



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



अमरोहा
Amroha

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: Amroha

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:

Rajat Sehgal

District Development Manager

NABARD

Amroha

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	Amroha is situated in the north-west of Moradabad district on the banks of Sot river. Apart from Moradabad, it is surrounded by Meerut, Bulandshahr and Ghaziabad. The district is spread over an area of 2249 square km and according to the 2011 census, its population is 18.39 lakh.
2	Type of soil	The different natural divisions of the district have different classes of soils. The prevailing soil is a fertile loam, varied by small patches of clay in the depression. There is very little sandy soil, most of it being found in the south-west along the banks of the Ganga.
3	Primary occupation	Most of the population of the district is dependent on agriculture. Along with this, people are also engaged in cottage industries like manufacturing of Dholak and Katholi. Dholak has also been identified as an ODOP product of the district by the Uttar Pradesh government.
4	Land holding structure	There are around 90% of SF/MF in the district with land holding possession of 61% of the total cultivable area. The farmers with average landholding of 2-4 Ha. are around 7.5% with area possession of 24% and farmers having greater than 4 ha are around 2% with area possession of 15%.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The ACP achievement during 2023-24, 2022-23 and 2021-22 was 102%, 44% and 65% respectively. The ACP achievement was 454124.00 lakh against the target of 446491.00 lakh during 2023-24.
2	CD Ratio	The CD Ratio of the district during the last 3 years was 73.6%, 75.5% and 74.8%.
3	Investment credit in agriculture	The investment credit in agriculture during 2023-24 was 19861.00 lakh. The achievement was only 57% of the total target. There is a need to push investment credit in agriculture and allied sector in the district for the purpose of achieving sustainable growth in the sector.

4	Credit flow to MSMEs	The achievement in MSME sector during the last 3 years stood at 152%, 58% and 66%. The credit flow in the sector during last 3 years was recorded as 104404.00 lakh, 39043.00 lakh and 40544.00 lakh.
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4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Total PLP projections under priority sector for FY2025-26 is estimated at Rs. 5625.99 crore.
2	Projection for agriculture and its components	Total PLP projections for FY2025-26 under Farm Credit, Agri Term Loan, Agriculture Infrastructure and Ancillary Activities is estimated at Rs. 3040.37 crore, Rs. 428.01 crore, Rs. 59.64 crore and Rs. 238.72 crore respectively. Total Agriculture Sector potential is estimated at Rs. 3766.74 crore.
3	Projection for MSMEs	Total PLP Projection under MSME for FY2025-26 is estimated at Rs. 1488.00 crore.
4	Projection for other purposes	Total PLP Projection under Other Priority Sector for FY2025-26 is estimated at Rs.371.26 crore.

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, health infrastructure, and education 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:
 1. Improving power supply for irrigation and industries
 2. Establishing mother units for poultry farming
 3. Amending the APMC Act to remove restrictions on the movement of agricultural produce
 4. Constructing check dams to improve groundwater levels in over-exploited blocks
 5. Establishing medium/large industrial units for employment generation
 6. 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 etc.
3. Providing PACS the facility to diversify their businesses and undertake various activities/services, Promoting capital formation in the agriculture sector through Farmer Producer Organizations (FPOs) and 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	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;
		- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- Study the cropping pattern;
		- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water;
		- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;
		- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;
		- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;
		- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and
		- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;
		- 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

1. 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;
		<ul style="list-style-type: none"> - Other support required to increase credit flow; and

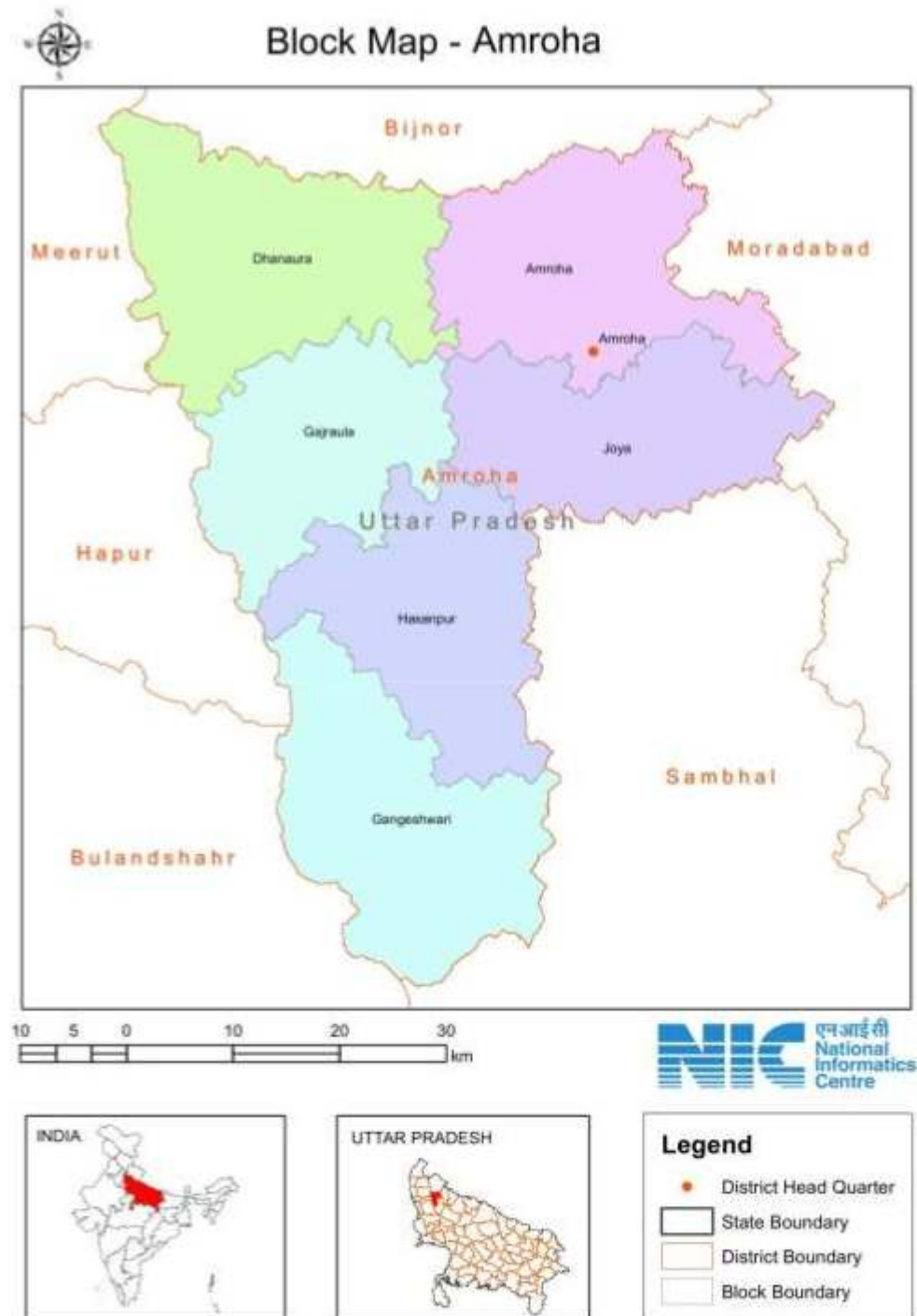
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector; - Availability of commercial infrastructure; and - Information on various schemes of Govt. & Banks.

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



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	346838.04
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	308291.80
2	Term Loan for agriculture and allied activities	38546.24
B	Agriculture Infrastructure	5963.92
C	Ancillary activities	23871.85
I	Credit Potential for Agriculture A+B+C)	376673.81
II	Micro, Small and Medium Enterprises	148800.00
III	Export Credit	9280.00
IV	Education	5940.00
V	Housing	8219.50
VI	Social Infrastructure	9456.26
VII	Renewable energy	1350.00
VIII	Others	2880.00
	Total Priority Sector	562599.57

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	304036.80
2	Water Resources	1916.00
3	Farm Mechanisation	8857.48
4	Plantation & Horticulture with Sericulture	6982.67
5	Forestry & Waste Land Development	1054.65
6	Animal Husbandry - Dairy	8607.88
7	Animal Husbandry - Poultry	10039.76
8	Animal Husbandry - Sheep, Goat, Piggery	2004.00
9	Fisheries	480.00
10	Farm Credit- Others	2858.80
	Sub total	346838.04
B	Agriculture Infrastructure	
1	Construction of storage	1850.00
2	Land development, Soil conservation, Wasteland development	921.12
3	Agriculture Infrastructure - Others	3192.80
	Sub total	5963.92
C	Ancillary activities	
1	Food & Agro. Processing	15915.85
2	Ancillary activities - Others	7956.00
	Sub Total	23871.85
II	Micro, Small and Medium Enterprises	
	Total MSME	148800.00
III	Export Credit	9280.00
IV	Education	5940.00
V	Housing	8219.50
VI	Social Infrastructure	9456.26
VII	Renewable energy	1350.00
VIII	Others	2880.00
	Total Priority Sector	562599.57

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	2249
2	No. of Sub Divisions	3
3	No. of Blocks	6
4	No. of revenue villages	1123
5	No. of Gram Panchayats	597

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Uttar Pradesh
2	District	Amroha
3	Agro-climatic Zone 1	Upper Gangetic Plains Region
4	Agro-climatic Zone 2	Bhawar and plain, tarai plain
5	Climate	Sub-tropical
6	Soil Type	Clay / Sandy loam

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	211
2	Forest Land	21
3	Area not available for cultivation	21
4	Permanent Pasture and Grazing Land	0
5	Land under Miscellaneous Tree Crops	1
6	Cultivable Wasteland	11
7	Current Fallow	2
8	Other Fallow	0

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Critical	2
2	Semi Critical	3
3	Over Exploited	1
4	Total	6

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	154819	75.49	64849	36.43
2	>1 to <=2 ha	30003	14.63	43089	24.21
3	>2 to <=4 ha	15486	7.55	43390	24.38
4	>4 to <=10 ha	4642	2.26	24932	14.01
5	>10 ha	133	0.06	1726	0.97
6	Total	205083	99.99	177986	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	236276
2	Of the above, Small/ Marginal Farmers	212648
3	Agricultural Labourers	82002
4	Other workers	167051

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1840.00	963.00	877.00	1301.00	539.00
2	Scheduled Caste	318.00	167.00	151.00	257.00	60.00
3	Scheduled Tribe	0.16	0.08	0.08	0.00	0.01
4	Literate	983.12	600.55	382.57		
5	BPL	0.00				

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	280
2	Rural Households	206
3	BPL Households	53

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	280
2	Having source of drinking water	280
3	Having electricity supply	280
4	Having independent toilets	280

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	909
2	Villages having Agriculture Power Supply	110
3	Villages having Post Offices	110
4	Villages having Banking Facilities	909
5	Villages having Primary Schools	909
6	Villages having Primary Health Centres	33
7	Villages having Potable Water Supply	909
8	Villages connected with Paved Approach Roads	909

Sources

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

District Profile Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1430
2	Primary Health Centres	33
3	Primary Health Sub-Centres	230
4	Dispensaries	3
5	Hospitals	12
6	Hospital Beds	544

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	1630
2	Registered FPOs	33
3	Agro Service Centres	10
4	Soil Testing Centres	1
5	Approved nurseries	23
6	Agriculture Pumpsets	1318
7	Pumpsets Energised	1318
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	150004
2	Irrigation Potential Created	148339
3	Net Irrigated Area (Total area irrigated at least once)	148339
4	Area irrigated by Canals/ Channels	0
5	Area irrigated by Wells	14544
6	Area irrigated by Other Sources	133795
7	Irrigation Potential Utilized (Gross Irrigated Area)	257898

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	3405
2	Railway Line [km]	146
3	Public Transport Vehicle [Nos]	531
4	Goods Transport Vehicles [Nos.]	4720

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units
1	Milk (Chilling/ Cooling/ Processing, etc.)	3

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	103197	15436	87761
2	Cattle - Indigenous	113452	20339	93113
3	Buffaloes	514547	75752	438795
4	Sheep - Cross bred	100	30	70
5	Sheep - Indigenous	976	176	800
6	Goat	75742	16417	59325
7	Pig - Cross bred	257	25	232
8	Pig - Indigenous	1479	148	1331
9	Horse/Donkey/Camel	1743	1743	
10	Rabbit	0		
11	Poultry - Improved	0		
12	Poultry - Indigenous	0		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	22
2	Veterinary Dispensaries	3
3	Disease Diagnostic Centres	41
4	Artificial Insemination Centers	66
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	
7	Dairy Cooperative Societies	153
8	Milk Collection Centres	1

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Egg	1549	Lakh Nos.	7	nos/p. a.
2	Milk	5	Lakh LPD	27	gm/day
3	Meat	6976	MT	4	gm/day
4	Wool	1	MT		gm/day

Sources

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

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	28.49	26.08	29.28
2	Land Holdings - SF (%)	14.63	14.63	14.63
3	Land Holdings - MF (%)	75.49	75.49	75.49
4	Rainfall -Normal (mm)	758	758	758
5	Rainfall - Actual (mm)	607	612	1093
6	Cropping Pattern	Kharif- Paddy, Maize, bajra Rabi- Wheat, Mustard, Peas Sugarcane	Kharif - Paddy, Maize, bajra Rabi - Wheat, Mustard, Peas Sugarcane	Kharif- Paddy, Maize, bajra Rabi- Wheat, Mustard, Peas Sugarcane

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	40324.29	75775.31	339963.05

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	26.46	73.03	2760.02	24.38	60.32	2474.16	24.73	69.37	2805.10
2	Maize	1.9	4.05		3.26	7.95		3.73	12.10	
3	Wheat	92.35	384.62	4164.81	92.80	381.50	4110.99	92.78	398.63	4296.51
4	Indian Mustard	3.58	4.99		3.69	5.28		3.77	5.39	

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	2.67	2.67	2.83
2	Net sown area (lakh ha)	1.56	1.56	1.51
3	Cropping intensity (%)	171.15	171.15	187.42

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	260.57	260.57	256.40
2	Fertilizer consumption - Rabi (kg/ha)	364.40	364.40	324.31
3	Total (kg/ha)	624.97	624.97	580.71

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	2	2	2
2	Volume of marketing through RMCs/eNAM platforms (MT)	118295	176735	161480

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	10757	55836	121821
2	GLC through KCC (Rs. lakh)	29344.58	64481.31	320103.46

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	213716	213716	236276

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	3	3	3
2	Soil Health Cards Issued (No.)	380866	380866	380866

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	5157	3793	1808
2	Crop Loss Compensation, if any (Rs. lakh)	19.00	12.00	

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Dist. Domestic Pro., Stat. Journal; hydro.imd.gov.. JJM
Table 2: GLC under Agriculture	SLBC Portal
Table 3: Major Crops, Area, Production, Productivity	Statistical Journal, GoUP
Table 4: Irrigated Area, Cropping Intensity	Statistical Journal, GoUP
Table 5: Input Use Pattern	Fertiliser Stats Book
Table 6: Trend in procurement/ marketing	Agmarknet
Table 7: KCC Coverage	SLBC portal
Table 8: PM Kisan & Other DBTs	Agri. Deptt
Table 9: Soil testing facilities	Agri. Deptt
Table 10: Crop Insurance	PMBFY

Water Resources

Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)			3
2	Net Irrigated Area ('000 ha)	156	156	148
3	Gross Irrigated Area ('000 ha)	258	258	258

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	Amroha	Amroha	Semi-critical	Semi-critical	Semi-critical
2	Uttar Pradesh	Amroha	Dhanaura	Critical	Critical	Critical
3	Uttar Pradesh	Amroha	Gajraula	Critical	Critical	Critical
4	Uttar Pradesh	Amroha	Gangeshwari	Semi-critical	Semi-critical	Semi-critical
5	Uttar Pradesh	Amroha	Hasanpur	Critical	Critical	Semi-critical
6	Uttar Pradesh	Amroha	Joya	Over Exploited	Over Exploited	Over Exploited

Sources

Table Name	Source(s) and reference year of data
Table 1: Irrigated Area & Potential	Statistical Journal. GoUp
Table 2: Block level water exploitation status	DYNAMIC GROUND WATER RESOURCESH, 2023

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1108.25	2771.85	1962.54

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	5944	7331	8454

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)			229

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Mechanisation in District	vahan.Parivahan.gov.in

Plantation & Horticulture including Sericulture

Table 1: 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	Mango			10.27	179.89		
2	Banana			.04	3.10		
3	Guava			0.61	14.41		
4	Potato			4.29	122.30		

Forestry & Waste Land Development

Table 1: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	21	21	21
2	Waste Land ('000 ha)	11	11	11
3	Degraded Land ('000 ha)	4	4	4

Table 2: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Multiple varieties	22	22	22

Sources

Table Name	Source(s) and reference year of data
Table 1: Area under Forest Cover & Waste Land	Statistical Journal, GoUP
Table 2: Nurseries (No.)	https://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)	345.07	477.57	915.29
2	KCC for working capital (₹ lakh)	123.80	121.27	813.01
3	KCC for working capital (No.)	102	142	430

Table 2: Processing Infrastructure

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Processing Infrastructure	Cooperative Dairy - Parag

Animal Husbandry -

Poultry Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1.56	40.69	35.04

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	25752	25752	25752
2	Hatcheries (No.)	27	30	27
3	Popular breeds	Country Chicken	Country Chicken	Country Chicken

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Poultry	Animal Husbandry Department, GoUP, Amroha

Animal Husbandry - SGP

Table 1: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Marwari Deccani Puli
2	Popular goat breed(s)	Barbari, Jamunapari, Black Bengal
3	Popular pig breed(s)	Ghurrah Large White Landrace

Sources

Table Name	Source(s) and reference year of data
Table 1: Popular Breed(s)	Veterinary Department, Amroha

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	119.43	46.87	32.15
2	KCC for working capital (No.)	95	12	32
3	KCC for working capital (₹ lakh)	117.99	14.15	30.71

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Reservoirs (No.)	56	61	75

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Inland Fisheries Facilities	Statistical Journal, GoUP

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	516.12	554.78	626.64

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	1	1	1
2	Cold Storages (Capacity - '000 MT)	3652	3652	3652
3	Storage Godowns (No.)	47	47	47
4	Storage Godowns (Capacity - '000 MT)	5150	5150	5150
6	Market Yards [Nos] / Wholesale Market (No.)	2	2	2
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	0	400	400

Sources

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

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)	516.12	554.78	626.64

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	52440	52612	82744

Sources

Table Name	Source(s) and reference year of data
Table 2: Fertilizer Consumption	Statistical Journal, GoUP

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)	4677.71	1707.70	7292.42
2	MUDRA Loans (Rs. lakh)	7559.08	15198.94	12381.49

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	15433	11631	8965

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	0	4	4
2	ACABCs (No.)	0	0	2

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Procurement	FCI
Table 3: Other Ancilliary Services	DCCB and SLBC portal

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	15245.79	33285.51	104413.19
2	No. of units financed	2072	3899	15688
3	Loans under Stand Up India Scheme (Rs. lakh)	34.75	176.91	81.15

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Micro Units (No.)		18070	18423
2	Small Units (No.)		351	355
3	Medium Units (No.)		20	20

Table 3: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)			255
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	4	2	

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal, Stand up India
Table 2: MSME units - Cumulative	MSME
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)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	161.91	237.48	310.84
3	GLC under Housing (Rs. lakh)	1652.79	1552.45	3695.92

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	1865	817	72
2	Amt of subsidy released (Rs. lakh)	1049.80	927.60	137.90

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned			16815
2	Amt of subsidy released (Rs. lakh)			5156.62

Sources

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

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)	271.00	0.00	2524.00

Table 2: Progress under Government investments (type and no. 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	Agriculture - Irrigation	1		
2	Veterinary Hospitals/ Clinics			2
3	Rural Connectivity - Roads			9
4	Flood Protection Measures			4

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

Social Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	0.00	10.00	0.00

Sources

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	72.22

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)	921.08	695.26	1011.01
2	JLG Bank Linkage (Rs. lakh)	1244.58		3465.64

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)	19.67		
2	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	5.52	6.60	

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	6	6	6
2	No. of SHGs formed	3737	5010	5065
3	No. of SHGs credit linked (including repeat finance)	1935	925	1205
4	Bank loan disbursed (Rs. lakh)	1244.58	695.26	1011.01
5	Average loan per SHG (Rs. lakh)	0.64	0.75	0.84
6	Percentage of women SHGs %	1.0	1.0	1.0

Sources

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

Status and Prospects of Cooperatives
Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	47	47	47
2	Consumer Stores (No.)	2	2	2
3	Housing Societies (No.)	12	12	12
4	Weavers (No.)	30	30	30
5	Marketing Societies (No.)	2	2	2
6	Sugar Societies (No.)	2	2	2
7	Agro Processing Societies (No.)	18	18	18
8	Total (No)	113	113	113

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.)	45	45	45
2	Multi state cooperative societies (No.)	0	0	0

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

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Uttar Pradesh	Amroha	Amroha	Milk Societies	3	Deficient	Milk Societies	3	Deficient	Milk Societies	3	Deficient
2	Uttar Pradesh	Amroha	Amroha	Weavers Societies	26	Average	Weavers Societies	26	Average	Weavers Societies	26	Average
3	Uttar Pradesh	Amroha	Amroha	Housing Societies	11	Average	Housing Societies	11	Average	Housing Societies	11	Average
4	Uttar Pradesh	Amroha	Amroha	Agro Processing Societies	5	Average	Agro Processing Societies	5	Average	Agro Processing Societies	5	Average
5	Uttar Pradesh	Amroha	Amroha	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient
6	Uttar Pradesh	Amroha	Dhanaura	Agro Processing Societies	4	Average	Agro Processing Societies	4	Average	Agro Processing Societies	4	Average
7	Uttar Pradesh	Amroha	Dhanaura	Milk Societies	2	Deficient	Milk Societies	2	Deficient	Milk Societies	2	Deficient
8	Uttar Pradesh	Amroha	Dhanaura	Marketing Societies	1	Average	Marketing Societies	1	Average	Marketing Societies	1	Average
9	Uttar Pradesh	Amroha	Gajraula	Agro Processing Societies	3	Average	Agro Processing Societies	3	Average	Agro Processing Societies	3	Average
10	Uttar Pradesh	Amroha	Gajraula	Milk Societies	1	Deficient	Milk Societies	1	Deficient	Milk Societies	1	Deficient
11	Uttar Pradesh	Amroha	Gangeshwari	Agro Processing Societies	1	Deficient	Agro Processing Societies	1	Deficient	Agro Processing Societies	1	Deficient
12	Uttar Pradesh	Amroha	Hasanpur	Agro Processing	1	Deficient	Agro Processing	1	Deficient	Agro Processing	1	Deficient

	Pradesh		Societies		ng Societies		ssing Societies		
13	Uttar Pradesh	Amroha	Hasanpur	2	Average	Milk Societies	2	Average	Milk Societies
14	Uttar Pradesh	Amroha	Hasanpur	1	Average	Sugar Societies	1	Average	Sugar Societies
15	Uttar Pradesh	Amroha	Joya	4	Average	Agro Processing Societies	4	Average	Agro Processing Societies

16	Uttar Pradesh	Amroha	Joya	4	Average	Milk Societies	4	Average	Milk Societies
17	Uttar Pradesh	Amroha	Joya	4	Average	Weavers Societies	4	Average	Weavers Societies

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	cooperatives.gov.in
Table 2: Details of credit cooperative societies	DCCB

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/ JLGs	BCs/BFs	Villages	House holds	
Commercial Banks	18	86	30	32	24	0	4228	235			
Regional Rural Bank	1	112	88	18	6	0	42	227			
District Central Coop. Bank	1	16	7	6	3	0	0	0			
Coop. Agr. & Rural Dev. Bank	1	3	0	2	1	0	0	0			
Primary Agr. Coop. Society	45	45	45	0	0	0	0	0			
Others	1	0	0	0	0	6	0	1347			
All Agencies	67	262	170	58	34	6	4270	1809	0	0	

2. Deposits Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]				Share (%)	Growth (%)	Share (%)	Growth (%)
	31/03/2022	31/03/2023	31/03/2024	31/03/2022	31/03/2023	31/03/2024	31/03/2024				
Commercial Banks								0.0	0	0.0	54.34
Regional Rural Bank	1295678	1321489	1363344	267563.00	277105.00	329461.00	329461.00	90.7	3.2	18.9	39.27
Cooperative Banks	129192	133375	139964	40283.00	40135.00	53567.00	53567.00	9.3	4.9	33.5	6.39
Others				0.00	0.00	23.00	23.00	0.0	0	0	0.00
All Agencies	1424870	1454864	1503308	663843.00	725792.00	838857.00	838857.00	100.0	3.3	15.6	100.0



3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0.0	235119.00	250545.00	308798.00	23.3	50.05
Regional Rural Bank	130664	133485	139785	4.7	52.8	230453.00	262674.00	267078.00	1.7	43.29
Cooperative Banks	83708	91764	125204	36.4	47.2	28731.00	32407.00	38781.00	19.7	6.29
Others				0	0.0	2360.00	2474.00	2364.00	-4.4	0.38
All Agencies	214372	225249	264989	17.6	100.0	496663.00	548100.00	617021.00	12.6	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	66.0	61.3	67.7
Regional Rural Bank	86.1	94.8	81.1
Cooperative Banks	71.3	80.7	72.4
Others	0	0	10278.3
All Agencies	74.8	75.5	73.6

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY

Commercial Banks	398512	188999	52335	29980
Regional Rural Bank		127009	59115	15289
Cooperative Banks		1267	308	201
Others		0	634	0
All Agencies	398512	317275	112392	45470

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	121753.00	39.4	57571.00	18.6	53263.00	17.2	6.08	0.0	38928.79	12.6
Regional Rural Bank	280971.00	105.2	239379.00	89.6	165510.00	62.0	0.00	0.0		0.0
Cooperative Banks	51018.00	131.6	42624.00	109.9	2071.00	5.3	0.00	0.0	87.44	0.2
Others	382.00	16.2	382.00	16.2	0.00	0.0	0.00	0.0	55.10	2.3
All Agencies	454124.00	73.6	339956.00	55.1	220844.00	35.8	6.08	0.0	39071.33	6.3

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024		
	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	125986.00	72247.00	57.3	154214.00	88205.00	57.2	169626.00	121753.00	71.8
Regional Rural Bank	191010.00	137491.00	72.0	222075.00	73139.00	32.9	225900.00	280971.00	124.4
Cooperative Banks	41520.00	23400.00	56.4	48025.00	25746.00	53.6	50965.00	51018.00	100.1
Others	2100.00	134.00	6.4	0.00	223.00	0	0.00	382.00	0
All Agencies	360616.00	233272.00	64.7	424314.00	187313.00	44.1	446491.00	454124.00	101.7
									70.2

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024		
	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	247412.00	177937.00	71.9	310500.00	130018.00	41.9	315815.00	320095.00	101.4
Term Loan (Agri.)	36665.00	6083.00	16.6	23500.00	8763.00	37.3	35025.00	19861.00	56.7
Total Agri. Credit	284077.00	184020.00	64.8	334000.00	138781.00	41.6	350840.00	339956.00	96.9
MSME	61100.00	40544.00	66.4	67500.00	39043.00	57.8	68735.00	104404.00	151.9
Other Priority Sectors*	15439.00	8708.00	56.4	22814.00	9489.00	41.6	26916.00	9764.00	36.3
Total Priority Sector	360616.00	233272.00	64.7	424314.00	187313.00	44.1	446491.00	454124.00	101.7
									70.2

9. NPA Position (Outstanding)

Broad Sector	31/03/2022		31/03/2023		31/03/2024		Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	235119.00	26928.82	11.5	250545.00	30821.54	12.3	10.7
Regional Rural Bank			0				
Cooperative Banks	28731.00		0.0	32407.00		0.0	2.1
Others	2360.00		0.0	2474.00		0.1	0.0
All Agencies	266210.00	26928.82	10.12	285426.00	30821.54	10.80	21.8
							9.37

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

Source(s)	
1	SLBC India portal
2	DLRC data
3	Prathama UP Gramin Bank

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

Indias agriculture sector by leveraging digital technology inspired by the success of Indias digital revolution in other sectors. With a substantial financial outlay of 2817 crore it focuses on creating a Digital Public Infrastructure (DPI) for agriculture.

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF): GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

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

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

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

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

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

- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.
- xvi. Water Supply and Sanitation: In partnership with the State Governments and Multilateral Development Banks Government will promote water supply sewage treatment and solid waste management projects and services for 100 large cities through bankable projects. These projects will also envisage use of treated water for irrigation and filling up of tanks in nearby areas.

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

- i. Productivity and resilience in Agriculture
- ii. Employment & Skilling
- iii. Inclusive Human Resource Development and Social Justice
- iv. Manufacturing & Services
- v. Urban Development
- vi. Energy Security

- vii. Infrastructure
- viii. Innovation Research & Development and
- ix. Next Generation Reforms
- 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. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.
 - iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.
- 4. Policy Initiatives - NABARD
 - 1. Refinance support:

NABARD provides Short Term refinance to Cooperatives RRBs and SFBs for their crop loan lending. To ensure increased and uninterrupted credit flow to farmers as also to give a boost to capital formation in agriculture sector NABARD provides refinance to the Commercial banks cooperative banks and RRBs.
 - 2. Schematic Refinance for Water Sanitation and Hygiene (WASH): To provide clean water sanitation and hygienic conditions to rural and semi urban areas and thereby to protect human health during outbreak of infectious disease NABARD introduced a special refinance scheme on Water Sanitation and Hygiene (WASH).
 - 3. Special Refinance Scheme (SRS) on PACS as MSCs:

NABARD introduced Special Refinance Scheme to saturate all the potential PACS for conversion as Multi Service Centres over a period of three years commencing from the year 2020-21.
 - 4. Credit-linked subsidy schemes of GoI
 - 4.i. New Agriculture Marketing Infrastructure sub scheme of Integrated Scheme for Agricultural Marketing (ISAM): GoI had approved the continuation of the scheme till 31 March 2026. The scheme lays special focus on developing and upgrading of Gramin Haats as GrAMs through strengthening of infrastructure.
 - 4.ii. Agri Clinics and Agri Business Centres (ACABC): The Central Sector Scheme of Agri-Clinics and Agri-Business Centres was launched in April 2002 by Ministry of Agriculture GoI. Composite subsidy of 44% of the project cost for women SC/ST & all categories of candidates from Northeast and Hill states and 36% of project cost for all other beneficiaries is provided under the scheme.

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

11.ii. Gram Vihar New Scheme for promotion of Rural Tourism: A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day"

i.e. one day trip without night stay.

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

1. Policy Initiatives – State Govt. (including Cooperatives)

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

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

Uttar Pradesh Horticulture and Food Processing Industry Policy – 2022: The policy offers extensive incentives to boost the states food processing sector. Key subsidies include 35 percent of costs for plant machinery and technical civil work capped at Rs. 5 crore and 25 percent for expansion or modernization up to Rs. 1 crore. The policy also provides 100 percent stamp duty exemption on land purchases and 75 percent rebates on external development

charges. Special incentives include a 50 percent subsidy on solar power projects for rural processing units with 90percent for women entrepreneurs. Cold chain infrastructure and value addition receive a 35percent subsidy with up to Rs. 10 crore for specific projects. The policy encourages decentralized processing and storage offering grants of up to 50percent or Rs. 50 lakh. Additionally a 25 percent freight subsidy on exports (excluding Nepal Bangladesh and Bhutan) and interest subsidies for Reefer Vehicles are provided. The entire state is treated as a unified market allowing license holders to operate across mandis. (Link- <https://invest.up.gov.in/uttar-pradesh-food-processing-industry-policy-2023/>)

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

Uttar Pradesh Dairy Development and Milk Product Promotion Policy 2022: The policy aims to boost the dairy industry by encouraging the establishment of milk-based industries and attracting Rs.5000 crore in capital investment over the next five years (2022-27). The policy

seeks to raise milk processing levels from 10 percent to 25 percent (as on 2022) and expand processing capacity from 44 percent to 65 percent (as on 2022). It ensures fair pricing for milk producers promotes high-quality processed milk products and enhances market development and exports. The policy also focuses on creating employment upgrading skills adopting new technologies reforming dairy cooperatives and simplifying procedures for investors.

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

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

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

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

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

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

- 50 percent of the cost or maximum Rs. 100000/- for construction of tube well.
- 50 percent of the cost or maximum Rs.10000/- for pipe system.
- 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: -

- 50 percent of the cost for construction of tube well or maximum Rs. 75000/- (whichever is less)
- Rs 10000/- for water distribution system.
- 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-maukhyamantarai-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

The gross cropped area and net sown area of the district is 283319 hectares and 151366 hectares respectively. Thus, the cropping intensity in the district is 187.17%. The main source of irrigation is tube wells and wells. The major crops grown in the district are paddy, wheat, sugarcane, and potato. The GLC for the last FY i.e. 2023-24 stood at Rs. 3200.95 crore and for 2022-23 was Rs. 2514.00 crore. As per the instructions issued by the Indian Banks Association to member banks in view of the financial difficulties of small and marginal farmers, no fee is to be charged for loans up to 3.00 lakh for KCC. In the district, 54849 KCCs were provided loans in the previous year.

There is 10826 ha. cultivable wasteland in the district which may also be brought under cultivation by adopting suitable measures.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The main objective of the Agriculture Department is to accelerate the rate of agricultural development as well as increase crop production and productivity, so as to strengthen the economic condition of the districts farmers and improve their standard of living. Additionally, it aims to implement special schemes to remove the imbalance in the district and provide new employment opportunities to farmers. There is one KVK in Gajraula block of the district which is providing extension services and capacity building of farmers.

AI/ML-powered platforms can be used to identify areas that are under cultivation and can be used estimate credit requirements in previously excluded/uncovered areas.

ii. The AI/ML-powered platforms will further enable to validate the crop and area information by comparing it with historical and predictive analytics/insight

Gaps identified:

- i. Excessive use of chemical fertilizers and pesticides is adversely affecting soil fertility.
- ii. Agricultural extension services do not reach many farmers. A major reason for this is that extension officers have to perform both extension and enforcement tasks.
- iii. Ensuring timely availability of quality seeds in sufficient quantity at the right price to increase productivity.
- iv. Lack of proper storage facilities for fertilizers, seeds, and the produced crop at the village level, due to which farmers have to sell their produce immediately after harvest at lower prices, and do not get the right price for their produce

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Irrigation plays a crucial role in increasing agricultural production as it reduces the dependence of farmers on nature. Irrigation projects are classified based on their size

into major (command area more than 10,000 ha), medium (2,000 ha to 10,000 ha), and minor (command area less than 2,000 ha). Minor irrigation projects (CCA less than 2000 hectares) are low-cost and play an effective role in ensuring the availability of water as per the requirements for agriculture.

Irrigation projects are divided into two categories based on the water source: (i) groundwater-based minor irrigation structures such as tubewells, and (ii) surface water sources such as lift irrigation. Most major and medium irrigation projects utilise surface water and fall under the public sector. In view of the continuously declining groundwater levels, micro-irrigation methods such as drip and sprinkler irrigation systems have emerged as highly efficient irrigation techniques. Their use ensures more efficient delivery of water and other inputs directly to the plant roots, thereby increasing productivity per drop.

In a large part of the district, irrigation is carried out through tube wells.

The status of groundwater availability in the district is as follows:

1. Net Groundwater Availability - 80676.17 ha. mtr
2. Annual Extractable Ground Water Resource - 73366.5 ha. mtr
3. Net Groundwater Availability for the Future - 9285.09 ha. mtr
4. Stage of Ground Water Extraction (%) - 91.75

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The groundwater level in the district is continuously declining. Five blocks in the district are included in the critical and semi-critical list and one block in over exploited zone. In view of the declining groundwater levels, the use of micro-irrigation methods, drip irrigation systems, and sprinkler irrigation systems should be increased.

Water-intensive crops such as paddy and sugarcane, are being cultivated in large part of the district. Farmers need to be made aware of water conservation. Millets, known as "Shri Anna," require less water for cultivation and needs to be promoted.

The Agriculture/Minor Irrigation Department can prepare an area-based scheme for the replacement of old and inefficient pump sets. The list of beneficiaries can be shared with banks. The projects can be reviewed in BLBC/DLRC meetings.

Due to the erratic agriculture electricity supply, there is a need to popularise solar pumping systems to overcome energy shortages. Since the initial capital cost of the project is very high, State Govt. may consider operation of State Tube Wells by solar energy. If required, funding under RIDF/NIDA may be availed for the purpose.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanisation means the use of machines and agricultural equipment instead of traditional techniques in agricultural activities and accomplishing operations on the land with mechanical power wherever possible, which are traditionally carried out by bullocks, horses, and animals or human labour.

The districts situation is quite good in terms of Farm Power Availability. While the states average FPA is around 2.50 KW/hr, the districts FPA is above the states average FPA. There is a need to promote the use of drones in agriculture. The government is providing financial assistance under the Sub-Mission on agricultural mechanization for this purpose.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

In India, tractors account for 80% of agricultural mechanization, while all other equipment accounts for only 20%. Since a tractor is useful for about 30 acres of irrigated land or 45 acres of unirrigated land, it is not economically viable for small and marginal farmers. 85% of Indian farmers fall into this category. The number of various agricultural machines in the district is as follows - Tractors - 14016, Sprayers - 1513, Threshers - 4650, Cultivators - 18097, Wooden Plows - 42235, Iron Plows - 22368, and Advanced Seed Drills - 1404. In the district, 75.49% of the holdings are less than 1 hectare, while holdings between 1 hectare and 2 hectares, and above 2 hectares are 14.63% and 9.88% respectively. As in other parts of the country, a change in attitude among farmers is also visible in the district. In recent years, the use of machines and equipment such as tractors and threshers for farming has increased significantly in the district. Zero-till machines, paddy transplanters, and seed drills have been identified as emerging activities in the district.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Horticulture includes activities like production, post-harvest management, processing, marketing of fruits, vegetables, flowers, medicinal and aromatic plants, plantation crops, spices, mushroom production, beekeeping, and silk production. The horticulture sector has become one of the major drivers of growth in the agricultural sector. This sector also facilitates diverse opportunities with high-value crops, generates employment, ensures nutritional security and ecological stability, and increases export earnings.

Mango has been included as the ODOP under the PM Formalization of Micro Food Processing Enterprises (PM-FME) scheme in the district. Mangoes are also being exported from the district. To promote exports, a pack house has been constructed and operationalized by the government in the district. Farmers in the district are also producing vegetables on a large scale.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

There is no major industry in the district to utilize horticultural crops as raw material. Mostly, the produce is sold without any formal processing. Mentha is traditionally grown in all 6 blocks of the district. Additionally, some farmers also grow bananas on a small scale, white musli, artemisia, and stevia. Beekeeping is being done by farmers, farmer clubs, etc., in blocks like Hasanpur, Amroha, etc., in the district. The vendor collects raw honey directly from the beekeepers in the district. Nursery activity is quite widespread in the Dhanaura, Hasanpur, and Gajraula blocks of the district, and plants are also sent from here to the NCR and other states like Rajasthan.

The average holding size in the district is 1 hectare. However, in areas where the holding size is above 1 hectare, investment can be made in orchards. Various mango varieties like Langra, Dashehari, Chausa, Bombay Green, Safeda, Husnara, and Nadarmanouta are commonly grown in this area.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Forests play a vital role in maintaining environmental stability and ecological balance, as well as sustaining all forms of life, human, animal, and plant. According to the National Forest Policy of 1988, the goal is to bring the forest or tree cover to a minimum of one-third of the country's total land area. In hilly and mountainous regions, the target under this objective is to cover two-thirds of the area. It becomes necessary to increase forest cover to meet the growing demands for goods and services provided by forests.

A deficiency in natural forest resources has been recorded in Uttar Pradesh. According to the India State of Forest Report 2019, the recorded forest area in the state is 17,384 sq.km (7.22% of the geographic area). In the district, the forest area is about 9.33% of the total area, which is 21,001 hectares. (Source: Zila Sankhyikiya Patrika, 2023)

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The total reported area in the district is 2.11 lakh hectares with 21,001 hectares come under forest area. In the district, 10826 hectares are classified as culturable wastelands, and the current and other fallow lands are 1527 hectares and 138 hectares, respectively, a significant portion of which can be brought under forestry. The State Forest Department provides extension support for afforestation programs. Since large-scale agriculture is practiced in the district, only poplar and neem are popular among farmers, which are mostly planted on field bunds and agricultural land boundaries. (Source: Agriculture Department, Amroha). There are many private nurseries operating in the district and exporting the plants in the domestic market. The potential of bank finance in this sector is huge considering the good number of nurseries operating in the district.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

The livestock sector is a vital part of Indian agriculture, significantly contributing to the country's economy. From 2014-15 to 2022-23, the livestock sector grew at an impressive Compound Annual Growth Rate (CAGR) of 7.38 per cent at constant prices. Dairy is the single largest agricultural commodity contributing about 5 % of the national economy and employing more than 8 crore farmers directly. India is the highest milk producer and ranks first position in the world contributing 24.64% of global milk production in the year 2021-22. The milk production of India has registered 58% increase during the last nine years i.e., during the year 2014-15 and 2022-23 and increased to 230.58 million tonnes (MT) in the year 2022-23. In the district, milk production is an important occupation for small and marginal farmers. Specific attention is being given to income generation for farmers through dairying in the district, the main reason being the development of the Gajraula block as a milk procurement center. Efforts are also being made to increase the flow of credit under dairying as part of the districts Area Development Plan.

NABARD is also implementing 2 dairy FPOs in the district through POPI. The BODs and shareholders of both FPOs are entirely women. The Urja Sparsh FPO has 436 members, and the Amroha Sparsh FPO has 501 members. Efforts are being made to further increase the membership and grow the business.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

According to the Livestock Census 2019, the district has 216,513 breedable cross-bred cows and 514,547 breedable buffaloes. Indigenous breeds of buffaloes are available in the district, while the graded Murrah breed of buffaloes is procured from Haryana. Along with indigenous cows, the Holstein breed is also available. In 2018-19, the annual milk production was 5,010 lakh liters. The per capita milk availability in the district is 394 grams/day, while the national per capita milk availability is 444 grams/day.

The district has 22 veterinary hospitals, 66 artificial insemination centers, 3 (D) category hospitals, 6 gaushalas, and 41 livestock service centers. The D grade hospitals and livestock service centers also provide veterinary treatment, so the actual gap is 134 veterinary centers/hospitals. Similarly, there is a requirement of

130 artificial insemination centers for the 3.26 lakh breedable female population, while only 63 artificial insemination centers are available, resulting in a gap of 67 artificial insemination centers. Feed and fodder are locally available. G.R. Solvents in Amroha block manufactures Gwala brand concentrated feed. There is a need for artificial insemination centers and animal health care centers that can improve the breed and provide health care for livestock/milch animals.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

The poultry sector is arguably the fastest-growing and most promising of all livestock sectors, mainly driven by very strong demand over the past 15 years, leading to its expansion, consolidation and globalisation across countries at all income levels.

India is the third largest egg producer in the world with a production of 138.67 billion eggs during the year 2022-23. 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% over 2021-22. Uttar Pradesh contributes to 3.25% 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. The per head availability of egg is significantly lower as compared to the ICMR recommendation of 180 eggs per head per year.

According to the Animal Census 2019, there are 25,752 poultry birds in the district. According to the Zila Sankhyikiya Patrika, 2023, 22 veterinary hospitals in the district provide health services for poultry. There is a considerable demand for poultry birds and eggs in the district, which is met through imports from Delhi and Punjab. Total egg production in the district is 1548.959 lakh and total meat production is 6976 tonne (data available up to 2022-23).

2.1.7.2 Infrastructure and linkage support available, planned and gaps

A government poultry extension center in the district provides training to beneficiaries in poultry farming. Poultry feed is supplied at the district level by UP Agro. Bankers are reluctant to finance poultry units as there is no insurance coverage available for this activity. Therefore, the state government should come forward to extend insurance coverage for poultry units with insurance companies. There is a need to organize awareness programs at an adequate level.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

During 2019, the total population of sheep, goats, and pigs in the country was 74.26, 148.8, and 9.06 million, respectively. The population of sheep and goats increased by 14.13% and 10.14%, respectively, compared to the previous Livestock Census. However, the pig population decreased by 12.03% compared to the previous Livestock Census. The geographical and climatic conditions of the district are favorable for sheep/goat/pig rearing, but development in this sector has not been satisfactory in recent years. According to the 2019 Animal Census, Amroha district ranks 62nd in Uttar Pradesh in terms of the number of goats. Amroha has 0.52% of the total goats in Uttar Pradesh.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

According to the Animal Census 2019, there are 75,742 goats, 1,736 pigs, and 1,076 sheep in the district. A pig breeding unit has been established in Amroha district, where male and female pigs are being developed. The district has 196 hectares of land available for grazing. The Barbari breed of goats is mostly found in the district. Similarly, the White Yorkshire breed of pigs is commonly found. There are also 5 registered slaughterhouses in and around the district. The Central Government has provided Kisan Credit Card (KCC) facility to help livestock farmers and fishermen (AH & F) meet their working capital requirements and interest subvention of 3% is also available upto Rs.2.00 lakh loan under said KCC.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries play a crucial role in the socio-economic development of India as an allied activity of agriculture. It holds importance in livelihood, food security, and economic development. Fish is an affordable source of high-quality protein and omega-3 fatty acids. Hence, its role in India's food security is extremely significant. In the district, an area of 419.89 hectares in the ponds of 597 gram panchayats is suitable for fish farming. Out of 27 kilometers of river stretches, 10 kilometers are suitable for fishing. Therefore, the district has immense potential for fisheries. The average availability of fish in the district is 435 grams/day. The fish seed production in the last three financial years was 08 lakh tons, 11 lakh tons, and 2.50 lakh tons, respectively.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The fish seed and fingerling requirements in the district are met from the government hatchery in Dhanaura and private hatcheries in Hasanpur block. Oil cakes, wheat chaff (choker), and manure are used as feed. There is one wholesale market each in Gajraula and Hasanpur blocks, where the average sale is 125-150 quintals. Suppliers from neighboring districts also come to sell their produce in these markets. Apart from this, fish are sold in village and block-level markets. The private fish ponds available in the district are spread over 49 hectares with annual production of 350 Tonne.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

India is referred as the land of villages. Although agriculture's contribution to India's gross domestic product has decreased in recent days, the COVID-19 pandemic has highlighted several issues, such as the crisis of migrant labourers. In addressing these issues, the agricultural sector has emerged as a new ray of hope. To make Indian villages more self-employed and help the unemployed population, the flow of credit in agriculture is essential. The government has also launched special packages to meet the credit needs of farmers. However, in Indian agriculture, the majority share is of small and marginal farmers who mostly require more crop loans. Investment in agriculture is mainly related to agricultural mechanization, which is a significant challenge for small and marginal farmers. In Amroha district, the widespread use of bullock carts/Dunlop carts among farmers is prevalent for transportation purposes related to agriculture and allied activities. Even after tractors, farmers need animal power. Most small and marginal farmers use bullocks in the form of bullock carts or Dunlop carts. All agricultural activities such as plowing, ridging, sowing, and transportation of produce from fields to marketing centers are carried out through bullocks. Similarly, animals are used for the transportation of grains and sugarcane in the district.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Farmers do not face any difficulty in rearing the animals used for their work, as they mostly feed on dry fields and green fodder. In the district, there are 1.85 lakh landholdings of less than 2 hectares, which constitute 90% of the total landholdings. There is a vast potential for financing working animals and Dunlop carts in the district. Good-quality animals are not available in the district. There is a need for artificial insemination and animal health care centers that can improve the breed and provide health care for animals/milch animals.

Two-wheelers are a practical and affordable option for rural transportation and allows farmers to access markets and entrepreneurs to expand their reach. Also, there is potential of two wheelers in the district among Fish vendors who transport fish from far flung area to local market.

2.1.11 Sustainable Agricultural Practices**2.1.11.1 Status of the Sector in the District**

Sustainable agricultural practices have been defined as “a judicious mix of two or more components, wherein the principles of minimum competition and maximum complementarity are used through advanced agri-scientific management tools, with the aim of achieving sustainable and environmentally friendly improvements in agricultural income, family nutrition, and ecological services.” Integrated farming system models have been developed in different parts of the country, incorporating activities related to animal husbandry, duck farming, poultry farming, horticulture, beekeeping, fisheries, and horticultural crops like coconut, cocoa, cashew, banana, pineapple, etc., along with other crops.

In the district, a limited number of farmers are practicing integrated farming. The department needs to demonstrate some models and encourage this. Integrating various schemes related to livestock and fisheries to launch a mission on sustainable agricultural practices in the district will give momentum to this approach.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The National Mission for Sustainable Agriculture (NMSA) is one of the eight missions envisaged under the National Action Plan on Climate Change (NAPCC). NMSA aims to promote sustainable agriculture through climate change adaptation measures. The Rainfed Area Development Programme implemented by the RFS Division is a component of this mission.

Rainfed Area Development Programme (RAD)

This program focuses on integrated farming systems to enhance productivity and reduce climate variability-associated risks.

Soil Health Management (SHM): SHM will aim at promoting location as well as crop specific sustainable soil health management including residue management, organic farming practices by way of creating and linking soil fertility maps with macro-micro nutrient management, appropriate land use based on land capability, judicious application of fertilizers and minimizing the soil erosion/degradation.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

India is an agriculture-dominated country, and one-third of the total population depends on the agricultural sector. Adequate infrastructure enhances agricultural productivity and reduces the cost of cultivation, and its rapid expansion accelerates economic growth rates along with agriculture. It is recognized that infrastructure plays a strategic role in generating large multiplier effects in the economy along with agricultural development. It is estimated that a 1% increase in the stock of infrastructure is associated with a 1 percent increase in gross domestic product across all countries.

The Agriculture Value Chain (Agri Value Chain) depicts an agricultural process that passes through several related stages, from farming to production, processing, and ultimately delivering products to consumers. This value chain involves farmers, buyers, manufacturers, distributors, retailers, processing-related industries, and other related stakeholders. It studies cash flow transfers, quality control, packaging, transportation, insurance, financial institutions, and other related divisions during the process from farming to marketing the products.

In the district, no such agricultural value chain is operational, where all the actors of the chain are working together to provide backward and forward linkages.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

It is related to basic storage facilities, which is being developed well in Amroha district. There are 20 cold storages here with a capacity of 96921 tons, mainly used for storing potatoes. There are

33 storage godowns in the district with storage capacity of 67521 MT. The Agricultural Marketing Infrastructure (AMI) sub-scheme of ISAM is being implemented by the Ministry of Agriculture and Farmers Welfare, Government of India through NABARD. NABARD is the channelising agency for release of subsidy @ 25% to 33.33% of the capital cost for institutions eligible for refinance by NABARD or any other FI such as State Financial Corporations (SFCs) approved by DAC&FW.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

The economy of Uttar Pradesh is primarily based on agriculture and around 65% of the total population is dependent on agriculture. The agricultural sector has a significant contribution to the economic development of the state. According to the 10th Agricultural Census, out of the total 146.45 million operational holdings in the country, the maximum operational holders were from Uttar Pradesh (23.82 million).

In Amroha district, about 80% of the total available cultivable land is rain-fed and suffers from low productivity, low income and low employment. The pattern of rainfall distribution is also quite variable and erratic, making crop production before and after very risky and insecure. Land conservation and watershed development activities directly or indirectly increase agricultural productivity. The land development and conservation activities undertaken to increase land productivity are - land leveling and development of agricultural land, improvement of soil quality through special reclamation systems, water management, wasteland development, watershed development, etc. In the district, several projects have been completed under NABARD RIDF for land leveling and watershed development in the last few years.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

I. 1.56 lakh hectares of cultivable land, which is estimated to be 70.0% of the total area. In the district, there are 110 hectares of wasteland, 5123 hectares of current fallow land and 5112 hectares of other fallow land to be developed for making it suitable for cultivation. Along with this, an area of 68116 ha. of the district is affected by soil erosion, out of which only 562 ha. has been reclaimed. (Source: Soil Conservation Department)

II. There is one government soil testing centre in Dhanaura block of the district. Several ACABCs are also providing soil testing services to farmers.

III. Organic farming is being adopted by some progressive farmers in Hasanpur, Dhanaura and Amroha blocks. There are immense possibilities for organic agricultural products in the district and surrounding National Capital Region.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Agricultural infrastructure mainly includes an extensive gamut of public services that facilitate production, procurement, processing, storage and trade. Agricultural infrastructure can be categorized under the following broad categories:

Input based infrastructure: Seeds, fertilizers, pesticides, agricultural implements and machinery etc. Resource based infrastructure: Water/Irrigation, Agricultural power/ energy Physical infrastructure: Road connectivity, transportation, storage, processing, preservation etc.

The district is a major producer of paddy, potato, sugarcane, mentha, guava and vegetables covering an area of about 2.07 lakh hectares. The tissue culture technique is yet to be introduced to the farmers. There is no tissue culture laboratory in Amroha. Besides, the concept is applicable for a limited number of crops in the area and is mostly used for banana which is not a major crop of the district.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

There is immense potential for bio-fertilizers in the district. The district has a population of 07 lakh cows and buffaloes. Still, farmers are not ready to convert the cow dung into vermicompost or NADEP. 80% cow dung is used as kitchen fuel. The production of vermicompost and NADEP is almost nil in the district. Even after a lot of efforts by the government, no benefit has been derived by the farmers. Until and unless cooking gas distribution is ensured in rural areas, full production of vermicompost and NADEP will not be achieved. Discussions with Bankers, District Agriculture Officer and Agriculture Protection Centre units revealed that there is a need for publicity for sale of bio-fertilizers and bio- pesticides. Moreover, unlike chemical based products, these kinds of products take some time to show their effect on the crop. Therefore, it is difficult to find entrepreneurs for such activities.

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 refers to activities that process primary agricultural produce to add value to it. For example, dairy products, milk, fruit and vegetable processing, packaged food and beverage processing industries fall under

this category. A well-developed food processing sector with higher levels of processing helps in reducing food wastage, improving value addition, increasing crop diversification, ensuring better returns for farmers, promoting employment, and increasing export earnings. The sector assists in addressing the complex issues of food security and food inflation. It also has the potential to provide healthy and nutritious food to the general public.

Mango has been identified under ODOP for food processing sector in the district. Mango is also being exported from the district. For promoting exports, a pack house has been constructed by the government in the district and its operations have started. Under PM-FME scheme for setting up units in food processing sector, individual micro units will be provided credit-linked capital subsidy at 35% of the eligible project cost, subject to a maximum ceiling of 10.00 lakh per unit. Till preparation of PLP, 57 units in the district have been sanctioned bank loans under PMFME.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The major agro-processing units operating in the district are sugar mills, namely Chaddha Sugar Mills, Dhanaura, Chaddha Sugar Mills, Amroha, Cooperative Sugar Mill, Gajraula, Triveni Sugar Mill, Chandanpur, Gangeshwari. The district has a belt of mango orchards and various varieties of mangoes are cultivated, there is a need to promote processing units in this direction. A few large dairy units are operating in the district and farmers' of the district should take advantage of the same by adopting animal rearing along with crop production.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

The Indian agriculture sector provides livelihood support to about 42.3 per cent of the population and has a share of 18.2 per cent in the country's GDP at current prices. The sector has been buoyant, which is evident from the fact that it has registered an average annual growth rate of 4.18 per cent at constant prices over the last five years. Growth in allied sectors including livestock, dairying and fisheries have been the major drivers of overall growth in this sector, and they are emerging as high growth sectors on a sustained basis.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Credit to Cooperative Societies for Disposal of Agri-Produce Agricultural marketing primarily involves buying and selling of agricultural produce. Today's agricultural produce has to go through a series of exchanges or transfers from one person to another before reaching the consumers. The produce may be sold directly in the market or stored locally for later sale elsewhere. Besides, cleaning, grading and processing of the produce for further marketing are done by farmers or village traders. In India, most agricultural produce is sold by farmers to moneylenders or private trade or village traders. In such circumstances, cooperative societies can play a better role as they have good infrastructure facilities like storage, transport, assembling yards, cleaning etc.

In Amroha, there are 45 Primary Agricultural Credit Cooperative Societies (PACS) which mainly provide crop loans to their members besides arranging for marketing of fertilizers, seeds, pesticides etc.

Chapter-3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Uttar Pradesh is the leading state in terms of agricultural production and livestock. Therefore, there is immense potential here for agri/food-based processing industries as well as allied activities like fodder/fertiliser production. Additionally, there is ample scope for the development of small and micro enterprises. The government is running a scheme called ODOP (ONE DISTRICT ONE PRODUCT), under which Musical Instrument (Dholak) have been identified for Amroha.

There are 18441 units registered under MSME in the district as on 20 Aug 2024. Out of 18441 units, the units registered as micro units are 18070, small units are 351 and medium units are 20. The GLC flow during 2023-24 stood at Rs.1044.04 crore.

During the UP Global Investors Summit 2023, MOUs worth Rs. 5070 crore were signed for Amroha.

3.2 Infrastructure and linkage support available, planned and gaps

The Government of India has implemented a robust array of initiatives aimed at bolstering the Micro, Small, and Medium Enterprises (MSME) sector, recognizing its pivotal role in the economy. These efforts range from financial support and procurement policies to capacity building and market integration. Some of the key initiatives/schemes of the GoI are hereunder:

1. PM Vishwakarma
2. Udyam Registration Portal
3. Prime Ministers Employment Generation Programme (PMEGP)
4. Credit Guarantee
5. Scheme of Fund for Regeneration of Traditional Industries (SFURTI)
6. Micro Units Development & Refinance Agency Ltd (MUDRA) - Budget 2024-25 has enhanced the limit of Mudra loans to Rs. 20 lakh from the current Rs.10 lakh for those entrepreneurs who have availed and successfully repaid previous loans under the Tarun category. Few Gaps identified:

Regulation- restrictive routine approach to fiscal incentives, knowledge and information gap, limited impact of government schemes. Technical issues- low technology level and lack of access to modern technology, reluctance to use ICT, no single interface available for lenders to access, map or triangulate data from these data sources and poor availability of data by borrowers. There is primary reliance on manual information. Furthermore, the absence of data protection laws and unique enterprise identifiers limit the ability of different agencies to share data.

More MSMEs need to be encouraged to register on the Government e-Marketplace portal. For this, a focused campaign should be launched for enrolment of MSMEs involving MSME support institutions, State Directorates of Industries and DICs and other stakeholders.

More Integrated Manufacturing Clusters on the similar lines developed in Agra may be set up to provide.

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

In today's globalized and integrated world, trade is essential for developing countries to reap the benefits of the increasing globalization of products and financial markets. , The Government of India is trying to augment resources and bring about policy changes to promote external trade through Foreign Trade Policy 2023. The FTP 2023 is a dynamic and open policy that will adjust to emerging needs. The new FTP marks a shift from an incentive-based approach to one that creates an enabling ecosystem for exporters, in line with India's "Atma Nirbhar" vision.

In terms of exports, the capacity in Amroha is limited. Currently, the export items from the district include dholak and wooden handicrafts. Mango is also being exported from Amroha to Middle East The total value of export revenue during 2023-24 stood at Rs.2405.82 crore (Source - <https://dashboard.commerce.gov.in>).

However, the direct export from Amroha does not happen, rather it happens from the major cities of the country like Delhi, Mumbai, etc. where big traders buy the goods in their basic form or with some embellishments and send them to other countries. The export destinations include America, Britain, Europe, China, Kenya, etc.

4.1.2 Infrastructure and linkage support available, planned and gaps

To achieve the goal of a trillion-dollar economy by 2027, GoUP is preparing a new export policy to incentivize its industrial sector, including start-ups. The state has involved the Federation of Indian Export Organizations (FIEO) to draft the policy.

GoI had also formulated a New Foreign trade Policy (FTP), 2023 to provide a framework of rules and procedures for exports and imports and a set of incentives for promoting exports. Key Highlights of the FTP 2023 include the following:

- i. Ease of Doing Business, Reduction in Transaction Cost and e-Initiatives
- ii. Export Promotion Initiatives
- iii. Districts as Export Hubs Initiative
- iv. E-Commerce Exports
- v. Steps to Boost Manufacturing

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The education loan scheme aims to provide financial assistance from banks to eligible/meritorious students to pursue higher education in India and abroad. The main focus is to make affordable financial assistance available to every meritorious student so that they get the opportunity to study further. Banks provide financial assistance for various courses in India/abroad.

Amroha is a city known for its rich culture and heritage, but like many places in India, it faces some challenges in the education sector.

Schools: Amroha has several government and private primary, secondary, and higher secondary schools. The availability and quality of education in different schools may vary.

Literacy rate: According to the 2011 census, the districts literacy rate was around 63.84%.

Higher Education: To pursue higher education, students move out of the district to places like Moradabad or Delhi.

4.2.2 Infrastructure and linkage support available, planned and gaps

The total literacy percentage in the district is 63.84%. Female literacy is 52.10% and male literacy is 74.54%.

As per the District Statistical Booklet, the various educational institutions in the district are mentioned as follows:

There are 1427 Primary Schools, 1017 Upper Primary Schools, 405 Secondary Schools and 20 Post-Graduate Colleges, 7 Polytechnic colleges, 8 Engineering colleges and 2 Medical colleges in the district.

There is immense potential for educational loans in the district. Steps should be taken to increase awareness about educational loans. Banks need to simplify the educational loan scheme.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is one of the basic needs of the human being. Providing affordable housing to all has been a challenges for the policy makers. By 2030, 40% of the country's billion-plus population will probably live in cities. Increasing urbanization has led to tremendous pressure on land, civic infrastructure, transport, open spaces etc. The majority of India's new urban dwellers will be underprivileged and suffer deficits of opportunity and entitlement. Climate change, natural disasters and armed conflict pose a threat to the enjoyment of the right to adequate housing. The COVID-19 pandemic has underscored the need for everyone to have a safe home to shelter. The economic crisis that followed saw many people unable to pay their rent or mortgage.

There is a wide gap between the demand and supply of housing units and affordable housing finance solutions is a major policy concern for India. The housing industry in India is one of the fastest-growing sectors. The large population base, rising income levels, and rapid urbanization are driving the growth of this sector.

In the district, the trend of high-rise buildings has gradually started. Currently, two to three projects are underway, which have also been approved for loans by the banks. New projects are also being launched in the district by converting agricultural land into commercial land and plotting it for homes.

4.3.2 Infrastructure and linkage support available, planned and gaps

According to a report by Knight Frank consultants, while the existing Tier 1 cities such as Mumbai, Delhi, Bengaluru etc, continue to generate maximum economic output, the Tier 2 and 3 cities are booming as well. To provide support to the sector Govt. had introduced Pradhan Mantri Awas Yojana (PMAY), an initiative to provide affordable housing to the poor. It has two components: Pradhan Mantri Awas Yojana (Urban) for the urban poor and Pradhan Mantri Awas Yojana (Rural) for the rural poor.

Under the PMAY-G, Rs 1953 crore has been allocated for spending in the rural areas and Rs 1293 crore has been allocated under Chief Minister Awas Yojana Gramin in 2024-25 by State Govt. In Amroha, 2981 houses have been completely constructed under the scheme.

Few Gaps identified:

Lack of access to finance from formal financial institutions. Limited private sector participation in affordable housing schemes in urban areas.

Predominance of conventional construction practices that result in delayed progress in urban areas and the limited use of pre-fabricated and pre-engineered materials.

Limited access to suitable land banks for affordable housing projects.

Unavailability of sufficient number of trained masons despite the operation of the Construction Sector Skills Development Council since 2013.

Capacity constraints in urban local bodies (ULBs) to formulate and design mass housing projects.

CAG report has found poor quality housing in PMAY-G due to lack of supervision, with beneficiaries unaware of construction standards and no mechanism ensuring the effectiveness of provided prototypes. Lack of Convergence: The PMAY scheme aims to coordinate with other government initiatives for providing basic amenities during house construction, but reports highlight shortcomings in scheme coordination.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure plays a crucial role in harnessing the available capacity in various sectors of the economy. Appropriate physical infrastructure enhances the productivity of the factors involved in the production process, and is critical for improving the efficiency of human capital. Infrastructure, particularly rural infrastructure, is essential for agricultural and overall economic development, as well as for improving the quality of life in rural areas. Rural infrastructure in areas like irrigation, roads, bridges, agriculture, etc. is a key driver for accelerating the overall growth rate of the economy. Investment in rural infrastructure creates new economic opportunities and activities, generates additional employment and income, facilitates and improves the distribution of other rural services, and enhances the skills of the rural poor. Currently, 39 activities, including renewable energy sources, social and rural connectivity, are eligible for financing under RIDF. District presently have 3005 km as length of total roads, out of which 2033 km is maintained by PWD. The net irrigated area of the district is 168932 Ha.

5.1.2 Infrastructure and linkage support available, planned and gaps

The existing system has some deficiencies which, if addressed, can make the available infrastructure more effective, increase productivity, increase savings, and enable better utilization of resources.

for e.g. Out of 6 blocks, 1 block is in the over exploited category and 02 blocks are in the critical category. Thus, water resource management techniques like strengthening of ponds, canals, water harvesting structure and construction of check dams in rain water conservation can be implemented.

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

The flood control projects have not only helped in flood control in the villages but also led to an increase in crop intensity. Migration from the flood-affected villages has stopped, and the rural population is leading a safe and prosperous life.

An area of 10000 ha. has been restored from 5 projects with RIDF assistance of Rs.1440.00 lakh.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Provision of drinking water, sanitation, education and health defines the quality of life of an individual. These services impact peoples day-to-day lives and have long-term implications in terms of longevity and earning capacity. Providing piped drinking water to families after treatment is expensive, especially in sparsely populated villages. The Swachh Bharat Mission has once again emphasized the need for basic facilities for an individuals cleanliness and dignity. Through various programs, the Government of India is striving to achieve Education for All.

Considering the importance of social infrastructure and the credit absorption in urban and rural areas under it, bank credit for infrastructure like schools and health facilities, drinking water, Tier II and Tier VI sanitation facilities is now considered as priority sector lending. In the district, 202 projects have been sanctioned with a loan of Rs 178.13 crore from the RIDF Fund so far.

5.2.2 Infrastructure and linkage support available, planned and gaps

The district has 1427 primary schools, 1017 upper primary schools and 405 secondary schools. The population aged 5-14 years in the district as per the 2011 census is 490393. Therefore, there is a shortage of schools in the district. Similarly, the total number of hospitals in the district is 147, out of which only 43 are in the public sector. All COVID-19 patients from the district were referred to Moradabad. The district also lacks multi-specialty hospitals.

(Source: Zila Sankhyikiya Patrika, 2023)

All villages in the district have been covered with drinking water, but this has mainly been done through hand pumps (India Mark-2). There is still a shortage of tube wells. The use of RO systems for clean water is still limited to urban or semi-urban areas in the district.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Access to sustainable energy is crucial for improving people's lives and livelihoods worldwide. However, our current dependence on fossil fuels is unsustainable and detrimental to the planet. Therefore, focusing on clean energy solutions is imperative. Rapidly deploying renewable energy is necessary to address climate change, which is one of the greatest threats to our own existence.

Uttar Pradesh is one of the states with the highest electricity consumption in the country. With the depletion of the country's coal reserves and inadequate supply of other fuels, it is necessary to explore all viable options for electricity and alternative energy production. Three main energy sources viz., Solar energy, biogas, and biofuels have huge potential and efforts to be made to tap the same. By 2030, 55% of India's total installed power capacity will be from renewable energy. After the Paris Agreement, the Government of India focus has shifted to clean energy, making this sector quite attractive for both domestic and foreign investors.

The district of Amroha has a total of 951 villages, out of which 951 have been electrified, although the quality of power supply in the villages is very poor. Roof top solar lighting has been identified as an emerging activity in the district. Banks should also emphasize providing credit for this activity as an alternative to electricity. Govt. is also extending subsidy support to promote use of clean and sustainable energy sources.

5.3.2 Infrastructure and linkage support available, planned and gaps

There is a significant gap between the demand and supply of electricity in the district. If more focus is placed on renewable and solar energy generation, not only can this gap be reduced, but this energy is also environmental friendly. Through NEDA, there is a proposal to connect each block office and identified villages to solar energy, but there is still a lack of a concrete plan at the district level. In this direction, the district is completely dependent on the state government.

All the 951 villages in the district have been electrified. It has been found that the supply of electricity in the villages is much less than the requirement.

According to 2022-23 data, there are 1230 biogas plants in the district. According to the 2019 Livestock Census, the district has

7.31 lakh cows and buffaloes, of which nearly 50% of the dung can be used for biogas. Technical expertise is required in this regard which can help in installing biogas plants for electricity generation. Out of the 3.14 lakh families in the district, 2.32 lakh are rural families. The situation of electricity and the cost of fuel are adversely affecting farmers and poor rural people. The district has favorable potential for solar lighting systems and investment in the activity can be helpful in addressing the electricity problems of the district.

RIDF

- 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	204	0.000000	152.8832
B	Ongoing tranches	0	0.000000	0
	Total (A + B)	204	0.000000	152.8832

- 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	36	60.814700	59.6134
B	Rural roads & bridges	172	115.510700	96.2589
C	Social Sector	1	2.554400	0.4341
	Total (A + B + C)	209	178.879800	156.3064

- 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	6	Irrigation potential	ha	11026
B	Rural roads	172	Road length	km	175
C	Bridges	1	Bridge Length	m	56

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Social - Rural Education Institution	1	Improvement in Education	no	43

Chapter-6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The informal credit delivery system in the state of Uttar Pradesh mainly exists in the form of a linkage program between self-help group (SHG) and banks. The informal credit delivery system of microfinance has been found to be favorable for this segment as it is a way to understand the specific needs, location and time of the poor and help them accordingly.

The Self-Help Group Bank Linkage Program (SHG-BLP) was launched by NABARD in 1992 as an experiment to connect the unbanked rural and poor people to the formal banking system. This experiment was quite successful and subsequently implemented across India. Currently, it has become the largest microfinance program in the world. According to the data released by NABARD in the Status of Microfinance in India as on 31.3.2024, a total of 144.22 lakh SHGs have savings accounts in banks in our country.

In Amroha district, 5254 self-help groups have been formed with 54674 women members as on 31.03.2024.

NBFC-MFIs are operating in the district and providing credit to the needy poor who have been largely excluded from the formal banking system.

6.2 Infrastructure and linkage support available, planned and gaps

The regional imbalances in SHG savings and credit linkage still persist and need to be addressed. The Govt. of India has launched the Lakhpati Didi Scheme for matured SHG women as a step towards women led development in rural areas which needs to be owned by all key stakeholders.

NABARD has entered into MOU with NRLM wherein NABARD will extend financial assistance towards skill, livelihood and entrepreneurship related training/ exposures for SHG members subject to the availability of its internal budgetary funds allocation

Chapter-7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

I. The excessive use of chemical fertilisers and pesticides is adversely affecting the fertility of the land. Awareness about judicious use of the chemical fertilisers and pesticides to be done through agriculture department with involvement of all stakeholders.

II. Agricultural extension services do not reach many farmers. The primary reason for this is that extension officers perform both extension services and promotional activities.

III. Ensuring the timely availability of quality seeds in sufficient quantities at reasonable rates to increase productivity.

IV. Absence of safe storage facilities for fertilisers, seeds, and harvested crops at the village level, which forces farmers to sell their produce immediately after harvest at lower prices, thereby not getting the right price for their yield.

V. The process for registration of Farmers' Producers Companies and various input and other necessary licenses required by them should be made easier.

3. Water Resources

4.

"Ground water level in the district is declining over the years. Out of six blocks, two blocks of the districts are in the critical and three in semi-critical list and one in over exploited zone. Hence, micro irrigation methods such as drip and sprinkler irrigation system is required to be propagated/ implemented in the district.

Water intensive crops like paddy, sugarcane, mentha etc. are being grown in a large part of the district. Farmers need to be made aware about water conservation. Diversification of crops with some incentive may be provided to the farmers.

Agriculture / Minor Irrigation Department may prepare an area based plan for replacement of inefficient old pump sets. The list of beneficiaries may be provided to the banks through DCOs. The progress may also be reviewed in BLBC / DLRC meetings.

Due to poor power supply and steep increase in diesel prices, the cost of cultivation has increased considerably. Hence farmers are providing only supplementary irrigation during critical period of raising of crops which results in low productivity. There is an urgent need to popularise solar pumping systems to get rid of energy shortages.

3. Farm Mechanization

ICAR and agro-industries have developed small implements and animal-driven machines according to the needs of different agro-climatic zones. The state agro-industries department should coordinate with farmers to take these machines/technologies to the farms.

Custom Hiring centres may be promoted through farmer producer groups, joint liability groups etc. to increase farm mechanisation and to reduce input cost while increasing farm productivity. Schemes with simple terms can be formulated by banks to provide hassle-free loans to farmers for tractors.

4. Plantation and Horticulture

1 Innovative credit products to meet the diverse credit needs of horticulture sector activities.

Crop/activity specific banking schemes/area development schemes aligned with Government sponsored programmes (MIDH, NHB, etc.).

Bringing more and more small farmers under high value horticulture production system through incentives and adopting group/cluster approach.

Interventions for extension, training, capacity building and support.

Facilitating aggregation, sorting/grading and collective marketing to ensure remunerative price of their produce on sustainable basis

2 Integrated farming model for better coverage, risk mitigation through crop specific insurance products and making insurance coverage mandatory.

Emphasis on dry land horticulture by promoting drip/micro irrigation systems.

Vegetables in the district is not being cultivated on large scale. Clusters may be identified and developed through incentivizing farmers for the same.

5. Forestry/ Waste Land Development

1 I. Availability of quality planting material is essential for entrepreneurs.

II. Awareness programmes for agroforestry entrepreneurs need to be arranged by the Forest Department.

III. High tech forestry plantations need to be popularised as economically viable and reliable projects.

IV. With a target to increase the States plantation by at least 6 per cent to take it from the present 9% to 15% of the total gross area, the State Government is organising a massive afforestation programme in which 3650 lakh saplings are to be planted during the year 2024.

6. Animal Husbandry - Dairy

1 There is a need to increase the coverage of animal breeding and health care at the farmers' doorstep through establishment of more veterinary institutions, promoting paravets, etc. The first breeding age in cattle is 36 months - 42 months and in buffaloes it is 48 months - 54 months, which is due to malnutrition in animals.

Shortage of fodder and fodder resources is a hindrance in commercialization of dairy in the district. There is a need to establish fodder banks, fodder units, silage making and hydroponic green fodder units.

2 Capacity building of milk producers is necessary for scientific rearing of milch cattle/buffaloes.

Promoting integrated agriculture and animal husbandry for organic farming under organic clusters, etc.

7. Animal Husbandry – Poultry

1 As per RBI guidelines, working capital for animal husbandry(Poultry) is also covered under KCC scheme. There is a need for proper publicity among bank managers and poultry farmers in the district.

Insurance companies hesitate in insuring the poultry units. This issue needs to be revisited under the Poultry Insurance Scheme so that small farmers can get the benefit.

Fluctuations in the cost of raw materials, especially maize, have affected the cost of poultry feed.

2 Skill development for poultry entrepreneurs should be provided widely so that a large number of small and marginal farmers as well as landless farmers can take up this activity for their livelihood.

8. Animal Husbandry – Sheep, Goat, Piggery

1 As per RBI guidelines, working capital for animal husbandry (SGP) is also covered under KCC scheme. There is a need for proper publicity among bank managers and farmers undertaking above activity.

FPOs on above activities may be promoted with adequate support to further the development prospects of this sector.

Rendering units and high-value by-product processing units can be set up under PPP mode.

9. Fisheries

1 As per RBI guidelines, working capital for fisheries is also covered under KCC scheme. There is a need for proper publicity among bank managers and farmers undertaking the activity. The restriction that Gram Panchyat ponds should be given only to fishermen community/SCs should be reviewed.

There is a need to create adequate database for fisheries in the district.

2 Arrangement of cold chains to bring the fish from far-flung areas and transport them to the local markets, so that the fishmen get good prices.

Modern fish markets like Matsya Mandis and mobile vans at district/block level will help in popularizing fish consumption.

10. Construction of Storage and Marketing Infrastructure

1. Training and capacity building programmes may be organized for bank officials by their controlling.
2. Bankers should guide entrepreneurs for construction of rural warehouses/cold storages.
3. Information on Negotiable Warehouse Receipt System should be provided by bankers. Like milk routes, some vegetable routes should be identified in the district. Cold chain facilities in the form of grading facilities, cold rooms and refrigerated vans may be made available to the farmers on such routes.

11. Land Development, Soil Conservation and Watershed Development

1. Soil testing is an important practice in agriculture which is generally neglected owing to insufficient infrastructure in the district. A KVK exists in Gajraula block of the district and the institutions can be used to guide farmers for the same and to enhance the quality of soil after land reclamation. Land development activities are not seen as a sector but as ancillary to the main function of agriculture and not as an integral part of it. As a result of unprecedented pressure on land beyond its carrying capacity, land degradation is taking place.

2. Government programmes with subsidy and grant component without bank finance have created a sense of dependency in the minds of farmers. Integration of bank finance in government sponsored schemes also enables higher coverage under a particular programme.

The Departments of Agriculture, Land Development and Water Resources are implementing a large number of programmes on watershed development, reclamation of fertile land and reclamation of saline soil which will result in increase in the area under cultivation of wastelands.

3. Demonstration of vermiculture technology and the benefits arising out of its application at the district level may be given priority by the State and Central Government and KVKs.

12. Agriculture Infrastructure: Others

1. Agriculture department can guide entrepreneurs on certified seed production. FPOs/PACS can be encouraged to participate in seed production/seed village programme.

Targets can be set for KVKs to train specific number of farmers every year for setting up vermicompost units.

13. Food and Agro. Processing

1. District Industries Centre, KVIC, BIRD organize rural entrepreneurship orientation programmes. Promotion, dissemination and training of this activity should be continued in future also.

Banks should try to increase the flow of credit for activities related to rural industrialization through these trained entrepreneurs.

Banks should sanction adequate working capital to small scale industries and other small units.

14. Agri. Ancillary Activities: Others

1 Govt. has taken several initiatives to strengthen cooperatives and that needs to be capitalise by DCCB.

Awareness among farmers about pertinent schemes may be taken by various stakeholders.

Capacity building of bankers may also ne taken up to provide loans to such agencies and beneficiaries.

Agriculture graduates can set up custom hiring centres under ACABC scheme.

15. Micro, Small and Medium Enterprises (MSME)

1 District Cooperative Banks and Uttar Pradesh Cooperative Agriculture and Rural Development Bank should diversify their business in the non-farm sector by formulating a specific action plan.

Banks may provide loans to the youth trained under the Rural Entrepreneurship Development Programme sponsored by NABARD.

2 JLG is an important instrument for increasing the credit flow for agricultural, off-farm activities to landless farmers, tenant farmers, oral lessees, sharecroppers and small/marginal farmers. Grant is extended by NABARD for the promotion and financing of Joint Liability Groups by the Banks/ FIs.

Efforts should be made to upgrade MSMEs through modern and new technologies to achieve global quality standards so that it could help in reducing import-export gap.

16. Export Credit

1 Micro, small and medium exporters should be given proper training by MSME / export organizations for increasing credit flow in the sector.

The Uttar Pradesh government has announced the Agriculture Export Policy in September 2019, in which emphasis has been laid on promoting start-ups and farmers' producer organizations to promote exports in the state. There is a need to work in this direction.

2 The process of settling pre-shipment credit or converting them into post-shipment credit within the prescribed time after export should be simplified.

Exporters can be encouraged to take advantage of export credit insurance facilities provided by ECGC.

Banks should establish a control and reporting system to ensure that the applications received for export credit are settled within the prescribed time limit.

17. Education

1 There is a huge potential for educational loans in the district. Measures should be taken to increase awareness about educational loans.

Rural Infrastructure Development Fund can be used to meet the infrastructural deficiencies - especially for building schools or connecting villages to major centres where schools are located. There are engineering college and medical university in the district, therefore, the potential exists in the district to increase credit flow in the sector which is to be tapped by the banks.

18. Housing

1 Making suitable, well located and serviced land available for affordable housing. Demand assessment need to be better administered, as many beneficiaries lack complete information

with regards to various verticals available under PMAY. Few processes in the sector need to be simplified, such as long gestation period of six to eight years for housing projects, need to obtain multiple clearances from multiple authorities etc.

Coordination among various departments is also necessary for making available plots for domestic wadi (homestead) in this sector.

19. Social Infrastructure

1 Banks can make use of CGTMSE scheme wherever required. There is a need for adequate awareness among bankers to fulfill priority sector obligations. Village water and sanitation committees can be formed and their capacity can be built. State Government can approach NABARD for financing social infrastructure under RIDF.

20. Renewable Energy

1 There is a need for adequate number of non-conventional power suppliers in the district. Possibility of financing other renewable energy products like solar cookers, wind pumps etc. needs to be explored.

The Roof Top Solar scheme to be popularized and govt. should consider the scheme to be extended beyond the budgetary provision.

21. Informal Credit Delivery System

1 1. Activating existing good NGOs and exploring new NGOs in the district

2. Revival of defunct/dysfunctional SHGs.

3. Training/ Capacity building programmes for all stakeholders including banks. Marketing support to SHGs for their products.

4. Promotion of micro enterprises for sustainable livelihoods among members of mature SHGs.

5. Convergence with Government programmes

6. Promotion of JLGs within SHGs.

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. The latest initiatives by State Govt. are as under:
 1. Maha Sadasyata Abhiyan
 2. Model Bye Laws - adopted by all PACS in the state
 3. Establishing new Mutlipurpose Cooperative Societies
 4. Opening of PM Jan Aushadhi Kendra
 5. Fuel Outlet - PACS societies eligible to set up Petrol Pumps.
 6. PACS to operate as PM Kisan Samriddhi Kendras
 7. On-boarding of all PACS as Common Service Centre
 8. Membership of National Cooperative Export Society - 250 PACS have become members from 50 districts.
 9. PACS Computerization in all PACS. NABARD has setup a SPMU at UP RO.

5. Status of Cooperatives in the District

1. Primary Agricultural Credit Society (PACS) - 45
2. Agriculture & Allied Cooperative - 34
3. Agro Processing / Industrial Cooperative - 18
4. Credit & Thrift Society - 5
5. Dairy Cooperative - 254
6. Handloom Textile & Weavers Cooperative - 32
7. Housing Cooperative Society - 10
8. Marketing Cooperative Society - 2
9. Sugar Mills Cooperative - 1
10. Total - 401

6. Potential for formation of cooperatives

1. As detailed in the Chapter on animal husbandry - dairy, there is good potential for cooperative activity in the dairy sector. The distribution in Amroha district is fairly uniform as all blocks are covered by one or the other cooperative society.



Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of Beneficiaries	Likely impact/ Outcome
1	Collectivisation	Promotion of Farmer Producer Organizations (FPOs)	Gajraula and Amroha	Formation of 2 FPOs under PODF-ID in Amroha and Gajraula blocks		1100	Collective buying and selling by forming an organization of farmers developing a business plan Subsidizing FPO Management Cost Enhancement in income of women farmers Tie-up arrangements with Umang Dairy
2	Financial Inclusion	Financial Inclusion Fund (FIF) support to banks	Various blocks	Financial assistance for financial literacy camps, demo vehicles, projectors, micro-ATMs, POS machines, etc. Canara Bank (Lead Bank) has been designated as CFL (Centre for financial support for literacy. Support to District Cooperative Bank in Moradabad for Fidgi camps RRB also got support for financial literacy camp.			Increase in bank resources Financial literacy in rural areas Financial inclusion
3	Skill	Micro	Gajraula	Support for 15-day		60	Livelihood promotion
	Training	Entrepreneurs		training for 60 women			Skill Development
		hip		self-help group members,			Enhancement in income

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Success Stories

Success Story 1: Urja Sparsh Farmers Producers Company Ltd



1. Scheme : PODF-ID
 2. Project Implementing Agency : Sparsh Social Foundation
 3. Duration of the project : Feb. 2021 till date
 4. Beneficiary : Farmers
 5. No. of beneficiaries : 593
 6. Community : SC OBC General Category Farmers
 7. State : Uttar Pradesh
 8. District : Amroha
 9. Block : Gajraula
 10. Village : Kumrala Bahadurpur
-
- 1.1 Support provided
 - 1. Grant Support of Rs. 11.1 lakhs sanctioned by NABARD for nurturing of Farmer Producer Organisation
 - 2. Collectivisation of Farmers to achieve economies of Scale
 - 3. NABARD & POPI (Spar) organized training programs and workshops for FPC BOD & members on various aspects of management marketing and agriculture.
 - 4. Providing guidance on best practices technology adoption and process improvements and its documentation.
 - 5. Provided technical support & services along with extension support in helping FPC for adopting modern agricultural practices and technologies.
 - 6. Ensuring access to various Licenses required for taking up business activities and timely compliances to provision of Companies Act, GST Act, IT Act.
 - 1.2 Pre-implementation status
 - 1. Farmers did not have knowledge about the FPC model its benefits and how it operates. 2. Farmers did not fully understand the governance structure and decision making processes of an FPC.
 - 3. Difficulty in accessing formal credit or financing for purchasing inputs equipment and infrastructure
 - 1.3 Challenges faced
 - 1. Lack of leadership skills among the members to effectively manage the FPCs operations.
 - 2. Farmers struggled with raising the share capital from its members
 - 3. Lack of knowledge or access to market information during the initial years
 - 4. Initially farmers were hesitant to collaborate fearing exploitation or unequal

distribution of benefits within the FPC.

5. Difficulties in organizing and uniting small and marginal farmers for collective action.

1.4 Impact

- 1. FPC is entirely driven by women. All BODs and shareholders are women. FPC depicts the strength of women empowerment.
- 2. Urja Sparsh FPO achieved turnover of Rs 47.00 lakh during 2023-24.
- 3. The FPO has been successful in enhancing the annual income of its members by an average amount of Rs. 5000/- to 7000/-.

Success Story 2: Fashion Designing training in collaboration with NIFT, Delhi



1. Scheme : MEDP
2. Project Implementing Agency : Sparsh Social Foundation
3. Duration of the project : 6 months
4. Beneficiary : SHG members
5. No. of beneficiaries : 30.00
6. Community : SC, OBC and General
7. State : Uttar Pradesh
8. District : Amroha
9. Block : Gajraula
10. Village : Tigariya Khadar

2.1 Support provided

- 1. Grant support of Rs. 1.00 lakh provided for imparting training on fashion designing.
- 2. NIFT, Delhi was on-boarded as training partner.

2.2 Pre-implementation status

- 1. Participants were members of NABARD supported SHPI project. 2. Few participants were engaged in cutting tailoring but lacks finesse and design development. 3. SHG women were economically dependent on their families with limited or no personal income.

2.3 Challenges faced

- 1. Ensuring participation for entire 15 days in continuity was the biggest challenge as participants were also contributing in family for daily chores and majority of them were also indulge in dairy activity.

2.4 Impact

- Few participants have setup their small enterprises after taking loan from SHGs for purchase of sewing machine. Enhancement in income of 4000/- to 5000/-.

Success Story 3: Fashion Designing training in collaboration with NIFT, Delhi



1. Scheme : MEDP
 2. Project Implementing Agency : Sparsh Social Foundation
 3. Duration of the project : 6 months
 4. Beneficiary : SHG members
 5. No. of beneficiaries :30 SHG members
 6. Community : SC, OBC and Gen
 7. State : Uttar Pradesh
 8. District :Amroha
 9. Block : Gajraula
 10. Village : Jalal Nagar
-
- 3.1 Support provided
 - 1. Grant support of Rs. 1.00 lakh provided for imparting training on fashion designing.
 - 2. NIFT, Delhi was on-boarded as training partner.
 - 3.2 Pre-implementation status
 - 1. Participants were members of NABARD supported SHPI project.
 - 2. Few participants were engaged in cutting tailoring but lacks finesse and design development.
 - 3. SHG women were economically dependent on their families with limited or no personal income.
 - 3.3 Challenges faced
 - 1. Ensuring participation for entire 15 days in continuity was the biggest challenge as participants were also contributing in family for daily chores and majority of them were also indulge in dairy activity.
 - 3.4 Impact
 - Few participants have setup their small enterprises after taking loan from SHGs for purchase of sewing machine. Enhancement in income of 4000/- to 5000/-.

Success Story 4: Undertaking Dairy Activity Scientifically



1. Scheme : LEDP
 2. Project Implementing Agency : Sparsh Social Foundation
 3. Duration of the project : 2 years
 4. Beneficiary : SHG members
 5. No. of beneficiaries : 150.00
 6. Community : SC, OBC and Gen
 7. State : Uttar Pradesh
 8. District : Amroha
 9. Block : Gangeshwari
 10. Village : Porara
-
- 4.1 Support provided
 - Grant support of Rs. 8.80 lakh provided for imparting training on Dairy enterprises. It also includes exposure visit to Umang Dairy Plant. Support towards setting up of demonstration unit was also part of the project.
 - Awareness creation among beneficiaries regarding health management of animals and value added products from milk.
 - 4.2 Pre-implementation status
 - 1. SHG women were economically dependent on their families with limited or no personal income.
 - 2. They lacked the necessary skills and knowledge related proper health management of animals.
 - 3. Milk yield was low.
 - 4.3 Impact
 - 1. Got aware about importance of deworming among animals. Various mineral mixtures available that is required for maintaining animal health.
 - 2. Increase in milk yield and increase in income.
 - 3. Tie-up arrangements established with FPO for procurement of milk.
 - 4. Training also imparted on managing financial resources and importance of insurance for humans as well for animals.

Success Story 5: Centers for Financial Literacy (CFL) Project



1. Scheme : DFIBT- CFL
2. Project Implementing Agency : Canara Bank/ CRISIL Foundation
3. Duration of the project : 3 years
4. Beneficiary :
5. No. of beneficiaries : 500.00
6. Community : SC, OBC and Gen
7. State : Uttar Pradesh
8. District : Amroha
9. Block : Hasanpur
10. Village : Multiple

4.1 Support provided

- Grant support of Rs. 8.80 lakh provided for imparting training on Dairy enterprises. It also includes exposure visit to Umang Dairy Plant. Support towards setting up of demonstration unit was also part of the project.
- Awareness creation among beneficiaries regarding health management of animals and value added products from milk.

4.2 Pre-implementation status

- 1. SHG women were economically dependent on their families with limited or no personal income. 2. They lacked the necessary skills and knowledge related proper health management of animals. 3. Milk yield was low.

4.3 Impact

- 1. Got aware about importance of deworming among animals. Various mineral mixtures available that is required for maintaining animal health. 2. Increase in milk yield and increase in income. 3. Tie-up arrangements established with FPO for procurement of milk.
- 4. Training also imparted on managing financial resources and importance of insurance for humans as well for animals.

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

A 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.

B 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 State 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.

b. 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.

c. 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.

d. 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.

e. 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 Amroha, 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 Amroha, 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 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 potential. Relevant Schemes: Central: National Solar Mission, Wind Energy Mission.

State: State-specific solar 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. Relevant Schemes: Central: Pradhan Mantri Krishi Sinchai Yojana (PMKSY)

3.2 Any specific Climate Change initiative in the District by

a The Government of India has implemented several initiatives to address climate change challenges in Uttar Pradesh. Key programs include promoting solar energy, sustainable agriculture through NMSA and PMKSY, improving water management through the National Water Mission, enhancing sanitation with Swachh Bharat, and increasing forest cover through the Green India Mission. Additionally, PMUY reduces dependence on biomass, while Smart Cities Mission and AMRUT focus on sustainable urban development. Soil Health Cards and Climate Resilient Villages programs target agricultural productivity and community resilience. These efforts aim to create a sustainable and climate-resilient Uttar Pradesh.

b **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.

c Uttar Pradesh has implemented a multi-faceted approach to combat climate change. Key areas of focus include renewable energy, with emphasis on solar power and energy efficiency. Water conservation through Jal Jeevan Mission, groundwater management, and watershed development is prioritized. Agriculture is addressed through climate-resilient practices, micro-irrigation, and organic farming. Forestry and biodiversity conservation efforts aim to increase green cover and protect ecosystems. Urban development incorporates climate-smart solutions through Smart Cities Mission and AMRUT. Waste management initiatives focus on reducing, recycling, and proper disposal. Strengthening health infrastructure and disaster management systems are crucial for building resilience. Public awareness and education are essential components of the state's climate action strategy.

d NABARD has been instrumental in bolstering Uttar Pradesh's climate resilience. By focusing on sustainable agriculture, water conservation, and rural development, NABARD has implemented several key initiatives. These include promoting climate-resilient farming practices, improving soil health, and conserving water through watershed development and micro-irrigation. The bank has also ensures adequate credit flow in renewable energy, particularly solar power, to reduce the carbon footprint. Furthermore, NABARD supports rural livelihoods through initiatives like the Tribal Development Fund and Rural Infrastructure Development Fund. It emphasizes capacity building, financial inclusion, and risk mitigation through schemes like IOT based services. By collaborating with government agencies, NGOs, and accessing global climate funds, NABARD is actively contributing to Uttar Pradesh's transition to a greener and more sustainable future.

e Uttar Pradesh's battle against climate change is a collective effort involving a diverse range of stakeholders. Role of NGOs, private sector entities, international organizations, academic institutions, and community-based organizations are very crucial in climate change initiatives. NGOs have been instrumental in implementing grassroots-level projects, focusing on water conservation, renewable energy, and sustainable livelihoods. Private sector has contributed significantly through CSR initiatives, promoting sustainable agriculture, water management, and renewable energy. International organizations such as the World Bank, UNDP and IFAD have provided financial and technical support for large-scale climate projects. Community-based organizations, including SHGs and FPOs, have been at the forefront of implementing climate-resilient practices at the grassroots level. Collaboration and knowledge sharing among these stakeholders are essential for maximizing the impact of climate action.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- 3 In June 2023, Amroha's Dholak received the GI Tag. This will increase the fame and honor of Dholak in the country and abroad. There are about 150 large and an equal number of small factories associated with production in the district. These factories produce around 12 lakh Dholaks every month with an annual turnover of seven to eight crore rupees. Amroha's Dholak is the first musical instrument from the state to receive the GI Tag.

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeshwari	Hasanpur	Joya	District Total	
I. Agriculture												
A. Farm Credit												
A.1 Crop Production, Maintenance, Marketing												
1	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	83360	Phy BL	500 416.8	2750 2292.4	900 750.24	900 750.24	3000 2500.8	1000 833.6	9050 7544.08
2	Cereals - Maize/ Makka (Irrigated)	100	Acre	20486	Phy BL	1000 204.86	750 153.65	1000 204.86	1250 256.08	750 153.65	1250 256.08	6000 1229.18
3	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	16680	Phy BL	1500 250.2	1250 208.5	1250 208.5	900 150.12	1250 208.5	1750 291.9	7900 1317.72
4	Cereals - Rice/ Chaval/ Dhan (Irrigated)	100	Acre	34413	Phy BL	10400 3578.95	8650 2976.72	8650 2976.72	8650 2976.72	9400 3234.82	13600 4680.17	59350 20424.1
5	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	31215	Phy BL	37100 11580.77	29700 9270.86	29700 9270.86	29700 9270.86	32100 10020.02	49500 15451.43	207800 64864.8
6	Oil Seeds - Indian Mustard/ Bharatiya Sarso (Irrigated)	100	Acre	20445	Phy BL	1000 204.45	1000 204.45	1000 204.45	2250 460.01	1000 204.45	1500 306.68	7750 1584.49
7	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	16802	Phy BL	1000 168.02	1000 168.02	1250 210.03	2000 336.04	1250 210.03	1000 168.02	7500 1260.16
8	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	80648	Phy BL	37100 29920.41	34600 27904.21	22300 17984.5	22300 17984.5	17300 13952.1	34600 27904.21	168200 135649.93
	Post-harvest/HH Consumption (10%)					46324.46	43178.81	31810.16	32184.57	30484.37	49892.09	233874.46
	Repairs & maintenance of farm assets (20%)					4632.45	4317.88	3181.02	3218.46	3048.44	4989.21	23387.45
	Sub Total					9264.89	8635.76	6362.03	6436.91	6096.87	9978.42	46774.89
												304036.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amroha	Dhanaura	Gajraula	Gangeshwari	Hasanpur	Joya	District Total
A.2 Water Resources												
1	Drip Irrigation--	80	ha	99000	Phy	100	85	80	80	80	70	495
					BL	79.2	67.32	63.36	63.36	63.36	55.44	392.04
2	Solar PV Pump Sets (AC)--	80	No.	256400	Phy	60	60	50	60	60	60	350
					BL	148.32	148.32	127.8	148.32	148.32	148.32	869.4
3	Sprinkler Irrigation --Mini Sprinkler 1 hac	80	ha	109000	Phy	100	100	100	100	100	100	600
					BL	87.2	87.2	87.2	87.2	87.2	87.2	523.2
4	Tube Well--	80	No.	480000	Phy	15			15			30
					BL	65.68			65.68			131.36
Sub Total												1916

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeshwari	Hasanpur	Joya	District Total
A.3 Farm Mechanisation											
1	Leveller--	80	No.	342000	Phy	50	60	80	160	160	670
					BL	136.8	164.16	218.88	437.76	437.76	1833.12
2	Other machinery--	80	No.	525000	Phy	110	100	90	90	70	550
					BL	564.4	464.4	422.4	422.4	403.2	2822
3	Other machinery-Other Machinery & Equipments-Rotavator 60 inches	80	No.	210000	Phy	150	150	150	150	150	900
					BL	252	252	252	252	252	1512
4	Others--	80	No.	410000	Phy	60	60	60	50	50	330
					BL	196.8	196.8	196.8	164	164	1082.4
5	Power Tiller--	80	No.	203000	Phy	140	100	100	100	100	665
					BL	227.36	162.4	162.4	162.4	203	1079.96
6	Thresher--	80	No.	220000	Phy	50	50	50	50	50	300
					BL	88	88	88	88	88	528
	Sub Total										8857.48

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeshwari	Hasanpur	Joya	District Total
A.4 Plantation & Horticulture											
1	Bee Keeping--50 colonies	80	No.	371500	Phy	100	230	150	150	290	1070
					BL	297.2	683.56	445.8	445.8	861.88	3180.04
2	Floriculture--30cm X15cm	80	ha	337200	Phy	50	50	50	50	50	300
					BL	134.88	134.88	134.88	134.88	134.88	809.28
3	Floriculture--30cm X20cm	80	ha	273200	Phy	20	20	20	20	20	120
					BL	43.71	43.71	43.71	43.71	43.71	262.26
4	Floriculture--75cm X75cm	80	ha	277400	Phy	30	30	20	20	20	150
					BL	66.58	66.58	44.38	44.38	66.58	332.88
5	Floriculture--Marigold	80	ha	110250	Phy	15	15	15	15	15	90
					BL	13.23	13.23	13.23	13.23	13.23	79.38
6	Mushroom Cultivation--250 sqmt.	80	1000 Kg. per Cycle	211000	Phy	20	15	15	15	15	95
					BL	33.76	25.32	25.32	25.32	25.32	160.36
7	New Orchard - Tropical/ Sub Tropical Fruits--1.8mX1.8m	80	ha	167500	Phy	37	32	32	32	32	200
					BL	49.93	43.23	43.23	47.77	43.23	270.62
8	New Orchard - Tropical/ Sub Tropical Fruits--10mX10m	80	ha	72700	Phy	215	230	300	280	200	1415
					BL	148.87	160.17	209.9	131.76	195.69	985.25
9	New Orchard - Tropical/ Sub Tropical Fruits--7mX7m	80	ha	70800	Phy	15	10	10	10	10	65
					BL	8.5	5.66	5.66	5.66	5.66	36.8
10	Nursery ---	80	ha	1967700	Phy	5	5	20	5	10	55
					BL	78.71	78.71	314.83	78.71	157.42	865.8
	Sub Total										6982.67

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeshwari	Hasanpur	Joya	District Total
A.6 Forestry											
1	Nursery/ Propagation unit--2.05	80	ha	534800	Phy	10	10	10	10	10	60
					BL	42.78	42.78	42.78	42.78	42.78	256.68
2	Plantation-Bamboo-5 m x 5 m	80	ha	86636	Phy	10	5	10	10	10	50
					BL	6.93	3.47	6.93	6.93	6.93	34.66
3	Plantation-Eucalyptus-3 m x 1.5 m	80	ha	93176	Phy		5		5	5	15
					BL		3.73		3.73	3.73	11.19
4	Plantation-Poplar-5 m x 4 m	80	ha	235040	Phy	50	70	70	70	70	400
					BL	94.02	131.62	131.62	131.62	131.62	752.12
	Sub Total										1054.65

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeshwari	Hasanpur	Joya	District Total
A.7 Animal Husbandry - Dairy											
1	Buffalo Farming--	80	1+1	248000	Phy	20	25	30	30	30	165
					BL	39.68	49.6	59.52	59.52	59.52	327.36
2	Bulk Milk Cooling Unit--	80	No.	1250000	Phy	3	3	10	2	2	25
					BL	30	30	100	20	20	250
3	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	219000	Phy	250	200	300	200	250	1400
					BL	438	350.4	525.6	350.4	438	2452.8
4	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	1013000	Phy	20	20	50	30	30	180
					BL	162.08	162.08	405.2	243.12	243.12	1458.72
5	Veterinary Clinic-Fixed-	80	No.	300000	Phy	20	20	20	20	20	120
					BL	48	48	48	48	48	288
6	Veterinary Clinic-Mobile-	80	No.	3500000	Phy	1	1	1	1	1	2
					BL	28	28	28	28	28	56
	Sub Total										4832.88

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeshwari	Hasanpur	Joya	District Total
A.8 Working Capital - AH - Dairy/Drought animal											
1	Buffalo Farming_Others_Amroha	100	1+1	170000	Phy	300	250	300	300	200	1550
					BL	510	425	510	510	340	2635
2	Indigenous Cattle Farming_Others_Amroha	100	2	152000	Phy	125	125	125	125	125	750
					BL	190	190	190	190	190	1140
	Sub Total										3775

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeshwari	Hasanpur	Joya	District Total
A.9 Animal Husbandry - Poultry											
1	Commercial Broiler Farming--	80	5000	2458000	Phy	20	20	20	20	20	120
					BL	664.32	664.32	664.32	664.32	664.32	3985.92
2	Commercial Layer Farming--	80	10000	11642000	Phy	5	5	15	10	15	65
					BL	465.68	1397.04	931.36	1397.04	1397.04	6053.84
	Sub Total										10039.76

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeshwari	Hasanpur	Joya	District Total
A.11 Animal Husbandry - SGP											
1	Goat - Breeding Unit--	80	500+25	9630000	Phy	1	1	1	1	1	6
					BL	77.04	77.04	77.04	77.04	77.04	462.24
2	Goat - Rearing Unit--	80	20+1	414000	Phy	50	30	30	50	20	200
	Barbari/Sirohi/Jamunapari				BL	165.6	99.36	99.36	165.6	66.24	662.4
3	Pig Breeding Unit--CB	80	10+2	1095000	Phy	15	10	10	20	20	90
	Yorkshire/Middle White Yorkshire				BL	131.4	87.6	87.6	175.2	131.4	788.4
4	Sheep - Rearing Unit--Nali/Graded	80	20+1	379000	Phy	5	5	5	5	5	30
	Nali/CB Merino				BL	15.16	15.16	15.16	15.16	15.16	90.96
	Sub Total										2004

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeswari	Hasanpur	Joya	District Total
A.14 Working Capital - Fisheries											
1	Fish Culture - RAS_100 m ³ _Fish farming in RAS/Bio floc system	100	2 ton per cycle	300000	Phy	25	25	25	25	25	150
2	Marketing Activities_Others_Fish vendors	100	Per unit	50000	BL	75	75	75	75	75	450
	Sub Total				Phy	10	10	10	10	10	60
					BL	5	5	5	5	5	30
											480

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeswari	Hasanpur	Joya	District Total
A.15 Farm Credit											
1	Animal Driven Carts-Conventional Bullock Cart-	85	No.	90000	Phy	120	120	120	120	120	720
2	Finance to FPOs/FPCs--	90	No.	1500000	BL	91.8	91.8	91.8	91.8	91.8	550.8
3	Integrated Farming--Crop + Dairy (1ha)	90	ha	450000	Phy	2	2	2	2	2	12
4	Two Wheeler Loans --	85	No.	100000	BL	27	27	27	27	27	162
	Sub Total				Phy	60	50	50	50	50	320
	Total Farm Credit (sum of A.1 to A.15)				BL	243	202.5	202.5	243	202.5	1296
					Phy	200	200	200	100	200	1000
					BL	170	170	85	85	170	850
						531.8	491.3	491.3	446.8	491.3	2858.8
											346838.04

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeswari	Hasanpur	Joya	District Total
B. Agriculture Infrastructure											
B.1 Storage Facilities											
1	Cold Storage--500 MT	75	No.	4000000	Phy	1	1	1			3
2	Cold Storage--5000 Mt	80	No.	40000000	BL	30	30	30			90
3	Godown--/ Rural Godown (1000 MT)	80	No.	10000000	Phy	1	1	1	1	1	5
	Sub Total				BL	80	80	320	320	320	1600
											2
											160
											1850

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeshwar	Hasanpur	Joya	District Total
	B.2 Land Development										
1	Farm Ponds/ Water Harvesting Structures--30 m X 30 m	80	No.	224000	Phy 53.76	30 53.76	30 53.76	40 71.68	30 53.76	20 35.84	180 322.56
2	On Farm development (OFD) Works --	80	m.	75000	Phy BL	50 30	50 30	50 30	50 30	50 30	300 180
3	Reclamation of Problem Soils--5-8 t gypsum + 1 DP + Dhaincha crop	80	ha	43600	Phy BL	200 69.76	200 69.76	200 69.76	200 69.76	200 69.76	1200 418.56
	Sub Total										921.12

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeshwar	Hasanpur	Joya	District Total
	B.3 Agriculture Infrastructure - Others										
1	Compost/ Vermi Compost-Agro. Waste Compost-100 TPA	80	No.	19000000	Phy BL		1 152			1 152	2 304
2	Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA	80	No.	29000	Phy BL	50 11.6	45 10.44	55 12.76	50 11.6	50 11.6	300 69.6
3	Compost/ Vermi Compost-Vermi Compost-10 *6*2.5	80	No.	31000	Phy BL	70 17.36	70 17.36	60 14.88	70 17.36	70 17.36	400 99.2
4	Compost/ Vermi Compost-Vermi Compost-Commercial vermi compost 150 TPA	80	No.	750000	Phy BL	20 120	20 120	20 120	20 120	20 120	120 720
5	Tissue Culture-Tissue Culture Lab for Plant Propagule Multiplication-	80	No.	25000000	Phy BL	1 200	2 400	3 600	2 400	1 200	10 2000
	Sub Total										3192.8
	Total (B.1+B.2+B.3)										5963.92

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeshwari	Hasanpur	Joya	District Total
C. Ancillary Activities											
C.1 Food & Agro Processing											
1	Bakery & Confectionery Unit--	85	No.	1500000	Phy	10	10	10	10	10	60
					BL	127.5	127.5	127.5	127.5	127.5	765
2	Dairy Processing Unit--	85	No.	700000	Phy	20	20	20	20	20	93
					BL	119	119	119	119	119	553.35
3	Food Grain Processing-Flour Mill--	85	No.	2500000	Phy	25	25	25	25	25	185
					BL	531.25	531.25	531.25	531.25	531.25	3931.25
4	Fruit Processing -Chips-	85	No.	2000000	Phy	10	10	10	10	10	50
					BL	170	170	170	170	170	850
5	Fruit Processing -Jam, jelly & Squash -	85	No.	200000	Phy	50	50	50	50	50	300
					BL	85	85	85	85	85	510
6	Honey & Honey Products--Honey processing Unit	85	No.	2000000	Phy	40	40	40	40	40	220
					BL	680	680	680	680	680	3740
7	Meat & Poultry Processing--	85	No.	500000	Phy	5	5	5	5	5	65
					BL	21.25	21.25	21.25	21.25	21.25	276.25
8	Oil Extraction--/Mustard Processing	85	No.	1000000	Phy	5	5	5	5	5	40
					BL	42.5	42.5	42.5	42.5	42.5	340
9	Rice Processing --	75	No.	14500000	Phy	5	5	5	5	5	40
					BL	543.75	543.75	543.75	543.75	543.75	4350
10	Sugarcane processing-Jaggery production-	80	No.	500000	Phy	25	25	25	25	25	150
					BL	100	100	100	100	100	600
	Sub Total										15915.85

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeshwari	Hasanpur	Joya	District Total
C.2 Ancillary Activities -											
1	Agri Clinic & Agri Business Centers--	90	No.	2000000	Phy	70	70	70	70	70	350
					BL	1260	1260	1260	1260	1260	6300
2	Loan to MFIs for Onlending to for Agri. Purposes--	90	No.	1000000	Phy	30	30	30	30	30	130
					BL	270	270	270	270	270	1170
3	Loan to PACS/ FSS/ LAMPS--	90	No.	1500000	Phy	6	6	6	6	6	36
					BL	81	81	81	81	81	486
	Sub Total										7956
	Total (C.1+C2)										23871.85
	Total (A+B+C)										376673.81

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeshwari	Hasanpur	Joya	District Total
II. Micro, Small and Medium Enterprises (MSME)											
1	Manufacturing Sector - Term Loan-Medium-	80	No.	2000000000	Phy	1	1	1	0	1	4
					BL	4000	4000	4000	0	4000	16000
2	Manufacturing Sector - Term Loan-Micro-	80	No.	600000000	Phy	50	50	50	50	50	300
					BL	4000	4000	4000	4000	4000	24000
3	Manufacturing Sector - Term Loan-Small-	80	No.	6000000000	Phy	5	10	5	5	5	35
					BL	4000	8000	4000	4000	4000	28000
4	Manufacturing Sector - Working Capital-Medium-	80	No.	3000000000	Phy	2	2	5	2	1	14
					BL	800	800	800	800	400	5600
5	Manufacturing Sector - Working Capital-Micro-	80	No.	1200000000	Phy	1000	1200	500	300	500	4000
					BL	16000	19200	8000	4800	8000	64000
6	Manufacturing Sector - Working Capital-Small-	80	No.	1200000000	Phy	10	10	20	10	10	70
					BL	1600	1600	3200	1600	1600	11200
Total Sub Total											
148800											

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeshwari	Hasanpur	Joya	District Total
III. Export Credit											
1	Export Credit -Post Shipment Export Credit-	80	No.	400000000	Phy	1	1	1	1	1	4
					BL	320	320	320		320	1280
2	Export Credit -Pre Shipment Export Credit-	80	No.	1000000000	Phy	1	1	5	1	1	10
					BL	800	800	4000	800	800	8000
Total Export Credit											
9280											

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeshwari	Hasanpur	Joya	District Total
IV. Education											
1	Education Loans-Study Abroad-	90	No.	2000000	Phy	5	5	5	5	5	30
					BL	90	90	90	90	90	540
2	Education Loans-Study in India-	90	No.	2000000	Phy	50	50	50	50	50	300
					BL	900	900	900	900	900	5400
	Total Education										5940

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeshwari	Hasanpur	Joya	District Total
V. Housing											
1	Loan for Affordable Housing Projects--	85	No.	600000	Phy	50	30	50	40	30	250
					BL	255	153	255	204	153	1275
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	3500000	Phy	40	30	30	30	30	190
					BL	1190	892.5	892.5	892.5	892.5	5652.5
3	Repair of Dwelling Units--	85	No.	1000000	Phy	30	22	30	20	20	152
					BL	255	187	255	170	170	1292
	Total Housing										8219.5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeshwari	Hasanpur	Joya	District Total
VI. Social Infrastructure											
1	Drinking Water--	85	No.	500000	Phy	30	25	30	25	25	160
					BL	127.5	106.25	127.5	106.25	106.25	680
2	Education--	85	No.	10000000	Phy	5	5	5	5	5	58
					BL	1062.5	1062.5	1062.5	935	935	6120
3	Healthcare-Hospital-	85	No.	10000000	Phy	5	5	5	5	5	30
					BL	425	425	425	425	425	2550
4	Sanitation--	85	No.	25000	Phy	75	75	75	100	100	500
					BL	15.94	15.94	15.94	21.25	21.25	106.26

Total Social Infrastructure											9456.26
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Amroha	Dhanaura	Gajraula	Gangeshwari	Hasanpur	Joya	District Total
VII. Renewable Energy											
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	150000	200	200	200	100	100	200	1000
	Total Renewable Energy				270	270	270	135	135	270	1350
VIII. Others											
1	SHGs/ JLGs--SHG	100	No.	200000	250	100	150	100	150	100	1590
	Total Others				650	450	450	430	450	450	2880
	Total Priority Sector										2880
	(1+II+III+IV+V+VI+VII+VIII)										562599.57

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	48542.00	33293.00	84700.00	46289.00	86565.00	38780.00	82546.00		
RCBs	36720.00	22470.00	40300.00	25746.00	41000.00	42321.00	41000.00		
RRBs	162150.00	122174.00	185500.00	57983.00	188250.00	238994.00	178600.00		
Sub total (A)	247412.00	177937.00	310500.00	130018.00	315815.00	320095.00	302146.00		
Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBs	24270.00	4450.00	6585.00	6699.00	15375.00	18791.00	26872.00		
RCBs	4295.00		5990.00		8150.00	303.00	12000.00		
SCARDB	2100.00	134.00		223.00		382.00			
RRBs	6000.00	1499.00	10925.00	1841.00	11500.00	385.00	33600.00		
Sub total (A)	36665.00	6083.00	23500.00	8763.00	35025.00	19861.00	72472.00		

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	72812.00	37743.00	91285.00	52988.00	101940.00	57571.00	109418.00
RCBs	41015.00	22470.00	46290.00	25746.00	49150.00	42624.00	53000.00
SCARDB	2100.00	134.00	0.00	223.00	0.00	382.00	0.00
RRBs	168150.00	123673.00	196425.00	59824.00	199750.00	239379.00	212200.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	284077.00	184020.00	334000.00	138781.00	350840.00	339956.00	374618.00

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	41000.00	30477.00	45600.00	29000.00	46735.00	55879.00	60195.00
RCBs						8394.00	
RRBs	20100.00	10067.00	21900.00	10043.00	22000.00	40131.00	22000.00
Sub total (A)	61100.00	40544.00	67500.00	39043.00	68735.00	104404.00	82195.00

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	12174.00	4027.00	17329.00	6217.00	20951.00	8303.00	24447.00
RCBs	505.00	930.00	1735.00		1815.00		1740.00
RRBs	2760.00	3751.00	3750.00	3272.00	4150.00	1461.00	4915.00
Sub total (A)	15439.00	8708.00	22814.00	9489.00	26916.00	9764.00	31102.00

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	125986.00	72247.00	154214.00	88205.00	169626.00	121753.00	194060.00
RCBs	41520.00	23400.00	48025.00	25746.00	50965.00	51018.00	54740.00
SCARDB	2100.00	134.00	0.00	223.00	0.00	382.00	0.00
RRBs	191010.00	137491.00	222075.00	73139.00	225900.00	280971.00	239115.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	360616.00	233272.00	424314.00	187313.00	446491.00	454124.00	487915.00

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
	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	33293.00	22470.00		122174.00		46289.00	25746.00		57983.00		130018.00

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total
	CBs	RCBs	SCARD B	RRBs	Others	CBs	RCBs	SCARD B	RRBs	Others	Total
C L	38780.00	42321.00		238994.00		82546.00	41000.00		178600.00		302146.00

(₹ lakh)

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

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

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	Animal Driven Carts	Conventional Bullock Cart		No.	90000
3	Bakery & Confectionery Unit			No.	1500000
4	Bee Keeping			No.	371500
5	Buffalo Farming			1+1	248000
6	Bulk Milk Cooling Unit			No.	1250000
7	Cold Storage			No.	4000000
8	Cold Storage			No.	4000000
9	Commercial Broiler Farming			5000	2458000
10	Commercial Broiler Farming			5000	5846000
11	Commercial Layer Farming			10000	11642000
12	Compost/ Vermi Compost	Agro. Waste Compost		No.	19000000
13	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
14	Compost/ Vermi Compost	Vermi Compost		No.	31000
15	Compost/ Vermi Compost	Vermi Compost		No.	750000
16	Crossbred Cattle Farming			1+1	219000
17	Dairy Cow and Heifer rearing			2	1013000
18	Dairy Processing Unit			No.	700000
19	Drinking Water			No.	500000
20	Drip Irrigation			ha	99000

21	Education			No.	10000000
22	Education			No.	15000000
23	Education Loans	Study Abroad		No.	2000000
24	Education Loans	Study in India		No.	2000000
25	Export Credit	Post Shipment Export Credit		No.	40000000
26	Export Credit	Pre Shipment Export Credit		No.	100000000
27	Farm Ponds/ Water Harvesting Structures			No.	224000
28	Finance to FPOs/FPCs			No.	1500000
29	Floriculture			ha	110250
30	Floriculture			ha	273200
31	Floriculture			ha	277400
32	Floriculture			ha	337200
33	Food Grain Processing	Flour Mill		No.	25000000
34	Fruit Processing	Chips		No.	2000000
35	Fruit Processing	Jam, jelly & Squash		No.	200000
36	Goat	Breeding Unit		500+25	9630000
37	Goat	Rearing Unit		20+1	414000
38	Godown			No.	10000000
39	Healthcare	Hospital		No.	10000000
40	Honey & Honey Products			No.	2000000
41	Integrated Farming			ha	450000
42	Leveller			No.	342000

43	Loan for Affordable Housing Projects			No.	600000
44	Loan to MFIs for Onlending to for Agri. Purposes			No.	1000000
45	Loan to PACS/ FSS/ LAMPS			No.	1500000
46	Manufacturing Sector	Term Loan	Medium	No.	500000000
47	Manufacturing Sector	Term Loan	Micro	No.	100000000
48	Manufacturing Sector	Term Loan	Small	No.	100000000
49	Manufacturing Sector	Working Capital	Medium	No.	500000000
50	Manufacturing Sector	Working Capital	Micro	No.	20000000
51	Manufacturing Sector	Working Capital	Small	No.	200000000
52	Meat & Poultry Processing			No.	500000
53	Mushroom Cultivation			1000 Kg. per Cycle	211000
54	New Orchard	Tropical/ Sub Tropical Fruits		ha	167500
55	New Orchard	Tropical/ Sub Tropical Fruits		ha	189300
56	New Orchard	Tropical/ Sub Tropical Fruits		ha	70800
57	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
58	New Orchard	Tropical/ Sub Tropical Fruits		ha	88800
59	Nursery			ha	1967700
60	Nursery/ Propagation unit			ha	534800
61	Oil Extraction			No.	1000000
62	On Farm development (OFD) Works			m.	75000
63	Other machinery			No.	120000
64	Other machinery			No.	1250000
65	Other machinery			No.	525000
66	Other machinery	Other Machinery &		No.	210000

		Equipments			
67	Others			No.	410000
68	Pig Breeding Unit			10+2	1095000
69	Plantation	Bamboo		ha	86636
70	Plantation	Eucalyptus		ha	93176
71	Plantation	Poplar		ha	235040
72	Power Tiller			No.	203000
73	Purchase/ Construction of a Dwelling Unit (Individual)			No.	35000000
74	Reclamation of Problem Soils		5	ha	43600
75	Repair of Dwelling Units			No.	1000000
76	Rice Processing			No.	14500000
77	Sanitation			No.	25000
78	Sheep	Rearing Unit		20+1	379000
79	SHGs/ JLGs			No.	150000
80	SHGs/ JLGs			No.	200000
81	Solar Energy	Roof Top Solar PV System with Battery		No.	150000
82	Solar PV Pump Sets (AC)			No.	256400
83	Solar PV Pump Sets (AC)			No.	301500
84	Solar PV Pump Sets (AC)			No.	481800
85	Sprinkler Irrigation			ha	109000
86	Sugarcane processing	Jaggery production		No.	500000
87	Thresher			No.	220000
88	Tissue Culture	Tissue Culture Lab for Plant Propagule Multiplication		No.	25000000
89	Tube Well			No.	480000
90	Tube Well			No.	682000
91	Two Wheeler Loans			No.	100000
92	Veterinary Clinic	Fixed		No.	300000
93	Veterinary Clinic	Mobile		No.	35000000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Potato/ Aloo (Irrigated)		83360
2	Buffalo Farming	Others_Amroha		170000
3	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)		16680
4	Cereals	Maize/ Makka (Irrigated)		20486
5	Cereals	Wheat/ Gehu (Irrigated)		31215
6	Cereals	Rice/ Chaval/ Dhan (Irrigated)		34413
7	Fish Culture	RAS_100m3_Fish farming in RAS/Bio floe system		300000
8	Indigenous Cattle Farming	Others_Amroha	2	152000
9	Marketing Activities	Others_Fish vendors		50000
10	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		20445
11	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)		16802
12	Sugar Crops	Sugarcane/ Ganna (Irrigated)		80648

Abbreviations

Abbreviation Expansion

ACP	Annual Credit Plan
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
AHIDF	Animal Husbandry Infrastructure Development Fund
AMIS	Agriculture Marketing Infrastructure Scheme
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
APEDA	Agriculture and Processed Food Products Export Development Authority
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
BGREI	Bringing Green Revolution to Eastern India
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
CRRRI	Central Rice Research Institute
CSO	Civil Society Organisation
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
eNAM	Electronic National Agriculture Market
ECGC	Export Credit Guarantee Corporation
FC	Farmers Club
FFDA	Fish Farmers Development Agency
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres
FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	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
Development & Refinance Agency Ltd.	MUDRA Micro Units
NABARD	National Bank for Agriculture and Rural Agriculture Development
NBFC	Non-Banking Financial Company
NFSM	National Food Security Mission
NGO	Non-Governmental Organization
NHM	National Horticulture Mission
NLM	National Livelihood Mission
NMFP	National Mission on Food Processing
NPBD	National Project on Bio-Gas Development
NREGP	National Rural Employment Guarantee Programme
NRLM	National Rural Livelihood Mission
NWDPRA	National Watershed Development Project for Rainfed Areas
PAIS	Personal Accident Insurance Scheme
PACS	Primary Agriculture Cooperative Society
PHC	Primary Health Centre
PKVY	Paramparagat Krishi Vikas Yojana
PLP	Potential Linked Credit Plan
PMEGP	Prime Minister's Employment Generation Programme
Jan Dhan Yojana	PMJDY Pradhan Mantri
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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Designation	DDM, NABARD
Address 1	B-3, First Floor
Address 2	Mansarovar Colony,
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 - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crore to FPOs (including loans to FPOs under AIF)
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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

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NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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- 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.

Registered Office: NABARD, 8th Floor, C Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

☎: 022-26539149 ✉ : nabventure@nabard.org 🌐 : www.nabventure.in



NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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