



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



औरैया  
Auraiya

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: Auraiya**

**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:**

Arun Kumar

District Development Manager  
NABARD

Auraiya

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	Auraiya district is located in the western part of Uttar Pradesh. It is bordered by Kanpur to the north Etawah to the west Kanpur Dehat to the east Jalaun to the south and Madhya Pradesh to the south- west. Auraiya falls under the Kanpur division.
2	Type of soil	Auraiya districts soil comprises mainly alluvial soil (60-70) ideal for wheat rice and sugarcane. Sandy loam soil (20-30) supports vegetables and fruits while clay loam soil (10-20) retains moisture benefiting wheat and rice cultivation.
3	Primary occupation	Auraiya districts economy is primarily driven by agriculture employing 70 of the workforce. Small-scale industries (15) like textiles and food processing and the service sector (10) also contribute. Agriculture dominates but scope exists for industrial growth and diversification.
4	Land holding structure	Auraiya districts land holdings are mostly small-scale. Seventy-nine percent of holders own less than one hectare (forty-one percent of total area). Medium-scale: twenty percent holders forty-seven percent land. Large holdings: one percent holders twelve percent land.



### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Financial year 2021-22: Rs. 34715.85 lakh Financial year 2022-23: Rs. 84215.24 lakh Financial year 2023-24: Rs. 117627.18 lakh
2	CD Ratio	Overall CD ratio improved from 37.80 in 2021-22 percent to 43.10 percent in 2023-24 indicating enhanced credit flow.
3	Investment credit in agriculture	Financial year 2021-22: Rs. 9283.20 lakh Financial year 2022-23: Rs.8585.84 lakh Financial year 2023-24: Rs. 17243.40 lakh
4	Credit flow to MSMEs	Financial year 2021-22: Rs. 8828.45 lakh Financial year 2022-23: Rs.24214.18 lakh Financial year 2023-24: Rs. 41009.29 lakh
5	Other significant credit flow, if any	Credit flow to other priority sector-- Financial year 2021-22: Rs. 2679.20 lakh Financial year 2022-23: Rs.3595.71 lakh Financial year 2023-24: Rs. 3508.80 lakh

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

1	Projection for the year	Rs 170569.66 lakh
2	Projection for agriculture and its components	Rs 79849.09 lakh
3	Projection for MSMEs	Rs 82735.00 lakh
4	Projection for other purposes	Rs 7985.57 lakh

### 5. Developmental Initiatives

1. NABARD is actively playing a role in the development of the district. Under NABARD's PODF-ID programme FPOs have been promoted livestock farming dairy pulses and garlic production in the Auraiya, Ajitmal, and Achalda blocks of the district respectively.



2. Under FPO-CSS Farmers Producer Organisations (FPOs) operate in Sahar Bhagyanagar and Bidhuna blocks. FPOs are developing business activities with stakeholder guidance and convergence with government schemes.
3. Under NABARDs LEDP 150 women SHG farmers in Auraiya block received skill development training on flower cultivation. The program imparts modern techniques and promotes developmental concepts through loans empowering women farmers.
4. Under NABARDs LEDP 150 women SHG farmers in Erwa Kathera block received organic farming training. The program teaches modern techniques promotes developmental concepts and provides loans empowering women farmers to adopt sustainable practices.
5. Efforts are underway in the district to boost rural development. This includes a saturation campaign for PM Kisan beneficiaries under Kisan Credit Card (KCC) expanding KCC facilities to livestock and fisheries and focusing on MSME sector growth.
6. Additionally, NABARD conducts digital financial literacy camps through various banks empowering locals with financial knowledge. These initiatives aim to foster rural prosperity and improve livelihoods.
7. So far under RIDF NABARD has sanctioned 162 number of RIDF projects with loan assistance of Rs. 16342.57 lakh for the development of various projects including 30 irrigation projects 117 roads 4 bridges 6 Veterinary Hospitals 7 watersheds for 78 rural road projects and 2 schools.

## 6. Thrust Areas

1. NABARD has identified certain areas for emphasis in 2025-26 including high-tech agriculture application of IoT in agriculture SHG/JLG financing expansion of irrigation facilities improvement in dairy development and operation of Farmers Producer Organizations (FPOs).
2. Additionally, there is a need to strengthen producer organisations for product aggregation and basic infrastructure especially focusing on storage and logistics services for agricultural products
3. Moreover, it is essential to computerise and develop the primary agricultural credit committees to support the economic advancement of farmers. Efforts are being made to develop these committees into multiservice centres.

4. NABARD has also initiated process of saturating all the Gram Panchayats of the district with at least one MPACS/MDCS/MFCS in the phased manner under Sahkar Se Samriddhi campaign along with other stakeholders.

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

1. Auraiya districts agriculture faces constraints including inadequate irrigation insufficient credit soil degradation and outdated techniques. Action points include enhancing irrigation seed banks credit access soil conservation and modern farming techniques to boost productivity.
2. Industry faces constraints: limited infrastructure inadequate power unskilled workforce and insufficient entrepreneurship. Action points include developing industrial estates enhancing power supply providing skill training and promoting entrepreneurship through subsidies and mentorship.
3. Service Sector: Major Constraints- Limited digital connectivity inadequate healthcare and education facilities. Action Points: Enhance digital infrastructure upgrade healthcare and education facilities promote tourism and develop skill-based training programs.

## **8. Way Forward**

1. To achieve holistic development Auraiya district in short term should focus on enhancing infrastructure specifically irrigation roads and power supply to support economic activity apart from healthcare and education facilities including financial inclusion and skill development.
2. Medium-term goals should include developing industrial estates boosting MSMEs enhancing digital connectivity promoting sustainable agriculture and fostering tourism etc. with a view to diversify the economy increase efficiency and to driving holistic progress and self-sustenance.
3. For long-term prosperity aim should to establish itself as a premier hub for agriculture and industry. Strategic objectives should focus on ensuring inclusive growth reducing poverty and developing a robust and sustainable infrastructure.



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

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

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

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

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

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

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

Sr. No.	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> <li>- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;</li> <li>- 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;</li> <li>- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;</li> <li>- Study the cropping pattern;</li> <li>- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and</li> <li>- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>- MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;</li> <li>- 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;</li> <li>- 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.;</li> <li>- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and</li> <li>- 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.</li> </ul>
3	Farm Mechanisation	<ul style="list-style-type: none"> <li>- 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;</li> </ul>



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

## 5. Agency wise Use

### Utility

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

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

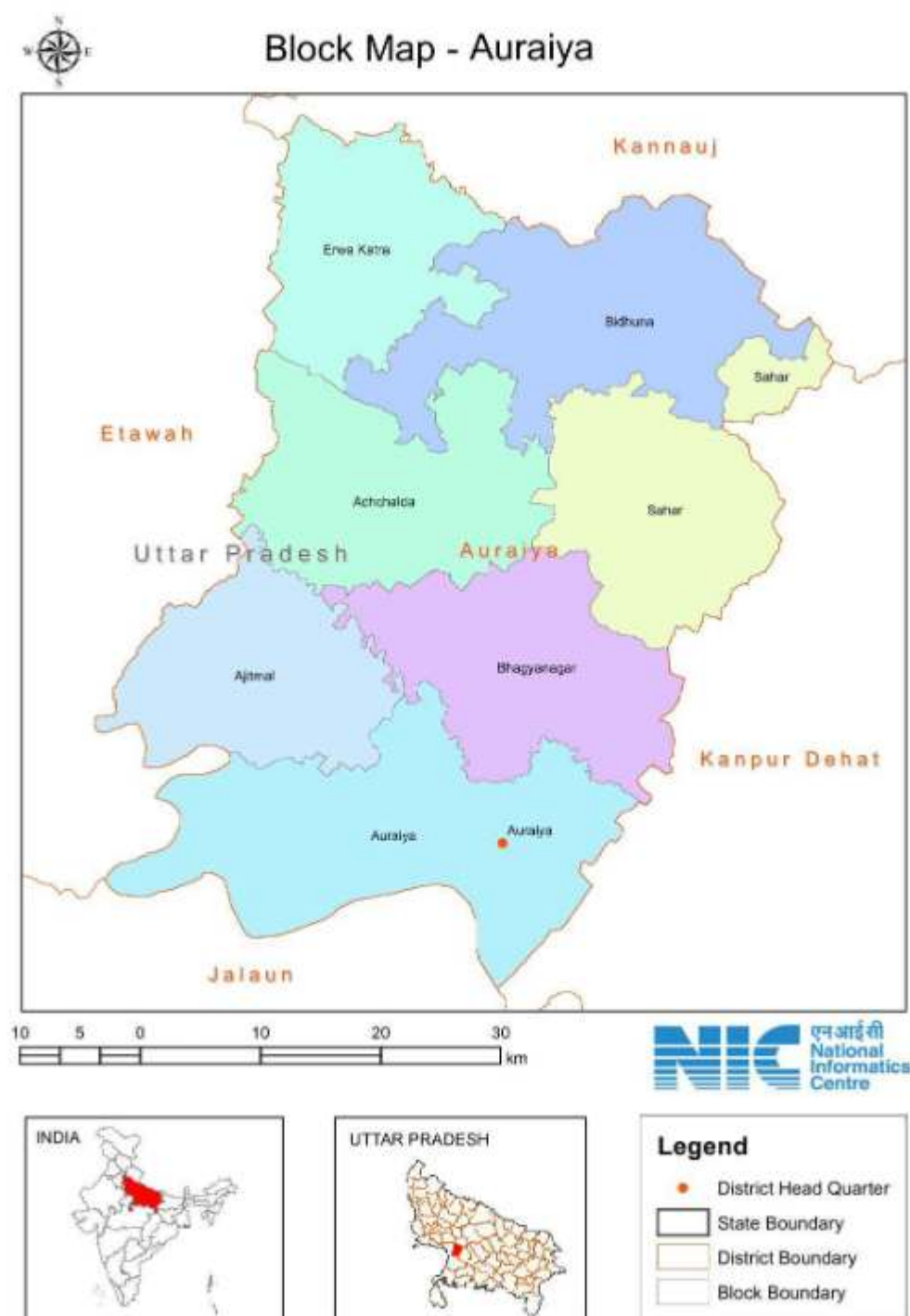
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of 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	71471.27
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	58061.84
2	Term Loan for agriculture and allied activities	13409.43
B	Agriculture Infrastructure	3789.82
C	Ancillary activities	4588.00
I	Credit Potential for Agriculture A+B+C)	79849.09
II	Micro, Small and Medium Enterprises	82735.00
III	Export Credit	0.00
IV	Education	900.00
V	Housing	3094.00
VI	Social Infrastructure	1080.57
VII	Renewable energy	958.50
VIII	Others	1952.50
	Total Priority Sector	170569.66

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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	57060.24
2	Water Resources	2026.80
3	Farm Mechanisation	2998.36
4	Plantation & Horticulture with Sericulture	1050.73
5	Forestry & Waste Land Development	378.48
6	Animal Husbandry - Dairy	4635.32
7	Animal Husbandry - Poultry	1391.91
8	Animal Husbandry - Sheep, Goat, Piggery	841.67
9	Fisheries	364.60
10	Farm Credit- Others	723.16
	<b>Sub total</b>	<b>71471.27</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	3121.90
2	Land development, Soil conservation, Wasteland development	256.60
3	Agriculture Infrastructure - Others	411.32
	<b>Sub total</b>	<b>3789.82</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	3807.50
2	Ancillary activities - Others	780.50
	<b>Sub Total</b>	<b>4588.00</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>82735.00</b>
<b>III</b>	<b>Export Credit</b>	<b>0.00</b>
<b>IV</b>	<b>Education</b>	<b>900.00</b>
<b>V</b>	<b>Housing</b>	<b>3094.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>1080.57</b>
<b>VII</b>	<b>Renewable energy</b>	<b>958.50</b>
<b>VIII</b>	<b>Others</b>	<b>1952.50</b>
	<b>Total Priority Sector</b>	<b>170569.66</b>

## District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Central Bank of India

### 1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	2015
2	No. of Sub Divisions	3
3	No. of Blocks	7
4	No. of revenue villages	769
5	No. of Gram Panchayats	477

#### 1.a Additional Information

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

### 2. Soil & Climate

Sr. No.	Particulars	N0s.
1	State	Uttar Pradesh
2	District	Auraiya
3	Agro-climatic Zone 1	Central Plain Zone
4	Agro-climatic Zone 2	Central Plain Zone
5	Agro-climatic Zone 3	Central Plain Zone
6	Climate	Semiarid
7	Soil Type	Alluvial

Sr. No.	Particulars	N0s.
1	Total Geographical Area	193704
2	Forest Land	10275
3	Area not available for cultivation	18244
4	Barren and Unculturable land	2863
5	Permanent Pasture and Grazing Land	1316
6	Land under Miscellaneous Tree Crops	2963
7	Cultivable Wasteland	4518
8	Current Fallow	716
9	Other Fallow	6787

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

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

#### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	N0s.	% to Total	Ha.	% to Total
1	<= 1 ha	160935	79	60535	41
2	>1 to <=2 ha	28531	14	39042	26
3	>2 to <=4 ha	2490	1	15779	1
4	>4 to <=10 ha	126	0	1590	0
5	>10 ha	11390	6	30735	6
6	Total	203472	100	147681	74

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

Sr. No.	Particulars	N0s.
1	Cultivators	145
2	Of the above, Small/ Marginal Farmers	109
3	Agricultural Labourers	90



4	Workers engaged in Household Industries	7
5	Workers engaged in Allied agro activities	84
6	Other workers	153

### 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1379.54	740.04	639.50	1145.32	234.23
2	Scheduled Caste	391.61	211.41	180.20	285.89	105.74
3	Scheduled Tribe	1.50	0.91	0.59	1.46	0.54
4	Literate	930.84	546.20	384.64	679.51	251.33
5	BPL	165.25	88.64	76.61	137.19	28.06

### 8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	248
2	Rural Households	206
3	BPL Households	57

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	125
2	Having source of drinking water	193
3	Having electricity supply	149
4	Having independent toilets	128

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

Sr. No.	Particulars	N0s.
1	Villages Electrified	688
2	Villages having Agriculture Power Supply	143
3	Villages having Post Offices	143
4	Villages having Banking Facilities	36
5	Villages having Primary Schools	690
6	Villages having Primary Health Centres	26
7	Villages having Potable Water Supply	769
8	Villages connected with Paved Approach Roads	749

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Book year-2023
1.a Additional Information	<a href="https://www.ceew.in">https://www.ceew.in</a> & other reports
2. Soil & Climate	District Statistical Book year-2023
3. Land Utilisation [Ha]	District Statistical Book year-2023
4. Ground Water Scenario (No. of blocks)	NCDGWR2023
5. Distribution of Land Holding	District Statistical Book year-2023
6. Workers Profile [In '000]	District Statistical Book year-2023 & Ag dept
7. Demographic Profile [In '000]	District Statistical Book year-2023
8. Households [In '000]	District Statistical Book year-2023 <a href="https://census.gov.in">census.gov.in</a>
9. Household Amenities [Nos. in '000 Households]	District Statistical Book year-2023
10. Village-Level Infrastructure [Nos.]	District Statistical Book year-2023

**District Profile**  
**Health, Sanitation, Livestock and Agricultural Infrastructure**

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1789
2	Primary Health Centres	26
3	Primary Health Sub-Centres	171
4	Dispensaries	123
5	Hospitals	123
6	Hospital Beds	486

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	2029
2	Registered FPOs	18
3	Agro Service Centres	38
4	Soil Testing Centres	3
5	Approved nurseries	8
6	Agriculture Pumpsets	83924
7	Pumpsets Energised	1116
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	139.02
2	Irrigation Potential Created	
3	Net Irrigated Area (Total area irrigated at least once)	131.52
4	Area irrigated by Canals/ Channels	131.44
5	Area irrigated by Wells	1.37
6	Area irrigated by Tanks	0.00
7	Area irrigated by Other Sources	0.08
8	Irrigation Potential Utilized (Gross Irrigated Area)	193.08

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	3023
2	Railway Line [km]	31
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	

#### 15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	551	
2	Sugarcane (Gur/ Khandsari/ Sugar)		
3	Fruit (Pulp/ Juice/ Fruit drink)		
4	Spices (Masala Powders/ Pastes)		
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)		
6	Cotton (Ginning/ Spinning/ Weaving)		
7	Milk (Chilling/ Cooling/ Processing, etc.)		
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)		
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)		
10	Others	954	

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	44100	1943	42157
2	Cattle - Indigenous	64941	2321	62620
3	Buffaloes	376898	17346	359552
4	Sheep - Cross bred	681	176	505
5	Sheep - Indigenous	9470	4011	5459
6	Goat	258416	46315	212101
7	Pig - Cross bred	375	113	262
8	Pig - Indigenous	4039	1212	2827
9	Horse/Donkey/Camel	311	93	218
10	Rabbit			
11	Poultry - Improved			
12	Poultry - Indigenous	32126	32126	



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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	20
2	Veterinary Dispensaries	20
3	Disease Diagnostic Centres	0
4	Artificial Insemination Centers	43
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	0
7	Fodder Farms	1
8	Dairy Cooperative Societies	1
9	Milk Collection Centres	24
10	Fishermen Societies	6
11	Animal Husbandry Training Centres	0
12	Animal Markets	6
13	Fish Markets	1
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	9841.99	MT	20	gm/day
2	Egg	97.54	Lakh Nos.	7	nos/p. a.
3	Milk	278866.00	MT	554	gm/day
4	Meat	8453.00	MT	17	gm/day
5	Wool	5.47	MT	1	gm/day

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Book
12. Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Book
13. Irrigation Coverage ['000 Ha]	District Statistical Book
14. Infrastructure For Storage, Transport & Marketing	District Statistical Book
15. Processing Units	Dist. Horti. Department & Dist.Skill Dev. Plan
16. Animal Population as per Census [Nos.]	District Statistical Book & Livestock census
17. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Book & respective departments
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	<a href="https://dahd.nic.in/">https://dahd.nic.in/</a>

## 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	40.69	25.90	20.00
2	Land Holdings - SF (%)	26.00	26.00	26.00
3	Land Holdings - MF (%)	41.00	41.00	41.00
4	Rainfall -Normal (mm)	286	792	526
5	Rainfall - Actual (mm)	416	522	546
6	Cropping Pattern	Kharif- Paddy, Maize Bajra, Urd Till, Pigeon pea, Moog, Groundnut Rabi- Wheat, Mustard, Gram, Pea Potato Zaid- Groundnut, Moog, Bajra, Maize	Kharif- Paddy, Maize Bajra, Urd Till, Pigeon pea, Moog, Groundnut Rabi- Wheat, Mustard, Gram, Pea Potato Zaid- Groundnut, Moog, Bajra, Maize	Kharif- Paddy, Maize Bajra, Urd Till, Pigeon pea, Moog, Groundnut Rabi- Wheat, Mustard, Gram, Pea Potato Zaid- Groundnut, Moog, Bajra, Maize Moog,

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	23208.20	56404.35	73109.09

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	49.32	167.89	3404.10	50.66	187.37	3698.58	49.10	155.70	3171.08
2	Wheat	101.65	403.35	3968.03	103.01	429.54	4169.89	103.07	448.83	4354.61
3	Pigeon Pea	3.06	3.87	1264.71	3.20	3.97	1240.63	3.20	3.97	1240.63
4	Maize	8.84	26.59	3007.92	9.70	28.15	2902.06	13.00	36.90	2838.46
5	Indian Mustard	16.20	15.46	954.32	15.91	28.76	1807.67	16.22	29.38	1811.34
6	Pearl Millet	30.65	84.58	2759.54	30.65	75.43	2461.01	34.84	87.37	2507.75



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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	2.57	2.57	2.50
2	Net sown area (lakh ha)	1.49	1.49	1.46
3	Cropping intensity (%)	172.48	172.48	171.23

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	103.00	105.00	103.00
2	Fertilizer consumption - Rabi (kg/ha)	241.00	244.00	240.00

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	3	3	3
2	Volume of marketing through RMCs/eNAM platforms (MT)	170667	359664	320351

**Table 7: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	38311	60097	59610
2	GLC through KCC (Rs. lakh)	13925.00	47818.51	87420.94

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)			234427
2	State Govt Sponsored Schemes Coverage (No.)			234427

**Table 9: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	1
2	Soil Health Cards Issued (No.)	113203	152825	206305

**Table 10: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	29942	22864	33272
2	Crop Loss Compensation, if any (Rs. lakh)	110.00	281.00	4.00

**Table 11: Seed Replacement Ratio %**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Wheat	30.00	30.00	30.00
2	Rice	40.00	40.00	40.00
3	Maize	67.00	67.00	67.00
4	Pearl Millet	70.00	70.00	70.00
5	Pigeon Pea	42.00	42.00	42.00

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Status	updes.up.nic.in & District statistical book
Table 2: GLC under Agriculture	SLBL portal & lead bank
Table 3: Major Crops, Area, Production, Productivity	District statistical book 2023 & Agri Department
Table 4: Irrigated Area, Cropping Intensity	District statistical book 2023
Table 5: Input Use Pattern	Dist. Stat. book, Fertiliser-Stat-Book- 2021-22
Table 6: Trend in procurement/marketing	District Statistical Handbook & agmarknet.gov.in
Table 7: KCC Coverage	SLBC portal & Lead bank
Table 8: PM Kisan & Other DBTs	Agriculture department
Table 9: Soil testing facilities	Agriculture department
Table 10: Crop Insurance	<a href="https://pmfby.gov.in/adminStatistics/dashboard">https://pmfby.gov.in/adminStatistics/dashboard</a>
Table 11: Seed Replacement Ratio %	DD(Ag) office

## Water Resources

**Table 1: GLC**

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

**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	19	19	60
2	Net Irrigated Area ('000 ha)	135	135	132
3	Gross Irrigated Area ('000 ha)	238	238	193

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Auraiya	Achchalda	Safe	Safe	Safe
2	Uttar Pradesh	Auraiya	Ajitmal	Safe	Safe	Safe
3	Uttar Pradesh	Auraiya	Auraiya	Safe	Safe	Safe
4	Uttar Pradesh	Auraiya	Bhagyanagar	Safe	Safe	Safe
5	Uttar Pradesh	Auraiya	Bidhuna	Safe	Safe	Safe
6	Uttar Pradesh	Auraiya	Erwa Katra	Safe	Safe	Safe
7	Uttar Pradesh	Auraiya	Sahar	Safe	Safe	Safe



### Sources

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

### Farm Mechanisation

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	84.91	116.07	72.45

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	4900		
2	Power Tillers	19		
3	Threshers/Cutters	2200		

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

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	30	38	
2	Other minor repair & service centers (No.)			

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India Portal
Table 2: Mechanisation in District	Farm Mech Report M&ESMAM & Dist Statical Bk
Table 3: Service Centers	District Statistical Handbook

### Plantation & Horticulture including Sericulture

**Table 1: GLC**

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

**Table 5:**
**Sources Production Clusters**

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

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

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

**Table 7: Sericulture**

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

**Table 8: Weavers Clusters**

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

**Sources**

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

# Sources

Table 2: High Tech Orchards

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)
1	Garlic	0	0	0	0	0	0	0	0	0

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)		Area ('000 ha)	Prod. ('000 MT)		Area ('000 ha)	Prod. ('000 MT)	
1	Garlic				3.15	18.68		0.65	7.15	
2	Chilli				0.33	0.60		0.08	1.20	
3	Potato				5.25	163.00		5.40	146.00	
4	Tomato				0.25	7.80		0.30	9.60	
5	Onion				0.17	1.74		0.17	1.74	
6	Bottle Gourd				0.12	3.27		0.25	7.00	
7	Brinjal				0.04	1.47		0.13	4.03	
8	Guava				0.08	1.58		0.18	4.03	

Table 4: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storage	14	14	14

# Sources

Table 3: NTFP

Sr. No.	Item/ Variety	31/03/2022			31/03/2023			31/03/2024		
		Production (Kg)	Involve ment of HGs/ Producer Groups (No.)		Production (Kg)	Involve ment of Producer Groups (No.)		Production (Kg)	Involve ment of Producer Groups (No.)	
1	0	0	0	0	0	0	0	0	0	0

Forestry & Waste Land Development Table 1: GLC

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

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	10	10	10
2	Waste Land ('000 ha)	6	6	3
3	Degraded Land ('000 ha)	4	4	5



## Forestry & Waste Land Development

**Table 1: GLC**

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

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	10	10	10
2	Waste Land ('000 ha)	6	6	3
3	Degraded Land ('000 ha)	4	4	5

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

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	8	8	8

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Area under Forest Cover & Waste Land	District Statistical Handbook
Table 3: NTFP	District Statistical Handbook
Table 4: Nurseries (No.)	District Statistical Handbook

### 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)	260.76	1843.65	3066.89
2	KCC for working capital (₹ lakh)	114.73	2230.29	3580.08
3	KCC for working capital (No.)	145	2583	3787
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

**Table 2: Processing Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	5	5	5

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

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

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal & Lead Bank
Table 2: Processing Infrastructure	<a href="https://foscos.fssai.gov.in/advance-fbo-search">https://foscos.fssai.gov.in/advance-fbo-search</a>
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NABARD

#### Animal Husbandry - Poultry

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	35.60	67.38	53.33
2	KCC for working capital (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	0	0	0
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	32126	32126	32126
2	Of the above, male (No.)	32126	32126	32126
3	Of the above, female (No.)	0	0	0
4	Broiler Farms (No.)	1	1	1
5	Hatcheries (No.)	0	0	0
6	Popular breeds	Country Chicken	Country Chicken	Country Chicken

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal & Lead Bank
Table 2: Poultry	District Statistical Book & Livestock census

#### Animal Husbandry - SGP

Table 1: GLC

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

Table 2: Popular Breed(s)

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

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal & Lead Bank
Table 2: Popular Breed(s)	Animal Husbandry department

#### Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	5.17	32.03	22.72
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00

3	KCC for working capital (No.)	8	13	29
4	KCC for working capital (₹ lakh)	2.00	7.08	18.20

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	16	18	25
2	Reservoirs (No.)	1	1	1
3	Cage Culture/ Bio-floc technology (No.)	0	4	5
4	Fish Seed Hatchery (No.)	0	0	0

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

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

**Table 4 : Brackish Water Fisheries**

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

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

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

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Inland Fisheries Facilities	District Fisheries Department
Table 3 : Marine Fisheries (No.)	District Fisheries Department
Table 4 : Brackish Water Fisheries	District Fisheries Department
Table 5: Fisheries Infrastructure Development Fund (FIDF)	NABARD



**Table 1: GLC**

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

**Table 2: Area under Integrated Farming**

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

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Area under Integrated Farming	Agriculture Department and KVK

#### Agri. Infrastructure

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	3130.08	4871.50	7107.98
2	Loans for Storage Godowns (₹ lakh)	0.00	0.00	0.00
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00
4	Loans for Other Agri Infrastructure (₹ lakh)	3130.08	4871.50	7107.98

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	14	14	14
2	Cold Storages (Capacity - '000 MT)	144	144	147
3	Storage Godowns (No.)	22	22	22
4	Storage Godowns ( Capacity - '000 MT)	39	39	44

5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	93	93	93
6	Market Yards [Nos] / Wholesale Market (No.)	3	3	3
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)		0	0

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Agri Storage Infrastructure	District Statistical Handbook

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

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.00	0.00	0.00
2	Refinance flow under Special Scheme for Watershed & Wadi Projects (₹ lakh)	0.00	0.00	0.00

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)	19	18	17
2	Area treated for soil & water conservation treatment ('000 ha)	1	1	1
3	Gap ('000 ha)	18	17	16

**Table 3: NABARD's interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	4	4	4
2	Watershed Projects - Area treated ('000 ha)	5	5	5
3	Wadi Projects (No.)	0	0	0
4	Wadi Projects - Area of plantation ('000 ha)	0	0	0

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Area requiring Soil Treatment & Area Treated	Soil and Conservation Department
Table 3: NABARD's interventions	NABARD

## District Profile

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

#### Agri Infrastructure - Others

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	0.00	7.07	0.00

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	51555	51864	50070
2	Pesticides Consumption ('000 kg)			

**Table 3: Production of inputs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	0	0	30
2	Bio-Fertilizers ('000 kg)	0	0	0
3	Bio-Pesticides ('000 kg)	0	0	0
4	Vermi Compost ('000 kg)	0	0	90

**Table 4: Facilities Available**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	0	0	0
2	Seed Processing Capacity ('000 kg)	0	0	0
3	Plant tissue culture facility (No.)	0	0	0
4	Pack Houses (No.)	0	0	0
5	Food Quality Testing Labs	0	0	0
6	Food Parks (No.)	0	0	0
7	Food Parks (No.)	0	0	1
8	Food Parks (No.)	0	1	0
9	Food Parks (No.)	0	1	1
10	Ripening chambers	0	0	0
11	Ripening chambers	0	0	1
12	Ripening chambers	0	1	0
13	Ripening chambers	0	1	1
14	Agri-Economic Zones (No.)	0	0	0
15	Cashew Processing Units (No.)	0	0	0



16	Agri Start-Ups (No.)	0	0	0
17	Cashew Processing Capacity ('000 MT)	0	0	0

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal and Lead Bank
Table 2: Fertilizer Consumption	Office of Dist. Agriculture Officer
Table 3: Production of inputs	Agri. department/based on discussion with FPOs
Table 4: Facilities Available	Agriculture & Horticulture departments

#### 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)	2114.50	2346.41	6331.23
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	6384.46	11049.73	10677.92

**Table 2: Procurement**

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

**Table 3: Other Ancilliary Services**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	7	7	7
2	ACABCs (No.)	4	4	4

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal and Lead Bank
Table 2: Procurement	District Agri Marketing Department
Table 3: Other Ancilliary Services	DCB and MANAGE affiliated trg centre at Dibiyapur

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	15339.63	24214.18	41009.29
2	No. of units financed	2753.00	3817.00	5889
3	Loans under Stand Up India Scheme (Rs. lakh)	0.00	0.00	0.00
4	Loans to Weavers' Coop. Societies (Rs. lakh)	0.00	0.00	0.00

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	0	0	0
2	Micro Units (No.)	12363	12363	12363
3	Small Units (No.)	186	186	186
4	Medium Units (No.)	5	5	5
5	Udyog Aadhar Registrations (No.)	5814	5814	5814

**Table 3: Traditional activities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	0	0	0
2	Handicrafts Clusters (No.)	0	0	0
3	Weavers' Coop. Societies (No.)	18	18	2

**Table 4: DIC interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/crafts	Carpet & Artificial Jewelry	Carpet & Artificial Jewelry	Carpet & Artificial Jewelry

**Table 5: Skill Development Trainings**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	771	771	771
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	0	0	0

## Sources Table

### MSME

Table 1: GLCName	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: MSME units - Cumulative	dcmsme.gov.in
Table 3: Traditional activities	DIC & District Statistical Handbook
Table 4: DIC interventions	DIC
Table 5: Skill Development Trainings	NABARD & <a href="https://kaushalpanjee.nic.in/ddugky">https://kaushalpanjee.nic.in/ddugky</a>

### 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)	127.16	143.50	198.87
3	GLC under Housing (Rs. lakh)	1134.00	1596.64	1553.81

#### Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	21317	23391	24587
2	Amt of subsidy released (Rs. lakh)	25580.40	28069.20	29504.40

#### Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	45189	45189	45189
2	Amt of subsidy released (Rs. lakh)	5604.20	5604.20	5604.20

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Progress under PMAY	Ministry of Rural Development & <a href="http://rhreporting.nic.in">rhreporting.nic.in</a>
Table 3: Progress under SBM	Ministry of Rural Development

## Public Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (Rs. lakh)	289.69	1020.69	397.20

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

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Modernisation of Distribution System of 6600 State TWs and Replacement of Pumpset & Electrical Accessories in district Auraiya	1	0	0
2	Construction of tubewells in Auraiya district of Uttar Pradesh	0	1	0
3	Rural Roads	0	0	5

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
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	30.00	1.55

**Table 2: Projects (Cumulative)**

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Name of projects- not available	0	3	1



### Public Infrastructure Investments

Table 1: GLC	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Projects (Cumulative)	LDM Office & SLBC India Portal

### Renewable Energy

Table 1: GLC

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

Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Information not available	0	0	0

Table 3: Renewable Energy Potential

Particulars	31/03/2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	Total MW
Potential	45	0	0	1	1	0
Developed	0	0	0	0	0	0
Under Developed	0	0	0	0	0	0
Planned	45	0	0	1	1	0
Gap	0	0	0	0	0	0

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Go Green Initiatives	NABARD
Table 3: Renewable Energy Potential	UPNEDA

### Informal Credit Delivery

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	18.68	758.06	1142.50
2	JLG Bank Linkage (Rs. lakh)	79.30	275.02	791.80
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

**Table 2: Promotional Interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.00	0.00	0.00
2	Mission Shakti (SRLM) (Rs. lakh)	0.00	0.00	0.00
3	NRLM (Rs. lakh)	0.00	0.00	0.00
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	4.41	0.00	0.00
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	2.00	2.00	0.00

**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	7	7	7
2	No. of SHGs formed	7681	8351	8601
3	No. of SHGs credit linked (including repeat finance)	222	378	1501
4	Bank loan disbursed (Rs. lakh)	66.70	170.10	1756.17
5	Average loan per SHG (Rs. lakh)	0.30	0.45	1.17
6	Percentage of women SHGs %	99.0	99.0	99.0

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Promotional Interventions	Assistance under NABARD Schemes
Table 3: Status of SHGs	UPSRLM department

### 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.)	32	5	5
2	Consumer Stores (No.)	0	0	0
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	18	2	2
5	Marketing Societies (No.)	4	4	17
6	Labour Societies (No.)	0	0	0
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	0	0	0
10	Others (No.)			24
11	Total (No)	54	11	48

**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.)	83	83	60
2	Multi state cooperative societies (No.)	0	0	0

**Table 4: Status/ progress under various schemes of MoC in the district**

Sr.No.	Moc Scheme/Initiative	Status Progress in the District	
		No. of PACS /No. of Unit	Investment/Working Capital requirement (as the case may be)



Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	National Coop Data Base (cooperatives.gov.in)
Table 2: Details of credit cooperative societies	National Coop Data Base (cooperatives.gov.in)
Table 3: Block wise, sector wise distribution of cooperative societies in the district	cooperatives.gov.in & crcs.gov.in
Table 4: Status/progress under various schemes of MoC in the district	ARCS Office

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	Auraiya	Achalda							Agro Processing Societies	3	Deficient
2	Uttar Pradesh	Auraiya	Achalda							Milk Societies	9	Deficient
3	Uttar Pradesh	Auraiya	Achalda							Labour Societies	2	Deficient
4	Uttar Pradesh	Auraiya	Achalda							Marketing Societies	3	Deficient
5	Uttar Pradesh	Auraiya	Ajitmal							Agro Processing Societies	5	Deficient
6	Uttar Pradesh	Auraiya	Ajitmal							Consumer Stores	1	Deficient
7	Uttar Pradesh	Auraiya	Ajitmal							Milk Societies	52	Rich
8	Uttar Pradesh	Auraiya	Ajitmal							Fishery Societies	1	Deficient
9	Uttar Pradesh	Auraiya	Ajitmal							Housing Societies	1	Deficient
10	Uttar Pradesh	Auraiya	Ajitmal							Marketing Societies	4	Average
11	Uttar Pradesh	Auraiya	Ajitmal							Sugar Societies	1	Average
12	Uttar Pradesh	Auraiya	Auraiya							Consumer Stores	1	Deficient
13	Uttar Pradesh	Auraiya	Auraiya							Milk Societies	46	Average

49

50



## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Village s Househol ds
Commercial Banks	16	80	30	49	1		5251	805	10 3230
Regional Rural Bank	1	26	19	7	0		1848	97	30 9690
District Central Coop. Bank	1	13	7	4	2			0	59 19060
Coop. Agr. & Rural Dev. Bank	1	2	0	1	1			0	384 112400
Primary Agr. Coop. Society	83	83	83	0	0			0	9 2910
Others	1	1	0	1	0	2		1499	0 0
All Agencies	103	205	139	62	4	2	7099	2401	4 1290

### 2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks				0	386511	467098	522685	11.9 84.46
Regional Rural Bank				0	62638	67085	71799	7.0 11.60

Cooperative Banks					0	0	20349	22299	24402	9.4	3.94
Others					0	0	1	7	3	-57.1	0.00
All Agencies	0	0	0	0	0	0	469499.00	556489.00	618889.00	11.2	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]				Share (%)	Growth (%)	Share (%)
	31/03/2022	31/03/2023	31/03/2024	31/03/2024	31/03/2022	31/03/2023	31/03/2024	31/03/2024			
Commercial Banks	102354	79346	95470	95470	143116.19	186338.54	222361.90	222361.90	19.3	19.3	83.33
Regional Rural Bank	43321	24103	28551	28551	25654.22	27166.38	33466.57	33466.57	23.2	23.2	12.54
Cooperative Banks	22223	23541	26073	26073	8655.55	9319.19	11016.32	11016.32	18.2	18.2	4.13
Others	0	0	0	0	0.00	0.00	0.00	0.00	0	0	0.00
All Agencies	167898	126990	150094	150094	177425.96	222824.11	266844.79	266844.79	19.8	19.8	100.00

### 4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	31/03/2024
Commercial Banks	37.0	39.9	42.5	42.5
Regional Rural Bank	41.0	40.5	46.6	46.6
Cooperative Banks	42.5	41.8	45.1	45.1
Others	0.0	0.0	0.0	0.0
All Agencies	37.8	40.0	43.1	43.1

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	447007	201923	53387	23043
Regional Rural Bank	110080	66683	17786	12376
Cooperative Banks	0	10125	1515	201
Others	0	0	148	0
All Agencies	557087	278731	72836	35620

### 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	87420.94	39.3	46189.22	20.8	78149.72	35.1	1.13	0.0	18385.33	8.3
Regional Rural Bank	28225.35	84.3	24940.08	74.5	22946.60	68.6	0.00	0.0	2147.42	6.4
Cooperative Banks	1980.89	18.0	1979.79	18.0	0.47	0.0	0.00	0.0	71.31	0.6
Others	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
All Agencies	117627.18	44.1	73109.09	27.4	101096.79	37.9	1.13	0.0	20604.06	7.7

### 7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	49112.23	30189.79	61.5	59473.35	57782.75	97.2	63489.09	87420.94	137.7	98.8
Regional Rural Bank	5018.80	3193.12	63.6	1165.34	21562.82	1850.3	20229.05	28225.35	139.5	684.5
Cooperative Banks	1823.32	1143.34	62.7	21616.66	4868.67	22.5	10271.49	1980.89	19.3	34.8
Others	399.25	189.60	47.5	0.00	0.00	0	0.00	0.00	0	15.8
All Agencies	56353.60	34715.85	61.6	82255.35	84214.24	102.4	93989.63	117627.18	125.1	96.4

### 8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	19177.30	13925.00	72.6	41804.14	47818.51	114.4	43921.23	55865.69	127.2	104.7
Term Loan (Agri.)	17952.70	9283.20	51.7	18690.68	8585.84	45.9	19195.53	17243.40	89.8	62.5
Total Agri. Credit	37130.00	23208.20	62.5	60494.82	56404.35	93.2	63116.76	73109.09	115.8	90.5
MSME	13116.00	8828.45	67.3	15489.25	24214.18	156.3	24570.00	41009.29	166.9	130.2
Other Priority Sectors*	6107.60	2679.20	43.9	6271.28	3595.71	57.3	6302.87	3508.80	55.7	52.3
Total Priority Sector	56353.60	34715.85	61.6	82255.35	84214.24	102.4	93989.63	117627.18	125.1	96.4



### 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 %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	143116.19	15055.55	10.5	186338.54	16840.87	9.0	222361.90	15449.32	6.9	8.8
Regional Rural Bank	25654.22	7180.05	28.0	27166.38	2145.05	7.9	33466.57	2537.33	7.6	14.5
Cooperative Banks	8655.55	1744.32	20.2	9319.19	1805.65	19.4	11016.32	1954.85	17.7	19.1
Others			0	0		0			0	0.0
All Agencies	177425.96	23979.92	13.52	222824.11	20791.57	9.33	266844.79	19941.50	7.47	10.11

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

Source(s)	
1	Lead bank
2	SLBC india portal
3	NABARD ensure portal & cooperative banks

## **Part B**

## Chapter 1

### Important Policies and Developments

#### 1.

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

##### Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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



iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

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

## 2. Union Budget

### 2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts.
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.



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

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

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

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

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

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

### **2.5. Agri Credit Targets**

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

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

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

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

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

### **1. Refinance support:**

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

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

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



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

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

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

#### 5. Interest Subvention Schemes of GoI

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

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

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

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

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

#### 7. Micro Credit Intervention:

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

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

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

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

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

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

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

## 8. Financial Inclusion

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

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

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

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

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

## 9. Farm Sector Development

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

A pilot project titled "Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds" has been launched in five states: Punjab Haryana Rajasthan Uttar Pradesh and Tamil



Nadu. This innovative pilot initiative by NABARD is the first of its kind aimed at demand side management of water at the micro-watershed/village level.

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

11.i. Capacity Building Fund Social Stock Exchange (CBF-SSE):

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

11.ii. Gram Vihar New Scheme for promotion of Rural Tourism:

A new scheme in the name of "Gram Vihar" has been introduced to give a fillip to the rural tourism sector in the country by

promoting "homestay" wherein tourists stay with the local families and experience rural lifestyle as well as "away-day" i.e. one day trip without night stay.

#### 12. Agriculture Credit during 2023-24:

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

#### 13. Technology Facilitation Fund (TFF):

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

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

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

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

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

Uttar Pradesh Horticulture and Food Processing Industry Policy - 2022: The policy offers extensive incentives to boost the states food processing sector. Key subsidies include 35 percent of costs



for plant machinery and technical civil work capped at Rs. 5 crore and 25 percent for expansion or modernization up to Rs. 1 crore. The policy also provides 100 percent stamp duty exemption on land purchases and 75 percent rebates on external development charges. Special incentives include a 50 percent subsidy on solar

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

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

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

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

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

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

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

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

**Uttar Pradesh deep tube well free boring scheme:** Under the Uttar Pradesh Deep Tubewell Free Boring Scheme the following financial grants will be given to the farmers of the state:-  
a. 50 percent of the cost or maximum Rs. 100000/- for construction of tube well.  
b. 50 percent of the cost or maximum Rs.10000/- for pipe system.



c. Maximum Rs. 68000/- for electrification of tube well.  
(Link: <https://govtschemes.in/hi/taxonomies/term/59>)

Uttar Pradesh Medium Depth Tube Well Free Boring Scheme: Under Uttar Pradesh Medium Depth Tubewell Free Boring Scheme the following benefits will be given to the farmers: -  
a. 50 percent of the cost for construction of tube well or maximum Rs. 75000/- (whichever is less)  
b. Rs 10000/- for water distribution system.  
c. Rs 68000/- per tube well for electrification of tube wells. (Link: <https://govtschemes.in/hi/taxonomies/term/59>)

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

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

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

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

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

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

## **2. State Budget**

### **2.1. Important Announcements**

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

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

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

Auraiya district like most districts of the state is an agriculture-dominated district. The district has a continental climate with high temperatures during summer and relatively low temperatures during winter. The soil type is- Alluvial sandy loam and clay loam which is suitable for a variety of crops and the average annual rainfall is moderate (Average Annual Rainfall: 546 mm) indicating a need for irrigation facilities to support agriculture. According to the Zila Sankhyikiya Patrika for the year 2023 214000 working persons are engaged as cultivators and 84275 as agricultural laborers in the district. Thus agricultural activity is the primary means of livelihood in the district. Loan flow for crop production in 2021-22 2022-23 and 2023-24 is at Rs. 80703.00 lakhs Rs. 89865.00 lakh and Rs.71518.00 lakh respectively. The major crops in the district are paddy wheat maize bajra potato pulses and oilseeds. Apart from these crops fruits like mango guava papaya as well as vegetables are also grown in the district. The total sown area in the district is 273096 hectares out of which 156432 hectares are covered by rabi crops and 107353 hectares by kharif crops. The net sown area is 152779 hectares and irrigated area is 139974 ha. In the district landholdings are generally small in size. Out of the total 214556 landholdings 163739 (76.32 percent) have an area of less than one hectare.

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

The district boasts an impressive network of 624 seed depots 36 Agro service centers 850 fertilizer depots 1 soil testing centers 555 Pesticides depots 8 registered nurseries 18 registered Farmer Producer Organizations (FPOs) and 1 KVK providing comprehensive support to farmers and the agricultural sector. The excessive use of chemical fertilizers and medicines is adversely affecting the fertility of the land. Agricultural extension services are not reaching many farmers. The main reason for this is that agricultural extension officers have to perform both extension and enforcement duties. Ensuring timely availability of quality seeds in sufficient quantity at the right price so that productivity can be increased. There is a lack of proper storage facilities for fertilizers seeds and produced crops at the village level due to which farmers have to sell their produce immediately after harvest at low prices and they do not get the right price for their product.

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

Auraiya district has surface water as main source of water sources including the Yamuna River Arind Rive and a few other revisers and canals. The net irrigated area in the district totals to 131516 ha with the majority (47516 ha) being irrigated by canals/channels while a small percentage is irrigated by other sources (76 ha) highlighting the dominant role of canal irrigation in the regions agricultural landscape. As per an estimation agriculture accounts for 85 percent of water utilization followed by domestic use at 10 percent industrial use at 3 percent and other uses at 2 percent. According to latest GWRE report Achchalda, Ajitmal, Auraiya, Bhagyanagar, Bidhuna, Erwa Katra and Sahar have extraction percentages of 50.85 percent, 55.63 percent, 51.95 percent, 56.22 percent, 60.58 percent, 63.47 percent and 59.86 percent respectively all of which fall under the safe category. Under Per Drop More Crop initiatives in the district physical target for drip and sprinkler irrigation systems was set at

245 and 885 respectively for 2023-24 of this set targets 40 drip and 189 sprinkler irrigation systems were installed. The average rainfall in the district is 546 mm. As per estimation of Horticulture and Agriculture departments in the district an area of 12300 ha is under micro irrigation in the district. No data is available in the district with regard to ground level credit flow to the water resource sector.

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

Auraiya district has a network of canals including the Ganga Canal Yamuna Canal and other smaller canals which play a crucial role in irrigation and water supply. Additionally, the district has various water storage facilities such as reservoirs tanks and ponds which help to store water for different purposes. Groundwater is another vital source with wells hand pumps and tube wells scattered throughout the district. To conserve rainfall and other natural resources NABARD is implementing watershed development programmes in Mehewa block. The district faces gaps in linkage support including limited funding for water infrastructure lack of coordination among stakeholders' inadequate capacity building and training for water management and insufficient community engagement and participation in water decision-making hindering effective water resource management and conservation. Water resource development infrastructure needs to be aimed at enhancing water resources including proposals for new reservoirs and water harvesting structures as well as initiatives for groundwater recharge water efficiency measures like micro-irrigation and drip irrigation and upgradation of water treatment plants to improve irrigation coverage water storage and water quality.



### 2.1.3 Farm Mechanization

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

The spread of Farm Mechanisation is mainly linked to the level of irrigation facilities. The total geographical area of the district is 193704 hectares out of which the net sown area is 146022 hectares. 90 percent of the agricultural area in the district is irrigated where high-tech equipment can be used. The size of landholdings is also fragmented into small pieces which is not advantageous for agricultural operations. The average size of landholdings has become smaller than the state and national averages. Hence it is not possible for small farmers to invest in large machinery/equipment for Farm Mechanisation. Providing agricultural machinery to Self Help Groups / joint liability groups will enable optimum utilization of their capacity. In this district dealers and vendors of various companies are present and all kinds of facilities for repair and proper maintenance are available. The Ground Level Credit (GLC) flow for the district was Rs.84.91 lakh in 2021-22 Rs.116.07 lakh in 2022-23 and Rs.72.45 lakh in 2023-24. The GLC flow trend suggests a volatile credit environment in the district under this sector with significant variations in credit disbursement over the three-year period. Uses of drones in agriculture are getting significance. Under Sub-Mission on Farm Mechanisation government provide a grant of up to Rs. 10 lakhs (or 100 of the cost whichever is less) to agricultural institutions for the purchase of drones and 75 grant to FPOs for purchase of drones.

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

The district has available infrastructure for farm mechanization including estimated number of 4900 tractors 19 power tillers 2200 threshers/cutters 38 Custom Hiring & Agro Service Centers and 115 other minor repair & service centers.

Plans are underway to increase the number of Custom Hiring & Agro Service Centers establish new minor repair & service centers introduce advanced farm machinery and equipment and conduct training programs for farmers on farm mechanization.

However, gaps remain in farm mechanization infrastructure including limited availability of farm machinery and equipment inadequate maintenance and repair facilities lack trained personnel limited access to credit for farmers need for demonstration and training programs and limited availability of spare parts and consumables. Suraiya's agriculture can transform with ICT AI & ML through precision farming mobile apps online marketplaces AI-driven crop yield prediction disease detection & automated irrigation boosting efficiency productivity & climate resilience.

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

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

The Auraiya district situated in the upper Gangetic plains and southwestern dry plains has agro-climatic conditions and soils suitable for various horticultural crops. The district is suitable for commercial cultivation of fruits like Kinnow Guava Mango Papaya and Citrus as well as vegetables. Additionally, the district is suitable for growing flowers like Rose, Tuberose and Gladioli and tuber crops like Potato, Sweet, Potato and Onion. Spices like Garlic, Chili and Turmeric can also be cultivated in the district. Furthermore, dry land horticulture crops like Ber, Aonla and Jamun are also suitable for the district. The area under horticulture in the district spans approximately 8700 hectares. Good quality saplings are available in government and private nurseries in the district. In Auraiya district, various initiatives are underway to promote sustainable agriculture and reduce environmental impact. Zero Budget Natural Farming (ZBNF) training programs and demonstrations are being conducted to eliminate chemical fertilizers and pesticides. Organic farming practices such as compost and green manure use are also being promoted. Additionally, efforts are being made to reduce carbon footprint through renewable energy sources like solar-powered irrigation systems. Initiatives to prevent agricultural pollution include promoting proper waste management and bio-fertilizer use.

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

The district has available infrastructure for horticulture and plantation including government and private nurseries and a District Horticulture Officer for development and guidance. The districts agro-climatic conditions and soils are also suitable for various horticultural crops. Planned infrastructure includes expansion of nurseries and sapling availability training programs for farmers introduction of new technologies and practices and development of markets and storage facilities for horticultural produce. However, gaps remain including limited irrigation facilities inadequate post-harvest management and storage facilities limited access to credit and insurance need for more demonstration and training programs limited labor availability and need for better market linkages and prices for horticultural produce.

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

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

With the aim of increasing the states plantation by at least 6 percent to take the states total gross forest area from the current 9 to 15 by the year 2026-27 the state government organizes massive afforestation program every year at district level also. According to



the Zila Sankhyikiya Patrika 2023 the forest area in the district is 10275 hectares which is 5.30 percent of the districts geographical area. Since our National Forest Policy prescribes that the forest area should be 33.33 percent there is a need to accelerate the process of afforestation in the district. The district has fallow land and uncultivable land which can be utilized for intensive afforestation. Trees like Shisham, Jamun, Mahua, Mango, Arjun, Neem Eucalyptus, Babool, Amla etc. are quite profitable from the perspective of agroforestry/farm forestry. Additionally, there is a high demand for bamboo products across the country resulting in the increasing popularity of bamboo cultivation. Auraiya district produces Minor Forest Products (MFPs) including tendu leaves, mahua flowers seeds and fruits khair lac and bamboo providing livelihood opportunities for local communities.

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

The Forest Department provides extension services and planting material of forestry species in the district. Agroforestry and nursery development are bankable models that can be adopted. Good income can be generated through high-tech clonal forestry plantations by adopting clonal propagation techniques. Apart from agriculture, Auraiya district offers potential for intensive afforestation on 4518 hectares of cultivable waste land 716 hectares of current fallows 6787 hectares of other fallow land and 2863 hectares of waste land in addition to barren land. Availability of quality planting material is necessary for entrepreneurs. The development of wasteland is being done by the Land Development Corporation. This specifically involves land levelling providing grants to farmers for gypsum paddy and wheat seeds boring etc. There is a need to create awareness among farmers for institutional finance in this regard. Unused land in the district can be utilised for forestry development. Adopting agroforestry nursery development is an applicable bankable model. In the district there are also possibilities for financial support for the nutrition of eucalyptus bamboo poplar.

The state government can consider leasing fallow land/wasteland to farmer groups/associations and user industries to meet their needs and industrial requirements by planting trees.

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

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

The districts climate is suitable for dairying. Nearly 189466 agricultural holdings are less than 2 hectares and small and marginal farmers are predominant. Animal husbandry is a major occupation for small and marginal farmers. The dairy sector in Auraiya district is characterized by a significant livestock population. According to the animal population census Cattle comprising of cross-bred and indigenous species totals 108041 with 44100 cross-bred and 64941 indigenous having a male to female ratio of 1943 to 42157 and 2321 to 62620 respectively while Buffaloes make up the largest population

with a total of 376898 consisting of 17346 males and 359552 females. The major breeds found in the district include Sahiwal Tharparkar and Gir cattle as well as Murrah and Bhadawari buffalo. The district has only 01 milk cooperative societies. The Ground Level Credit (GLC) flow in the district has shown a significant increase over the three-year period rising from Rs.260.76 lakh in Year 2021-22 to Rs.1843.65 lakh in Year 2022-23 and further surging to Rs.3066.89 lakh in Year 2023-24 indicating a substantial growth in credit disbursement to the Dairy sector in the district.

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

The districts Animal Husbandry Department is the state governments main unit for animal health breeding technical knowledge and extension services. The district has 20 veterinary hospitals 1 D-grade hospitals 30 artificial insemination centers and 24 Milk collection centres. There is a need for expansion of milk collection centers establishment of new chilling plants and strengthening of dairy cooperatives. However, gaps remain including limited access to quality fodder and feed inadequate veterinary services lack of bulk milk coolers limited market linkages and need for more training programs for dairy farmers. Additionally, there is a need for better extension services improved breed improvement programs and enhanced milk testing facilities to ensure quality milk production. Suraiya's dairy sector has robust backward and forward linkages. Private dairies and cooperatives process milk producing value-added products. Challenges include quality concerns and infrastructure limitations but opportunities exist in growing demand and export potential.

### **2.1.7 Animal Husbandry - Poultry**

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

Due to the expansion and growth in the Kanpur-Agra corridor and local demand there are significant opportunities for poultry farming in the Auraiya district. There are considerable opportunities in the poultry farming sector in the district. In recent years the flow of credit into this sector has not been satisfactory mainly due to the indifference of banks/insurance companies and the influx of poultry from other states. According to available figures the poultry population in Auraiya district is about 33000 and the estimated annual egg production is approximately 12.50 lakh. Poultry farming has not yet been adopted as a business by the residents of the district. So far, no major poultry unit has been established in the district. There is considerably good demand of poultry products in the district. The meat trade in the district is unorganized and there is no reliable data available on this subject. The supply of eggs and chicks from Pune Hyderabad Punjab Haryana and Delhi is satisfactory in number. The poultry sector in the district has seen limited development.



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

The Animal Husbandry and Dairy Department of the state government is implementing subsidy schemes (NLM) for the establishment of mother units for poultry estates and rural backyard poultry farming in the district. Four veterinary hospitals (Bidhuna, Airwa Katara, Bhagyanagar and Ajitmat) in the district have been constructed out of RIDF assistance.

Expansion of the facilities for poultry farming by the department and lack of information cause people to hesitate to invest at the commercial level in this sector.

As per the decision of the Central Government the facilities of Kisan Credit Card (KCC) have been extended to poultry farmers and other animal husbandry farmers to help meet their working capital requirements.

There is no hatchery in the district resultantly chicks are being supplied from other regions leading to disruptions in their timely supply.

Auraiya districts egg production stands at 97.54 lakh (9.754 million) eggs/year translating to 7 eggs/person/year. This falls significantly short of ICMRs recommended 180-200 eggs/person/year meeting only 3.5-4 percent of the target. Compared to national (63 eggs/year) and Uttar Pradesh state averages (45 eggs/year) Auraiya's egg consumption is notably low indicating a need to enhance poultry farming promote egg consumption and improve accessibility.

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

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

Rearing sheep/goats/pigs is generally a supplementary activity undertaken by small and marginal farmers and agricultural laborers. According to the 2019 Livestock Census the district has 10151 sheep 258416 goats and 4414 pigs. The district primarily has two breeds of goats – Barbari and Jamnapari. Barbari breed goats are mainly reared in the all blocks of the district while Jamnapari goat is reared mainly in Auraiya and Ajitmal blocks of the district. Rearing sheep for meat and wool and pigs for meat is a profitable business. Goats and pigs have a very high breeding rate and require less care compared to other animals. The geographic and climatic conditions of the district are favorable for rearing sheep goats and pigs. There is no data available on GLC flow to this sector in the district however there is a ample potential for commercial rearing of Jamnapari goat and pigs in the district.

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

The Animal Husbandry and Dairy Department of the state government is implementing subsidy schemes (NLM) for the establishment of goat sheep and pig rearing units in the district. The district has 20



veterinary hospitals 1 D-grade hospitals 30 artificial insemination centers.

The district has 1316 hectares of area available for grazing. There is no Goat/ pig/sheep breeding centre in the district.

The major problems are scarcity/high cost of feed and fodder high mortality rates delayed maturity and long inter-calving periods low conception rates limited marketing facilities for livestock and livestock products inadequate infrastructure and inadequate veterinary health and breeding services.

The Central Government has made arrangements to extend the facilities of the Kisan Credit Card (KCC) to animal husbandry farmers and fisheries (AH & F) to help them meet their working capital requirements.

## **2.1.9 Fisheries**

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

Fish is a good source of protein available at a relatively low cost. Fisheries activities in the district are mainly taken up through tanks/ponds reservoirs and cage culture/bio-floc technology units. The main fish species being reared in the district include carp catla rohu and mrigal in fresh water. The fisheries sector in Auraiya district received a GLC flow of Rs.5.17 lakh in year 2021-22 Rs.32.03 lakh in year 2022-23 and Rs.22.72 lakh in Year 2023-24. Regular financial support from financial institutions is crucial for the development and growth of the fisheries sector in the district to enable fishermen and fisheries cooperatives to enhance their productivity and income.

Auraiya districts fish production stands at 9841.99 MT with per capita availability of 20 gm/day. Local consumption pattern shows 57 percent of the population consumes fish with an average intake of 30 gm/day. ICMR recommends 30-60 gm/day fish consumption. Suraiya's production meets 67 percent of recommended consumption. Scope exists for increasing fish consumption and production.

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

There are 168 ponds in the district (covering an area of 2451 hectares) all of them are under the jurisdiction of gram panchayats. Additionally, there are 6 private ponds 2 government ponds and 06 no of Fish Cooperatives are in operation in the district as on now. There are no departmental demonstration farms or training centres in the district. The Fisheries Department is assisting fish farmers in obtaining KCC (Kisan Credit Card). The Fisheries Development Corporation (FFDA) is active in the district providing training facilitating loans and distributing fish seeds to fish farmers. Pradhan Mantri Matsya Sampada Yojana and Mukhya Mantri Matsya Sampada

Yojana central and state government schemes respectively are being implemented in the district for enhancing the fisheries sectors productivity and income benefiting fishermen and fisheries cooperatives in the region. However, gaps still exist in the availability of modern fishing gear fish disease diagnosis labs and regular water quality monitoring systems. Furthermore, there is a need for strengthening the extension services and training programs for fishermen to enhance their skills and knowledge.

#### **2.1.10 Farm Credit – Others**

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

Livestock is considered a backbone of the rural economy in India. Draft animals play a significant role in our rural economy. Besides physical labour traditional farming in India was based on the use of draft animals for 97.6 of farmers (landowners) which were responsible for 77.2 of land cultivation. This local resource is available to farmers and needs to be better utilised.

Two wheelers are the primary means of transportation in rural areas as they have access to remote areas. They are mostly used for ferrying output in small quantities especially for sale in and around nearby cities. Investments under the KCC component are being provided by various financial banks for the purchase of Two wheelers. Nowadays motorcycles are being developed as agricultural equipment which can be used for essential agricultural tasks in places where land cultivation is small and scattered. The district has a number of two-wheeler retailers in all blocks.

Large ploughs are very few in the district. The use of bullock carts and bullocks for ploughing is also visible among the farmers.

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

There is a need to establish mobile veterinary dispensaries for timely treatment of animals.

Availability of artisans for construction and repair of bullock carts is ensured in the district and health-related information about bullocks is available in almost all areas. The supply of bullocks is fulfilled from local cattle markets and surrounding areas. The Kanpur Gaushala Society has also developed multi-purpose bullock-driven equipment that can operate several devices commonly powered by diesel engines or electricity such as straw cutters fodder cutters flour mills (flour mill) oil extractor cotton machine compressor. This equipment can also operate centrifugal pumps that can lift water from depths of 30-40 feet.

Beneficiaries of poverty alleviation programs prefer vehicles with animals and two-wheeler bikes with agricultural equipment. 55 of the total targets under the “Special Component Plan” is allocated for



agriculture and related activities. In addition, a subsidy of 50 of the capital cost up to Rs. 10000.00 per unit is available. The discussion of veterinary facilities available for animal husbandry in the district has been discussed in the animal husbandry chapter.

## **2.1.11 Sustainable Agricultural Practices**

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

Integrated Farming System (IFS) has been defined as "a combination of two or more components which utilizes the principles of complementarity and supplementarily of different components in a manner that maximizes the positive effects while minimizing the negative effects to achieve higher productivity nutritional security employment generation and environmental safety." The assessment of farm income indicates that diversified farms with two or more enterprises generate double the income compared to those with two or fewer enterprises. Auraiya district is progressing gradually in adopting Integrated Farming System (IFS) with a focus on diversifying farming activities and promoting sustainable agriculture practices. The dominant IFS models in the district include crop-livestock integration crop-crop-livestock integration and agri-horti-livestock integration. Farmers have reported increased crop yields improved livelihoods and enhanced environmental sustainability due to the adoption of IFS.

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

Infrastructure and linkage support available under Integrated Farming System (IFS) in Auraiya district includes training and demonstration centers soil testing laboratories improved crop and animal varieties and credit facilities through banks and cooperatives.

Future plans for IFS in the district include establishing more trainings to farmers introducing new IFS models strengthening extension services promoting organic farming practices and expanding the reach of IFS to more farmers.

However, gaps still exist in the infrastructure and linkage support for IFS in Auraiya district. These include limited access to irrigation facilities inadequate marketing infrastructure for IFS produce lack of mechanization for farm operations limited availability of skilled labor inadequate post-harvest management facilities and limited access to insurance and risk management services for IFS farmers.

By integrating various schemes related to crop cultivation horticulture animal husbandry and fisheries the initiation of a mission on integrated farming systems in the district can provide momentum to integrated farming systems. Financial estimation for the support of integrated farming systems under the bank cluster mode of IFS model can be explored.



## 2.2 Agriculture Infrastructure

### 2.2.1 Construction of Storage and Marketing Infrastructure

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

Effective storage and marketing infrastructure including warehouses/godowns marketing yards silos cold storage units and cold chains is an essential component of a well-functioning agricultural value chain. This infrastructure facilitates the smooth movement storage and marketing of agricultural commodities helping farmers obtain better prices and reduce post-harvest losses. In Year 2023-24 the agri storage infrastructure consisted of 14 cold storages with a total capacity of 147000 metric tons. Additionally, there were 22 storage godowns with a capacity of 44000 metric tons. The rural/urban mandi/haat/rythu bazaar infrastructure comprised 93 locations providing a network of markets for agricultural produce. Silos units have not been observed in the district yet. The GLC flow for agricultural infrastructure in Auraiya district has shown a steady increase over the years with Rs.3130.08 lakh in year 2021-22 Rs.4871.50 lakh in Year 2022-23 and Rs.7107.98 lakh in Year 2023-24. This significant increase indicates a growing investment in agricultural infrastructure. However, the allocation for loans for cold storages remains nil suggesting a gap in addressing the need for cold storage facilities.

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

The district has storage infrastructure facilities for 187000 mt but production of cereals and potato in the district is of the order of 859000 mt. There is a gap of storage facility of 156700 mt assuming 40 percent of production (343000 mt) requiring storage facility and netting it off with the available storage (187000 mt). There is also a need for enhanced capacity and efficiency of existing storage infrastructure.

Furthermore, the marketing infrastructure in the district is inadequate with insufficient rural/urban mandis/haats/rythu bazars and market yards. To support the agricultural sectors growth, it is essential to address these gaps and enhance the storage and marketing infrastructure in Auraiya district.

Through the Open Network for Digital Commerce (ONDC) launched by the Government of India NABARD is also collaborating with FPOs and SHGs to enable e-commerce in the agricultural sector.

NABARD is providing financial assistance for the development and construction of storage and marketing infrastructure under the Rural Infrastructure Development Fund (RIDF) Agriculture Infrastructure Fund (AIF) NABARD Assisted Infrastructure Development Fund (NIDA) Food Processing Fund (FDF) and Warehouse Infrastructure Fund (WIF).

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

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

Auraiya district has made significant progress in land development soil conservation and watershed development. Various initiatives have been implemented to enhance soil fertility reduce erosion and promote sustainable land use practices. These include the construction of check dams contour bunding and plantation of trees on degraded lands. Additionally, efforts have been made to promote soil testing and fertilizer management. Watershed development programs have also been undertaken with a focus on improving groundwater recharge and reducing soil erosion. However, there is still a need for continued efforts to address the issues of soil salinity waterlogging and degraded lands in the district.

The characteristics of highly productive land are a level surface adequate drainage of water from the land as required and proper water-holding capacity in the roots. Such ideal conditions do not exist in any of the seven development blocks of the district. This situation is extremely severe in Auraiya and Ajitmal blocks. The Soil Conservation Department promotes land development schemes and trains farmers. The district has 03 no. soil testing laboratory. The timely supply of required chemical and organic fertilizers is ensured by the Agriculture and Cooperation Department. There is no data available on GLC flow to this sector in the district.

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

In the district AWARDS organization is carrying out natural resource management activities in the Auraiya block under the NABARD-sponsored 02 no of watershed programmes. Check dams contour bunding structures soil testing labs and fertilizer management services are available in Auraiya district. Watershed development programs are also being implemented by the Soil Conservation and Watershed department. Many areas remain uncovered by watershed development programs and there is a potential for treatment of about 16000 ha of land as per inputs received from soil and conservation department in this regard. Farmers lack awareness and adoption of soil conservation practices. Insufficient infrastructure for soil testing and fertilizer management exists. More effective measures are needed to address soil salinity and waterlogging. Limited linkage with other departments and agencies hinders integrated development.

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

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

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



Input-based infrastructure: Seeds fertilizers pesticides agricultural equipment and machinery etc.

Resource-based infrastructure: Water/irrigation agricultural power/energy

Physical infrastructure: Road connectivity transportation storage processing conservation etc.

There are good possibilities of bank loans in this area in the district as 18 number of PFOs are desired to take up such activities specially processing/production of seed and other agri-inputs. Lack of awareness is also a major reason for low demand. However in the last few years the trend among farmers towards vermicompost has increased. NABARD has provided vermicompost and NADEP manure pits to farmers by way of demonstration under Farm sector promotion fund scheme. As a result, many farmers are using such manures. Organic manure has been identified as an emerging activity in the district as the fertility of the soil has depleted due to indiscriminate use of chemical fertilizers.

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

In the district there are 624 seed sale centres 850 fertiliser sale centres 22 rural warehouses 14 cold storages 03 agricultural produce market committees 01 Processing Unit and 18 no of registered FPOs. However there are no Food Parks Agri-Economic Zones or Agri Start-Ups in the district. Auraiya district faces significant infrastructure gaps particularly in waste management and agriculture. Notably there are deficiencies in composting facilities including NADEP Compost Vermi Compost and Agro Waste Compost. Additionally, the district lacks seed processing units hindering efficient agricultural practices. Manure can be prepared and used in the land from vermicomposting. For this, farmers can be trained and encouraged to set up maximum vermicompost units. The Government of India has introduced the APMC Act amendment 2020 for the marketing of farmers' produce under the Atmanirbhar Bharat Abhiyan under which farmers can sell their produce in any market across the country. It is primarily introduced to promote "One India One Agriculture Market".

### **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 agricultural processing industry refers to activities that involve processing primary agricultural produce to add value to it. For example, Desi Ghee (food processing) milk fruit and vegetable processing packaged food and beverage processing industries come under this. A well-developed food processing sector with a high level of processing helps in reducing food wastage improving value addition increasing crop diversification ensuring better income for farmers promoting employment and increasing export earnings.



Uttar Pradesh ranks highest in India in the production of wheat sugarcane potatoes milk and pulses and second in the production of rice fruits and vegetables. The sub-sectors of food processing include milk meat fruits and vegetables spices bakery grains oilseeds pulses fish processing etc. Auraiya district has abundant availability of grains milk fruits vegetables etc. The centrally sponsored PMFME Scheme is in implementation in convergence with AIF in the district and has positively impacted Farmer Producer Organizations (FPOs) by providing financial support encouraging formalization and offering value chain support leading to improved technology marketing and branding capabilities. There are 18 registered FPOs in the district in operation as on 31 March 2024. The GLC flow for Agri Ancillary Activities specifically Food & Agro Processing at Rs.6331.23 lakh in 2023-24.

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

The food and agro-processing sector in Auraiya district have some infrastructure and linkage support available. Despite this gap remain including limited food processing capacity inadequate agri-infrastructure in rural areas lack of integrated value chains insufficient technology upgradation and limited market access and linkages hindering the sectors growth and development. There is a need for intervention among Farmer Producer Organizations (FPOs)/ SHGs/JLGs that can act as aggregators or primary processors and the corporate sector. This will lead to better technology transfer awareness among producers about quality market/demand-driven production etc. There is a gap in term of insufficiency of facilities like pack houses cold storage food quality testing labs and ripening chambers in the district. Auraiya districts One District One Product (ODOP) Desi Ghee (food processing) leverages its rich dairy heritage utilizing 278866 MT milk production. This traditional product boasts unique quality taste and production methods. Benefits include employment generation farmers income enhancement and local economy boost. Challenges include quality control certification and marketing competition. Opportunities exist in online marketing value-addition (flavored ghee) and geographical indication (GI) tagging. Government initiatives (ODOP scheme infrastructure support) and private sector partnerships can enhance Desi Ghee (food processing) s reach and revenue.

### **2.3.2 Agri Ancillary Activities - Others**

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

The agriculture and ancillary activities sector is crucial for districts overall growth and development ensuring food security through its strong forward linkages. Infrastructure and linkage support are available in the district including a nodal training institute (MANAGE) in Dibliyapur city of the district and PACS and a few ACABC centres. Farmer Producer Organizations (FPOs) have been formed in the district with the support of NABARD aiming to directly connect farmers with the market and eliminate middlemen.

Agri-Clinics and Agri-Business Centers are essential for providing support and extension services to farmers. These centers will offer information on crop systems latest technology and market trends as well as agricultural inputs and farm equipment on rent. The Government of India has implemented a Central Scheme for the formation of 10000 new FPOs in the country providing handholding and cooperation for all aspects of FPO management.

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

The Government of India Ministry of Agriculture and Farmers Welfare has implemented a dedicated Central Scheme in the Union Budget for the year 2020-21 for the formation of 10 000 new Farmer Producer Organizations (FPOs) in the country. Under this scheme FPOs are provided with handholding and cooperation for all aspects of FPO management for 5 years from the inception year including inputs production processing and value addition market linkage credit linkage. With the support of NABARD 3 Farmer Producer Companies have been formed in the district. The MANAGE institute through its training centre in Dibiyapur trains entrepreneurs for the ACABC scheme. The ACABC scheme offers easy loans to entrepreneurs through banks with NABARD refinancing options. The agriculture sector faces significant gaps including limited infrastructure and human resources in rural areas as well as the presence of middlemen in the produce value chain. To address these gaps several initiatives have been launched such as the formation of 10000 new Farmer Producer Organizations (FPOs) under the Central Scheme the Accelerator Program for AgriTech startups and NABARDs support for FPOs and Agri-Clinics.



## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

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

Micro Small and Medium Enterprises (MSME) is an important sector not only for the state of Uttar Pradesh but for the entire Indian economy. On the one hand, these enterprises play an extremely important role in providing employment opportunities on a large scale with less capital on the other hand they help in industrialization of rural and backward areas of the country thereby reducing regional imbalance and equitable distribution of income. Despite the economic structure of the district being mainly agriculture based there is a lot of potential for non-agricultural sectors (industries). District Industries Center and KVIB are actively working in the district. Apart from this an ITI and an RSETI are established in the district which are providing employment opportunities to unemployed youth by training them every year through loans from banks. Handicraft, Potato Chips, Papad, Badi, Pickles, Rakhis, Bindi, Roli Agricultural Tools and Equipments, Readymade Garments, Mobile / Computer Repairs, Pulses, Rice and Oil Mills, Flour Mill, Spice Crushing, chalk manufacturing, aromatic and Ayurvedic oil manufacturing, non-edible oil manufacturing, blankets, bedsheets, towels, dusters, carpet, weaving etc are prominent among the non-agricultural sectors. The GLC flow for MSMEs in Auraiya district has shown a remarkable increase over the three years. The credit flow has more than doubled from Rs 15339.63 lakh in Year 2021-22 to Rs 24214.18 lakh in Year 2022-23 and further increased to Rs 41009.29 lakh in Year 2023-24 representing a growth of 167.5 percent over the three years. This significant increase indicates a strong support for MSMEs in the district. Alongside the credit flow the number of units financed has also increased substantially from 2753 in Year 2021-22 to 3817 in Year 2022-23 and further to 5889 in Year 2023-24 representing a growth of 113.6 percent over the three years. This suggests that an increasing number of MSMEs are being supported through GLC flow.

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

The MSME sector consisted of 12363 micro units 186 small units and 5 medium units in the district with 5814 Udyog Aadhar registrations. There are 2 weavers cooperative societies. The DIC identified Desi Ghee (Milk Products) as ODOP. Desi Ghee has potential for GI certification due its various innate qualities. Additionally, 771 trainees were skilled under the PMEGP/DDU-GKY schemes. Auraiya districts MSME sector has one industrial estates with one more planned but faces challenges related to land availability and infrastructure. The district has various educational / vocational training institutes but struggles with limited seats outdated



curriculum and inadequate faculty. Various schemes like PMEGP Mudra Yojana and Standup India are available with ASPIRE planned but face challenges related to awareness funding and disbursement. Linkage support is provided through the District Industries Centre (DIC) and financial institutions operating in the district. Auraiya districts MSME sector faces infrastructure gaps including limited industrial estates inadequate roads/connectivity unreliable power supply and lack of training institutions. Insufficient access to finance digital infrastructure market linkages e-commerce water supply waste management storage and testing facilities hinders growth. Initiatives like industrial parks skill training digitalization and finance access can bridge these gaps.

## **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 necessary for developing countries to take advantage of the increasing globalization of products and financial markets. To compete at the international level quality of products, competitive pricing, good packaging etc. are important for the textile industry. Dependence on the export of raw materials and import of finished goods has an adverse impact on the economy. The 'Make in India' campaign aims to enhance self-reliance and establish the Brand India image. As per RBI guidelines, financing for exports is available as Pre-Shipment/Packing Credit and Post-Shipment Credit. To encourage banks to support exports facing global adversities, the RBI has enhanced the limit of export credit eligible as Priority Sector Lending (PSL) to Rs 40 crore per borrower. Further, the central bank has also removed the existing criteria of classifying units with export turnover up to Rs 100 crore as PSL. Export credit to agriculture and MSME sectors is classified as PSL under the respective categories of agriculture and MSME with no limit on such lending.

Under the One District One Product scheme, Dairy products have been identified as the focus product for the district of Auraiya due to large-scale production of the same.

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

Availability of electricity supply and roads for transportation is an issue that needs to be addressed. It is necessary to organise trade conferences for exporters from time to time through DIC to familiarise them with new products and policies.

Advisory services need to be provided by the department to exporters and potential/future exporters. Industrialists of the district need to be taken on exposure tours through trade forums.

Collateral security should not be emphasized as far as possible and the Gold Card scheme should be popularized.

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

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

Education is a fundamental right in the Indian Constitution. Through education, a person's personality develops and he can freely choose from various options and create his future. The objective of the Education Loan Scheme is to provide financial assistance from the Bank to deserving / meritorious students for pursuing higher



education in India and abroad. The overall literacy rate in the district is 78.95. The literacy rate is 70.61 for females and 86.11 for males. The district has schools and colleges including primary schools, upper primary schools, high schools, intermediate colleges, degree colleges and ITI institutes. Under Education the credit flow has consistently increased from Rs 127.16 lakh in Year 2021-22 to Rs 143.50 lakh in Year 2022-23 and Rs 198.87 lakh in Year 2023-24 indicating a significant growth of 56.4 percent over the three years. However, the absolute amounts are relatively small compared to other sectors suggesting that the GLC flow under housing sector may not be sufficient to meet the growing demands and needs of the sector in the region.

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

In Auraiya district there are 1182 primary schools 799 upper primary schools 291 secondary schools 76 degree colleges 17 postgraduate colleges 11 Industrial Training Institutes totaling various educational institutions to cater to different levels of education. Initiatives like Sarva Shiksha Abhiyan Rashtriya Madhyamik Shiksha Abhiyan and Mid-Day Meal Scheme have been implemented to improve education. However, gaps persist including limited access to quality education teacher and infrastructure shortages and low enrollment and retention rates especially among girls and marginalized communities.

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

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

The housing sector in Auraiya district is characterized by a mix of urban and rural habitation with a total of 248197 households. The district has a housing shortage with a significant demand for affordable housing. According to the Zila Sankhyikiya Patrika 2023 out of 248197 total households in the district of Auraiya 206164 households in rural areas and 42033 households in urban areas live in housing units. GLC under Housing has fluctuated with a significant increase from Rs 1134.00 lakh in Year 2021-22 to Rs 1596.64 lakh in Year 2022-23 followed by a slight decline to Rs 1553.81 lakh in Year 2023-24. Despite this minor setback the overall growth of 37.1 percent over the three years is positive. However, the adequacy of GLC flow under Housing is somewhat uncertain due to the fluctuating trend warranting closer monitoring to ensure it meets the districts housing needs.

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

The government has initiated schemes like Pradhan Mantri Awas Yojana (PMAY) and Mukhya Mantri Awas Yojana to address the housing shortage. Private developers are also active in the district with several residential projects underway. However, issues like inadequate infrastructure lack of financing options and slow pace of construction remain major challenges. Additionally rural areas face issues like kuccha houses lack basic amenities and limited access to credit. Overall, the housing sector in Auraiya district requires sustained efforts to address the existing gaps and meet the growing demand for housing.



## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

Infrastructure development is crucial for Auraiya districts overall growth necessitating significant public investment. Investing in public infrastructure is vital as it boosts economic growth enhances living standards supports industrial and agricultural development facilitates connectivity and delivers essential public services. Such investment will have a multiplier effect creating jobs stimulating growth and improving the overall quality of life in Auraiya district. Auraiya district requires significant public investment in infrastructure to drive development. Key areas needing investment include roads water and sanitation electricity healthcare education irrigation and digital connectivity. Upgrading these areas will boost economic growth enhance quality of life support industrial and agricultural development facilitate connectivity and improve delivery of public services. Public investment will have a multiplier effect creating jobs stimulating growth and improving overall quality of life in the district.

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

Auraiya district has a existing infrastructure comprising of roads water supply coverage electricity coverage irrigation and various healthcare and education facilities. However, there are gaps in road maintenance public transportation access to clean water and sanitation power supply healthcare facilities irrigation and educational infrastructure. To address these gaps planned initiatives include road upgradation water supply augmentation power distribution network strengthening healthcare facility upgradation and educational infrastructure development under various government schemes. The government has launched initiatives such as PMGSY for rural road development AMRUT for urban water supply and sanitation IPDS for power distribution network upgradation NHM for healthcare infrastructure development and RMSA for secondary education infrastructure development to improve the infrastructure in the district. The Government of India through NABARD has introduced several initiatives to boost infrastructure development including the Rural Infrastructure Promotion Fund (RIPF) NABARD Infrastructure Development Assistance (NIDA) Long Term Irrigation Fund (LTIF) Micro Irrigation Fund (MIF) Warehouse Infrastructure Fund (WIF) Agricultural Marketing Infrastructure Dairy Processing & Infrastructure Development Fund (DIDF) and Fisheries and Aquaculture Infrastructure Development Fund (FIDF). These funds aim to provide financing for rural infrastructure projects irrigation schemes warehousing and marketing infrastructure as well as support the development of dairy and fisheries sectors. The initiatives seek to improve rural connectivity increase agricultural productivity and enhance market access for farmers and rural communities.

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

Agricultural productivity has been enhanced through watershed development projects improving soil health and reducing erosion. Animal healthcare services have been improved through construction of veterinary hospitals. Education infrastructure has been enhanced through construction of inter college buildings improving access to education.

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

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

Auraiya district has potential for growth in social infrastructure including healthcare education and animal husbandry which can benefit from increased bank credit. Additionally financing through Public-Private Partnership (PPP) and Special Purpose Vehicle (SPV) modes can also be explored to leverage private sector expertise and funding. Bank credit can address gaps in funding for social infrastructure projects ensuring timely completion and effective utilization. A steady flow of bank credit combined with PPP/SPV financing can encourage investment in social infrastructure promoting inclusive growth and development in Auraiya district. Bank credit and PPP/SPV financing should be aligned with the specific needs of Auraiya district prioritizing projects that address local gaps and challenges. Regular monitoring and evaluation of GLC flow and its impact on social infrastructure development can help optimize the allocation of bank credit and PPP/SPV financing. By leveraging a mix of bank credit and PPP/SPV financing Auraiya district can unlock the full potential of its social infrastructure sector driving growth and improving the quality of life for its citizens. In Year 2021-22 there was no GLC flow. However, in Year 2022-23 the GLC flow increased to Rs 30.00 lakh. By Year 2023-24 the GLC flow had decreased to Rs 1.55 lakh. This data suggests a fluctuation in investments in social infrastructure projects in Auraiya district over the three-year period. It suggests a slowdown in investment which may hinder the sectors growth. To fully harness the potential of social infrastructure development a consistent and increasing flow of bank credit is necessary.

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

Auraiya districts healthcare infrastructure faces gaps in medical staff rural facilities and specialized services. To address these gaps plans are underway to upgrade existing facilities and construct new health centers which can be supported by bank loans. Similarly, the education sector has gaps in infrastructure teacher shortages and limited access to higher education despite plans to construct new institutions and upgrade existing ones. Bank loans can help bridge these gaps. Additionally, the district struggles with access to



clean drinking water particularly in rural areas and plans are underway to augment water supply systems and construct new water treatment plants which can be financed through bank loans. Furthermore, gaps in sanitation facilities and inadequate waste management systems can be addressed through bank loans which can support the construction of new sanitation facilities and upgrade existing infrastructure. Finally bank loans can also be utilized to construct new social housing units and upgrade existing infrastructure improving access to social welfare services and addressing gaps in social housing infrastructure.

### **5.3 Renewable Energy**

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

Etawah district recognizes the importance of renewable energy in reducing dependence on fossil fuels mitigating climate change enhancing energy security and creating jobs. To promote renewable energy the district has initiated various Go Green Initiatives solar water pumps solar energised flour/oil extraction units implementation of MP Surya Bijli ghar scheme including other initiatives are being implemented in the district. The Uttar Pradesh New and Renewable Energy Development Agency (UPNEDA) is implementing renewable energy projects in the district and the state government has launched the "Uttar Pradesh Energy Conservation Building Code" to promote energy-efficient buildings. However, gaps and challenges persist including limited awareness about renewable energy sources high upfront costs and limited infrastructure for renewable energy generation and transmission. No bank credit has been observed in past 03 years under this sector.

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

Out of 769 populated villages in the district 688 are electrified. However, it has been found that the supply of electricity in the villages is much lower than the requirement.

In the district UPNEDA is implementing and monitoring programs such as 1- Electricity generation from non- conventional sources 2- Integrated Rural Energy Program 3- Solar Photovoltaic Program 4- Rural Electrification Program 5- National Biogas Program 6- Solar Thermal Schemes (solar cookers solar water heating systems) and improved chulha program 7- Energy saving through energy audits 8- Construction of biogas plants under the Cow Conservation Scheme 9- Biofuel program and PM Surya Ghar Muft Bijlee Yojana etc. The intensity of sunlight and day length in the district is sufficient for the operation of solar devices but banks have not paid attention to this activity yet. However, the Regional Rural Bank has taken steps in this direction. The Regional Rural Bank has used solar lights in its branches and has taken steps to energize some villages with solar energy.



Awareness about solar home lighting systems should be spread among bankers and the general public. There is a need to promote other products powered by new energy such as solar cookers solar water heaters solar lanterns solar photovoltaic power plants grid-connected PB power plants solar street lights solar photovoltaic pumps (for drinking water and irrigation) and solar home lights as well as to explore loan options from banks.

## RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	139	139.504300	124.3082
B	Ongoing tranches	23	46.676300	39.1175
	Total (A + B)	162	186.180600	163.4257

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	43	106.468100	99.6258
B	Rural roads & bridges	117	79.114600	63.2917
C	Social Sector	2	0.597900	0.5082
	Total (A + B + C)	162	186.180600	163.4257

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	30	Irrigation potential	ha	18400
B	Rural roads	117	Road length	km	234
C	Bridges	4	Bridge Length	m	126

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Veterinary Hospitals	6	Improvement in animal healthcare, livestock productivity, rural livelihoods and job creation.	blocks	6
2	Construction of Schools	2	Access to quality education, improving literacy rates and enhancing career opportunities.	villages	2
3	Watershed Development	7	Improved water management, soil conservation and enhanced ecosystem services.	Ha	43917

## Chapter 6

### Informal Credit Delivery System

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

Despite the good branch network of banks in rural areas a significant number of weaker sections such as marginal farmers agricultural laborers rural artisans and craftsmen small traders and vendors and people from scheduled castes still depend on informal sources of credit to meet their consumption and production needs. Due to the slim prospects of deposit mobilization from these segments and the perceived risk in lending to them bankers also find it challenging to meet the credit requirements of these groups on a large scale. In this context after independence the Government of India in intervention with NABARD has attempted to address these issues through various means such as Self-Help Groups Joint Liability Groups DAY-National Rural Livelihoods Mission. Auraiya district has a total of 07 intensive blocks with 8601 SHGs formed out of which 1501 SHGs have been credit-linked including repeat finance. The total bank loan disbursed to SHGs amounts to Rs.1756.17 lakh with an average loan per SHG of Rs.1.17 lakh. Notably 100 SHGs are comprised of women indicating a strong female participation in the SHG movement in the district. This suggests that the SHG program has been successful in empowering women and promoting financial inclusion in Auraiya district. During the year JLGs have also been extended loan support by different banks mainly by HDFC bank and Baroda UP Gramin Bank.

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

The National Rural Livelihoods Mission (DAY-NRLM) is a flagship program of the Government of India implemented across India since April 1, 2013 with the aim of revamping the SGSY program and boosting the Self-Help Group-Bank Linkage Program. In Uttar Pradesh the Uttar Pradesh State Rural Livelihoods Mission (UPSRLM) is responsible for implementing this program which has covered all districts and blocks in the state since April 1, 2021.

PMJDY: The availability of bank loans under other priority sectors is extremely important for the overall development of the district. Apart from small markets in rural areas the district has large semi-urban markets that provide opportunities for trade and service sector activities. Many people are associated with agriculture and are partially unemployed. Their income can be increased through other priority sectors. Under this sector individual loans ranging from Rs. 50000/- to Rs. 200000/- and overdrafts up to Rs. 10000/- under PMJDY have been included.

However, there are gaps in infrastructure and linkage support. The number of beneficiaries through Joint Liability Groups (JLGs) by Microfinance Institutions (MFIs) needs to be increased. The microfinance program faces challenges including the sustainability of Self-Help Groups which often rely on promoting organizations for regular activities such as account maintenance transactions and decision-making spaces.



## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

- 1 The large number of tenant/landless farmers or oral tenants and inadequate availability of institutional credit affects the level of productivity. Banks need to provide loans to landless farmers or oral tenant farmers in the mode of joint liability groups (JLGs). The state can make a policy so that along with tenant farmers landless farmers or oral tenants are also eligible for institutional finance.
- 2 Promoting location and crop-specific integrated nutrient management practices to improve soil health increase crop productivity and maintain land quality and productivity are of utmost importance. Accordingly, more emphasis can be given under the "Traditional Agriculture Development Scheme" to promote organic farming in the district.

#### 2. Water Resources

- 1 The government should prioritize the development of surface water-based community irrigation projects over groundwater-based irrigation projects.
- 2 A planned approach to increase the use of artificial recharge measures through the construction of rainwater harvesting structures such as rainwater storage tanks seepage tanks farm ponds check dams etc.

#### 3. Farm Mechanization

- 1 Due to the seasonal nature of agricultural activities, there is a possibility of agricultural equipment remaining unused for a long period. Hence there is a need to make farmers aware of mutual and shared use of such equipment.
- 2 Custom Hiring Centers can be made more effective and profitable for farmers at the PACS/FPO level.

#### 4. Plantation and Horticulture

- 1 Development of technologies for aeroponics hydroponics and soilless culture.
- 2 Integrated horticulture-crop based agricultural system by adopting climate-resilient technologies.

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

- 1 The state government can consider leasing out waste/barren land to farmer groups/associations and user industries for raising plantations to meet their requirements and industrial needs.
- 2 Setting up a demonstration plot (agri-horti model) in each block to encourage farmers to adopt agroforestry on their agricultural land.

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

- 1 There is a need to address the shortage of frozen semen stations polyclinics and disease diagnosis laboratories in the districts to provide specialized and better breeding and health services.

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

- 1 Promotion of better indigenous poultry through backyard poultry using low-input techniques and high-production poultry birds. This will particularly provide opportunities for small and marginal farmers.

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

- 1 There is a need to upgrade/modernize/strengthen livestock markets by constructing basic facilities on the lines of agricultural produce marketing centers. This will help in the marketing of meat and meat products.

#### **9. Fisheries**

- 1 The government can consider loan assistance under funds like RIDF and FIDF for the development of fisheries infrastructure specifically for activities like renovation of public water bodies for fish culture establishment of hatcheries and cold chains.

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

- 1 Construction of village-level godowns/silos for farmers to store their produce and sell it at the right time to get maximum value.
- 2 The State Agricultural Marketing Board should create major storage facilities at important market centers to facilitate scientific storage of produce and sell it at appropriate prices.

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

- 1 Identification of productive and non-productive land using remote sensing techniques to prevent the conversion of productive land into non-agricultural uses promotion of resource conservation technologies (RCTs) through land levelling to improve fertilizer and irrigation efficiency and adoption of conservation agriculture practices.

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

- 1 Banks can provide adequate financial assistance to individual farmers/self-help groups for setting up bio-fertilizer and bio-pesticide production units vermicomposting seed production composting units etc. by taking advantage of the subsidies available under Government of India schemes.

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

- 1 PPP Model: There are immense possibilities in the case of vegetable processing fruit processing milk processing and meat processing in the state. There is a need to attract private investment in this area under the PPP model.
- 2 There is a need for intervention among Farmer Producer Organizations (FPOs) that can act as aggregators or primary processors and the corporate sector. This will lead to better technology transfer awareness among producers about quality market/demand-driven production etc.

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

- 1 Establishing PACs as Multi-Service Centers (MSCs).
- 2 The Cooperation Department should take a solid initiative for arranging finance from DCCBs under AIF and refinancing from NABARD.

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

- 1 There is a need to encourage more MSMEs to register on the government e-marketplace portal. For this a focused campaign should be launched involving MSME support institutions State Directorates of Industries and DICs and other stakeholders for the enrollment of MSEs.

#### **16. Export Credit**

- 1 Cluster farming of export-oriented commodities/crops should be promoted in the agriculture-export sector through Farmer Producer Organizations (FPOs).



#### **17. Education**

- 1 The student community (higher secondary and above) and members of self-help groups can be made aware of the ongoing educational loan schemes interest subsidy schemes and simplified procedures to avail their benefits.
- 2 The Rural Infrastructure Development Fund can be utilized to address infrastructural deficiencies - specifically for the construction of schools or connecting villages to major centers where schools are located.

#### **18. Housing**

- 1 Identification of new construction technologies for the housing construction sector and making them available to all stakeholders that are sustainable eco-friendly and disaster resistant.

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

- 1 The concerned departments can avail financial facilities under RIDF for the construction of infrastructure under new activities such as renewable energy sources rural sanitation 5/10 MW photo-voltaic power plants dedicated rural industrial estates separate feeder lines etc.
- 2 There is a need to promote and nurture private investment for the promotion of social infrastructure through the PPP model or outright private investment.

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

- 1 Lack of financial stability and proper management can slow down the development of renewable energy. It is crucial to ensure financing of projects obtaining loans proper budgeting and proper financial management.

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

- 1 UPSRLM is primarily engaged in the formation and promotion of SHGs and there is a need to expedite their work. Additionally, the quality of SHGs also needs to be maintained.
- 2 MFIs need to increase the number of beneficiaries through the JLG mode.

## 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 businesses 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 cooperative sector in (State Name) comprises a total of 41332 cooperatives covering about 33589 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies etc.) and 7583 rural credit co-operatives (PACS LAMPs FSS etc.). These primary societies have nearly Ninety-three lakh members spread across 58102 Gram Panchayats Likewise long-term rural co-operative credit institutions cover 01 State Co-operative Agriculture and Rural Development Banks (SCARDB). Further there are 169 MSCS having their registered office in the state. Besides there are about 10 district level federations 5 state level federations operating in the state. Source: National Cooperative Database (NCD) of MoC GoI
2. Model bye-laws for PACS - In order to encourage transformation of grassroots PACS into Multi-Purpose Credit Societies GoI has prepared and circulated model Bye-laws for adoption by States. Model bye-laws has been notified by UP State Govt and subsequently adopted by every PACS of the State. These bye-laws has made agriculture driven PACS to Bahuuddeshiya PACS (B-PACS). PACS can undertake more than 25 business activities like dairy fishery storage warehouses Common Service Centres (CSCs) banking correspondence activities pertaining to new and renewable energy and other emerging areas. The Model bye-laws have the potential to enhance operational efficiency transparency and responsibility towards collective community development. PACS as MSC: Uttar Pradesh Government has encouraged Uttar Pradesh Cooperative Bank to avail grant and soft loan assistance for diversification of their activities 1016 PACS identified to build godowns which are affiliated to 42 DCCBs total refinance assistance to tune of Rs.68.98 Crore under "Special Refinance Assistance under PACS as MSC" to the UP CB as on. Efforts are also being made to cover diversified activities and increase the coverage of PACS under the scheme.



As a part of serving each Gram Panchayat by a cooperative society Government of Uttar Pradesh has linked all 7000 plus existing PACS dairy and fishery societies under existing Gram Panchayat.

3. Centrally Sponsored Project for PACS Computerisation:

To make PACS self-reliant in tune with 'Atmanirbhar Bharat Abhiyaan' the Government of India (GoI) has on 29th June 2022 approved the Centrally Sponsored Project for Computerisation of PACS for a period of five years from 2022-23 to 2026-27. For the implementation of the project 5686 PACS have been sanctioned in UP for computerization. Uttar Pradesh was the FIRST state where the Service Level Agreement and Work order for both hardware Procurement and System Integrator were signed and onboarded. Uttar Pradesh has been one of the leading states in the implementation of the Project with the day to days activity of the PACS being captured on a real time basis in a computerised environment taking forward the vision of Digital India.

World's largest grain Storage: Under the "World's largest grain project" refinance assistance of Rs 1 47 64900/- has been sanctioned under PACS as MSC to UPCL for creation of infrastructure at Kotwa Pandey PACS Mirzapur. The society houses 1400 metric tonnes warehouse a custom hiring centre and weight bridge cabin. The Project was inaugurated by Hon'ble Prime Minister Shri Narendra Modi on 24.02.2024.

4. PACS as common Service centres (CSCs): The ministry of Electronics and Information Technology MoC NABARD and CSC e-services have signed an MoU to register and digitise PACS/LAMPS to provide more than 300 e-services to common citizens. Services inter alia include banking insurance Aadhar enrolment/update legal services agri input management PAN card bus/air/rail ticket services etc. PACS as CSC will diversify their businesses for self-sustenance. 5314 PACS have been onboarded to CSC facilities with 5170 CSC IDs being created with transactions of Rs.9.90 Cr in the state.

Computerization of Agriculture and Rural Development Banks (ARDBs): To strengthen the long-term cooperative credit structure the project of computerization of 1851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop a national level software for ARDBs. Hardware support for digitization of legacy data training to the employees etc. will be provided under the project.

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

5. Establishing New Multipurpose PACS/ Dairy/ Fishery Cooperatives in uncovered Panchayats: Government on 15.02.2023 has approved the Plan for strengthening cooperative movement in the country and deepening its reach up to the grassroots. The Plan envisages establishment of new multipurpose PACS or primary dairy/ fishery cooperative societies covering all the uncovered Panchayat/ villages of the country in the next five years through convergence of various GOI schemes. All 58102 Gram Panchayats in Uttar Pradesh have been mapped in the state and 1046 Dairy/Fisheries societies have been registered. Engagement of Cooperative Interns for strengthening the Cooperatives : With the aim to ensure that benefits of initiatives initiated by Ministry of Cooperation Government of India reach the grass root level strengthen cooperative based economic model and ensure necessary capacity building to the cooperatives it has been decided that all State Cooperative Banks (StCBs) and District Cooperative Central Banks (DCCBs) may hire young professionals namely "Cooperative Intern" initially for three years in which each intern will be hired for one year only. NCDC will administer the scheme with the support and cooperation of State Governments. NABARD will monitor the implementation of the scheme which will be executed by StCBs.
6. PACS as PM Bharatiya Jan Aushadhi Kendra for improving access to generic medicines at the rural level: The Government is promoting PACS to operate Pradhan Mantri Bhartiya Janaushadhi Kendras which will provide additional income source to them and ease access to generic medicines for rural citizens. 971 B-PACS in 75 Districts have applied of which 573 have received initial approval 266 B-PACS have got Drug License (DL) and 168 have received store code.  
PACS as Pradhan Mantri Kisan Samriddhi Kendras (PMKSK): The Government is promoting PACS to operate PMKSK to ensure easy accessibility of fertilizer & related services to farmers in the country. 7083 PACS in the state are functioning as Prime Minister Kisan Samrudhhi Kendra and all the PACS sanctioned under PACS Computerisation Project have been developed as PMKSY.
7. Membership of National Cooperative Export Society (5 Societies per District): 325 Societies from 54 Districts have applied for membership of National Cooperative Export Society.  
Membership of National Cooperative Organic Society (5 Societies per District): 290 Societies from all 75 Districts have applied for membership of Membership of National Cooperative Organic Society.

## 5. Status of Cooperatives in the District

1. To strengthen the cooperative movement at the grassroots level the District Cooperative Development Committee (DCDC) has been formed under the government's guidance. According to information re- ceived from the Cooperative Department there are a total of



03 tehsils 07 development blocks and 477 gram panchayats in the district. There are a total of 284 cooperative societies including 83 B-PACS in the cooperative department 06 fisheries cooperatives in the fisheries department and 195 dairy cooperatives in the dairy department. The online feeding of the databases of all these societies has been completed. The Cooperative Department of the district has formed cooperative unions at the block level and a district cooperative union at the district level but no union has been formed in the Fisheries Department. Efforts are underway by the Fisheries Officer to establish a fishery union at the district level.

2. PACS Computerization: Out of a total of 83 PACS in the district 24 05 and 42 PACS have been selected in the first second and third phase respectively for computerization. Computerization exercise is underway as of now in the district.

#### **6. Potential for formation of cooperatives**

1. There are 193 Gram Panchayats in the district where no cooperative society of any department has been formed it has been decided to identify and establish coordination with the various departments to form 193 multi-purpose cooperative societies by mapping the B-PACS of the Cooperative Department fishery cooperatives of the Fisheries Department and dairy cooperatives of the Dairy Department in those Gram Panchayats. After completing the necessary procedures as per the rules at the Gram Panchayat/Gram Sabha level the Registrar of Cooperative Societies will be carrying out the registration process for new multi-purpose primary agricultural credit societies.

The competent officials of Dairy and the Fisheries Departments have been entrusted with the responsibilities to ensure prompt action to strengthen the cooperative societies of their respective departments so that the societies can benefit from various schemes being implemented by the Government of India/State Government.



Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Promotional Activity	Adhunik Mahila Samanvay Farmers Producers Company Ltd	Auraiya Block	Grant support for formation and promotion of FPO	NIL	600	FPO supports 600 dairy farmers aggregates and trades produce (milk mustard etc.) establishes Farm Machinery Bank promotes modern farming through CAT visits and supplies agricultural inputs (seeds pesticides) to enhance members income.
2	Promotional Activity	Fresh Garlic Super Food Producer Company Limited	Achalda Block	Grant support for formation and promotion of FPO	NIL	220	Support garlic production, aggregation and processing activities by approximately 220 farmer members of the FPO to increase farmers' income. Establishment of "Farm Machinery Bank" with the support of the agriculture department by FPO benefiting members and other rural residents. Encourage FPO members to CAT visits and motivate them for modern and scientific farming to ensure income growth.
3	Promotional Activity	Ajitmal Farmer Producer Company Limited	Ajitmal block	Grant support for formation and promotion of FPO	NIL	320	Support pulses and oilseeds production production aggregation and processing activities by approximately 320 farmer members of the FPO to increase farmers' income. Establishment of "Farm Machinery Bank" with the support of the agriculture department by FPO benefiting members and other rural residents. FPO

							has been granted licenses to supply agricultural inputs (seeds pesticides).
4	Promotional Activity 1	Formation and Promotion of FPC Ltd CSS - 10000 FPO Scheme	Bidhuna block	Grant support for formation and promotion of FPO	NIL	232	The objective of the FPO is to link farmer members with organic production of Pulses and Oilseeds along with processing activities to increase their income. 232 farmers are members in the FPO and engaged trading activities.
5	Promotional Activity 1	Formation and Promotion of FPC Ltd CSS - 10000 FPO Scheme	Sahar block	Grant support for formation and promotion of FPO	NIL	315	The objective of the FPO is to link farmer members with organic production of Pulses and Oilseeds along with processing activities to increase their income. 315 Farmers are members in the FPO and engaged in trading activities. Various licenses have been obtained.
6	Promotional Activity 1	Formation and Promotion of FPC Ltd CSS - 10000 FPO Scheme	Bhagyanagar block	Grant support for formation and promotion of FPO	NIL	320	The objective of the FPO is to link farmer members with organic production of Pulses and Oilseeds along with processing activities to increase their income. 315 Farmers are members in the FPO and engaged in trading activities. Various licenses have been obtained.
7	Promotional Activity 1	Capacity Building Technology Adoption through Exposure Visits and Training (CAT Visit)	Various blocks	Grant support under CAT	NIL	225	The aim is to increase farmers' income by adopting technological changes in agriculture-related areas. NABARD sent 225 women/men farmers/FPO members from the district to various agricultural universities and research institutions for learning organic farming sesame cultivation dairy production and processing animal husbandry organic farming natural farming farm mechanisation seed production etc. to enhance their capacity and income.

8	Watershed Development	Jharulia Watershed Development Program - CBP	Auraiya Block	Grant support Watershed Development	NIL	100	Increase production through proper management of natural resources in Jharulia village prioritising income enhancement for rural residents
9	Watershed Development	Nandgaon Watershed Development Program - CBP	Auraiya Block	Grant support Watershed Development	NIL	100	Increase production through proper management of natural resources in Nandgaon village prioritising income enhancement for rural residents.
10	Promotional Activity	Construction of Rural Haat	Bhagyanagar block	Grant support	NIL	15000	Rural Haat was constructed in Mahtepur village through which villagers of 10-15 villages are being provided a marketplace for the sale of their produce and products
11	Financial Inclusion	Formation and strengthening of 100 Self-Help Groups in the Airwaktara and Auraiya blocks.	Airwaktara and Auraiya blocks.	Grant support	NIL	1000	Formation and strengthening of 100 women Self-Help Groups in the Airwaktara and Auraiya blocks of Auraiya District and their inclusive development by connecting them with livelihood based activities. Currently most of them are associated NRLM schemes and benefiting from various government schemes.
12	Skill Training	Livelihood Enterprise Development Program (LEDP) on Food Processing	Ajital block	Grant support	NIL	90	Training to 90 women from self-help groups of three villages (Hazratpur Jagatpur Karva Bittu) in food processing activities. Providing market linkages for marketing of the products by the trained women. Linking the trained women with bank loan and subsidy-based schemes for entrepreneurship development.
13	Skill Training	Livelihood Entrepreneurship Development Programme (LEDP) on	Auraiya Block	Grant support	NIL	150	Training 150 women of bank loan assisted self-help groups on floriculture activities; Providing market linkages for marketing of the product by the trained women. Linking



		Floriculture					the trained women with bank loan and subsidy-based schemes for entrepreneurship development.
14	Skill Training	Livelihood Entrepreneurship Development Programme (LEDP) on Organic Vegetable Farming	Airwakata block	Grant support	NIL	150	Training 150 women of bank loan assisted self-help groups in organic vegetable farming; Providing market linkages for marketing of the produce by the trained women. Linking the trained women with bank loan and subsidy-based schemes for entrepreneurship development.
15	Skill Training	03 no of Micro Enterprise Development Programme (MEDP) on Readymade Garments Organic Vegetable Farming Soap & Detergent Making	Auraiya Block	Grant support	NIL	90	03 Micro Enterprise Development Programs (MEDP) were implemented in Auraiya block of the district through which livelihood-based training was provided to women of total 90 members of SHGs. Providing market linkages for marketing of products by trained women. Linking trained women with bank loan and subsidy-based schemes for entrepreneurship development.
16	Skill Training	Micro Entrepreneurship Development Programme (MEDP) on Goat Farming	Airwakata block	Grant support	NIL	90	Providing livelihood based training to 90 women of total SHGs by implementing 01 Micro Enterprise Development Program (MEDP) in Erwa Katra block of the district. Providing market linkages for marketing of products by trained women. Linking trained women with bank loan and subsidy based schemes for entrepreneurship development.
17	Banking Technology	Mobile ATMs and Demonstration Vans	Etawah District Cooperative Bank	Grant support	NIL	769	Etawah District Cooperative Bank Ltd. has been given 1 mobile ATM and demonstration van for publicizing the bank related schemes and to provide banking facilities in remote areas of

18	Financial Inclusion	Financial Literacy Programme and Street Play Scheme	All Blocks in Auraiya district	07	Grant	NIL	11250	the district. To enhance financial literacy goals NABARD has provided funding to the Etawah District Central Cooperative Bank Ltd. to produce 209 financial literacy programs and 15 street plays.
19	Institution Development	Computerization Plan for PACS (Primary Agriculture Cooperative Societies)	Various PACS in Auraiya District		Grant	NIL	71	NABARD is computerising all PACS in the Auraiya district to strengthen primary agricultural cooperative societies and modernise them. In total Computerization in 71 PACS in Auraiya district is in process.
20	Institution Development	PACS Scheme as MSCs (Multipurpose Service Centers)	Various PACS in Auraiya District		Grant	NIL	8	Eight PACS associated with the Etawah District Central Cooperative Bank Ltd. have been approved for this scheme for which loans have been granted at an interest rate of 1 for the construction of warehouses and grants have been provided for the development of PACS.

## Success Stories

### Success Story 1: The Flower Power: Bramha Devi's Rise to Financial Freedom



1. Scheme : Livelihood Entrepreneurship Development Programme(LED P) on Floriculture
2. Project Implementing Agency : APEKSHA MAHILA EVAM BAL VIKAS SAMITI
3. Duration of the project : 2 yrs
4. Beneficiary :  
  
No. of beneficiaries : 1  
  
Community : 150 women SHG members  
  
State : Uttar Pradesh  
  
District : Auraiya  
  
Block : Auraiya  
  
Village : Shivkarpur

#### 1.1 Support provided

- NABARD extended grant support for the implement of LEDP on Floriculture. Bramha Devi received financial support through a loan from the Shiv Baba Self Help Group under NABARDs SHG-Bank Linkage program.
- She also received technical guidance and training on flower cultivation from Apeksha Mahila Evam Bal Vikas Samiti (AMEBVS) under the LEDP program. Additionally, she gained knowledge on market linkages and financial inclusion.



### 1.2 Pre-implementation status

- Before joining the SHG and receiving training Brahma Devis family relied solely on wheat and paddy cultivation for livelihood. Her income was irregular and limited with financial struggles evident 6 months of the year.
- Her socio-economic status was modest with limited access to financial resources.
- Brahma faced significant challenges: ridicule from villagers' family opposition and initial crop destruction by her father-in-law. Lack of market knowledge and fear of financial loss also hindered her progress.

### 1.3 Challenges faced

- Ridicule and skepticism from villagers
- Family opposition particularly from her father-in-law
- Lack of support from community members

### 1.4 Impact

- Post-implementation Brahmas socio-economic status improved dramatically. Her daily income increased with group members selling flowers worth ₹700-₹800 daily. Profit surged 5-6 times compared to traditional crops.
- Family members now support her, and overall happiness has increased. Brahma credits AMEBVS and NABARD for her success showcasing the transformative power of targeted support and training.

## Success Story 2: Sowing Seeds of Success: Madhuri's Organic Vegetable Farming Journey



1. Scheme : Livelihood Entrepreneurship Development Programme(LED P) on Organic Vegetable Farming
2. Project Implementing Agency : APEKSHA MAHILA EVAM BAL VIKAS SAMITI
3. Duration of the project : 2 Years
4. Beneficiary :
 

No. of beneficiaries :	1
Community :	150 women SHG members
State :	Uttar Pradesh
District :	Auraiya
Block :	Erwa Katra
Village :	Katika

### 2.1 Support provided

- Apeksha Mahila Evam Bal Vikas Samiti received grants from NABARD for SHG-BLP and later on for LEDP on Organic Farming for 150 women SHG members. The support included financial assistance technical training on organic methods soil health marketing and sustainability.
- Apart from this, beneficiaries were also taken to exposure visits of different institutions for capacity building under NABARDs CAT programmes.

## **2.2 Pre-implementation status**

- Before adopting organic farming beneficiaries faced economic pressure due to high input costs fluctuating prices and debt. Pre-project income was modest with conventional farming yielding lower profits. Small-scale farmers struggled with financial instability.

## **2.3 Challenges faced**

- Implementing organic farming posed challenges like financial risk lack of willingness for taking organic farming.

## **2.4 Impact**

- Post-implementation beneficiaries saw enhanced income (10-30 increase) reduced input costs (20-50 savings) and improved economic stability.
- Organic farming improved soil health environmental sustainability and quality of life. Farmers benefited from premium pricing increased yields and healthier living conditions.
- The project had demonstrative effect and now a number of women farmers are adopted organic vegetable farming.



### Success Story 3: Omvati's Canteen



1. Scheme : SHG-BLP of NABARD
2. Project  
Implementing Agency : Apeksha Mahila Avam Bal Vikas Samiti
3. Duration of the  
project : 03 yrs
4. Beneficiary :
  - No. of  
beneficiaries : 01
  - Community : Family Members
  - State : Uttar Pradesh
  - District : Auraiya
  - Block : Auraiya
  - Village : Kasba Khanpur

#### 3.1 Support provided

- Apeksha Mahila Avam Bal Vikas Samiti and NABARD provided Omvati with financial assistance, entrepreneurial training and vocational skills through Santoshi Mata SHG. The support included microloans, workshops and ongoing guidance empowering Omvati to start her canteen.

#### 3.2 Pre-implementation status

- Omvati lived in extreme poverty with no stable income struggling to support her family of six. Her daily financial challenges seemed insurmountable with a bleak future ahead.

### 3.3 Challenges faced

- Omvati faced poverty lack of financial resources and limited business knowledge. However, with Apeksha Mahila Avam Bal Vikas Samiti and NABARDs support she overcame these challenges leveraging SHGs collective strength and guidance.

### 3.4 Impact

- Post-implementation Omvati's daily income soared to ₹500-₹600 transforming her family's economic condition. Her canteens success boosted her confidence and social standing inspiring other women. Omvati's story showcases the power of community support and targeted empowerment programs.

### Success Story 4: From Soil to Success: Manoj Kumari's Organic Vegetable Farming



1. Scheme : Micro Enterprise Development Programme (MEDP)
2. Project Implementing Agency : Apeksha Mahila Avam Bal Vikas Samiti
3. Duration of the project : 10 Days
4. Beneficiary :
  - No. of beneficiaries : 1
  - Community : 30 Members of women SHGs trained under MEDP
  - State : Uttar Pradesh
  - District : Auraiya
  - Block : Erwa Katra
  - Village : Katika

#### 4.1 Support provided

- Apeksha Mahila and Bal Vikas Samiti with NABARDs support organized a 10-day training on organic vegetable production under MEDP for 30 members of women self-help group in Erwa Katra block of Auraiya district Uttar Pradesh.
- Senior agricultural scientists handled majority of training sessions focusing on climate and soil-specific vegetables and marketing opportunities. The support included technical training grant support and market linkage assistance.



#### **4.2 Pre-implementation status**

Before the training women in the area mainly grew wheat rice millet and maize resulting in low income and perpetual debt. They lacked opportunities for economic growth and relied on conventional farming practices.

#### **4.3 Challenges faced**

- The women faced challenges in transitioning to organic farming including limited knowledge of organic practices soil health management and market access. However, with NABARDs support and guidance from agricultural scientists they overcame these challenges.

#### **4.4 Impact**

- Post-training the women's income tripled enabling them to support their children's education and healthcare without relying on moneylenders. They now produce a variety of organic vegetables prepare their own organic manure and have created a separate market for their products.
- Manoj Kumari from Katika village reported earning over Rs.20000.00 in some months transforming their lives and bringing newfound happiness.

### Success Story 5: Bridging the Gap: NABARD's Rural Haat Links Farmers to Markets



1. Scheme : Support for construction of Rural Haats
2. Project  
Implementing Agency : Atal Women Awareness And Rural Development Society (AWARDS) Etawah
3. Duration of the project : 1 Yr
4. Beneficiary :
  - No. of beneficiaries : 100
  - Community : Project serves 10-12 villages attracting 3000 people/week
  - State : Uttar Pradesh
  - District : Auraiya
  - Block : Erwa Katra
  - Village : Mahtepur

#### 4.1 Support provided

NABARD provided financial support of Rs. 15.50 lakh approx. while Gram Panchayat contributed Rs. 4.50 lakh and 1000 sqm land. The Rural Haat programme received infrastructure support, including construction of raised platforms, office, shops, drainage system, toilet, and drinking water facilities.

#### 4.2 Pre-implementation status

Before Rural Haat, local farmers, vegetable growers, and women SHGs faced marketing hardships. The area had poor infrastructure, low income, low purchasing power, and low literacy rates. Vendors and farmers sold products in dusty, unhygienic conditions without basic facilities.

#### **4.2 Challenges faced**

- Mobilisation of fund by Gram Panchayat for contributing its share.

#### **4.3 Impact**

- Rural Haat empowered SHG producers, facilitated community trading, and enabled direct interaction with traders. Over 100 traders' benefit, earning livelihoods comfortably.
- The project serves 10-12 villages, attracting about 3000 rural folk /week. Producer prices increased by almost 10%. The Haat committee also started earning Rs. 1000/day, ensuring sustainability.



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

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 CO<sub>2</sub>. 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 In Auraiya district about 85% of farmers are small and marginal cultivating less than 2 hectares making them highly vulnerable to climate change impacts. Climate change leads to reduced crop yields decreased income increased costs loss of livelihoods decreased food security and psychological stress. Existing challenges are exacerbated including limited access to credit insurance and markets inadequate irrigation soil degradation and limited awareness.
- b To mitigate these impacts targeted interventions are crucial. These include climate-resilient agricultural practices crop insurance affordable credit market linkages irrigation infrastructure soil conservation and capacity building. Supporting small and marginal farmers in Auraiya district is critical for ensuring their livelihoods food security and resilience to climate change.

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

- a- Government has come up with National Programme on Climate Resilient Agriculture stress tolerant varieties of seeds and climate adaptive varieties of crops.
- b- KVK Auraiya is promoting climate change mitigation through training of farmers on climate-resilient agriculture soil health management and water conservation etc.
- c- Agriculture department has been distributing seeds for various crops. Seeds so distributed may be climate resilient and approach can be modified to implement it in a project mode. Farmers field schools may be upgraded into Climate Field School.
- a NABARD is implementing two Watershed Development Programme in Auraiya block of Auraiya. These programmes envisage water conservation soil fertility and sustainable agriculture. Interventions being made under these watershed development programmes are helpful in reducing soil erosion increasing water table sequestering of carbon and improving crop yields. This programme promotes climate resilience and mitigates greenhouse gas emissions also.

NABARD may promote Zero Budget Natural Farming (ZBNF) farming in the district. ZBNF will be helpful in promoting soil health biodiversity and efficient water use reducing synthetic inputs and greenhouse gas emissions. Additionally ZBNF will enhance crop yields quality and drought tolerance benefiting farmers with reduced costs and increased income.

- a A few NGOs like Sharmik Bharti, Apeksha Mahila evam Bal vikas Samiti, AWARDS are also motivating through exposure visits etc in climate resilient agriculture.

## 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 Suraiya's Desi Ghee has potential for Geographical Indications (GI) certification due to its distinct geographical origin in Auraiya district Uttar Pradesh India where unique terroir factors contribute to its characteristics. Indigenous cattle breeds like Tharparkar and Gir graze on fertile soil imparting distinct flavor and nutritional profiles. Traditional dairy farming practices and hand-churning methods preserve authenticity. Renowned for its rich aroma golden hue and smooth texture Auraiyas Desi Ghee boasts consistently high quality earning a loyal customer base. Its distinctive characteristics include a high smoke point rich nutritional profile and unique flavor profile shaped by local soil climate and cattle breed. GI certification will protect local dairy farmers livelihoods boost regional economic growth and preserve traditional dairy practices and cultural heritage ultimately benefiting local communities and consumers.



# Annexure 1

## District-Auraiya

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achchalda	Ajitalma	Auraiya	Bhagyanagar	Bidhuna	Erwa Katra	Sahar	District Total
	I. Agriculture											
	A. Farm Credit											
	A.1 Crop Production, Maintenance, Marketing											
1	Annual Vegetables - Onion/ Piyaz/ Kanda (-)	100	Acre	26316	Phy 40	20	20	20	40	20	50	210
					BL 10.53	5.26	5.26	5.26	10.53	5.26	13.16	55.26
2	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	64654	Phy 620	740	370	490	620	370	860	4070
					BL 400.85	478.44	239.22	316.80	400.85	239.22	556.02	2631.40
3	Annual Vegetables - Tomato/ Tamatar (-)	100	Acre	31012	Phy 50	70	20	50	50	20	70	330
					BL 15.51	21.71	6.20	15.51	15.51	6.20	21.71	102.35
4	Cereals - Barley/ Jav (Irrigated)	100	Acre	19231	Phy 40	40	50	60	20	20	20	250
					BL 7.69	7.69	9.62	11.54	3.85	3.85	3.85	48.09
5	Cereals - Maize/ Makka (Irrigated)	100	Acre	19317	Phy 990	740	740	740	1730	1730	990	7660
					BL 191.24	142.95	142.95	142.95	334.18	334.18	191.24	1479.69
6	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	16397	Phy 2350	2590	2720	2470	1980	2220	2220	16550
					BL 385.33	424.68	446.00	405.01	324.66	364.01	364.01	2713.70
7	Cereals - Rice/	100	Acre	29150	Phy 6200	5000	5700	5000	6000	5200	5700	38800

	Chaval/ Dhan (Irrigated)				BL	1807.30	1457.50	1661.55	1457.50	1749.00	1515.80	1661.55	11310.20
8	Cereals - Sorghum/ Jowar (Irrigated)	100	Acre	14845	Phy	50	20	50	50	20	20	50	260
					BL	7.42	2.97	7.42	7.42	2.97	2.97	7.42	38.59
9	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	28907	Phy	9000	10400	11700	10700	12300	11200	12200	77500
					BL	2601.63	3006.33	3382.12	3093.05	3555.56	3237.58	3526.65	22402.92
10	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	19352	Phy	1380	1140	3110	1630	1140	1140	1140	10680
					BL	267.06	220.61	601.85	315.44	220.61	220.61	220.61	2066.79
11	Pulses - Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	100	Acre	16559	Phy	50	20	50	50	20	20	50	260
					BL	8.28	3.31	8.28	8.28	3.31	3.31	8.28	43.05
12	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	18150	Phy	50	70	120	100	40	40	50	470
					BL	9.08	12.71	21.78	18.15	7.26	7.26	9.08	85.32
13	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)	100	Acre	16559	Phy	50	100	90	70	20	60	50	440
					BL	8.28	16.56	14.90	11.59	3.31	9.94	8.28	72.86
14	Spices & Condiments - Garlic/ Lahsun (Irrigated)	100	Acre	39798	Phy	210	160	190	150	190	160	160	1220
					BL	83.58	63.68	75.62	59.70	75.62	63.68	63.68	485.56
15	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	53239	Phy	90	100	110	110	70	90	100	670
					BL	47.92	53.24	58.56	58.56	37.27	47.92	53.24	356.71
						5851.70	5917.64	6681.33	5926.76	6744.49	6061.79	6708.78	43892.49
	Post-harvest/HH Consumption (10%)					585.17	591.76	668.13	592.68	674.45	606.18	670.88	4389.25
	Repairs & maintenance of farm assets (20%)					1170.34	1183.53	1336.27	1185.35	1348.9	1212.36	1341.76	8778.5
	Sub Total												57060.24

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)			Achchalda	Ajital	Auraiya	Bhagyanagar	Bidhuna	Erwa Katra	Sahar	District Total
	A.2 Water Resources													
1	Diesel Pump Sets--	80	No.	49500	Phy		40	25	50	25	40	20	50	250
					BL		15.84	9.90	19.80	9.90	15.84	7.92	19.80	99.00
	Diesel Pump Sets--	80	No.	55550	Phy		20	50	70	20	20	15	40	235
					BL		8.89	22.22	31.11	8.89	8.89	6.67	17.78	104.45
2	Drip Irrigation--	80	ha	99000	Phy		20	14	28	10	18	10	20	120
					BL		15.84	11.09	22.18	7.92	14.26	7.92	15.84	95.05
3	Solar PV Pump Sets (AC)--	80	No.	158900	Phy		20	15	10	15	15	20	20	115
					BL		25.42	19.07	12.71	19.07	19.07	25.42	25.42	146.18
	Solar PV Pump Sets (AC)--	80	No.	256400	Phy		25	20	15	15	10	15	30	130
					BL		51.28	41.02	30.77	30.77	20.51	30.77	61.54	266.66
4	Sprinkler	80	ha	361800	Phy		30	25	25	25	25	20	30	180
					BL		86.83	72.36	72.36	72.36	72.36	57.89	86.83	520.99
		80	ha	107000	Phy		4	3	3	5	4	3	3	25



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1	Combine harvester--	80	No.	2450000	Phy	1	1	1	1	1	1	1	1	1	1	7
					BL	19.60	19.60	19.60	19.60	19.60	19.60	19.60	19.60	19.60	19.60	137.20
2	Combine harvester- Tractor mounted Wheel type-	80	No.	1800000	Phy	1	2	2	2	2	2	2	2	2	2	11
					BL	14.40	28.80	28.80	28.80	28.80	28.80	28.80	28.80	28.80	28.80	158.40
3	Drones--	80	No.	275000	Phy	1	1	1	1	1	1	1	1	1	1	7
					BL	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	2.20	15.40
4	Leveller-Laser Guided-Laser land leveller	80	No.	455000	Phy	3	5	6	3	6	3	6	3	5	5	31
					BL	10.92	18.20	21.84	10.92	21.84	10.92	21.84	10.92	18.20	18.20	112.84
5	Other machinery- Other Machinery & Equipments- Happy Seeder 12 tyne	80	No.	235000	Phy	20	10	10	10	10	10	10	10	20	20	90
					BL	37.60	18.80	18.80	18.80	18.80	18.80	18.80	18.80	37.60	37.60	169.20
6	Other machinery- Other Machinery & Equipments- Rotavator 60 inches	80	No.	210000	Phy	20	15	20	10	15	10	15	12	12	12	104
					BL	33.60	25.20	33.60	16.80	25.20	20.16	20.16	20.16	20.16	20.16	174.72
7	Other machinery- Other Machinery & Equipments- Supper Seeder	80	No.	185000	Phy	25	10	10	10	10	10	10	10	25	25	100
					BL	37.00	14.80	14.80	14.80	14.80	14.80	14.80	14.80	37.00	37.00	148.00
8	Power Tiller--	80	No.	203000	Phy	20	35	55	25	35	30	35	35	35	35	235
					BL	32.48	56.84	89.32	40.60	56.84	48.72	56.84	56.84	56.84	56.84	381.64

9	Thresher--	80	No.	180500	Phy	35	30	55	40	30	25	25	240
					BL	50.54	43.32	79.42	57.76	43.32	36.10	36.10	346.56
	Thresher--	80	No.	220000	Phy	25							25
					BL	44.00							44.00
10	Tractor-With Implements & Trailer- Cultivator	80	No.	840000	Phy	15	30	45	20	30	20	35	195
					BL	100.80	201.60	302.40	134.40	201.60	134.40	235.20	1310.40
	Sub Total												2998.36
A.4 Plantation & Horticulture													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achchalda	Ajitmal	Auraiya	Bhagyanagar	Bidhuna	Erwa Katra	Sahar	District Total
1	Bee Keeping--50 colonies	80	No.	371500	Phy	1	1	1	1	1	1	1	7
					BL	2.97	2.97	2.97	2.97	2.97	2.97	2.97	20.79
2	Floriculture--60cm X30cm	80	ha	376900	Phy	1	1	1	1	1	1	1	7
					BL	3.02	3.02	3.02	3.02	3.02	3.02	3.02	21.14
3	Floriculture--75cm	80	ha	277400	Phy	1	1	10	2	2	2	2	20



	X75cm				BL	2.22	2.22	22.19	4.44	4.44	4.44	4.44	4.44	44.39
4	Mushroom Cultivation--250 sqmt.	80	1000 Kg. per Cycle	211000	Phy	3	2	6	2	2	2	3	20	
					BL	5.06	3.38	10.13	3.38	3.38	3.38	5.06	33.77	
5	New Orchard - Tropical/ Sub Tropical Fruits-- 1.8mX1.8m	80	ha	167500	Phy	15	15	20	15	20	15	15	115	
					BL	20.10	20.10	26.80	20.10	26.80	20.10	20.10	154.10	
6	New Orchard - Tropical/ Sub Tropical Fruits-- 1.8mX1.8m	80	ha	189300	Phy	10	10	6	8	8	10	8	60	
					BL	15.14	15.14	9.09	12.12	12.12	15.14	12.12	90.87	
7	New Orchard - Tropical/ Sub Tropical Fruits-- 10mX10m	80	ha	72700	Phy	5	5	5	5	5	5	5	35	
					BL	2.91	2.91	2.91	2.91	2.91	2.91	2.91	20.37	
8	New Orchard - Tropical/ Sub Tropical Fruits-- 3mX6m	80	ha	154300	Phy	25	15	25	15	15	15	25	135	
					BL	30.86	18.52	30.86	18.52	18.52	18.52	30.86	166.66	
9	New Orchard - Tropical/ Sub Tropical Fruits-- 5mX5m	80	Acre	175200	Phy	5	5	25	15	5	10	15	80	
					BL	7.01	7.01	35.04	21.02	7.01	14.02	21.02	112.13	
10	New Orchard - Tropical/ Sub Tropical Fruits-- 7mX7m	80	ha	70800	Phy	2	1	2	2	1	2	1	11	
					BL	1.13	0.57	1.13	1.13	0.57	1.13	0.57	6.23	
10	Nursery ---	80	ha	1967700	Phy	1	1	1	1	1	1	1	7	
					BL	15.74	15.74	15.74	15.74	15.74	15.74	15.74	110.18	

11	Protection Structure-Poly/ Green Housing- Tomato 1000 Sq M	80 sq.m.	1298500	Phy	2	5	5	2	2	5	5	26
				BL	20.78	51.94	51.94	20.78	20.78	51.94	51.94	270.10
	Sub Total											1050.73

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
	A.5 Working Capital - Bee Keeping				
	Sub Total				

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achchalda	Ajitalma	Auraiya	Bhagyanagar	Bidhuna	Erwa Katra	Sahar	District Total
	A.6 Forestry											
1	Plantation- Bamboo-5 m x 5 m	80	ha	86636	Phy	10	15	10	20	10	15	95
					BL	6.93	10.40	6.93	13.86	6.93	10.40	65.85
2	Plantation- Eucalyptus-3 m x 1.5 m	80	ha	93176	Phy	10	10	5	10	10	5	55
					BL	7.45	7.45	3.73	7.45	7.45	3.73	40.99

3	Plantation- Poplar-5 m x 4 m	80	ha	235040	Phy	10	15	10	10	10	10	5	15	75
					BL	18.80	28.20	18.80	18.80	18.80	18.80	9.40	28.20	141.00
4	Plantation-Teak-2 m x 2 m	80	ha	163310	Phy	15	20	10	20	15	10	10	10	100
					BL	19.60	26.13	13.06	26.13	19.60	13.06	13.06	13.06	130.64
	Sub Total													378.48

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achchalda	Ajitmal	Auraiya	Bhagyanagar	Bidhuna	Erwa Katra	Sahar	District Total	
	A.7 Animal Husbandry - Dairy													
1	Buffalo Farming--	80	1+1	248000	Phy	80	65	95	80	90	85	100	595	
					BL	158.72	128.96	188.48	158.72	178.56	168.64	198.40	1180.48	
2	Bulk Milk Cooling Unit--	80	No.	1250000	Phy	1	1	1	1	1	1	1	7	
					BL	10.00	10.00	10.00	10.00	10.00	10.00	10.00	70.00	
3	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	219000	Phy	40	35	45	30	35	20	20	225	
					BL	70.08	61.32	78.84	52.56	61.32	35.04	35.04	394.20	
5	Dairy Cow and	80	2	194000	Phy	40	65	65	95	60	50	35	410	



	Heifer rearing-1 Cow and 1 Heifer-Jersey/Holstein Friesian crosses			BL	62.08	100.88	100.88	147.44	93.12	77.60	54.32	636.32
4	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	Phy	20	45	20	30	30	20	40	205
				BL	162.08	364.68	162.08	243.12	243.12	162.08	324.16	1661.32
	Sub Total											3942.32
A.8 Working Capital - AH - Dairy/Drought animal												
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achchalda	Ajital	Auraiya	Bhagyanagar	Bidhuna	Erwa Katra	Sahar	District Total
1	Buffalo Farming_Buffalo Farming_Etawah	100	1+1	52500	Phy	170	150	250	200	200	200	1320
				BL	89.25	78.75	131.25	78.75	105.00	105.00	105.00	693.00
	Sub Total											693.00
A.9 Animal Husbandry - Poultry												
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achchalda	Ajital	Auraiya	Bhagyanagar	Bidhuna	Erwa Katra	Sahar	District Total

1	Commercial Broiler Farming-	80	5000	2458000	Phy	2	5	5	5	5	5	2	3	27
					BL	39.33	98.32	98.32	98.32	98.32	98.32	39.33	58.99	530.93
2	Commercial Layer Farming--	80	10000	11642000	Phy	1	1	1	1	1	1	1	1	7
					BL	93.14	93.14	93.14	93.14	93.14	93.14	93.14	93.14	651.98
	Sub Total													1182.91
A.10 Working Capital - AH - Poultry														
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achchalda	Ajitmal	Auraiya	Bhagyanagar	Bidhuna	Erwa Katra	Sahar	District Total	
1	Broiler Farming_Others_Auraiya	100	500	190000	Phy	15	5	30	5	20	10	25	110	
					BL	28.50	9.50	57.00	9.50	38.00	19.00	47.50	209.00	
	Sub Total												209.00	
A.11 Animal Husbandry - SGP														
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achchalda	Ajitmal	Auraiya	Bhagyanagar	Bidhuna	Erwa Katra	Sahar	District Total	

1	Goat - Rearing Unit-- Barbari/Sirohi/Jamunapari	80	20+1	414000	Phy	15	30	30	25	15	10	25	150
					BL	49.68	99.36	99.36	82.80	49.68	33.12	82.80	496.80
2	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	Phy	2	2	9	6	7	2	2	30
					BL	17.52	17.52	78.84	52.56	61.32	17.52	17.52	262.80
3	Sheep - Rearing Unit-- Nali/Graded Nali/CB Merino	80	20+1	379000	Phy	1	1	4	2	2	4	1	15
					BL	3.03	3.03	12.13	6.06	6.06	12.13	3.03	45.47
	Sub Total												805.07

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achchalda	Ajital	Auraiya	Bhagyanagar	Bidhuna	Erwa Katra	Sahar	District Total
	A.12 Working Capital - AH - Others/SR											
1	Goat Farming_Rearing Unit - Semi-intensive_Auraiya	100	20+1	61000	Phy	5	10	10	10	5	10	60
	Sub Total				BL	3.05	6.10	6.10	6.10	3.05	6.10	36.60
												36.60

Sr. No.	Activity	Bank Loan	Unit Size	SoF / Unit	Achchalda	Ajital	Auraiya	Bhagyanagar	Bidhuna	Erwa Katra	Sahar	District Total



		Factor (%)		Cost (Rs)																
	A.13 Fisheries																			
1	Aquaculture inputs production--	80	No.	400000	Phy	1	1	3	1	1	1	1	1	1	1	1	1	1	9	
					BL	3.20	3.20	9.60	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	28.80		
2	Aquaculture inputs production--Mini Fish Feed Mill 2 Ton per day	80	No.	3000000	Phy			1										5		
					BL			24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	120.00			
3	Fish Culture -- Integrated fish farming livestock cum fish	80	ha	100000	Phy	5	5	10	10	10	10	10	10	10	5	15	15	60		
					BL	4.00	4.00	8.00	8.00	8.00	8.00	8.00	8.00	4.00	12.00	48.00				
4	Fish marketing-- Three wheeler	80	No.	300000	Phy	3	3	5	5	5	5	5	5	3	3	3	3	27		
					BL	7.20	7.20	12.00	12.00	12.00	12.00	12.00	7.20	7.20	7.20	64.80				
5	Fish Seed Hatchery--	80	ha	2500000	Phy									1	1		2			
					BL										20.00	20.00	40.00			
	Sub Total																		301.60	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)															District Total	

A.14 Working Capital - Fisheries									
1	Fish Culture - RAS_100 m3_Fish farming in RAS/Bio floc system	100	2 ton per cycle	300000	Phy	3	3	3	21
					BL	9.00	9.00	9.00	63.00
	Sub Total								63.00
A.15 Farm Credit									
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achchalda	Ajitmal	Auraiya	District Total
1	Animal Driven Carts- Conventional Bullock Cart-	85	No.	90000	Phy	10	10	5	60
					BL	7.65	7.65	3.83	45.91
2	Finance to FPOs/FPCs--	90	No.	2000000	Phy	2	2	2	14
					BL	36.00	36.00	36.00	252.00
3	Integrated Farming--Crop + Dairy (1ha)	90	ha	450000	Phy	2	2	2	13
					BL	8.10	8.10	8.10	52.65
4	Integrated Farming--Crop + Plantation (1.50 ha)	90	ha	650000	Phy	1	2	2	12
					BL	5.85	11.70	11.70	70.20

5	Integrated Farming-- Plantation + Dairy (1ha)	90	ha	550000	Phy	1	1	1	1	1	1	1	1	7
6	Two Wheeler Loans --	85	No.	50000	BL	4.95	4.95	4.95	4.95	4.95	4.95	4.95	4.95	34.65
					Phy	50								50
	Two Wheeler Loans --	85	No.	100000	BL	21.25							21.25	
					Phy	35	30	50	40	45	50		290	
	Sub Total					113.55	93.90	107.08	98.58	102.40	106.65	101.00		723.16
	Total Farm Credit (sum of A.1 to A.15)													71471.27
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achchalda	Ajitmal	Auraiya	Bhagyanagar	Bidhuna	Erwa Katra	Sahar	District Total	
	B. Agriculture Infrastructure													
	B.1 Storage Facilities													
1	Cold Storage--500 MT	75	No.	4000000	Phy	1	1	1	1	1	1	1	1	7
					BL	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	210.00
2	Cold Storage--5000 MT	80	No.	40000000	Phy	2	1					1		4



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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achchalda	Ajitmal	Auraiya	Bhagyanagar	Bidhuna	Erwa Katra	Sahar	District Total
	<b>B.2 Land Development</b>											
1	Farm Ponds/ Water Harvesting Structures--20 m X 20 m	80	No.	100000	Phy 20	40	50	10	30	10	30	190
2	On Farm development (OFD) Works --	80	m.	75000	Phy 5	15	30	5	5	5	10	75
3	Precision Farming-Use of Kisan Drones- Drone Pest Spray (1unit for 8000 acres per annum)	80	ha	2200000	BL 3.00	9.00	18.00	3.00	3.00	3.00	6.00	45.00
4	Reclamation of Problem Soils--5-8 t gypsum + 1 DP + Dhaincha crop	80	ha	43600	Phy 5	10	10	5	5	5	30	70
	Sub Total				BL 1.74	3.49	3.49	1.74	1.74	1.74	10.46	24.40
												256.60
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achchalda	Ajitmal	Auraiya	Bhagyanagar	Bidhuna	Erwa Katra	Sahar	District Total

Sr.	Activity	Bank	Unit	SoF /	Achchalda	Ajital	Auraiya	Bhagyanagar	Bidhuna	Erwa	Sahar	District
1	B.3 Agriculture Infrastructure - Others Compost/ Vermi Compost-Agro. Waste Compost-100 TPA	80	No.	19000000	Phy			1	1			2
					BL		152.00	152.00				304.00
2	Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA	80	No.	29000	Phy	7	7	12	8	2	7	45
					BL	1.62	1.62	2.78	1.86	0.46	1.62	10.42
3	Compost/ Vermi Compost-Vermi Compost-10*6*2.5	80	No.	31000	Phy	3	3	11	7	8	7	50
					BL	0.74	0.74	2.73	1.74	1.98	2.73	12.40
4	Compost/ Vermi Compost-Vermi Compost-Commercial vermi compost 150 TPA	80	No.	750000	Phy	1	1	1	1	1	1	7
					BL	6.00	6.00	6.00	6.00	6.00	6.00	42.00
5	Seed Processing- All Seed Types-	85	No.	2500000	Phy				1		1	2
					BL				21.25		21.25	42.50
	Sub Total											411.32
	Total (B.1+B.2+B.3)											3789.82



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5	Food Grain Processing-Sorting & Grading-Grain Grading with 1000 MT warehouse	90	No.	6000000	Phy	1					1					1			3
					BL	54.00					54.00					54.00			162.00
6	Fruit Processing -	85	No.	200000	Phy	2	2	3.40			5	4	2	3			2		20
					BL	3.40					8.50	6.80	3.40	5.10			3.40		34.00
7	Fruit Processing - Jam, jelly & Squash -	85	No.	200000	Phy	8	8				3	3	8	3			7		40
					BL	13.60					5.10	5.10	13.60	5.10			11.90		68.00
8	Fruit Processing - Pickle-	85	No.	200000	Phy	12	6				8	8	6	8			7		55
					BL	20.40					13.60	13.60	10.20	13.60			11.90		93.50
9	Honey & Honey Products--Honey processing Unit	85	No.	2000000	Phy	1	1				1	1	1	1			1		7
					BL	17.00					17.00	17.00	17.00	17.00			17.00		119.00
10	Meat & Poultry Processing--	85	No.	500000	Phy	5	15				15	20	10	5					70
					BL	21.25					63.75	85.00	42.50	21.25					297.50
11	Oil Extraction--/Mustard	85	No.	500000	Phy	3	4				7	5	2	2			2		25

	Processing			BL	12.75	17.00	29.75	21.25	8.50	8.50	8.50	8.50	106.25
	Oil Extraction-- /Mustard Processing	85	No.	Phy	3	4	7	5	2	2	2	2	25
				BL	25.50	34.00	59.50	42.50	17.00	17.00	17.00	17.00	212.50
12	Packaging Unit--	75	No.	Phy	1	1	1	1	1	1	1	1	7
				BL	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	52.50
				Phy	5	30	30	30	5	5	5	20	125
13	Ready to Eat Products -Papad making -	85	No.	BL	8.50	51.00	51.00	51.00	8.50	8.50	34.00	212.50	
				Phy	1	1	1	1	1	1	1	1	7
14	Rice Processing --	75	No.	BL	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	52.50
				Phy	1	1	1	1	1	1	1	1	7
				BL	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	157.50
				Phy	3	4	4	3	3	5	3	25	
15	Spice Processing--	85	No.	BL	7.65	10.20	10.20	7.65	7.65	12.75	7.65	63.75	



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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achchalda	Ajitmal	Auraiya	Bhagyanagar	Bidhuna	Erwa Katra	Sahar	District Total
	II. Micro, Small and Medium Enterprises (MSME)												
1	Manufacturing Sector - Term Loan-Medium-	80	No.	875000000	Phy	1	1	2	1	1	1	1	8
					BL	1000.00	1000.00	2000.00	1000.00	1000.00	1000.00	1000.00	8000.00
2	Manufacturing Sector - Term Loan-Micro-	80	No.	7000000	Phy	400	500	600	550	450	400	400	3300
					BL	3200.00	4000.00	4800.00	4400.00	3600.00	3200.00	3200.00	26400.00
3	Manufacturing Sector - Term Loan-Small-	80	No.	175000000	Phy	5	7	12	6	6	4	5	45
					BL	1000.00	1400.00	2400.00	1200.00	1200.00	800.00	1000.00	9000.00
4	Manufacturing Sector - Working Capital-Medium-	80	No.	175000000	Phy	1	1	2	1	1	1	1	8
					BL	200.00	200.00	400.00	200.00	200.00	200.00	200.00	1600.00

5	Manufacturing Sector - Working Capital-Micro-	80	No.	1400000	Phy	400	500	600	550	450	400	400	3300
					BL	640.00	800.00	960.00	880.00	720.00	640.00	640.00	5280.00
6	Manufacturing Sector - Working Capital-Small-	80	No.	35000000	Phy	5	7	12	6	6	4	5	45
					BL	200.00	280.00	480.00	240.00	240.00	160.00	200.00	1800.00
7	Overdraft to PMJDY Account Holders--	100	No.	70000	Phy	150	150	150	140	120	110	130	950
					BL	15.00	15.00	15.00	14.00	12.00	11.00	13.00	95.00
8	Service Sector - Term Loan-Medium-	80	No.	875000000	Phy	1	1	1	1	1	1	1	7
					BL	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00	7000.00
9	Service Sector - Term Loan-Micro-	80	No.	7000000	Phy	200	300	400	350	350	200	200	2000
					BL	1600.00	2400.00	3200.00	2800.00	2800.00	1600.00	1600.00	16000.00
10	Service Sector - Term Loan-Small-	80	No.	175000000	Phy	1	2	4	3	2	1	1	14



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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total								
	III. Export Credit												
	Total Export Credit												
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bidhuna	Erwa Katra	Sahar	District Total					
	IV. Education												
1	Education Loans-Study in India-	90	No.	500000	Phy	20	15	55	15	40	25	30	200
					BL	90.00	67.50	247.50	67.50	180.00	112.50	135.00	900.00
	Total Education												900.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achchalda	Ajitmal	Auraiya	Bhagyanagar	Bidhuna	Erwa Katra	Sahar	District Total	

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2	Education--	85	No.	10000000	Phy	1	2	2	1	1	1	1	1	1	4
					BL				85.00	85.00	85.00	85.00	85.00	85.00	340.00
3	Healthcare-Hospital-	85	No.	10000000	Phy	1	1	1	2	1	1	1	1	1	6
					BL	85.00	85.00	85.00		85.00	85.00	85.00	85.00	85.00	510.00
4	Sanitation--	85	No.	25000	Phy	145	120	120	100	100	100	130	150	150	865
					BL	30.81	25.50	25.50	21.25	21.25	21.25	27.63	31.88	31.88	183.82
	Total Social Infrastructure														1080.57

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Achchalda	Ajitmal	Auraiya	Bhagyanagar	Bidhuna	Erwa Katra	Sahar	District Total
	VII. Renewable Energy											
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	150000	Phy	100	170	90	80	70	100	710
	Total Renewable Energy				BL	135.00	229.50	121.50	108.00	94.50	135.00	958.50
												958.50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Achchalda	Ajital	Auraiya	Bhagyanagar	Bidhuna	Erwa Katra	Sahar	District Total
	VIII. Others												
1	SHGs/ JLGs--JLG	100	No.	150000	Phy	45	45	45	50	40	50	40	315
					BL	67.50	67.50	67.50	75.00	60.00	75.00	60.00	472.50
2	SHGs/ JLGs--SHG	100	No.	200000	Phy	110	85	115	110	100	95	125	740
					BL	220.00	170.00	230.00	220.00	200.00	190.00	250.00	1480.00
	Total Others												1952.50
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)												170569.66

## 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	16694.23	11610.32	27482.80	24829.80	24350.16	30941.94	28361.40
RCBs	688.23	609.10	6442.00	4702.93	6676.29	1851.26	6602.32
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	1684.52	1655.80	6888.00	18285.78	12894.78	23072.49	13366.45
Others	110.32	49.78	991.34	0.00	0.00	0.00	0.00
Sub total (A)	19177.30	13925.00	41804.14	47818.51	43921.23	55865.69	48330.17

**Table 2: Term Loan (MT+LT)**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	14189.90	7690.28	12416.19	8082.41	10218.70	15247.28	12388.44
RCBs	888.09	406.06	2478.00	0.00	2519.36	0.00	2382.73
SCARDB	174.93	82.96	174.93	163.82	1070.30	128.53	379.77



Auraiya, PLP 2025-26							
RRBs		2700.78	1103.90	3621.56	339.61	5387.17	1867.59
Others		0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)		17953.70	9283.20	18690.68	8585.84	19195.53	17243.40
							20591.93

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	30884.13	19300.60	39898.99	32912.21	34568.86	46189.22	40749.84	
RCBs	1576.32	1015.16	8920.00	4702.93	9195.65	1851.26	8985.05	
SCARDB	174.93	82.96	174.93	163.82	1070.30	128.53	379.77	
RRBs	4385.30	2759.70	10509.56	18625.39	18281.95	24940.08	18807.44	
Others	110.32	49.78	991.34	0.00	0.00	0.00	0.00	
Sub total (A)	37131.00	23208.20	60494.82	56404.35	63116.76	73109.09	68922.10	

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	12337.50	8342.96	14176.25	22886.44	24085.00	37803.04	48051.50	
RCBs	145.00	72.96	0.00	0.00	0.00	0.00	0.00	
SCARDB	102.00	51.36	0.00	0.00	0.00	0.00	0.00	
RRBs	531.50	361.17	1313.00	1327.74	485.00	3206.25	16573.21	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	13116.00	8828.45	15489.25	24214.18	24570.00	41009.29	64624.71	

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	5890.60	2546.23	5398.18	1984.10	4835.23	3428.68	4553.07	
RCBs	102.00	55.22	0.00	1.92	5.54	1.10	884.25	
SCARDB	12.00	5.50	0.00	0.00	0.00	0.00	0.00	
RRBs	102.00	72.25	873.10	1609.69	1462.10	79.02	1939.86	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	6106.60	2679.20	6271.28	3595.71	6302.87	3508.80	7377.18	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	49112.23	30189.79	59473.42	57782.75	63489.09	87420.94	93354.41	
RCBs	1823.32	1143.34	8920.00	4704.85	9201.19	1852.36	9869.30	
SCARDB	288.93	139.82	174.93	163.82	1070.30	128.53	379.77	
RRBs	5018.80	3193.12	12695.66	21562.82	20229.05	28225.35	37320.51	
Others	110.32	49.78	991.34	0.00	0.00	0.00	0.00	
Sub total (A)	56353.60	34715.85	82255.35	84214.24	93989.63	117627.18	140923.99	

### Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	11610.32	609.10	0.00	1655.80	49.78	13925.00	24829.80	4702.93	0.00	18285.78	0.00	47818.51

Table 1: Crop Loan

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	30941.94	1851.26	0.00	23072.49	0.00	55865.69	28361.40	6602.32	0.00	13366.45	0.00	48330.17

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH - D						0.00						0.00
AH - P						0.00						0.00
AH - S G P						0.00						0.00



F D																		0.00
F & W																		0.00
S G & M F																		0.00
A & F																		0.00
OTH	7690.28	406.06	82.96	1103.90	0.00	9283.20	8082.41	0.00	163.82	339.61	0.00	8585.84						
Sub total	7690.28	406.06	82.96	1103.90	0.00	9283.20	8082.41	0.00	163.82	339.61	0.00	8585.84						
Grand Total (I +II)	19300.60	1015.16	82.96	2759.70	49.78	23208.20	32912.21	4702.93	163.82	18625.39	0.00	56404.35						

Table 2: Term Loan														(₹ lakh)	
Particulars	2023-24						2024-25						Total	Others	Total
	CBs	RCBs	SCARDB	RRBs			CBs	RCBs	SCARDB	RRBs					
W S						0.00									0.00
L D						0.00									0.00
F M						0.00									0.00
P & H						0.00									0.00
AH -D						0.00									0.00
AH -P						0.00									0.00
AH - S G P						0.00									0.00
F D						0.00									0.00
F & W						0.00									0.00
S G & M F						0.00									0.00
A & F						0.00									0.00
OTH	15247.28	0.00	128.53	1867.59	0.00	17243.40	12388.44	2382.73	379.77	5440.99	0.00	20591.93			
Sub total	15247.28	0.00	128.53	1867.59	0.00	17243.40	12388.44	2382.73	379.77	5440.99	0.00	20591.93			
Grand Total (I +II)	46189.22	1851.26	128.53	24940.08	0.00	73109.09	40749.84	8985.05	379.77	18807.44	0.00	68922.10			

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	1500000
2	Animal Driven Carts	Conventional Bullock Cart		No.	90000
3	Aquaculture inputs production			No.	400000
4	Aquaculture inputs production			No.	3000000
5	Bakery & Confectionery Unit			No.	1500000
6	Bee Keeping			No.	371500
7	Buffalo Farming			1+1	248000
8	Bulk Milk Cooling Unit			No.	1250000
9	Cold Storage			No.	40000000
10	Cold Storage	For Dairy Products		No.	3500000
11	Cold Storage			No.	4000000
12	Cold Storage			No.	3300000
13	Combine harvester			No.	2450000
14	Combine harvester	Tractor mounted wheel type		No.	1800000
15	Commercial Broiler Farming			5000	2458000
16	Commercial Layer Farming			10000	11642000
17	Compost/ Vermi Compost	Agro. Waste Compost		No.	19000000
18	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
19	Compost/ Vermi Compost	Vermi Compost		No.	750000
20	Compost/ Vermi Compost	Vermi Compost		No.	31000



21	Crossbred Cattle Farming				1+1	219000
22	Custom Service Units/ Custom Hiring Centers				No.	8500000
23	Dairy Cow and Heifer rearing	1 Cow and 1 Heifer			2	194000
24	Dairy Cow and Heifer rearing				2	1013000
25	Dairy Processing Unit				No.	700000
26	Dal/ Pulses Mill				No.	1000000
27	Diesel Pump Sets				No.	49500
28	Diesel Pump Sets				No.	55550
29	Drinking Water				No.	500000
30	Drip Irrigation				ha	99000
31	Drones				No.	275000
32	Education				No.	10000000
33	Education Loans	Study in India			No.	500000
34	Farm Ponds/ Water Harvesting Structures				No.	100000
35	Finance to FPOs/FPCs				No.	2000000
36	Fish Culture				ha	100000
37	Fish marketing				No.	300000
38	Fish Seed Hatchery				ha	2500000
39	Floriculture				ha	376900
40	Floriculture				ha	277400
41	Food Grain Processing	Flour Mill			No.	1500000
42	Food Grain Processing	Sorting & Grading			No.	6000000
43	Food Grain Processing	Flour Mill			No.	2500000
44	Fruit Processing	Jam, jelly & Squash			No.	200000

45	Fruit Processing	Pickle	No.	200000
46	Fruit Processing		No.	200000
47	Goat	Rearing Unit	20+1	414000
48	Godown	Silo	No.	5000000
49	Godown		No.	1500000
50	Godown		No.	3500000
51	Healthcare	Hospital	No.	10000000
52	Honey & Honey Products		No.	2000000
53	Integrated Farming		ha	550000
54	Integrated Farming		ha	650000
55	Integrated Farming		ha	450000
56	Leveller	Laser Guided	No.	455000
57	Loan to MFIs for Onlending to for Agri. Purposes		No.	1000000
58	Loan to PACS/ FSS/ LAMPS		No.	1500000
59	Manufacturing Sector	Working Capital	No.	5000000
60	Manufacturing Sector	Working Capital	No.	25000000
61	Manufacturing Sector	Term Loan	No.	125000000
62	Manufacturing Sector	Working Capital	No.	200000
63	Manufacturing Sector	Term Loan	No.	1000000
64	Manufacturing Sector	Term Loan	No.	25000000
65	Market Yard		No.	1500000
66	Meat & Poultry Processing		No.	500000
67	Mushroom Cultivation		1000 Kg. per Cycle	211000

68	New Orchard		Tropical/ Sub Tropical Fruits		ha	167500
69	New Orchard		Tropical/ Sub Tropical Fruits		ha	72700
70	New Orchard		Tropical/ Sub Tropical Fruits		Acre	175200
71	New Orchard		Tropical/ Sub Tropical Fruits		ha	154300
72	New Orchard		Tropical/ Sub Tropical Fruits		ha	70800
73	New Orchard		Tropical/ Sub Tropical Fruits		ha	189300
74	Nursery				ha	1967700
75	Oil Extraction				No.	500000
76	Oil Extraction				No.	1000000
77	On Farm development (OFD) Works				m.	75000
78	Other machinery		Other Machinery & Equipments		No.	185000
79	Other machinery		Other Machinery & Equipments		No.	210000
80	Other machinery		Other Machinery & Equipments		No.	235000
81	Overdraft to PMJDY Account Holders				No.	10000
82	Packaging Unit				No.	1000000
83	Pig Breeding Unit				10+2	1095000
84	Plantation		Bamboo		ha	86636
85	Plantation		Teak		ha	163310
86	Plantation		Eucalyptus		ha	93176
87	Plantation		Poplar		ha	235040



88	Power Tiller				No.	203000
89	Precision Farming	Use of Kisan Drones			ha	2200000
90	Protection Structure	Poly/ Green Housing			sq.m.	1298500
91	Purchase/ Construction of a Dwelling Unit (Individual)				No.	2000000
92	Ready to Eat Products	Papad making			No.	200000
93	Reclamation of Problem Soils		5		ha	43600
94	Repair of Dwelling Units				No.	600000
95	Rice Processing				No.	1000000
96	Rice Processing				No.	3000000
97	Sanitation				No.	25000
98	Seed Processing	All Seed Types			No.	2500000
99	Service Sector	Term Loan		Medium	No.	125000000
100	Service Sector	Term Loan		Micro	No.	1000000
101	Service Sector	Term Loan		Small	No.	25000000
102	Service Sector	Working Capital		Micro	No.	200000
103	Service Sector	Working Capital		Medium	No.	25000000
104	Service Sector	Working Capital		Small	No.	5000000
105	Sheep	Rearing Unit			20+1	379000
106	SHGs/ JLGs				No.	150000
107	SHGs/ JLGs				No.	200000
108	Solar Energy	Roof Top Solar PV System with Battery			No.	150000
109	Solar PV Pump Sets (AC)				No.	256400
110	Solar PV Pump Sets (AC)				No.	361800
111	Solar PV Pump Sets (AC)				No.	158900

112	Spice Processing			No.	300000
113	Sprinkler Irrigation			ha	107000
114	Sprinkler Irrigation			ha	109000
115	Sprinkler Irrigation			ha	182000
116	Thresher			No.	180500
117	Thresher			No.	220000
118	Tractor	With Implements & Trailer		No.	840000
119	Tube Well			No.	33000
120	Tube Well			No.	480000
121	Tube Well			No.	682000
122	Two Wheeler Loans			No.	100000
123	Two Wheeler Loans			No.	50000

### 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	Onion/ Piyaz/ Kanda ( )		26316
2	Annual Vegetables	Tomato/ Tamatar ( )		31012
3	Annual Vegetables	Potato/ Aloo (Irrigated)		64654
4	Broiler Farming	Others_Auraiya	500	190000
5	Buffalo Farming	Buffalo Farming_Etawah		52500
6	Cereals	Sorghum/ Jowar (Irrigated)		14845
7	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)		16397
8	Cereals	Barley/ Jav (Irrigated)		19231
9	Cereals	Maize/ Makka (Irrigated)		19317
10	Cereals	Wheat/ Gehu (Irrigated)		28907
11	Cereals	Rice/ Chaval/ Dhan (Irrigated)		29150
12	Fish Culture	RAS_100 m3_Fish farming in RAS/Bio floc system		300000
13	Goat Farming	Rearing Unit _ Semi_intensive_Auraiya		61000
14	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		19352
15	Pulses	Mungbean/ Mung/ Moong/ Green Gram (Irrigated)		16559



16	Pulses	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)		16559
17	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)		18150
18	Spices & Condiments	Garlic/ Lahasun (Irrigated)		39798
19	Sugar Crops	Sugarcane/ Ganna (Irrigated)		53239

### Abbreviations

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

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



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

**Name and address of DDM**

Name	Arun Kumar
Designation	DDM, NABARD
Address 1	H.No. 12 A
Address 2	Friend Colony
Post Office	Etawah HO
District	ETAWAH
State	Uttar Pradesh
Pincode	206001
Telephone No.	5688352080
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## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.</li> <li>Focus Segments: <ul style="list-style-type: none"> <li>Green Finance &amp; Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)</li> <li>Fabrics &amp; Textiles</li> <li>Handicrafts Value Chain</li> </ul> </li> </ul>	<b>NSFL in WASH</b> Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> <li>largest wholesale debt providing NBFC for SDG6</li> <li>largest wholesale debt funder for last mile WASH</li> <li>pioneer in climate ready WASH funding, and</li> <li>only NBFC covering all sectors and risk spectra under WASH.</li> </ul>
<b>Corporate Office</b> NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉ : nabsamruddhi@nabard.org	<b>Registered Office</b> NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020 ☎: 040-23241155/56 🌐 : www.nabsamruddhi.in



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>Largest lender in FPO space</li> <li>Present in 21 States and 3 UTs including North East</li> <li>3000+ FPOs credit linked</li> <li>Collateral free lending at affordable rates</li> <li>Soft loan for Agri Startups</li> </ul>	<ul style="list-style-type: none"> <li>Financing FPOs through <ul style="list-style-type: none"> <li>Working Capital</li> <li>Term Loan</li> <li>Pledge Financing (eNWR)</li> </ul> </li> <li>Term lending for Corporates/ NBSCs/ MFIs</li> </ul>
<b>Corporate Office</b> C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉ : corporate@nabard.org	<b>Registered Office</b> C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉ : finance@nabkisan.org 🌐 : www.nabkisan.in



## NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>A Non deposit taking systemically important NBSC-MFI- Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country</li> <li>Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul>	<ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul>
<b>Registered Office:</b> 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500      ✉ : ho@nabfins.org      🌐 : www.nabfins.org	



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

<b>OFFERS CONSULTANCY AND ADVISORY SERVICES</b> Pan India Presence with offices in 31 State/UTs	<ul style="list-style-type: none"> <li>Project Management Consultancy</li> <li>IT Based Natural Resources Information System</li> <li>Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>Third Party Monitoring</li> </ul>	<ul style="list-style-type: none"> <li>Climate Change &amp; Sustainability</li> <li>Value Chain Development</li> <li>Skill &amp; Livelihood Development</li> <li>Preparation Detailed Project Reports (DPRs)</li> <li>Transaction Advisory Services</li> </ul>
<b>Registered Office:</b> NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051 ☎: 022-26539419      ✉ : headoffice@nabcons.in <b>Corporate Office:</b> NABCONS, 7 <sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125 ☎: 011-41538678/25745103      🌐 : www.nabcons.com		





## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

- NABSanrakshan, a wholly owned subsidiary of NABARD, offers Credit Guarantee against the credit offered by the Eligible Lending Institutions (ELIs), through the Trusts (Funds) under its Trusteeship.
- Two sovereign Credit Guarantee Schemes offered are:
  - Credit Guarantee Scheme for FPO Financing (CGSFPO) – provides credit guarantee for collateral free credit facility upto Rs. 2 crore to FPOs (including loans to FPOs under AIF)
  - Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD)- provides credit guarantee to MSMEs and Dairy Cooperatives
- More than 1500 FPOs provided credit guarantee till 31st March 2024, covering nearly 13.67 lakh farmers across 23 States
- Operations carried through Credit Guarantee Portal

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

**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.

**Registered Office:** NABARD, 4th Floor, E Wing, Plot No. C-24, G Block, BKC, Bandra (East), Mumbai-400051

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[www.nabard.org](http://www.nabard.org) |     / [nabardonline](https://nabardonline.org)