, Uttar Pradesh has the largest share (8.70%). The state leads in the production of mango (24 percent of the country), amla (40 percent of the country) and mentha (50 percent of the country).

The climate of the Aligarh district is very suitable for commercial production of various fruit crops such as mango, guava, amla, etc. Various vegetables like tomatoes, onions, cauliflower, brinjal, okra, peas, potatoes, etc., spices like turmeric, chilli, garlic, and flowers like roses, marigold, gladiolus, and medicinal plants are also produced in the district. The district's climate is also suitable for mushroom production and beekeeping.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Various government programs are being implemented in Aligarh district to promote horticulture, including new orchard plantation (mango, aonla), orchard maintenance, spice cultivation, and the Mission for Integrated Horticulture Development (MIDH). MIDH is a key initiative by the Government of India to support horticulture, with the GOI contributing 60% of the total funding for programs in most states, excluding the North Eastern and Himalayan states where the state governments contribute 40%.

The National Horticulture Board (NHB) runs the Commercial Horticulture Scheme, providing 35-50% back-ended capital investment subsidies for promoting commercial horticulture and cold chain infrastructure. The Department of Agriculture & Farmers Welfare has also launched a web portal and mobile app (National Nursery Portal)

to connect nurseries with buyers for the sale of planting materials, seeds, and seedlings of fruits, vegetables, flowers, spices, and plantation crops.

In Aligarh, there is support for orchard plantation, horticulture mechanization, and cold chain development. However, there is a need for more comprehensive training for farmers, improved irrigation infrastructure, and better access to modern horticulture technology.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Forestry refers to the land with an area of more than 1.0 ha. having a tree canopy cover of more than 10 percent, irrespective of ownership and legal status of the land. (Source: FSI)

In Uttar Pradesh, distinct types of soil are found, such as alluvial dark brown, loamy, sandy loam, etc. The soil here is acidic, shallow, and contains gravel and stones. The western plains have fertile soil. The existing vegetation in Uttar Pradesh can be classified into three categories: i) Tropical Moist Deciduous, ii) Tropical Dry Deciduous, and iii) Tropical Thorn Forest. The state is primarily divided into the Terai, Gangetic plains, and Vindhya region based on agro-climatic conditions.

With the aim of increasing the state's forest cover by at least 6 percent to take the total gross forest area of the state from the current 9 percent to 15 percent by 2026-27, a massive afforestation program 'Ped Lagao Ped Bachao Jan Abhiyan 2024 has been launched by the State Government in which more than 36 crore saplings have been planted during FY 2024-25.

The district has a total geographical area of 3,71,292 hectares, with only 2,487 hectares of forest cover. In line with the National Forest Policy, which stipulates that forest areas should cover 33.33 percent of land, there is a pressing need to accelerate afforestation efforts in the district.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Potential forestry models for Aligarh district include agro-forestry, farm-forestry, commercial forestry, and nursery development, all of which are eligible for bank loans. With the advent of clonal propagation technology, clonal plantation can be introduced, using high-tech methods for more efficient forestry practices.

The state government is also implementing the development of green belts in all 75 districts, including Aligarh. This initiative involves planting 8-12 feet saplings at multiple sites within each district, creating green belts for environmental sustainability.

Community participation is crucial for large-scale afforestation, requiring involvement from local communities, the creation of permanent institutions, and support from private institutions and voluntary organizations.

To encourage agroforestry, the Government of India approved the National Agroforestry Policy in 2014. The Sub-Mission on Agroforestry (SMAF), launched in 2016 under the National Mission for Sustainable Agriculture (NMSA), aims to expand tree coverage on farmland.

Aligarh has potential for agro-forestry, but challenges remain in land preparation, access to finance, and technical expertise. There is a need for expanded nursery development, improved irrigation for forestry, and better market linkages for forestry products. Increased community awareness and involvement in afforestation projects are critical for success.

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Uttar Pradesh is the largest milk-producing state in India, with an annual milk production of 36.24 million tonnes in 2022-23, accounting for 15.72% of the country's total milk output. The state's per capita milk availability is 426 grams per day, slightly below the national average of 444 grams/day (Source: National Dairy Development Board). Aligarh district contributes 9.76 lakh tonnes of milk in 2022-23, making up 2.69% of the state's total milk production.

Dairy is an important business for income generation and employment in rural areas of Aligarh district. The agro-climate of the district is suitable for Cross breed and indigenous breeds of animals.

In the district, the purchase and sale of milk are conducted through various organised channels such as dairy cooperatives and private dairies, but mostly it is done through unorganised channels like local milk vendors. Some prominent dairies active in the district are Mother Dairy, Parag Dairy, Madhusudan Dairy, Heritage Dairy and Bharathi Dairy.

There are 99 dairy producer societies operating in the district to promote milk production, with a total of 3960 members (District Statistical Handbook 2023).

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The Animal Husbandry Infrastructure Development Fund (AHIDF), established by the Government of India with 15,000 crore, aims to promote the processing of milk, meat, and fodder. The scheme provides a 3% interest subsidy to eligible borrowers, supporting infrastructure development in the sector.

The Sustainable Development Goal for 2030 under the Zero Hunger category in Uttar Pradesh is to increase per capita milk availability from 486 grams in 2020 to 971 grams by 2030.

The formalization of micro-enterprises in food processing is supported through a centrally sponsored scheme, offering a 35% credit-linked capital subsidy, up to 10 lakh per unit, for the upgradation of individual micro food processing units, including dairy processing.

The Government of India has extended the Kisan Credit Card (KCC) facility to animal husbandry and fishery farmers, allowing them to meet their working capital needs.

The Uttar Pradesh Dairy Development and Milk Products Promotion Policy-2022 supports Farmer Producer Organizations (FPOs), Milk Producers Companies (MPCs), cooperatives, and private entrepreneurs with various benefits.

There is a need for expanded milk processing infrastructure, better cold storage facilities, and improved linkages to markets. Additionally, the lack of advanced breeding and feed technologies remains a challenge for dairy farmers in the district.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

According to the Livestock Census 2019, the total poultry population in the country is 851.81 million, which is 16.8 percent higher than the previous census. The total poultry population in Uttar Pradesh is 12.25 million.

Total egg production in Uttar Pradesh has increased from 2.43 billion during 2017-18 to 4.56 billion during 2022-23 with CAGR of 12.80 percent over 2021-22. Uttar Pradesh contributes to 3.25 percent of India's egg production and the per capita availability of eggs in the State in 2022-23 was only 20/annum, while the availability at the national level was 101 eggs/capita/year.

According to the 20th Livestock Census 2019 report, the total poultry population in the district is 2,10,949. The district has immense potential for poultry production and development, as the supply of poultry products is much lower than the demand.

In district, the total egg production during 2022-23 was 17.08 crores, which is 3.74 percent of the total egg production of the state.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The Uttar Pradesh Poultry Policy 2022 aims to promote entrepreneurship in the poultry sector by offering a 7% interest subsidy (or the bank's rate, whichever is lower) for 5 years (60 months) to entrepreneurs setting up commercial layer farms and broiler parent farms, along with other concessions.

Under the National Livestock Mission (NLM), the Government of India provides a capital subsidy of up to 50% through SIDBI to support the establishment of backyard poultry units. Additionally, the Kisan Credit Card (KCC) scheme facilitates access to working capital for poultry farming, complementing agricultural activities.

There is need of expansion of poultry infrastructure, including hatcheries, cold storage, and training centers for farmers, along with enhanced veterinary care.

There is limited access to advanced poultry farming equipment, quality feed, and modern breeding technologies. Improved market linkages and financial support are essential to boost poultry farming in Aligarh.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Rearing sheep, goats, and pigs is a key subsidiary activity for small and marginal farmers and agricultural laborers in Uttar Pradesh, which is the leading meat-producing state in India, contributing 12.20% to the national meat production.

According to the 20th Livestock Census (2019), the country's sheep, goat, and pig populations stand at 74.26 million, 148.8 million, and 9.06 million, respectively. While the sheep and goat populations have grown by 14.13% and 10.14%, the pig population has declined by 12.03% compared to the previous census.

Aligarh district's geographical and climatic conditions are ideal for sheep, goat, and pig farming. There is strong demand for goat and pig farming, particularly among educated and unemployed youth. The district is home to 13 pig development centers, one pig training institute, and 7 goat farming and development centers. Additionally, the district has 3 meat processing units that handle buffalo, sheep, and goat meat on a large scale, catering to both domestic and export markets.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Under various phases of the Rural Infrastructure Development Fund (RIDF), 22 veterinary hospitals have been sanctioned in Aligarh district, with a total loan assistance of 10.40 crores.

As part of the Zero Hunger initiative for the 2030 Sustainable Development Goals (SDGs), the target is to double the per capita meat availability from 1,527 grams in 2020 to 3,053 grams by 2030.

Farmers involved in animal husbandry can avail loans under the Kisan Credit Card scheme, allowing them to borrow up to 3 lakh from banks at an annual interest rate of 7%.

There is need of expansion of veterinary services, increased training programs for sheep, goat, and pig farming, and infrastructure improvements like cold storage and transportation networks for animal products.

There is lack of specialized infrastructure for large-scale sheep, goat, and pig farming, including modern breeding centers, feed mills, and post-harvest processing units. Additionally, access to markets and financing for small-scale farmers needs enhancement to boost sector growth.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries are vital to India's socio-economic development, contributing to livelihoods, food security, and economic growth. Fish is a key source of high-quality protein and omega-3 fatty acids. While India is the third-largest fish producer globally, it contributes only 6.02% of global production, with China leading at 45%. Fisheries account for 6.6% of India's agricultural GDP.

Uttar Pradesh has abundant freshwater resources, including rivers, canals, ponds, lakes, and wetlands, making it ideal for inland fisheries. As a land-locked state, Uttar Pradesh focuses on inland fisheries. In 2020-21, the per capita fish consumption in the state was 11.09 kg.

In Aligarh district, key fish species include Catla, Rohu, Nain, Grass Carp, and Common Carp. The district has 5 primary fishery societies, with a total fish production of 4004 quintals in 2022-23. While fisheries are growing in the district, there is potential for further expansion through improved aquaculture practices, water management, and market access.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Fisheries Infrastructure Development Fund (FIDF): The FIDF, launched by the Government of India, aims to develop fisheries infrastructure in both marine and inland sectors. Under the Blue Revolution, it targets 15 million tonnes of fish production by 2020. NABARD, NCDC, and scheduled banks serve as Nodal Lending Entities (NLEs), with NFDB as the Nodal Implementation Agency (NIA). FIDF provides lending over five years (2018-19 to 2024-25), with a maximum repayment period of 12 years, including a two-year moratorium on principal repayment.

Pradhan Mantri Matsya Sampada Yojana (PMMSY): The PMMSY aims to fill critical gaps in fish production, productivity, quality, technology, post-harvest infrastructure, and management. Building on the Blue Revolution's success, PMMSY introduces new interventions with a cluster-based approach, creating fisheries clusters through backward and forward linkages.

The 2018-19 Budget introduced Kisan Credit Cards for fish farmers to meet working capital needs.

There is a lack of advanced post-harvest infrastructure, cold storage, and modern fish farming technologies in the district. Enhanced access to financing and technical support is needed to fully realize the potential of the fisheries sector.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Two-wheelers are a vital mode of transport in rural areas, providing access to remote and uneven terrains. They are commonly used for transporting small quantities of agricultural inputs and ferrying produce to nearby towns for sale. In recent times, two-wheelers are being adapted as agricultural tools, capable of performing essential farming operations, especially in regions with small and scattered land holdings.

In Aligarh district, two-wheelers are extensively used for similar purposes, facilitating transportation and small-scale agricultural tasks, making them indispensable for rural mobility and productivity. Their adaptability to local conditions has made them a popular choice among farmers.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Agricultural Extension Services: While farmers receive support from local agricultural extension services, training on the efficient use of two-wheelers as agricultural tools is limited. More targeted programs and demonstrations are needed to show how two-wheelers can be effectively used for mechanized farming, especially for small and scattered land holdings.

Financing Support: Though financial assistance is available for purchasing two-wheelers, access to affordable loans and subsidies remains limited. Expanding financial linkage schemes, such as low-interest loans for rural transportation, can help more farmers adopt two-wheelers for agricultural purposes.

By addressing these gaps, two-wheelers can become an even more vital asset in improving rural productivity in Aligarh.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Integrated Farming System (IFS) integrates two or more agricultural components like crops, livestock, and horticulture to optimize resources, boost productivity, and ensure sustainability. It minimizes competition while maximizing complementarities, leading to increased income, better nutrition, and environmental benefits. Studies show that diversified farms earn almost twice the income compared to those with fewer enterprises.

In Aligarh district, various IFS models can enhance rural livelihoods:

Crop + Dairy (1 ha): Improves income and employment.

Crop + Livestock (1 ha): Ensures sustainable livelihoods.

Horticulture + Dairy (0.7 ha): Suited for marginal farmers in Western Plains.

Dairy-based (1 ha): Focuses on income growth and employment.

Crop + Orchard (1.5 ha): Ideal for Western Plains.

Vegetable-based (0.4 ha): Targets marginal farmers.

IFS adoption in Aligarh is growing, but more support, training, and awareness are needed to fully capitalize on its potential for income diversification and long-term sustainability.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The National Mission for Sustainable Agriculture (NMSA), part of the National Action Plan on Climate Change (NAPCC), aims to promote sustainable agriculture by addressing climate change adaptation. A key component of NMSA is the Rainfed Area Development (RAD) programme, which focuses on integrated farming systems to improve productivity and reduce the risks posed by climate variability.

Aligarh has access to basic irrigation infrastructure and agricultural extension services. The district benefits from subsidies for micro-irrigation systems, solar pumps, and farm equipment.

Future plans include strengthening irrigation facilities, promoting water conservation techniques, and expanding the use of climate-resilient crops under the NMSA framework. Training programs for farmers on sustainable practices and integrated farming models are also planned.

Despite available resources, there is a gap in advanced infrastructure for rainwater harvesting, efficient irrigation systems, and weather forecasting services. There is also a need for better financial linkages to support farmers in adopting climate-resilient agricultural practices.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

With nearly 20 per cent share in the country's food grain production, Uttar Pradesh has a significant contribution to the national food basket.

Market yards are essential for trading of grains, fruits, and vegetables so that a competitive environment prevails amongst the buyers, farmers get remunerative prices and are not exploited by the traders.

Agricultural value chain: The agriculture value chain comprises a set of interlinked activities including input management, production, technology transfer, post-harvest handling, value addition through processing, marketing, financing, exports, risk management, etc. in a sequential manner to bring the produce from the farm gate to the final consumers in a desired form by passing through various value addition stages and ancillary services.

In its report on 'Improving Agriculture Value Chains in Uttar Pradesh' published in November 2021, ADB has also emphasized some common areas for investment in agricultural value chain development for focus crop value chains: Improving market linkages between producers and processors including private sector players, providing term loans and working capital loans with partial guarantee to farmer groups and agribusiness enterprises, assisting farmer producer organizations in setting up retail outlets near urban markets.

The district has 110 cold storages (capacity 861112 MT) and 153 grain Godowns (capacity 16400 MT).

2.2.1.2 Infrastructure and linkage support available, planned and gaps

The Government of India has launched several schemes to develop infrastructure for agriculture and horticulture produce. The Agriculture Infrastructure Fund, with an outlay of 1,00,000 crore, provides incentives and viability gap funding for projects in post-harvest management and community agriculture assets, supported by interest subvention and credit guarantees.

Under the Pradhan Mantri Kisan Sampada Yojana, financial assistance is available to create cold storage facilities, addressing the gap between available and required cold storage capacity. The Integrated Development of Horticulture scheme also offers funding for post-harvest infrastructure, including cold storage. Additionally, the Agriculture Marketing Infrastructure (AMI) sub-scheme under ISAM, implemented by the Directorate of Marketing & Inspection (DMI), provides a 33.33% capital subsidy for constructing storage infrastructure.

The Union Cabinet has approved the world's largest foodgrain storage plan in the cooperative sector, with a 1 lakh crore outlay, focusing on creating godowns and other infrastructure at Primary Agricultural Credit Societies (PACS) to enhance food security and reduce wastage. There is a need for more modern facilities and improved market linkages. Gaps exist in infrastructure for large-scale storage and post-harvest handling, leading to higher wastage and lower market access. Further investment is needed in building storage capacity and strengthening supply chains.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Activities related to land conservation and watershed development directly or indirectly increase the productivity of agriculture. Land development and conservation activities to be carried out to increase the productivity of land are as follows - leveling of land and development of agricultural land, improvement of soil quality through special remedial systems, water management, barren land development, watershed development etc.

Watershed development Plus - Watershed development programs run by various organisations across India have focused on natural resources like land and water conservation. To utilize these protected resources for social and economic development, livelihood and food security, there is a need for a watershed plus approach so that institutional credit can be made available to farmers, self-help groups, joint liability groups, FPOs, etc. in watershed developed areas.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The Department of Soil Conservation is the nodal agency for providing development, technical and extension services in this area.

Farm Pond Scheme - The objective of the scheme is to motivate farmers for water conservation and proper use.

Sprinkler irrigation system distribution scheme in over-exploited/critical/semi-critical development blocks of the state - Under the scheme, 50 percent central share from RKVY scheme and 40% state sector for small and marginal farmers and 50% central share from RKVY scheme and 30% state sector for general farmers are admissible grants for providing facility.

Distribution of gypsum to overcome soil amendment and micronutrient deficiency - Preference is given to small and marginal farmers under the scheme. UP Agro supplies gypsum to centres approved by the District Magistrate. These centres provide subsidized gypsum to farmers. A farmer can avail gypsum for maximum use in 2 hectares only once after getting subsidy. The farmer will be eligible for subsidy only after three years of getting the first subsidy.

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Infrastructure is primarily facilitative for development. Apart from resource-based infrastructure, physical infrastructure, institutional infrastructure, and input-based infrastructure facilitate the production system of agriculture. Investment gets upgraded to loans by creating such infrastructure for the commercialization of agriculture.

National Agriculture Market (e-NAM) - The National Agriculture Market is a national electronic trading portal that provides a national integrated market for agricultural commodities by networking the existing APMCs. The SFAC is a leading agency for the implementation of e-NAM under the aegis of the Ministry of Agriculture & Farmers Welfare, Government of India.

Tissue culture plays a great role in horticultural production. Horticulture mainly depends on the selection of desired plants and their multiplication. The main advantage of the tissue culture technique is the production of high-quality and uniform planting material that can be done year-round, disease-free, and in any season.

In the district, there are possibilities of bank loans in this area, but the demand is not very high. Lack of awareness is also a major reason for low demand. However, in the last few years, there has been an increasing trend among farmers towards vermicompost. Organic fertilizer has been identified as an emerging activity in the district.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Agricultural Biotechnology: Agricultural biotechnology is the area of biotechnology that involves the use of biotechnology for agriculture. While genetically engineered organisms have been available in agriculture for many years, their commercial use has grown rapidly.

Seed Production: Seeds are the fundamental and most critical input for sustainable agriculture. The production and distribution of quality/certified seeds is primarily the responsibility of state governments. Certified seed production is organized through state seed corporations, departmental agricultural farms, cooperatives, etc. Seeds are distributed through various channels i.e. departmental outlets at block and village levels, cooperative societies, seed corporation outlets, private dealers, etc. This sector has also started playing a significant role in supplying quality seeds of hybrid crops like maize, jowar, bajra, cotton, castor, sunflower paddy, vegetables, etc.

Biofertilisers/Biopesticides: Recent progress in the area of biofertilizers is generating increasing levels of interest as these fertilisers are environment-friendly and help in practicing sustainable agriculture.

Manure/Vermicomposting: With increasing awareness towards organic farming, the government is promoting the use of organic manure under the Paramparagat Krishi Vikas Yojana (PKVY) scheme of National Mission for Sustainable Agriculture (NMSA).

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The food and agriculture processing industry encompasses activities that transform primary agricultural products into value-added goods. This includes the processing of dairy products, milk, fruits, vegetables, packaged foods, and beverages.

Food processing occurs at three levels: primary, secondary, and tertiary. Primary processing involves the transformation of raw agricultural produce, milk, meat, and fish into commodities fit for human consumption. This includes tasks such as cleaning, grading, sorting, and packing. Secondary and tertiary processing involve more advanced stages, where new or value-added food products are manufactured.

Aligarh has a growing food processing industry, with significant activity in dairy, fruits, and vegetable processing. The district benefits from government schemes supporting food processing infrastructure but faces challenges in modernizing facilities. While there is potential for growth, the sector lacks adequate cold storage and post-processing infrastructure, limiting its capacity to meet market demands. Improved access to technology, funding, and training for local entrepreneurs is needed to enhance the sector's competitiveness.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Uttar Pradesh Food Processing Industry Policy 2022-27 - Main Objective: To increase the processing of agricultural produce in the state and promote the export of processed food items to other states and countries. The nodal department for this scheme is the Department of Horticulture and Food Processing.

PM Formalisation of Micro Food Processing Enterprises (PM-FME) Scheme: Individual micro food processing units desirous of upgrading their units can avail credit-linked capital subsidy at 35% of the eligible project cost, subject to a maximum of Rs. 10 lakh per unit. The beneficiary's contribution should be a minimum of 10%, and the remaining should be a loan from the bank. FPOs, SHGs, cooperative societies, state-owned agencies, and private entrepreneurs will also be provided with a credit-linked grant at 35% for the development of common infrastructure, including common processing facilities, laboratories, warehouses, cold storages, packaging, and irradiation centres.

A dedicated Food Processing Fund of Rs. 2000 crore has been set up with NABARD for providing affordable loans to promote the food processing sector. Under this fund, loans are made available to individual entrepreneurs, cooperatives, farmer producer

organisations, corporates, joint ventures, SPVs and organisations promoted by the government for setting up, modernization and expansion of food processing units and for the development of infrastructure in designated food parks.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

As agricultural activities continue to diversify and modernize, the demand for support and extension services is growing. To meet this need, agriculture graduates or those with degrees in related fields such as horticulture, animal husbandry, veterinary, forestry, dairy, poultry, and fisheries are encouraged to establish Agri Clinics and Agri Business Centres. Under this scheme, banks offer loan facilities of up to Rs. 20 lakh for individual entrepreneurs and up to Rs. 1 crore for groups of five entrepreneurs (one of whom must have a degree in Business Development and Management). Additionally, banks can access refinancing through NABARD. The Government of India provides a subsidy of 36% for general category beneficiaries and 44% for SC/ST category beneficiaries through NABARD.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

The progress in the ACABC scheme is very slow. The extension department can coordinate and organize awareness camps in agricultural schools/colleges. They can be advised to coordinate with the National Institute of Agricultural Extension Management (MANAGE) and the training institutes identified by the institute.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

"MSME sector is the backbone of economic progress and development of the state due to its contribution to industrial productivity, employment generation and exports. MSMEs provide large-scale employment with lower capital costs and help in industrialization of rural and backward areas, thereby helping to reduce regional imbalances and ensure more equitable distribution of wealth/income. MSMEs also work as ancillary and supplementary units to large industries.

About 65% of the total industrial production in Uttar Pradesh is done by MSMEs, with Micro Enterprises contributing 99.61% and Small Enterprises having a share of 0.39%.

Definition of MSME: As per the Gazette notification of India dated 01 June 2020, the MSME sector has been re-defined with the composite criteria: investment in plant and machinery/equipment and annual turnover. The current definition is effective from 01 July 2020. According to the notification, the classification of MSME sector:- Micro Enterprises-Investment up to Rs.1 crore and turnover up to Rs.5 crore.

Small Enterprises-Investment up to Rs.10 crore and turnover up to Rs.50 crore.

Medium Enterprises-Investment up to Rs.50 crore and turnover up to Rs.250 crore.

Aligarh is an industrially developed district. The main reason for this is the development of the lock and hardware industry here. The district has engineering and polytechnic colleges affiliated by Aligarh Muslim University. NSIC is also operational in the district. The UPSIDC is being promoting Tala Nagri area for industrial expansion in the district, which has facilitated the establishment of new small-scale industrial units. A cluster of handicraft art is operational in Jalalpur near Aligarh. There is export potential of brass statues and items made from cowrie shells."

3.2 Infrastructure and linkage support available, planned and gaps

"The main schemes promoting MSMEs are:

Ubharte Sitaare: The Ministry of Finance has launched the Ubharte Sitaare' Alternative Investment Fund (AIF) jointly by Exim Bank and SIDBI (Small Industries Development Bank of India) to provide credit and equity funding to export-oriented MSMEs. This fund aims to identify potentially viable Indian enterprises that are currently underperforming or unable to tap their latent growth potential.

Stand Up India: Under this scheme, initially, each bank branch was given the target to cover at least one scheduled caste/scheduled tribe borrower and one-woman borrower with loan requirements above the Mudra scheme limit of Rs 10 lakh to Rs 100 lakh during 2016-17.

Prime Minister's Employment Generation Programme (PMEGP) - PMEGP is a central government scheme implemented by the MSME Ministry, launched in 2008. Its main objective is to establish new self-employment ventures/projects/micro enterprises in rural and urban areas of the country to generate employment opportunities.

One District One Product (ODOP) is a key scheme of the state government. The objective is to promote the distinct identities of handicrafts, agriculture and processed products and other unique products across various districts of the state. The schemes under ODOP are: Common Facility Centre Scheme, Marketing Development Assistance Scheme, Finance Assistance Scheme (Margin Money Scheme), Skill Development Scheme (Product Training and Toolkit Scheme)

Vishwakarma Shramik Samman Yojana has been launched for the development of urban and rural artisans in the state.

NABARD Schemes and Initiatives - Formation and promotion of Off-Farm Producer Organizations (OFPOs), Skill Development and other market interventions: Rural Haats, Rural Marts, Exhibitions/Melas/Marketing Programs."

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

"The Reserve Bank of India first introduced an Export Credit Scheme in 1967. Under this scheme, short-term working capital is made available to exporters at international interest rate norms. This facility is available as 'Pre-Shipment/Packing Credit' and 'Post-Shipment Credit'.

Uttar Pradesh, one of the Indias largest states, has a significant contribution to the country's export economy, particularly in sectors such as handicrafts, textiles, and agricultural products. Uttar Pradesh is the 4th largest exporter state from India. The state contributes to 16.56% of the Handicraft exports from India, 10.27% of processed meat exports, 39.52% of carpet exports and 25.5% of leather and leather exports from India. . It is also the second largest MSME base in the country.

Aligarh is an industrially developed district. Traditionally, the lock and hardware industries, as well as meat processing, have flourished here. The products of these units are exported to various countries. Five industrial areas have been developed in the district. The district has 22 large industrial units and majority of units export locks, hardware, and meat."

4.1.2 Infrastructure and linkage support available, planned and gaps

"Uttar Pradesh contributes nearly 9.77% in terms of value to Indias agricultural export basket (APEDA portfolio products) and is ranked 5th (2021-22) next to Gujarat(26.91%), Maharashtra (17.27%), West Bengal (11.49% and Andhra Pradesh(10.77%). UPs export product basket showcased appreciable product diversity. As of 2022-23, the states exports were led by telecom products at US\$ 4.42 billion followed by buffalo meat (US\$ 1.8 billion), cotton (US\$ 993 million), manmade fibers (US\$ 849 million), footwear (US\$ 779 million), iron & steel (US\$ 713 million), aluminum products (US\$ 705 million), sugar (US\$ 640 million), carpet (US\$ 592 million) and also in machinery for dairy (US\$ 527 million). As per Export Promotion Bureau, Govt. of Uttar Pradesh the total exports for the state during 2023-24 stands at Rs. 1, 70,340.95 crore.

Export policy, infrastructure development, investment, and improved transportation are considered key drivers in UPs promising export performance. The state is well-positioned to continue this growth in the years to come, as it has a number of advantages that make it an attractive destination for exporters. The Uttar Pradesh government has implemented a number of initiatives, such as the UP-Export Policy 2020-25 and the UP-Export Excellence Awards. The setting up of export promotion councils for various sectors, such as the UP-Electronics

Export Promotion Council and the UP-Handloom Export Promotion Council has also provided financial assistance, training, and other necessary support to exporters.

Due to the lack of foreign exchange branches in the district and the operation of exporters outside the district, it becomes difficult for exporters to access credit."

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

"Education occupies a central place in the human resource development and empowerment of any country. Literacy is the key to socio-economic development. According to the 2011 census, India's literacy rate has increased to 74.04%. The scope of education has widened in India and abroad. Education loans should be viewed as an investment for economic progress and prosperity.

Uttar Pradesh ranks 29th among all states/UTs in literacy, which is well below the national level of 74.04%. The state's literacy rate (2011) was 67.68%, with male literacy at 77.28% and female literacy at 57.18%. There is an interest among students in the state to pursue foreign education, and a focus on education loans will increase credit flow in this sector.

The combined allocation to the Ministry of Education in the 2024-25 budget stands at Rs 1,20,628 crore; this accounts for 2.5 percent of the total budget and 0.37 percent of India's GDP.

The internationally renowned Aligarh Muslim University is located in the district, providing technical education to students through its engineering and polytechnic colleges."

4.2.2 Infrastructure and linkage support available, planned and gaps

"Education Loan: Under priority sector lending, loans given to individuals for educational purposes and advances in India up to ₹10 lakh and ₹20 lakh for studies abroad for professional courses are included.

Vidya Lakshmi Portal: It is a first of its kind portal for students seeking education loan. Students can view, apply and track the education loan applications to banks anytime, anywhere by using the portal.

Shramik Bal Yojana - This primarily refers to 3 schemes specifically designed for the children of labour workers who cannot send their children to schools either because they cannot afford it or simply because they feel their children can assist them in their work."

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

"Housing is not only important from a family perspective but also carries great significance socially. A house is both a consumer good and a capital good. It is a product that enhances the standard of living.

With rapid urbanisation, more than 40% of India's population is expected to reside in cities by 2030, compared to the current 34%, potentially creating a demand for an additional 25 million affordable housing units.

According to the 2011 census, out of the total 6.1 lakh households in Aligarh district, 1.25 lakh households in rural areas and 0.2 lakh households in urban areas live in semi-permanent or entirely temporary housing. Three blocks of the district are undergoing urbanisation, resulting in a significant increase in housing construction activities. An increase in the demand for housing loans is expected. Ten cities in the state, including Lucknow, Kanpur, Prayagraj, Varanasi, Agra, Saharanpur, Bareilly, Jhansi, Moradabad, and Aligarh, have been selected under the Smart City scheme, with an allocation of Rs. 2000 crores."

4.3.2 Infrastructure and linkage support available, planned and gaps

"Pradhan Mantri Awas Yojana (PMAY) is an initiative of the Government of India introduced with a view to provide affordable housing to the poor (extended till December 2024). It has two components: Pradhan Mantri Awas Yojana (Urban) for the urban poor and Pradhan Mantri Awas Yojana (Rural) for the rural poor.

Pradhan Mantri Awas Yojana (PMAY) Urban:

Pradhan Mantri Awas Yojana (Urban) intended to provide housing for urban poor (including slum dwellers) provides central assistance with the objective of providing housing to all eligible households/beneficiaries. The mission comprises of four components: In-situ slum re-development, Promoting affordable housing through credit linked subsidy to the beneficiaries, Affordable housing in partnership with the public and private sectors, where the private sector and the public sector together produce the required housing stock, Subsidy for construction/enhancement to augment the existing housing units.

Pradhan Mantri Awas Yojana (PMAY) Rural:

The scheme was revamped in March 2016 as a part of Housing for All by 2022. It aims to bridge the housing deficit in rural areas. The primary objective of the scheme to offer pucca houses, equipped with essential amenities such as water, sanitation & electricity to eligible rural households. Launched with a target of delivering 1.95 crore pucca houses between 2019 and 2022, the scheme has now been extended till December 2024 with a target of providing 2.95 crore pucca houses."

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Rural infrastructure in sectors such as irrigation roads bridges and agriculture is a key driver in accelerating the overall economic growth rate. Investment in rural infrastructure creates new economic opportunities and activities generates additional employment and income facilitates the distribution and improvement of other rural services and enhances the skills of the rural poor.

State governments need to develop and maintain rural infrastructure but due to lack of resources the development and maintenance of rural infrastructure is challenging. Against this backdrop in 1995-96 the Government of India established the Rural Infrastructure Development Fund (RIDF) in NABARD for financing rural infrastructure projects. As on 31.03.24 total 382 projects sanctioned in the district with Rs 30802.90 lakh RIDF assistance.

5.1.2 Infrastructure and linkage support available, planned and gaps

NABARD Infrastructure Development Assistance (NIDA): NABARD Infrastructure Development Assistance (NIDA) has been designed as a dedicated and customised window to provide loan assistance to state governments specifically for the construction of rural infrastructure.

Long Term Irrigation Fund (LTIF): The LTIF has been established to ensure the completion of long and medium-term identified irrigation projects. NABARD will provide loan assistance to state governments from the LTIF. The increased focus on irrigation can be seen in the increased investment by farmers in irrigation assets. NABARD has prioritised a total of 99 identified projects and 2 other projects named Polavaram and North Koel Reservoir for financing.

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

The Rural Infrastructure Development Fund (RIDF) is a significant initiative aimed at improving infrastructure in rural areas. Here are some key benefits of RIDF:

1. **Enhanced Rural Infrastructure:** RIDF focuses on upgrading essential infrastructure such as roads bridges irrigation facilities and rural electrification. This leads to better connectivity and accessibility which is crucial for economic development in rural areas.
2. **Economic Growth:** Improved infrastructure helps stimulate economic activity by facilitating easier transportation of goods and services.

3. **Poverty Alleviation:** By developing infrastructure RIDF contributes to poverty alleviation. Improved access to markets employment opportunities and services can help uplift economically disadvantaged rural populations.

4. **Environmental Sustainability:** RIDF projects often include components focused on sustainable development such as water conservation and soil erosion control. This helps in maintaining environmental balance and supporting long-term rural development.

Under ongoing RIDF tranches 5 Veterinary Hospitals created at Ahmadpur, Gabhana, Hardoi, Sadar and Salpur.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Public investment in social infrastructure such as education health housing and connectivity plays an important role in ensuring inclusive development in a developing country like India.

The Central Government has initiated several measures to improve access to health services for the rural population of the country such as "Ayushman Bharat Yojana" which aims to provide health coverage to more than 50 crore people.

Under Jal Jeevan Mission (Rural) the Central Government is providing piped drinking water supply in villages. The primary objective of Jal Jeevan Mission is to provide tap water connection to all households by 2024. Under the scheme tap water is being supplied to 1.50 crore rural households (57percent) out of 2.64 crore households in Uttar Pradesh. Jal Jeevan Mission (Urban) has been launched by the Central Government in the financial year 2021-22. Under this scheme works of universal water supply and liquid waste management will be done in 734 urban local bodies of Uttar Pradesh.

The state of Uttar Pradesh has been declared and verified 100percent Open Defecation Free (ODF). The state has already started working towards ODF+ and ODF++.

5.2.2 Infrastructure and linkage support available, planned and gaps

Priority Sector Guidelines: Bank loans up to Rs. 5 crore per borrower - for construction of schools health care facilities drinking water facilities and sanitation facilities. Bank loans for construction/renovation of household toilets and household level water improvements including sanitation facilities in Tier 2 to Tier 6 centres. Loans up to Rs. 10 crore per borrower for building health care facilities including under Ayushman Bharat in Tier II to Tier VI centres are also covered under priority sector.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Renewable energy is defined as energy that comes from resources, which are naturally replenished on their own. The major renewable energy sources presently are Solar energy, Wind energy, Hydroelectric power (large and small units), Wave energy, Ocean thermal energy conversion and Tidal energy and Biomass power.

India stands 4th globally in Renewable Energy Installed Capacity.

GoI's commitment to reaching net-zero emissions by 2070 and increasing its renewable energy target to 500 GW by 2030 at the COP26 summit has provided great support to the industry and spurred unprecedented growth.

Renewable Energy in Agriculture and Rural India:

As per Renewables Integration in India report published by NITI Aayog in April 2021, agricultural demand made up 18% of India's electricity consumption. Irrigation in India today is almost entirely reliant on electric and diesel pumps. Of the nearly 30 million irrigation pumps in use throughout the country, about 71% run on grid electricity, only around 1 % are solar and the remaining are powered by diesel.

In addition to irrigation, renewable energy has significant scope in other agricultural and allied activities like solar powered crop drying, tractors, sprayers, rice mills, milk chillers/coolers etc.

5.3.2 Infrastructure and linkage support available, planned and gaps

GoI has introduced the PM-KUSUM (Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan) scheme to support farmers in the installation of 2 million standalone solar powered agricultural pumps, as well as converting 1.5 million grid-connected pumps to solar power. Further, the scheme would provide additional income to farmers, by giving them the option to sell additional power to the grid, through solar power projects set up on their barren lands.

Bio-energy potential from various residual agricultural mass is estimated to be equivalent to 17% of India's aggregated consumption of principal energy. Power Generation from Biogas has good potential in rural areas, especially if they are far from the grid. Biogas plants can also provide clean cooking fuel at affordable rates in rural areas. To promote this Bio-Energy Enterprise Incentive Programme is being implemented in Uttar Pradesh.

During 2023-24, PM Surya Ghar Muft Bijli Yojana, offering free rooftop solar electricity to 1 crore households, backed by subsidies and concessional loans was launched.

The reasons for not fully utilizing the existing potential are lack of adequate awareness, availability of resources, complexity of the matter being technical in nature and high establishment cost.

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	328	246.623000	224.6917
B	Ongoing tranches	54	102.327800	83.3373
	Total (A + B)	382	348.950800	308.029

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	106	209.736600	197.4517
B	Rural roads & bridges	268	128.752800	101.417
C	Social Sector	8	4.158900	3.5351
	Total (A + B + C)	382	342.648300	302.4038

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	14	Irrigation potential	ha	1444
B	Rural roads	23	Road length	km	39.5
C	Bridges	11	Bridge Length	m	482.48

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	5	Veterinary ospitals at Ahmadpur, Gabhana, Hardoi, Sadar, Salpur	5	5

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The Self-Help Group Bank Linkage Programme (SHG-BLP) began as an initiative to connect the "unbanked" rural poor with the formal banking system to meet their small credit needs. Launched by NABARD in 1992 as a pilot project, it successfully linked unbankable rural and poor individuals to banks and has since expanded across India. Today, it stands as the world's largest microfinance initiative. According to NABARD's "Status of Microfinance in India" report as of 31.03.2024, around 144.22 lakh SHGs have opened savings accounts, with about 77.41 lakh availing credit under this program.

The Central Government's DAY-National Rural Livelihoods Mission (DAY-NRLM), which restructured the SGSY scheme, further strengthened SHG-BLP. Implemented nationwide since 01 April 2013, the program has been active in all 12 blocks of the district since 2020-21. With a rural population of 24.56 lakh, the district has a potential for forming 18,011 groups as per the Tendulkar Committee formula, aiming to link all poor rural households with banks, fostering their social and economic development.

Status of the SHG-Bank Linkage Programme in Aligarh District during 2023-24:

Total Groups with Bank Accounts: 15221

No. of Groups availed Bank Loan during 2023-24: 2846

Bank Loan disbursed during 2023-24: Rs. 2862.33 lakh.

6.2 Infrastructure and linkage support available, planned and gaps

Livelihood-based Schemes for Income Enhancement: NABARD is running livelihood-based programmes to enable SHG women to establish and manage successful enterprises for livelihoods and enhance their incomes. Under this there are two major programmes - Micro-Entrepreneurship Development Programme (MEDP) and Livelihood and Enterprise Development Programme (LEDP).

MEDP: Under MEDP women from 30 SHGs or JLGs are provided with a maximum of 15 days of livelihood-based training. This scheme is implemented by NABARD-approved implementing agencies. Under this grant assistance of up to Rs. 1.5 lakh is available.

LEDP: Under LEDP women from SHGs or JLGs are provided with a maximum of 15-20 days of livelihood-based training. This scheme follows a project approach - training production and marketing. The project duration is 02 years. In this a maximum of 150 SHG women are selected for agriculture-based training and a maximum of 90 SHG women are selected for non-agriculture sector training. This scheme is implemented by NABARD-approved implementing agencies.

Joint Liability Groups/Joint Farmer Groups (JLGs/JFGs): The Joint Liability Group scheme provides an alternative to small and marginal farmers tenants oral lessees and sharecroppers to access bank loans through group security. It provides an opportunity for banks to reach out to such groups and clusters by educating the group members and inculcating a sense of credit discipline. In this way banks can enhance financing in the district by financing small and marginal farmers tenants oral lessees and sharecroppers through JLGs/JFGs.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Banks need to provide loans to landless farmers or oral tenants in the Joint Liability Group (JLG) mode for financing.
- 2 There is a need to explore the potential of more advanced and modern agricultural or irrigation techniques to reduce water usage.
- 3 To promote a sustainable and conventional approach there is a need to make farmers aware of the ill-effects of excessive use of fertilisers on soil health.
- 4 Crop diversification from traditional agricultural crops to cash crops introduction of new crops suited to the specific agro-climatic region will not only expand the production levels of different crops but will also increase the income of farmers.
- 5 To increase the income levels of farmers in the state modern production techniques such as the System of Rice Intensification (SRI) and System of Wheat Intensification (SWI) can be adopted across the state which can lead to increased production and reduced cost of cultivation.

2. Water Resources

- 1 The government should prioritise working on the development of surface water-based community irrigation projects instead of groundwater-based irrigation projects.
- 2 Due to poor maintenance public tube wells are not running at their maximum capacity. A proper maintenance programme along with the replacement of dilapidated equipment will ensure better utilisation of public assets and bring a larger area under irrigation.
- 3 A planned approach to increase the use of artificial recharge measures through the construction of rainwater harvesting structures such as rainwater storage tanks recharge tanks farm ponds check dams etc.
- 4 Gradually solar energy can be used instead of electrical energy to run public tubewells.

3. Farm Mechanization

- 1 In view of the predominance of small and marginal farmers with small landholdings in the state there is a need to promote the use of power tillers in addition to tractors.

- 2 State agricultural universities and Krishi Vigyan Kendras (KVKs) can provide technical information on the suitability and use of various agricultural implements for farming operations.
- 3 Due to the seasonal nature of agricultural operations there is a possibility of agricultural implements remaining unutilised for long periods. Hence there is a need to make farmers aware about mutual and shared use of such implements. Custom Hiring Centers at the PACS/FPO level can be made more effective and profitable for farmers.

4.Plantation and Horticulture

- 1 New loan products to meet the diverse credit requirements of horticulture sector activities.
- 2 Bringing more and more small farmers under high-value horticulture production systems through incentives and adopting an FPO/cluster approach.
- 3 Interventions for extension training capacity building and handholding..

5.Forestry/ Waste Land Development

- 1 Increasing the frequency of extension programmes in agroforestry for capacity building.
- 2 Creating a demonstration plot (agroforestry model) in each block to encourage farmers to adopt agroforestry on their agricultural land.
- 3 Bamboo which has been taken out of the purview of the Forest Act can be financed for large-scale plantation on private land.

6.Animal Husbandry - Dairy

- 1 Emphasis should be given to crossbreeding programmes for non-descript cattle and buffaloes with improved germplasm.
- 2 There is a need to increase the coverage of animal breeding and healthcare at the farmers doorstep through the establishment of more veterinary institutions promotion of paravets etc.
- 3 There is scope for reviving non-functional societies as well as setting up dairy societies/milk collection centres

7.Animal Husbandry - Poultry

- 1 Under the Government of Indias National Livestock Mission (NLM) scheme a capital subsidy of up to 50 is being made available through SIDBI for setting up backyard poultry units.

- 2 Skill development should be widely provided to poultry entrepreneurs.
- 3 Promotion of better indigenous poultry through backyard poultry with low-input techniques and high-producing poultry birds. This will particularly provide opportunities for small and marginal farmers from the weaker sections.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Farmers can be involved in the business of goat/sheep/pig rearing. Under the Government of India's National Livestock Mission (NLM) scheme a loan subsidy of up to 50 is also being provided for goat rearing.
- 2 Work should be done on the need for trained workers for artificial insemination in the state and they should be trained at recognised institutions.
- 3 There is a need to upgrade/modernise/strengthen livestock markets by creating basic facilities on the lines of agricultural produce marketing centres.

9. Fisheries

- 1 There is a need to strengthen the fish supply chain in domestic markets to ensure higher prices for fish producers.
- 2 To address issues faced by small producers such as input supply output aggregation market linkage etc. Fish Farmer Producer Organisations can be formed in potential areas especially in the eastern regions.
- 3 The government can consider developing the infrastructure for fisheries by availing loan assistance under funds like RIDF and FIDF particularly for activities like renovation of public water bodies for fish culture establishment of hatcheries and cold chains.

10. Construction of Storage and Marketing Infrastructure

- 1 The State Agricultural Marketing Board should create major storage facilities at important market centres to facilitate scientific storage of produce and sell it at appropriate prices.
- 2 To strengthen the agricultural value chain it is proposed to develop Food Processing Parks Mega Food Parks and Cold Chain facilities. Food Processing Parks will have packaging and import-export facilities for forward and backward linkages.

11. Land Development, Soil Conservation and Watershed Development

- 1 The major impediments to the development of this sector are encroachment on public lands disputes over ownership rights on wastelands and lack of forestry education and awareness.

- 2 Govt should focus on plantation drive. Trees like neem bamboo etc. are abundantly available in the district.
- 3 The Forest Department has nurseries in the district. Bank may finance private nurseries for expansion.
- 4 Bank may finance activities relating to land development / soil & water conservation activities / land reclamation.

12. Agriculture Infrastructure: Others

- 1 The state government can promote the establishment of an advanced tissue culture laboratory to bridge the gap in planting material for bananas
- 2 A target can be set to train a specific number of farmers every year for the establishment of vermicompost units for KVK.

13. Food and Agro. Processing

- 1 Banks and related departments should create awareness among farmers for setting up processing units. Considering the increasing demand for credit in this area all banks need to maintain credit availability in this sector.
- 2 There is ample potential for vegetable processing fruit processing meat processing and dairy processing in the district.

14. Agri. Ancillary Activities: Others

- 1 Cold Storage Facilities: Implementing cold storage solutions to reduce post-harvest losses and improve the shelf life of perishable goods.
- 2 Processing Units: Setting up local processing units for products like fruits vegetables and grains to add value and increase profitability for farmers.
- 3 Transportation Networks: Developing efficient transport systems to connect rural areas with markets reducing costs and spoilage.
- 4 Digital Platforms: Creating online platforms for farmers to access market information weather updates and best practices
- 5 Precision Agriculture Tools: Introducing tools like drones sensors and AI for better crop management and yield prediction.
- 6 Mobile Applications: Developing apps for farm management pest and disease identification and real-time advisory services.
- 7 Access to Credit: Facilitating easier access to loans and financial services for farmers and agribusinesses.

- 8 Subsidies and Grants: Providing financial assistance for purchasing equipment technology and other inputs.
- 9 Cooperatives and FPOs: Promoting the formation of Farmer Producer Organizations (FPOs) and cooperatives to strengthen bargaining power and access to markets.
- 10 Direct Market Access: Establishing local markets farmer's markets and direct sales channels to reduce dependency on intermediaries.

15. Micro, Small and Medium Enterprises (MSME)

- 1 Initiatives by polytechnic colleges vocational colleges etc. in the state to promote MSME skills.
- 2 Banks need to emphasise cluster-based programmes and initiatives and extend more lending.
- 3 The state government can provide assistance through seed money/margin money for the establishment of new enterprises to facilitate accessing bank finance.
- 4 There is a need to encourage more MSEs to register on the government e-marketplace portal. For this a focused campaign should be launched involving MSME support institutions states industry directorates and DICs and other stakeholders for the enrolment of MSEs.

16. Export Credit

- 1 The focus sectors of Uttar Pradeshs Export Policy 2020-25 are handicrafts agriculture and processed food products engineering goods and textiles leather products carpets and rugs glass and ceramic products wood products sports goods defence products service sector education tourism IT and ITeS medical value travels and logistics. This can be linked to the Government of Indias new Foreign Trade Policy which aims for an inclusive approach.
- 2 Training Programs: Offering training and workshops for exporters on how to access and utilize export credit facilities understand international trade regulations and manage export risks.

17. Education

- 1 Awareness Campaigns: Conducting campaigns to inform students and parents about the availability of education loans eligibility criteria and the application process.
- 2 Information Centers: Setting up dedicated information centers or helplines to provide guidance on education loans and financial aid options.

- 3 Streamlined Procedures: Simplifying the loan application and approval processes to reduce bureaucratic hurdles and make it easier for students to access loans.
- 4 Online Platforms: Developing user-friendly online platforms for applying for and managing education loans with support for digital document submission and tracking.
- 5 Pre-loan Counseling: Providing financial literacy workshops and counseling sessions to help students and their families understand loan terms manage finances and plan for repayment.
- 6 Budgeting and Planning: Offering resources and tools for students to budget effectively and plan for both their education expenses and future loan repayments.
- 7 Repayment Assistance Programs: Establishing programs that offer support or incentives for timely repayment such as partial loan forgiveness for those entering certain professions or working in underserved areas.
- 8 Loan Consolidation Options: Providing options for loan consolidation or refinancing to make repayment more manageable for graduates.

18. Housing

- 1 Subsidized Housing Projects: Launching and expanding subsidized housing schemes to make affordable homes available to low- and middle-income families.
- 2 Public-Private Partnerships: Encouraging collaboration between government and private developers to increase the supply of affordable housing units.
- 3 Basic Amenities: Ensuring that new and existing housing areas have access to essential services such as water supply sanitation electricity and waste management.
- 4 Transportation Access: Developing transportation infrastructure to improve connectivity between residential areas and key services such as schools healthcare facilities and markets.
- 5 Master Planning: Creating comprehensive urban development plans that include zoning regulations land use planning and growth management to guide housing development in a sustainable manner.
- 6 Land Allocation: Streamlining the process for land acquisition and allocation to facilitate housing development and prevent land speculation.
- 7 Eco-Friendly Designs: Promoting the use of sustainable building materials and eco-friendly designs in new housing projects to reduce environmental impact.

- 8 Energy Efficiency: Implementing energy-efficient technologies and practices in housing to lower utility costs and support environmental sustainability.
- 9 Community Participation: Involving local communities in the planning and development process to ensure that housing projects meet their needs and preferences.
- 10 Social Services: Providing social services such as vocational training healthcare and educational programs to support residents in new housing developments.

19. Social Infrastructure

- 1 Efforts should be made to increase womens participation.
- 2 Bankers need to understand the investment in these infrastructures.
- 3 The public should take full advantage of government-sponsored schemes such as Pradhan Mantri Awas Yojana Nirmal Bharat Yojana and Sarva Shiksha Abhiyan.
- 4 Efforts should be made to successfully implement the Prime Ministers Swachh Bharat Mission with full force.
- 5 All line departments should submit projects for the construction of essential infrastructure in their respective areas for financing under RIDF.

20. Renewable Energy

- 1 Incentives and Subsidies: Implementing financial incentives such as subsidies tax rebates and grants to reduce the upfront costs of renewable energy systems for households and businesses.
- 2 Net Metering Policies: Establishing or enhancing net metering policies to allow users to sell excess energy generated from solar rooftops back to the grid making installations more financially viable.
- 3 Clear Regulations: Developing and enforcing clear regulations and standards for the installation and operation of renewable energy systems to ensure safety quality and efficiency.
- 4 Grid Infrastructure: Upgrading the electrical grid to accommodate and efficiently manage the increased input from renewable energy sources including solar power.
- 5 Energy Storage Solutions: Investing in energy storage systems (e.g. batteries) to store excess solar energy for use during non-sunny periods and stabilize the grid.
- 6 Affordable Financing: Providing access to low-interest loans leasing options or power purchase agreements (PPAs) to make it easier for households and businesses to finance renewable energy installations.

- 7 Public Awareness Campaigns: Running educational campaigns to raise awareness about the benefits of renewable energy and how to access available incentives and financing options.
- 8 Training Programs: Offering training for local technicians engineers and installers to build local expertise in renewable energy technologies and maintenance.

21. Informal Credit Delivery System

- 1 Identify inactive and dissolved groups and provide necessary capacity building to them.
- 2 Efforts will be made to link the groups with bank credit and motivate them to undertake livelihood activities.
- 3 The groups will be provided necessary training for setting up micro- enterprises.

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. Status of Cooperatives in the State

The cooperative sector in (State Name) comprises a total of 41332 cooperatives covering about 33589 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies etc.) and 7583 rural credit co-operatives (PACS LAMPs FSS etc.). These primary societies have nearly Ninety-three lakh members spread across 58102 Gram Panchayats Likewise long-term rural co-operative credit institutions cover 01 State Co-operative Agriculture and Rural Development Banks (SCARDB). Further there are 169 MSCS having their registered office in the state. Besides there are about 10 district level federations 5 state level federations operating in the state.

Source: National Cooperative Database (NCD) of MoC GoI

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

With the idea of "Sahakar se Samridhi" of GoI and to strengthen the Cooperative movement at the grass root level GoUP has undertaken various initiatives to strengthen and deepen the cooperative movement and also promote and propagate a cooperative-based inclusive development model to attain self-reliance.

Model bye-laws for PACS - In order to encourage transformation of grassroots PACS into Multi-Purpose Credit Societies GoI has prepared and circulated model Bye-laws for adoption by States. Model bye-laws has been notified by UP State Govt and subsequently adopted by every PACS of the State. These bye-laws has made agriculture driven PACS to Bahuuddeshiya PACS (B-PACS). PACS can undertake more than 25 business activities like dairy fishery storage warehouses Common Service Centres (CSCs) banking correspondence activities pertaining to new and renewable energy and other emerging areas. The Model bye-laws have the potential to enhance operational efficiency transparency and responsibility towards collective community development.

3. PACS as MSC: Uttar Pradesh Government has encouraged Uttar Pradesh Cooperative Bank to avail grant and soft loan assistance for diversification of their activities 1016 PACS identified to build godowns which are affiliated to 42 DCCBs total refinance assistance to tune of Rs.68.98 Crore under "Special Refinance Assistance under PACS as MSC" to the UPGB as on. Efforts are also being made to cover diversified activities and increase the coverage of PACS under the scheme. As a part of serving each Gram Panchayat by a cooperative society Government of Uttar Pradesh has linked all 7000 plus existing PACS dairy and fishery societies under existing Gram Panchayat.
4. Centrally Sponsored Project for PACS Computerisation:
To make PACS self-reliant in tune with 'Atmanirbhar Bharat Abhiyaan' the Government of India (GoI) has on 29th June 2022 approved the Centrally Sponsored Project for Computerisation of PACS for a period of five years from 2022-23 to 2026-27. For the implementation of the project 5686 PACS have been sanctioned in UP for computerization. Uttar Pradesh was the FIRST state where the Service Level Agreement and Work order for both hardware Procurement and System Integrator were signed and onboarded. Uttar Pradesh has been one of the leading states in the implementation of the Project with the day to days activity of the PACS being captured on a real time basis in a computerised environment taking forward the vision of Digital India.
5. World's largest grain Storage:
Under the "World's largest grain project" refinance assistance of Rs 1 47 64900/- has been sanctioned under PACS as MSC to UPGB for creation of infrastructure at Kotwa Pandey PACS Mirzapur. The society houses a 1400 metric tonnes warehouse a custom hiring centre and weight bridge cabin. The Project was inaugurated by Hon'ble Prime Minister Shri Narendra Modi on 24.02.2024

Godown under World's Largest Grain Storage at B-PACS Kotwa Pandey.
A watershed event was orchestrated in the 'Sahkar Se Samridhi' road map through the formal signing of a pioneering tripartite Memorandum of Understanding (MoU). This ground-breaking agreement seamlessly brings together the 11 District Central Cooperative Banks (DCCBs) 22 Bahuuddeshiaya Primary Agriculture Credit Societies (B-PACS) and the National Building Construction Corporation (NBCC) etching an incredible mark under the second phase of the worlds largest grain storage project.
6. PACS as common Service centres (CSCs): The ministry of Electronics and Information Technology MoC NABARD and CSC e-services have signed an MoU to register and digitise PACS/LAMPS to provide more than 300 e-services to common citizens. Services inter alia include banking insurance Aadhar enrolment/update legal services agri input management PAN card bus/air/rail ticket

services etc. PACS as CSC will diversify their businesses for self-sustenance. 5314 PACS have been onboarded to CSC facilities with 5170 CSC IDs being created with transactions of Rs.9.90 Cr in the state.

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. Hardware support for digitization of legacy data training to the employees etc. will be provided under the project.

323 branches 18 Regional offices and Head Office of UPSGVB will be computerised under the scheme.

7. Establishing New Multipurpose PACS/ Dairy/ Fishery Cooperatives in uncovered Panchayats: Government on 15.02.2023 has approved the Plan for strengthening cooperative movement in the country and deepening its reach up to the grassroots. The Plan envisages establishment of new multipurpose PACS or primary dairy/ fishery cooperative societies covering all the uncovered Panchayat/ villages of the country in the next five years through convergence of various GOI schemes. All 58102 Gram Panchayats in Uttar Pradesh have been mapped in the state and 1046 Dairy/Fisheries societies have been registered. Engagement of Cooperative Interns for strengthening the Cooperatives

With the aim to ensure that benefits of initiatives initiated by Ministry of Cooperation

Government of India reach the grass root level strengthen cooperative based economic model and ensure necessary capacity building to the cooperatives it has been decided that all State Cooperative Banks (StCBs) and District Cooperative Central Banks (DCCBs) may hire young professionals namely "Cooperative Intern" initially for three years in which each intern will be hired for one year only. NCDC will administer the scheme with the support and cooperation of State Governments. NABARD will monitor the implementation of the scheme which will be executed by StCBs.

8. PACS as PM Bharatiya Jan Aushadhi Kendra for improving access to generic medicines at the rural level: The Government is promoting PACS to operate Pradhan Mantri Bhartiya Janaushadhi Kendras which will provide additional income source to them and ease access to generic medicines for rural citizens. 971 B-PACS in 75 Districts have applied of which 573 have received initial approval 266 B-PACS have got Drug License (DL) and 168 have received store code.

PACS as Pradhan Mantri Kisan Samriddhi Kendras (PMKSK): The Government is promoting PACS to operate PMKSK to ensure easy accessibility of fertilizer & related services to farmers in the country. 7083 PACS in the state are functioning as Prime Minister Kisan Samrudhhi Kendra and all the PACS sanctioned under PACS Computerisation Project have been developed as PMKSY.

9. Membership of National Cooperative Export Society (5 Societies per District) 325 Societies from 54 Districts have applied for membership of National Cooperative Export Society. Membership of National Cooperative Organic Society (5 Societies per District) 290 Societies from all 75 Districts have applied for membership of Membership of National Cooperative Organic Society.

Membership of Bharatiya Beej Sahakari Samiti (5 Societies per District) 4037 societies from all 75 Districts have become members of Bharatiya Beej Sahakari Samiti.

5. Status of Cooperatives in the District

1. There are total 117 Cooperative credit societies in the district with 235872 members.
2. All the PCAS have been covered under PACS Computerization project.

6. Potential for formation of cooperatives

1. There is good potential for cooperative activities in the agriculture dairy and fisheries sectors.
2. The distribution of cooperative societies across the blocks within the operational area of the cooperative society is not uniform. Therefore there is potential for the formation of cooperative societies in the agriculture dairy and fisheries sectors. This could have a significant multiplier effect in promoting economic activities in these areas.

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
2	Collectivisation	Formation and Development of Farmer Producer Company Limited (FPO) under CSS-10000 FPO Scheme	Lodha Block	Grant Assistance	Nil	360	FPO was registered on 19.12.22 and currently having 360 farmer members. FPO has obtained the necessary licence for trading and has turnover more than Rs.60 lakhs so far. Future Plans: 1. To establish potato seed processing unit to provide certified/high- quality seeds to farmers. 2. To provide agriculture inputs and equipment to FPO farmer members at fair prices. 3. To aggregate agricultural produce and trade through the company.

3	Collectivisation	Formation and Development of Farmer Producer Company Limited (FPO) under CSS-10000 FPO Scheme	Gangiri Block	Grant Assistance	Nil	350	<p>FPO was registered on 14.12.22 and currently having 350 farmer members. FPO has obtained the necessary licence for trading and has turnover more than Rupees 60 lakhs so far.</p> <p>Future Plans:</p> <ol style="list-style-type: none"> 1. To establish maize and potato processing units to enhance the value of products. 2. To provide agriculture inputs and equipment to FPO farmer members at fair prices. 3. To aggregate agricultural produce and trade through the company.
4	Collectivisation	Formation and Development of Farmer Producer Company Limited (FPO) under CSS-10000 FPO Scheme	Bijauli Block	Grant Assistance	Nil	360	<p>FPO was registered on 10.01.23 and currently having 360 farmer members. FPO has obtained the necessary licence for trading and has turnover more than Rupees 20 lakhs so far.</p> <p>Future Plans:</p> <ol style="list-style-type: none"> 1. To provide agriculture inputs and equipment to FPO farmer members at fair prices. 2. To aggregate agricultural produce and trade through the company. 3. To establish agro-processing units and enhance the value of products.

5	Collectivisation	Formation and Development of Farmer Producer Company Limited (FPO) under CSS-10000 FPO Scheme	Gonda Block	Grant Assistance	Nil	362	FPO was registered on 10.07.23 and currently having 360 farmer members. FPO has obtained the necessary licence for trading and has initiated trading activities. Future Plans: 1. To provide agriculture inputs and equipment to FPO farmer members at fair prices. 2. To aggregate agricultural produce and trade through the company. 3. To establish agro-processing units and enhance the value of products.
6	Skill Training	Support for RSETI for Training	Dhandipur block	Grant Assistance	Nil	1	Support provided for basic infrastructure for RSETI for training purposes.
7	Women Empowerment	Training on Dairy and Vermicomposting for 150 members of Self-Help Groups under the Livelihood Enterprise Development Program	Chandaus Jawan and Khair Blocks	Grant Assistance	Nil	150	In the year 2023 training on dairy and vermicomposting was provided to 150 members of self-help groups. Rupees 1.25 crore loan disbursement was done to 125 members through the State Bank of India for purchasing buffaloes. The dairy processing demonstration units has been established with NABARD Support wherein milk is being collected from the members and milk and other dairy products are being sold.

8	Skill Training	Training on Embroidery work and LED Bulb installation at Aligarh Jail	Jawan Block	Grant Assistance	Nil	60	In the year 2024 training was provided to 60 Jail inmates. Efforts are being made to establish micro- enterprises with financial support.
9	Financial Inclusion	Center for Financial Literacy (CFL)	Dhanipur Khair Iglas Atrauli	Grant Assistance	NA		NABARD is providing a grant to Canera Bank to run 04 Centers for Financial Literacy (CFL) under the Financial Inclusion Fund.

Success Stories

Success Story 1: Vocational Training Program for Prisoners (Male & Female) at District Jail Aligarh



1. Scheme : Skill Development Initiative
2. Project Implementing Agency : Azad Foundation Society
3. Duration of the project : 40 days training
4. Beneficiary :

No. of beneficiaries :	60
Community :	Jail Prisoners
State :	Uttar Pradesh
District :	Aligarh
Block :	Dhanipur

1.1 Support provided

- NABARD provided a grant assistance of Rs. 325000 to fund the training program (Hand embroidery and LED bulb making).

1.2 Pre-implementation status

- At the start of the project the socio-economic status of the beneficiaries (prison inmates) was extremely low. Many of the inmates had lost their previous jobs due to their imprisonment.

1.3 Impact

- Socio-economic status of the beneficiaries (inmates) improved significantly. The training enabled them to acquire marketable skills such as hand embroidery and LED bulb making which enhanced their employability and income potential after their release from prison.
- Beneficiaries began earning Rs. 10000-12000 per month after completing the training and securing work post-release.

Success Story 2: Training on Dairy and Vermicomposting



1. Scheme : LEDP
2. Project Implementing Agency : Ujjawal Sewa Sansthan
3. Duration of the project : 2 Years
4. Beneficiary :
 - No. of beneficiaries : 150
 - Community :
 - State : Uttar Pradesh
 - District : Aligarh
 - Block : Chandaus

2.1 Support provided

- NABARD provided a grant assistance of Rs. 754000 for the project
- Each of the 150 women beneficiaries was offered a loan of Rs. 1 lakh by SBI to purchase livestock and enhance their dairy business
- The women were trained in dairy farming techniques including livestock management feed management and disease treatment
- Additionally the beneficiaries underwent exposure visit G.B. Pant University Uttarakhand and refresher courses to reinforce their learning and introduce new techniques
- A demonstration unit was set up in Kasampur Aligarh to showcase the application of learned skills in dairy farming

2.2 Pre-implementation status

- At the time of starting the LEDP Dairy Unit project the socio-economic status of the beneficiaries (150 women) was quite low. They were part of self-help groups (SHGs) but faced significant challenges in earning a stable income.

2.3 Impact

Post-implementation of the LEDP Dairy Unit project the socio-economic status of the beneficiaries (150 women) improved significantly. The project provided them with the skills and resources to increase their dairy production and access better markets.

With training and loans each beneficiary purchased two livestock improving their dairy production. They now produce around 10 liters of milk per day and sell it at an increased price of Rs. 60-65 per liter.

As a result their daily income increased to Rs. 300-400 per day which translates to a monthly income of Rs. 10000-12000.

Before the project they were limited to local markets but the project helped them reach larger markets where they could sell their products at better prices.

This increase in income and improved market access indicates a significant uplift in the socio-economic status of the beneficiaries allowing them to lead more financially secure lives.

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

Climate change is affecting every region on the Earth, in multiple ways. The IPCC 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

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

1.2 Climate Finance and Challenges

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is US\$10.1 trillion. There are various estimates of financial requirements that vary greatly due to varying levels of detail, but it is important to note

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

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 km²), 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

a 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.

a **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.

a **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.

a **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 CO₂. The Watershed Development Fund conserves soil and water, with climate-proofing interventions enhancing agricultural productivity.

a **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 The scope of Climate Action projects in Aligarh aligned with the State Action Plan on Climate Change (SAPCC) offers significant potential across various sectors. In the agriculture sector initiatives such as climate-resilient crop varieties and water-efficient irrigation techniques could be introduced enhancing both food security and sustainability. Financially investments in training and infrastructure will be crucial. The developmental agencies can focus on green infrastructure waste management and pollution control measures requiring substantial capital allocation for projects like green belts and sustainable urban & rural planning. In the energy sector the promotion of renewable energy sources such as solar power installations can reduce carbon footprints and attract public-private partnerships offering both environmental and economic benefits. Additionally in the forestry sector afforestation and reforestation projects can help in carbon sequestration demanding resources for large-scale plantation drives. These projects if effectively implemented not only align with SAPCC goals but also provide a pathway for sustainable development in Aligarh addressing both physical and financial aspects.

- b The State Action Plan on Climate Change (SAPCC) outlines various strategies to address climate challenges. These strategies are typically comprehensive addressing multiple sectors and involving various stakeholders. Below is a succinct summary of some proposed strategies including actions target areas estimated financial requirements relevant schemes and agencies involved.
1. Renewable Energy Development Actions: Promote solar and wind energy installations; Implement energy efficiency programs for industries and households; Enhance grid infrastructure to support renewable energy integration. Target Area: Rural and urban areas especially regions with high solar or wind potential. Estimated Financial Requirement: \$500 million - \$1 billion over 5 years. Relevant Schemes: Central: National Solar Mission Wind Energy Mission.

State: State-specific solar and wind policies. Nodal Agencies: Ministry of New and Renewable Energy (MNRE). State Renewable Energy Development Agencies (SREDAs).

2. Sustainable Agriculture; Actions: Introduce climate-resilient crop varieties; Promote organic farming and reduce chemical inputs; Improve water management through efficient irrigation systems. Target Area: Agricultural zones

particularly drought-prone and flood-affected areas. Estimated Financial Requirement: \$200 million over 5 years. Relevant Schemes: Central: Pradhan Mantri Krishi Sinchai Yojana (PMKSY)

3.2 Any specific Climate Change initiative in the District by

- a a. National Adaptation Fund for Climate Change (NAFCC): The Indian government has allocated funds to Uttar Pradesh for projects aimed at enhancing climate resilience. This includes improving water management systems supporting climate-resilient agriculture and enhancing infrastructure to withstand extreme weather events; b. National Action Plan on Climate Change (NAPCC): Several missions under the NAPCC are relevant: i. National Mission for Sustainable Agriculture (NMSA): Focuses on promoting sustainable agricultural practices and improving soil health. ii. National Mission on Enhanced Energy Efficiency (NMEEE): Encourages energy efficiency in various sectors including industry and buildings; c. Pradhan Mantri Krishi Sinchai Yojana (PMKSY): Aims to improve irrigation efficiency which is critical for adapting to changing rainfall patterns in Uttar Pradesh; d. Swachh Bharat Mission: Focuses on improving sanitation and waste management indirectly aiding climate resilience by reducing environmental pollution.
- a a. Climate-Resilient Crop Varieties: ICAR institutions in Uttar Pradesh are involved in developing and promoting crop varieties that can withstand extreme weather conditions and variable rainfall. This includes drought-resistant and flood-resistant varieties; b. Soil Health Management: ICAR institutions promote sustainable soil management practices such as improved composting techniques and soil conservation practices to enhance soil fertility and productivity under changing climate conditions; c. Research and Development: ICAR conducts research on agricultural practices that reduce greenhouse gas emissions and improve water use efficiency.
- a a. Uttar Pradesh Climate Action Plan: This plan outlines strategies for mitigating and adapting to climate change including i. Afforestation and Reforestation Programs: Planting trees to increase green cover and improve air quality. ii. Water Resource Management: Projects to improve the efficiency of water use including rainwater harvesting and improved irrigation techniques; b. Sustainable Agriculture Initiatives: The state government promotes practices like zero tillage integrated pest management and organic farming to enhance agricultural resilience.
- a a. Climate Resilient Agriculture Projects: NABARD supports projects that enhance climate resilience in agriculture such as promoting drought-resistant crops improving irrigation systems and adopting sustainable farming practices; b. Rural Infrastructure Development: Funding for infrastructure

projects that help communities adapt to climate change including water conservation projects and improved rural connectivity; c. Watershed Development: Initiatives to manage and conserve water resources in rural areas which helps in mitigating the impacts of climate change on agriculture.

- a a. Local and National NGOs: Organizations such as the Uttar Pradesh-based NGOs focus on grassroots climate action including: Community-Based Water Management Projects: Implementing local water harvesting systems and improving access to clean water; b. Educational Campaigns: Raising awareness about climate change and promoting sustainable practices among local communities.

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 Aligarh Tala, a traditional handicraft from Aligarh district, was granted Geographical Indication (GI) registration on March 31, 2023. This recognition is significant as it acknowledges the unique identity and heritage of Aligarh's brass and copper craftsmanship. GI registration ensures that only products originating from the specific region can be marketed under the name "Aligarh Tala," providing legal protection against counterfeiting and helping preserve local craftsmanship. This step will boost the visibility of Aligarh Tala in domestic and international markets, promote its cultural value, and support the livelihoods of artisans involved in its production. Additionally, GI status can attract more attention and investment to the handicraft sector, driving both economic and cultural growth in the region.
- 4 Currently, two applications for Geographical Indication (GI) registration from Aligarh district are pending with the Department for Promotion of Industry and Internal Trade (DPIIT):

Aligarh Metal Statue Craft: This application seeks GI recognition for Aligarh's renowned metal statue craft, which has a long tradition of producing finely crafted metal statues, often made from brass, copper, and other alloys. GI registration would protect this unique craft, ensuring that only products originating from Aligarh are marketed under this name. It would also help in preserving the traditional techniques, promoting the craft, and creating a distinct identity for the artisans.

Aligarh Dastagi-Hastagi Product (Hardware): This application pertains to Aligarh's famous hardware products, which include locks, keys, and other metal products. The region has a rich history of hardware production, with products known for their quality and durability. GI status would safeguard the authenticity of these products, protect them from imitations, and enhance the brand value of Aligarh's hardware sector, opening doors for better market access and recognition.

The GI registration for these products, if granted, will help in preserving Aligarh's cultural heritage, protect intellectual property, and provide a boost to local artisans and manufacturers by enhancing the reputation of their crafts in global markets.

- 5 As on 26 July 2024, 77 products of the state have been given GI registration, of which more than 40 are from handicrafts and MSME sector. NABARD has supported the registration of 76 products for GI registrations in Uttar Pradesh. Out of 76 products having GI tag, 48 products have already been registered as GI products. NABARD has also supported registration of 2500 Authorised Users in 36 GI products of UP.

Annexure 1
District-Aligarh

(₹ lakh)

Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akrabad	Atrauli	Bijauli	Chandaus	Dhanipur	Gangiri	Gondag	Iglas	Jawan Sikandrapur	Khair	Lodha	Tappali	District Total	
	I.Agriculture																	
	A. Farm Credit																	
	A.1 Crop Production, Maintenance, Marketing																	
1	Annual Vegetables - Other Vegetables (-)	100	Acre	36816	Phy	2687	3013	2322	3737	4599	4471	15092	23361	3176	6941	9579	3495	82473
						989.25	1109.27	854.87	1375.81	1693.17	1646.04	5556.27	8600.59	1169.28	2555.40	3526.60	1286.72	30363.27
2	Annual Vegetables - Potato/Aloo (Irrigated)	100	Acre	74810	Phy	4108	3861	4572	4854	4493	4925	4110	14123	4355	7249	6565	4987	68202
						3073.19	2888.41	3420.31	3631.28	3361.21	3684.39	3074.69	10565.42	3257.98	5422.98	4911.28	3730.77	51021.91
3	Cereals -	100	Acre	321	Ph	2137	1111	1803	1393	2050	1067	1173	1163	2114	2006	2248	2104	20369

	Barley/ Jav (Irrigated)		re	80 y														
				BL	687.6 9	357.5 2	580.2 1	448.2 7	659.6 9	343.3 6	377.4 7	374.2 5	680.29	645.5 3	723.4 1	677.0 7	6554.7 6	
4	Cereals - Maize/ Makka (Irrigated)	100	Ac re	271 y 55	Ph	3606	5212	2890	2964	4298	5854	1102	2396	5039	3804	4656	2149	43970
5	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Ac re	181 y 05	Ph	9843	21538	16574	15356	11337	21990	17586	14815	19496	10362	17567	10868	187332
6	Cereals - Rice/ Chawal/ Dhan (Irrigated)	100	Ac re	330 y 65	Ph	18735	16183	16672	20056	18599	16240	21118	18401	19587	18154	13412	22341	219498
7	Cereals - Wheat/ Gehu (Irrigated)	100	Ac re	327 y 63	Ph	36109	39431	35101	35669	34054	36536	37843	36109	35869	39023	36561	41073	443378
8	Oil Seeds - Indian Mustard/Bha ratiya Sarso (Irrigated)	100	Ac re	278 y 50	Ph	9608	11041	10942	10176	9485	11189	10967	11189	10176	9682	9608	10448	124511
9	Pulses - Lentil/ Masur/ Masoor	100	Ac re	265 y 60	Ph	348	385	341	195	151	398	237	242	341	240	143	247	3268

[illegible]

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6	New Orchard - Tropical/ Sub Tropical Fruits-- 10mX10m	80 ha	72700	Phy	7	10	9	7	7	7	10	9	10	10	9	9	104
				BL	4.07	5.82	5.23	4.07	4.07	5.82	5.23	5.82	5.82	5.23	5.23	60.48	
7	New Orchard - Tropical/ Sub Tropical Fruits-- 3mX6m	80 ha	15430	Phy	7	10	12	12	7	12	12	12	8	12	13	12	129
				BL	8.64	12.34	14.81	14.81	8.64	14.81	14.8	14.8	9.88	14.8	16.0	14.8	159.2
8	New Orchard - Tropical/ Sub Tropical Fruits-- 5mX5m	80 ha	17520	Phy	7	10	11	13	7	9	8	9	8	8	9	9	108
				BL	9.81	14.02	15.42	18.22	9.81	12.61	11.2	12.6	11.21	11.2	12.6	12.6	151.3
9	Nursery - --	80 ha	19677	Phy	1	1	1	1	1	1	1	1	1	1	1	1	12
				BL	15.74	15.74	15.74	15.74	15.74	15.74	15.7	15.7	15.74	15.7	15.7	15.7	188.8
	Sub Total																3332.85

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
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A.5 Working Capital - Bee Keeping											
Sub Total											
Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akrabad	Atrauli	Bijauli	Chanda us		
A.6 Forestry											
1	Nursery/ Propagation unit-- 2.05	80	ha	534800	Phy	1	1	1	1		
3	Plantation- Bamboo-5 m x 5 m	80	ha	86636	Phy	25	21	18	17		
4	Plantation- Poplar-5 m x 4 m	80	ha	235040	Phy	40	45	45	40		
2	Plantation- Subabul	80	Acre	149022	Phy	30	30	35	35		
	Sub Total										

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	Heifer rearing-- 10 animals 15 litre per day				BL	81.04	64.83	64.83	64.83	64.83	56.73	81.04	64.83	64.83	56.73	56.73	72.94	794.19	
6	Dairy Marketing Outlet/ Parlour--	80	No 40000	Ph y		50	50	50	50	50	50	50	50	50	40	40	50	580	
7	Refrigerated Tanker Van-- /Milk Cold Chain	80	No 34500	Ph y		50	50	50	50	50	50	50	50	50	40	40	40	54	
8	Veterinary Clinic- Fixed-	80	No 30000	Ph y		6	6	6	6	6	6	6	6	6	6	6	6	72	
9	Veterinary Clinic- Mobile-	80	No 35000	Ph y		3	3	3	3	3	3	3	3	3	3	3	3	36	
	Sub Total																	32410.29	
Sr . No	Activity	Bank Loan Fact	Un it Si	SoF / Unit			Akra bad	Atra uli	Bija uli	Chand aus	Dhani pur	Gang iri	Gond a	Igla s	Jawan Sikande rpur	Khai r	Lodh a	Tapp al	Distr ict Total

Sr	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akrab ad	Atrau li	Bijau li	Chanda us	Dhanip ur	Gangi ri	Gond a	Igla s	Jawan Sikander pur	Kha ir	Lodh a	Tapp al	Distri ct Total
A.8 Working Capital - AH - Dairy/Drought animal																	
1	Buffalo Farming_Others_Aligarh	100	1	1+ 2561 40	Ph BL	625 1600 .88	625 1600 .88	625 1600 .88	625 1600 .88	625 1600 .88	625 1600 .88	625 1600 .88	625 1600.88	625 1600 .88	625 1595 .75	623 1595 .75	7496 19200 .30
Sub Total																	

A.9 Animal Husbandry - Poultry																	
1	Commercial Broiler Farming	80	500	584600	Ph BL	4 105.7 6	4 105.7 6	4 105.7 6	4 172.20	5 152.5 3	4 105. 76	4 105. 76	4 105.76	3 86. 10	4 152. 53	4 105. 76	51 1409.4 4
2	Commercial Layer Farming	80	100	116420	Ph BL	1 93.14	1 93.14	1 93.14	1 186.27	2 186.2 7	1 93.1 4	1 93.1 4	1 93.14	1 93. 14	2 186. 27	1 93.1 4	15 1397.0 7
Sub Total																	

Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akrab ad	Bijau li	Chand aus	Dhani pur	Gangi ri	Gon da	Igl as	Jawan Sikande rpur	Khai r	Lodh a	Tapp al	Distr ict Total
	A.10 Working Capital - AH - Poultry																
1	Broiler Farming_Others_ Aligarh	100	1000	181000	Ph	30	30	30	30	30	30	30	29	30	30	30	359
	Sub Total				BL	54.30	54.30	54.30	54.30	54.30	54.30	54.30	52.49	54.30	54.30	54.30	649.79
																	649.79
Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Akra bad	Bija uli	Chand aus	Dhani pur	Gang iri	Gond a	Igla s	Jawan Sikande rpur	Khai r	Lodh a	Tapp al	Distr ict Total
	A.11 Animal Husbandry - SGP																
1	Goat - Rearing Unit-- Barbari/Sirohi/J amunapari	80	20+1	414000	Ph	45	50	45	45	45	48	44	40	45	50	50	552
					BL	149.04	165.60	149.04	149.04	149.04	158.98	145.73	132.48	149.04	165.60	165.60	1828.23
2	Pig Breeding Unit--CB	80	10+2	1095000	Ph	8	8	8	8	8	8	8	8	8	8	8	96

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Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Ph y	Akrab ad	Atrau li	Bijau li	Chanda us	Dhanip ur	Gangi ri	Gon da	Igl as	Jawan Sikander pur	Kha ir	Lod ha	Tapp al	Distric t Total
1	Marketing Activities_Three Wheeler with Ice Box_tri-cycle with insulated box					100	Per unit	30000	Phy									
3																		
	Sub Total																	952.20
A.15 Farm Credit																		
1	Integrated Farming --Crop + Dairy (1ha)	90	ha	450000	Phy	1	2	1	2	1	1	2	2	1	2	1	1	17
					BL	4.05	8.10	4.05	8.10	4.05	4.05	8.10	8.10	4.05	8.10	4.05	4.05	68.85
2	Integrated Farming --Exotic Vegetable Based IFS (0.40 ha)	90	ha	250000	Phy	2	2	1	2	2	2	1	2	1	2	2	3	22
					BL	4.50	4.50	2.25	4.50	4.50	4.50	2.25	4.50	2.25	4.50	4.50	6.75	49.50

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Sr . No .	Activity	Bank Loan Factor (%)	Unit size	SoF / Unit Cost (Rs)	Akrab ad	Atrau li	Bijau li	Chanda us	Dhanip ur	Gangi ri	Gon da	Igl as	Jawan sikander pur	Kha ir	Lod ha	Tapp al	Distri ct Total
	B.2 Land Development																
1	On Farm developm	80	m.	750 Ph 00y	50	55	52	55	55	55	60	75	60	60	60	55	692

	ent (OFD) Works --				BL	30.00	33.00	31.20	33.00	33.00	33.00	33.00	36.00	36.00	36.00	36.00	33.00	415.20
2	Reclamat ion of Problem Soils--	80 ha	436 00	Ph y	25	25	25	25	25	25	25	25	25	25	25	25	28	312
	BL			8.72	9.07	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	8.72	9.77	108.83
	Sub Total																	524.03
Sr No	Activity	Bank Loan Fact or (%)	Un it Si ze	SoF / Unit Cost (Rs)		Akra bad	Atra uli	Bija uli	Chand aus	Dhani pur	Gang iri	Gond a	Igla s	Jawan Sikande rpur	Khai r	Lodh a	Tapp al	Distr ict Total
B.3	Agricultu re Infrastru cture - Others																	
1	Compost/ Vermi	80	No	19000 000	P hy	8	7	7	7	8	7	7	7	7	7	8	8	88
	BL				1216 .00	1064 .00	1064 .00	1064 .00	1216. 00	1064 .00	1064 .00	1064 .00	1064 .00	1064 .00	1064 .00	1216 .00	1216 .00	13376 .00

Sr	Activity	Bank	Un	SoF /	Akrab	Atrau	Bijau	Chand	Dhani	Gangi	Gond	Igla	Jawan	Khali	Lodh	Tapp	Distr
2	Compost/ Vermi Compost - NADEP Compost- 10 TPA	80	No . 29000	P hy	89	85	80	90	80	110	90	75	85	80	75	80	1019
					20.6 5	19.7 2	18.5 6	20.88	18.56	25.5 2	20.8 8	17.4 0	19.72	18.5 6	17.4 0	18.5 6	236.4 1
3	Compost/ Vermi Compost- Vermi Compost- 10*6*2.5	80	No . 31000	P hy	90	100	91	90	110	95	100	95	90	80	90	80	1111
					22.3 2	24.8 0	22.5 7	22.32	27.28	23.5 6	24.8 0	23.5 6	22.32	19.8 4	22.3 2	19.8 4	275.5 3
4	Compost/ Vermi Compost- Vermi Compost- Commercial 1 vermi compost 150 TPA	80	No . 75000	P hy	35	25	25	25	25	25	25	25	27	26	29	25	317
					210. 00	150. 00	150. 00	150.0 0	150.0 0	150. 00	150. 00	150. 00	162.00	156. 00	174. 00	150. 00	1902. 00
5	Seed Processin g-All Seed Types-	85	No . 25000	P hy	30	30	30	35	30	30	32	30	30	30	30	30	367
					637. 50	637. 50	637. 50	743.7 5	637.5 0	637. 50	680. 00	637. 50	637.50	637. 50	637. 50	637. 50	7798. 75
	Sub Total																23588 .69
	Total (B.1+B.2+ B.3)																52118 .22

No.		Loan Fact or (%)	Unit Cost (Rs)	ad	li	li	aus	pur	ri	a	s	Sikander pur	r	a	al	ict Total
	C. Ancillary Activities															
	C.1 Food & Agro Processing															
1	Bakery & Confectionery Unit--	85	15000	33	33	33	33	33	33	33	33	33	33	33	33	36
				38.25	38.25	38.25	38.25	38.25	38.25	38.25	38.25	38.25	38.25	38.25	38.25	459.0
2	Dairy Processing Unit--	85	70000	33	33	33	33	33	33	33	33	33	33	33	33	386
				79.48	79.48	79.48	79.48	79.48	79.48	79.48	73.5	73.53	73.5	70.9	69.7	917.6
3	Dal/ Pulses Mill--	85	35000	2	2	2	2	2	2	2	2	2	2	2	2	24
				59.50	59.50	59.50	59.50	59.50	59.50	59.50	59.50	59.50	59.50	59.50	59.50	714.0
4	Food Grain Processing-Flour Mill-	85	50000	30	25	25	50	19	45	30	30	30	37	30	47	398
				127.50	106.25	106.25	212.50	80.75	191.25	127.50	127.50	127.50	157.25	127.50	199.75	1691.50

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	Credit - Pre Shipment Export Credit-			BL	2560.00	2560.00	2560.00	2560.00	2560.00	2560.00	2560.00	2560.00	2560.00	2560.00	2560.00	30720.00	
	Total Export Credit															66880.00	
Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akrabad	Atrauli	Bijauli	Chandaus	Dhanipur	Gangirri	Gond	Iglas	Jawan Sikanderpur	Khair	Lodha	Tappal	District Total
	IV. Education																
1	Education Loans-Study in India-	90	No.	10000.00	Phy	164	210	170	180	200	202	210	200	200	172	220	2298
					BL	1476.00	1890.00	1530.00	1620.00	1800.00	1530.00	1818.00	1890.00	1800.00	1548.00	1980.00	20682.00
	Total Education																20682.00
Sr	Activity	Bank	Un	SoF	Akra	Atra	Bija	Chand	Dhani	Gang	Gond	Igla	Jawan	Khair	Lodh	Tapp	Distr

Sr No	Activity	Bank Loan Factor (%)	Unit Size	/ Unit Cost (Rs)	bad	uli	uli	aus	pur	iri	a	s	Sikanderpur	r	a	al	ict Total
V.	Housing																
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No .	2000 BL	250	250	275	240	310	352	270	280	230	240	270	280	3247
					4250 .00	4250 .00	4675 .00	4080 .00	5270 .00	5984 .00	4590 .00	4760 .00	3910.00	4080 .00	4590 .00	4760 .00	55199 .00
	Total Housing																55199 .00

Sr No	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akrab ad	Atrau li	Bijau li	Chand aus	Dhani pur	Gangi ri	Gond a	Igla s	Jawan Sikanderpur	Khai r	Lodh a	Tapp al	Distr ict Total
VI.	Social Infrastructure																
1	Drinking Water--	85	No .	50000 BL	25	25	25	25	25	25	18	25	22	20	20	20	275
					106.2 5	106.2 5	106.2 5	106.2 5	106.2 5	106.2 5	76.5 0	106. 25	93.50	85.0 0	85.0 0	85.0 0	1168. 75

2	Education-	85	No	15000	Phy	4	4	4	4	4	4	4	4	4	5	5	4	51
					BL	510.0	510.0	510.0	510.0	510.0	510.0	510.0	510.0	510.0	637.50	637.50	510.00	6502.50
3	Healthcare -Hospital-	85	No	50000	Phy	2	2	2	2	2	2	2	2	2	1	2	2	23
					BL	850.0	850.0	850.0	850.0	850.0	850.0	850.0	850.0	850.0	425.00	850.00	850.00	9775.00
	Total Social Infrastructure																	17446.25
Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Akrabad	Atrauli	Bijauli	Chandaus	Dhanipur	Gangir	Gonda	Iglas	Jawan Sikanderpur	Khair	Lodha	Tappal	District Total	
VII.	Renewable Energy																	
	Solar Energy -Roof				Phy	140	140	140	140	140	140	140	140	140	140	140	1680	
1	Top Solar PV System with	90	No.	100000	BL	126.00	126.00	126.00	126.00	126.00	126.00	126.00	126.00	126.00	126.00	126.00	1512.00	

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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	232134.00	123923.00	234500.00	121180.00	234741.50	117594.32	242860.50		
RCBs	26240.00	3100.00	26500.00	1599.28	27291.00	5471.24	29000.00		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
RRBs	131204.00	53149.00	132000.00	152767.13	136061.28	121786.50	139061.28		
Others	0.00	0.00	0.00	0.00	30.00	0.00	100.00		
Sub total (A)	389578.00	180172.00	393000.00	275546.41	398123.78	244852.06	411021.78		
Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBS	93812.00	49312.00	99380.00	64129.40	96909.62	81733.86	107440.20		
RCBs	0.00	0.00	0.00	0.00	8685.18	227.03	9885.18		
SCARDB	8434.00	321.00	8500.00	315.05	4233.00	566.45	5033.00		

RRBs	44841.00	1307.00	45170.00	3669.70	46084.85	4231.61	49784.85
Others	0.00	0.00	0.00	0.00	52.00	2134.80	164.00
Sub total (A)	147087.00	50940.00	153050.00	68114.15	155964.65	88893.75	172307.23

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	325946.00	173235.00	333880.00	185309.40	331651.12	199328.18	350300.70
RCBs	26240.00	3100.00	26500.00	1599.28	35976.18	5698.27	38885.18
SCARDB	8434.00	321.00	8500.00	315.05	4233.00	566.45	5033.00
RRBs	176045.00	54456.00	177170.00	156436.83	182146.13	126018.11	188846.13
Others	0.00	0.00	0.00	0.00	82.00	2134.80	264.00
Sub total (A)	536665.00	231112.00	546050.00	343660.56	554088.43	333745.81	583329.01

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	214058.00	192053.00	219600.00	269238.63	302068.65	411155.92	420005.58
RCBs	938.00	0.00	950.00	0.00	5037.50	0.00	4640.00
SCARDB	0.00	0.00	0.00	0.00	2465.50	0.00	2513.00
RRBs	7160.00	2305.00	7200.00	4917.21	31377.50	6506.99	42181.00
Others	0.00	0.00	0.00	0.00	1565.00	3408.58	1408.00
Sub total (A)	222156.00	194358.00	227750.00	274155.84	342514.15	421071.49	470747.58

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	139443.00	50127.00	140220.00	23765.45	141076.62	18495.10	150126.80	
RCBS	402.00	0.00	405.00	0.00	260.00	39.15	260.00	
SCARDB	0.00	0.00	0.00	0.00	145.00	0.00	145.00	
RRBS	6492.00	116.00	6575.00	496.05	6815.00	427.58	9035.00	
Others	0.00	0.00	0.00	0.00	1407.50	7293.37	500.00	
Sub total (A)	146337.00	50243.00	147200.00	24261.50	149704.12	26255.20	160066.80	

Table 6: Grand Total (C+D+E)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	679447.00	415415.00	693700.00	478313.48	774796.39	628979.20	920433.08	
RCBS	27580.00	3100.00	27855.00	1599.28	41273.68	5737.42	43785.18	
SCARDB	8434.00	321.00	8500.00	315.05	6843.50	566.45	7691.00	
RRBS	189697.00	56877.00	190945.00	161850.09	220338.63	132952.68	240062.13	
Others	0.00	0.00	0.00	0.00	3054.50	12836.75	2172.00	
Sub total (A)	905158.00	475713.00	921000.00	642077.90	1046306.70	781072.50	1214143.39	

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					Total	Others	Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others			
C L	123923.00	3100.00	0.00	53149.00	0.00	121180.00	1599.28	0.00	152767.13	0.00	275546.41	0.00	275546.41

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total	Others	Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others			
C L	117594.32	5471.24	0.00	121786.50	0.00	242860.50	29000.00	0.00	139061.28	100.00	411021.78	100.00	411021.78

Table 2: Term Loan

Particulars	2021-22					2022-23					Total	Others	Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others			
C L	123923.00	3100.00	0.00	53149.00	0.00	121180.00	1599.28	0.00	152767.13	0.00	275546.41	0.00	275546.41
W S													0.00
L D													0.00
F M													0.00
P & H													0.00
AH -D													0.00
AH -P													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	117594.32	5471.24	0.00	121786.50	0.00	24852.06	242860.50	29000.00	0.00	139061.28	100.00	411021.78
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	199328.18	5698.27	566.45	126018.11	2134.80	333745.81	350300.70	38885.18	5033.00	188846.13	264.00	583329.01
Grand Total (I +II)	316922.50	11169.51	566.45	247804.61	2134.80	578597.87	593161.20	67885.18	5033.00	327907.41	364.00	994350.79

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.	2000000
2	Bakery & Confectionery Unit			No.	1500000
3	Bee Keeping			No.	371500
4	Buffalo Farming			1+1	248000
5	Bulk Milk Cooling Unit			No.	1250000
6	Cold Storage			No.	40000000
7	Combine harvester	Tractor mounted wheel type		No.	1800000
8	Commercial Broiler Farming			5000	2458000
9	Commercial Broiler Farming			5000	5846000
10	Commercial Layer Farming			10000	11642000
11	Compost/ Vermi Compost	Vermi Compost		No.	31000
12	Compost/ Vermi Compost	Agro. Waste Compost		No.	19000000
13	Compost/ Vermi Compost	Vermi Compost		No.	750000
14	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
15	Crossbred Cattle Farming			1+1	219000
16	Custom Service Units/ Custom Hiring Centers			No.	8500000
17	Dairy Cattle Buffalo Shed			No.	25000
18	Dairy Cow and Heifer rearing			2	1013000
19	Dairy Marketing Outlet/ Parlour			No.	400000
20	Dairy Processing Unit			No.	150000

21	Dairy Processing Unit				No.	700000
22	Dal/ Pulses Mill				No.	3500000
23	Diesel Pump Sets				No.	44750
24	Diesel Pump Sets				No.	49500
25	Drinking Water				No.	500000
26	Drip Irrigation				ha	99000
27	Drones				No.	375000
28	Education				No.	15000000
29	Education Loans			Study in India	No.	1000000
30	Export Credit			Post Shipment Export Credit	No.	40000000
31	Export Credit			Pre Shipment Export Credit	No.	40000000
32	Fish marketing				No.	300000
33	Fish Seed Hatchery				ha	2500000
34	Floriculture				ha	337200
35	Floriculture				sq. m.	89400
36	Floriculture				sq. m.	89000
37	Floriculture				ha	110250
38	Food Grain Processing			Flour Mill	No.	500000
39	Food Grain Processing			Sorting & Grading	No.	6000000
40	Fruit Processing			Pickle	No.	200000
41	Fruit Processing				No.	25700000
42	Fruit Processing			Jam jelly & Squash	No.	200000
43	Goat			Rearing Unit	20+1	414000
44	Godown				No.	20000000

45	Godown	Silo		No.	500000
46	Healthcare	Hospital		No.	5000000
47	Honey & Honey Products			No.	200000
48	Integrated Farming			ha	55000
49	Integrated Farming			ha	25000
50	Integrated Farming			ha	45000
51	Leveller	Laser Guided		No.	45500
52	Loan to MFIs for Onlending to for Agri. Purposes			No.	100000
53	Manufacturing Sector	Term Loan	Medium	No.	35000000
54	Manufacturing Sector	Term Loan	Small	No.	7500000
55	Manufacturing Sector	Working Capital	Micro	No.	100000
56	Manufacturing Sector	Working Capital	Medium	No.	500000
57	Manufacturing Sector	Working Capital	Small	No.	150000
58	Manufacturing Sector	Term Loan	Micro	No.	500000
59	Market Yard			No.	150000
60	Meat & Poultry Processing			No.	50000
61	New Orchard	Tropical/ Sub Tropical Fruits		Acre	175200
62	New Orchard	Tropical/ Sub Tropical Fruits		ha	154300
63	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
64	Nursery			ha	1967700
65	Nursery/ Propagation unit			ha	534800
66	Oil Extraction			No.	820000
67	Oil Extraction			No.	100000

68	On Farm development (OFD) Works			m.	75000
69	Ornamental Fish Hatchery			No.	50000
70	Ornamental Fish Hatchery			No.	1000000
71	Other machinery	Other Machinery & Equipments		No.	232000
72	Other machinery	Other Machinery & Equipments		No.	560000
73	Other machinery	Other Machinery & Equipments		No.	235000
74	Packaging Unit			No.	1000000
75	Pig Breeding Unit			10+2	1095000
76	Plantation	Bamboo		ha	86636
77	Plantation			Acre	149022
78	Plantation	Poplar		ha	235040
79	Power Tiller			No.	265000
80	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
81	Ready to Eat Products	Papad making		No.	1000000
82	Reclamation of Problem Soils		5	ha	43600
83	Refrigerated Tanker Van			No.	3450000
84	Rice Processing			No.	1000000
85	Rice Processing			No.	8000000
86	Seed Processing	All Seed Types		No.	2500000
87	Service Sector	Working Capital	Micro	No.	1000000
88	Service Sector	Working Capital	Medium	No.	50000000
89	Service Sector	Working Capital	Small	No.	15000000
90	Service Sector	Term Loan	Micro	No.	5000000

91	Service Sector	Term Loan	Medium	No.	350000000
92	Service Sector	Term Loan	Small	No.	75000000
93	Sheep	Breeding Unit		500+25	9630000
94	SHGs/ JLGs			No.	150000
95	Solar Energy	Roof Top Solar PV System with Battery		No.	100000
96	Spice Processing			No.	300000
97	Sprinkler Irrigation			ha	107000
98	Sprinkler Irrigation			ha	49000
99	Sprinkler Irrigation			ha	182000
100	Sugarcane processing	Jaggery production		No.	500000
101	Thresher	Multicrop Power Threshers		No.	220000
102	Tractor	With Implements & Trailer		No.	840000
103	Tractor	With Implements & Trailer		No.	1120000
104	Tube Well			No.	480000
105	Vegetable Processing			No.	25700000
106	Vegetable Processing			No.	200000
107	Veterinary Clinic	Mobile		No.	3500000
108	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	Other Vegetables ()		36816
2	Annual Vegetables	Potato/ Aloo (Irrigated)		74810
3	Broiler Farming	Others_Aligarh	1000	181000
4	Buffalo Farming	Others_Aligarh		256140
5	Cage Culture	Others_Input for cage culture		150000
6	Capture Fisheries	Inland_Fishing Implements for capture fishing_Fishing Activities per season		50000
7	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)		18105
8	Cereals	Maize/ Makka (Irrigated)		27155
9	Cereals	Barley/ Jav (Irrigated)		32180
10	Cereals	Wheat/ Gehu (Irrigated)		32763
11	Cereals	Rice/ Chaval/ Dhan (Irrigated)		33065
12	Fish Culture	Bio floc_100 m ³ _Fish farming in RAS/Bio floc system		300000
13	Fish Culture in Pond	Monculture _ Pangassius_Pangassius fish farming earthen ponds		300000
14	Fish Feed Mill	Small_Feed mill operation 1_2 ton/day		300000

15	Fish Seed Production	ish Seed Production_fish seed production from hatcheries		300000
16	Fish Seed Rearing	_fish seed rearing		60000
17	Goat Farming	Rearing Unit _Semi_intensive_Aligarh		348000
18	Marketing Activities	Kiosk_kiosk/Outlets/mobile van/Aquashop		160000
19	Marketing Activities	Others_Aquaculture input sellers		200000
20	Marketing Activities	Three Wheeler with Ice Box_tri_cycle with insulated box		30000
21	Marketing Activities	Bicycle_cycle with insulated box		5000
22	Marketing Activities	Others_Fish vendors		50000
23	Marketing Activities	Others_Live fish marketing		90000
24	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		27850
25	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)		25311
26	Pulses	Lentil/ Masur/ Masoor (Irrigated)		26560
27	Sugar Crops	Sugarcane/ Ganna (Irrigated)		80810

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
CRRI	Central Rice Research Institute
CSO	Civil Society Organisation
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
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	Ground 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
NWDPA	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

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OFFERS CONSULTANCY AND ADVISORY SERVICES Pan India Presence with offices in 31 State/UTs	<ul style="list-style-type: none"> Project Management Consultancy IT Based Natural Resources Information System Feasibility, Socio-economic & Impact Evaluation Studies Third Party Monitoring 	<ul style="list-style-type: none"> Climate Change & Sustainability Value Chain Development Skill & Livelihood Development Preparation Detailed Project Reports (DPRs) Transaction Advisory Services
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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:
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- 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

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NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

- 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

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