



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



अयोध्या
Ayodhya

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: Ayodhya

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

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District Development Manager
NABARD

Ayodhya

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	Ayodhya is a district located in eastern Uttar Pradesh, covering an area of 2,522 square kilometers. It is bordered by Ambedkar Nagar to the east, Gonda and Basti to the north, and Barabanki and Sultanpur to the west and south, respectively.
2	Type of soil	Alluvial
3	Primary occupation	Agriculture
4	Land holding structure	Small and Marginal

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Rs. 332086.99 lakh
2	CD Ratio	33.06 percent
3	Investment credit in agriculture	Rs. 45872.18 lakh
4	Credit flow to MSMEs	Rs. 157730.83 lakh
5	Other significant credit flow, if any	Rs. 11989.90 lakh to OPS

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Rs. 797667.19 lakh
2	Projection for agriculture and its components	Rs. 311505.54 lakh
3	Projection for MSMEs	Rs. 394152.00 lakh
4	Projection for other purposes	Rs. 92009.65 lakh

5. Developmental Initiatives

1. Various developmental projects are currently being implemented in the district through schemes from the Government of India and the State Government.
2. Additionally, several initiatives by NABARD, including the promotion of Farmer Producer Organizations (FPOs), self-help group (SHG) linkages, skill development training, and entrepreneurship development programs, are also underway.
3. With NABARD's financial assistance, three rural haats have been established in the district. Furthermore, the district is actively executing initiatives under the Atmanirbhar Bharat Abhiyan, along with ongoing efforts from previous years, such as the saturation drive for Kisan Credit Cards (KCC).
4. An Innovation DPR project was launched to showcase the cultivation of high-value vegetable crops through hydroponics.

6. Thrust Areas

1. For the year 2025-26, the primary focus is on promoting Zero Budget Natural Farming System (ZBNFS) to enhance agriculture as a sustainable and more profitable economic activity, along with the computerization of Primary Agricultural Credit Societies.
2. Additionally, it is crucial to support the establishment of Producer Organizations for product aggregation and to improve infrastructure, especially logistics services for the storage of agricultural products.

7. Major Constraints and Suggested Action Points

1. Agriculture is the primary economic activity in the district, with 96% of holdings classified as small and marginal. As a result, farming remains largely traditional, and there are both resource limitations and conceptual barriers to transitioning towards agri-business.
2. While assessing the potential for bank lending in the district, this document highlights the absence of basic facilities and offers recommendations for developing essential infrastructure in agri and allied sectors.
3. These improvements are crucial for effectively harnessing the potential in these areas. Additionally, the document emphasizes the need for critical collaboration to create a sustainable impact.

4. It is important to discuss these initiatives across all available platforms and regularly review progress in the DCC and BLBC meetings to ensure successful implementation in the district.

8. Way Forward

1. To effectively improve the living standards of those at the bottom of the development pyramid in the district and to double their incomes, it is crucial to create a multi-dimensional action plan. Ensuring the adequate availability of financial resources is also essential.
2. To meet the set targets qualitatively and maximize the benefits of existing development schemes for the community, all stakeholders must adopt a convergence approach and coordinate their efforts.
3. This Potential Linked Credit Plan (PLP) aims to serve as a reference point for all stakeholders, facilitating the comprehensive utilization of potential across various sectors for the overall development of the district.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> - Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings; - Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other; - Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers; - Study the cropping pattern; - Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and - Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	<ul style="list-style-type: none"> - MI potential is the area that can be brought under irrigation by ground and surface water; - Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district; - While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get; - Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.; - Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and - The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	<ul style="list-style-type: none"> - The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;

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

5. Agency wise Use

Utility

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

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

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

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	286501.12
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	223488.64
2	Term Loan for agriculture and allied activities	63012.48
B	Agriculture Infrastructure	13240.92
C	Ancillary activities	11763.50
I	Credit Potential for Agriculture A+B+C)	311505.54
II	Micro, Small and Medium Enterprises	394152.00
III	Export Credit	1920.00
IV	Education	7920.00
V	Housing	54804.60
VI	Social Infrastructure	6205.00
VII	Renewable energy	9000.00
VIII	Others	12160.05
	Total Priority Sector	797667.19

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	210375.54
2	Water Resources	9343.82
3	Farm Mechanisation	21712.02
4	Plantation & Horticulture with Sericulture	3960.99
5	Forestry & Waste Land Development	496.17
6	Animal Husbandry - Dairy	27078.32
7	Animal Husbandry - Poultry	9372.85
8	Animal Husbandry - Sheep, Goat, Piggery	2653.13
9	Fisheries	1143.50
10	Farm Credit- Others	364.78
	Sub total	286501.12
B	Agriculture Infrastructure	
1	Construction of storage	13184.00
2	Land development, Soil conservation, Wasteland development	0.00
3	Agriculture Infrastructure - Others	56.92
	Sub total	13240.92
C	Ancillary activities	
1	Food & Agro. Processing	703.50
2	Ancillary activities - Others	11060.00
	Sub Total	11763.50
II	Micro, Small and Medium Enterprises	
	Total MSME	394152.00
III	Export Credit	1920.00
IV	Education	7920.00
V	Housing	54804.60
VI	Social Infrastructure	6205.00
VII	Renewable energy	9000.00
VIII	Others	12160.05
	Total Priority Sector	797667.19

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Bank of Baroda

1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	2522.00
2	No. of Sub Divisions	5
3	No. of Blocks	11
4	No. of revenue villages	1215
5	No. of Gram Panchayats	772

1.a Additional Information

Sr. No.	Particulars	N0s.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	No
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Low
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	Ayodhya
3	Agro-climatic Zone 1	Eastern Plain
4	Agro-climatic Zone 2	Eastern Plain Zone
5	Agro-climatic Zone 3	Gangetic Alluvial Zone
6	Climate	Semi Arid
7	Soil Type	Alluvium

3. Land Utilisation [Ha]

Sr. No.	Particulars	N0s.
1	Total Geographical Area	249465
2	Forest Land	3299
3	Area not available for cultivation	38574
4	Barren and Unculturable land	2934
5	Permanent Pasture and Grazing Land	1789
6	Land under Miscellaneous Tree Crops	6315
7	Cultivable Wasteland	4609
8	Current Fallow	1605
9	Other Fallow	10623

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	N0s.
1	Safe	11
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	11

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	N0s.	% to Total	Ha.	% to Total
1	<= 1 ha	299294	88	88497	56
2	>1 to <=2 ha	26172	8	31989	20
3	>2 to <=4 ha	11598	3	30088	19
4	>4 to <=10 ha	1582	0	7880	5
5	>10 ha	43	0	825	1
6	Total	338689	99	159279	101

6. Workers Profile [In '000]

Sr. No.	Particulars	N0s.
1	Cultivators	306.00
2	Of the above, Small/ Marginal Farmers	290.00
3	Agricultural Labourers	81.00

4	Workers engaged in Household Industries	20.00
5	Workers engaged in Allied agro activities	296.00
6	Other workers	139.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	2470.00	1259.00	1211.00	2131.00	339.00
2	Scheduled Caste	555.00	282.00	273.00	521.00	34.00
3	Scheduled Tribe	0.93	0.47	0.46	0.72	0.21
4	Literate	1450.91	838.34	612.57	1151.00	300.00
5	BPL	175.00	90.00	85.00	150.11	25.24

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	423.00
2	Rural Households	320.00
3	BPL Households	160.00

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	263.00
2	Having source of drinking water	423.00
3	Having electricity supply	254.00
4	Having independent toilets	370.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	1215
2	Villages having Agriculture Power Supply	NA
3	Villages having Post Offices	384
4	Villages having Banking Facilities	1215
5	Villages having Primary Schools	1215
6	Villages having Primary Health Centres	498
7	Villages having Potable Water Supply	1215
8	Villages connected with Paved Approach Roads	1112

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Book 2023
1.a Additional Information	District Statistical Book 2023
2. Soil & Climate	District Statistical Book 2023
3. Land Utilisation [Ha]	District Statistical Book 2023
4. Ground Water Scenario (No. of blocks)	State of Ground Water in Uttar Pradesh Report 2021
5. Distribution of Land Holding	District Statistical Book 2023
6. Workers Profile [In '000]	District Statistical Book 2023
7. Demographic Profile [In '000]	District Statistical Book 2023
8. Households [In '000]	District Statistical Book 2023
9. Household Amenities [Nos. in '000 Households]	District Statistical Book 2023
10. Village-Level Infrastructure [Nos.]	District Statistical Book 2023

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	N0s.
1	Anganwadis	2321
2	Primary Health Centres	36
3	Primary Health Sub-Centres	246
4	Dispensaries	10
5	Hospitals	10
6	Hospital Beds	1661

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

Sr. No.	Particulars	N0s.
1	Fertiliser/Seed/Pesticide Outlets	400
2	Registered FPOs	41
3	Agro Service Centres	178
4	Soil Testing Centres	1
5	Approved nurseries	2
6	Agriculture Pumpsets	127
7	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	N0s.
1	Area Available for Irrigation (NIA + Fallow)	177
2	Irrigation Potential Created	164
3	Net Irrigated Area (Total area irrigated at least once)	166
4	Area irrigated by Canals/ Channels	20
5	Area irrigated by Wells	3
6	Area irrigated by Tanks	0
7	Area irrigated by Other Sources	143
8	Irrigation Potential Utilized (Gross Irrigated Area)	270

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	N0s.
1	Pucca Road [km]	4716
2	Railway Line [km]	116
3	Goods Transport Vehicles [Nos.]	

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	223
2	Sugarcane (Gur/ Khandsari/ Sugar)	52
3	Fruit (Pulp/ Juice/ Fruit drink)	0
4	Spices (Masala Powders/ Pastes)	0
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0
6	Cotton (Ginning/ Spinning/ Weaving)	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	5
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	2
10	Others	0

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total
1	Cattle - Cross bred	54405
2	Cattle - Indigenous	220121
3	Buffaloes	348161
4	Sheep - Cross bred	8499
5	Sheep - Indigenous	
6	Goat	189303
7	Pig - Cross bred	4505
8	Pig - Indigenous	
9	Horse/Donkey/Camel	473
10	Poultry - Improved	518269
11	Poultry - Indigenous	

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	29
2	Disease Diagnostic Centres	1
3	Artificial Insemination Centers	95

4	Animal Breeding Farms	0
5	Animal feed manufacturing units	0
6	Fodder Farms	0
7	Dairy Cooperative Societies	315
8	Milk Collection Centres	4612
9	Fishermen Societies	22
10	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	745	MT	1	gm/day
2	Egg	185	Lakh Nos.	7	nos/p. a.
3	Milk	7	Lakh LPD	220	gm/day
4	Meat	NA	MT	NA	gm/day

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Book 2023
12. Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Book 2023
13. Irrigation Coverage ['000 Ha]	District Statistical Book 2023
14. Infrastructure For Storage, Transport & Marketing	District Statistical Book 2023
15. Processing Units	PMFME Portal
16. Animal Population as per Census [Nos.]	District Statistical Book 2023
17. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Book 2023
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Concerned Line Departments

District Profile Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	28.00	24.00	18.00
2	Land Holdings - SF (%)	7.73	7.73	7.73
3	Land Holdings - MF (%)	88.37	88.37	88.37
4	Rainfall -Normal (mm)	1097	1097	1097
5	Rainfall - Actual (mm)	888	1052	1011
6	Cropping Pattern	Paddy Pigeon Pea Wheat Rai Potato Sugarcane Pluses	Paddy Pigeon Pea Wheat Rai Potato Sugarcane Pluses	Paddy Pigeon Pea Wheat Rai Potato Sugarcane Pluses Millets

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	128099.00	150845.00	162366.00

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	98.00	304.67	3108.88	102.00	317.80	3115.69	101.00	325.00	3217.82
2	Wheat	106.00	324.07	3057.26	107.00	339.00	3168.22	107.00	354.30	3311.21
3	Maize	1.70	2.12	1247.06	1.86	2.34	1258.06	1.95	2.84	1456.41
4	Sorghum	3.12	4.96	1589.74	3.22	5.14	1596.27	3.32	5.40	1626.51
5	Urdbean	3.90	1.45	371.79	4.08	1.86	455.88	3.34	2.14	640.72
6	Pigeon Pea	1.90	1.73	910.53	2.00	1.80	900.00	2.29	2.27	991.27
7	Pea	2.60	4.00	1538.46	2.93	4.53	1546.08	2.96	5.07	1712.84
8	Chickpea	1.58	2.10	1329.11	1.75	2.37	1354.29	1.77	2.50	1412.43

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	3.10	3.12	3.21
2	Net sown area (lakh ha)	1.70	1.75	1.79
3	Cropping intensity (%)	182.35	178.29	179.33

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	165.21	170.73	174.75
2	Fertilizer consumption - Rabi (kg/ha)	172.11	174.20	179.21
3	Total (kg/ha)	337.32	344.93	353.96

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	2	2	2
2	Volume of marketing through RMCs/eNAM platforms (MT)	77094	220670	508065

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	62991	117076	116757
2	GLC through KCC (Rs. lakh)	118233.00	109064.23	116494.08

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	160354	368412	373415
2	State Govt Sponsored Schemes Coverage (No.)	NA	NA	NA

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	NA	NA	2
2	Soil Health Cards Issued (No.)	NA	NA	413128

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024N A
1	Crop Insurance Coverage (No.)	43746	37347	27499
2	Crop Loss Compensation, if any (Rs. lakh)	610.00	574.00	51.00

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	60.00	60.00	60.00
2	Wheat	45.00	45.00	45.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	District Statistical Book 2023 and Agri Dept
Table 2: GLC under Agriculture	RBI ACP Portal
Table 3: Major Crops, Area, Production, Productivity	Agri Dept
Table 4: Irrigated Area, Cropping Intensity	District Statistical Book 2023
Table 5: Input Use Pattern	Fertiliser Statistics Booklet 2021-22
Table 6: Trend in procurement/marketing	www.agmarknet.gov.in
Table 7: KCC Coverage	RBI ACP Portal
Table 8: PM Kisan & Other DBTs	Agri Dept
Table 9: Soil testing facilities	KVK
Table 10: Crop Insurance	PMFBY Dashboard
Table 11: Seed Replacement Ratio %	KVK

Water Resources

Table 1: GLC

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

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	14	14	14
2	Net Irrigated Area ('000 ha)	166	166	166
3	Gross Irrigated Area ('000 ha)	290	290	290

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	Ayodhya	Amaniganj	Safe	Safe	Safe
2	Uttar Pradesh	Ayodhya	Bikapur	Semi-critical	Safe	Safe
3	Uttar Pradesh	Ayodhya	Hariyangatanjanj	Safe	Safe	Safe
4	Uttar Pradesh	Ayodhya	Masodha	Safe	Safe	Safe
5	Uttar Pradesh	Ayodhya	Mawai	Safe	Safe	Safe
6	Uttar Pradesh	Ayodhya	Maya Bazar	Safe	Safe	Safe
7	Uttar Pradesh	Ayodhya	Milkipur	Semi-critical	Safe	Safe
8	Uttar Pradesh	Ayodhya	Pura Bazar	Safe	Safe	Safe
9	Uttar Pradesh	Ayodhya	Rudauli	Safe	Safe	Safe
10	Uttar Pradesh	Ayodhya	Sohawal	Safe	Safe	Safe
11	Uttar Pradesh	Ayodhya	Tarun	Safe	Safe	Safe

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Irrigated Area & Potential	District Statistical Book 2023
Table 3: Block level water exploitation status	CGWB Report

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	520.00	946.37	1252.00

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	22000	24200	26620
2	Power Tillers	NA	NA	NA
3	Threshers/Cutters	NA	NA	NA

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	34	40	48
2	Other minor repair & service centers (No.)	178	178	178

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC ACP Portal
Table 2: Mechanisation in District	TNAU report
Table 3: Service Centers	District Statistical Book 2023

Plantation & Horticulture including Sericulture

Table 1: GLC

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

Table 2: Production Clusters

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

Table 3: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	NA	Mango	Mango
2	Area cultivated (Ha)	NA	7650	7650
3	Processing Units (No.)	NA	3	3
4	Value of products (Rs.)	NA	NA	NA

Table 4: Sericulture

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

Table 5: Weavers Clusters

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

Table 6: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Mango	NA	NA	NA	NA	7.65	152.00
2	Brinjal	NA	NA	NA	NA	0.22	7.34
3	Cauliflower	NA	NA	NA	NA	0.40	9.16
4	Bottle Gourd	NA	NA	NA	NA	0.76	24.04
5	Cabbage	NA	NA	NA	NA	0.60	20.62
6	Radish	NA	NA	NA	NA	0.20	5.21

Sources

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

Forestry & Waste Land Development

Table 1: GLC

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

Table 2: Area under Forest Cover & Waste Land

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

Table 3: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	25	25	25

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Area under Forest Cover & Waste Land	Statistical Diary UP
Table 3: NTFP	NA
Table 4: Nurseries (No.)	Dept of Horticulture

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)	1647.00	6584.00	15177.00
2	KCC for working capital (₹ lakh)	616.00	3319.00	7754.00
3	KCC for working capital (No.)	959	4162	8439
4	Finance under group mode (₹ lakh)	NA	NA	NA

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	302	302	302

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	NA	NA	NA
2	Amt of Assistance (₹ lakh)	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RCI ACP Portal
Table 2: Processing Infrastructure	Dept of Animal Husbandry
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NA

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	217.17	475.34	650.91
2	KCC for working capital (₹ lakh)	NA	NA	NA
3	KCC for working capital (No.)	NA	NA	NA
4	Finance under group mode (₹ lakh)	NA	NA	NA

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	519963	519963	519963
2	Of the above, male (No.)	259981	259981	259981
3	Of the above, female (No.)	259982	259982	259982
4	Broiler Farms (No.)	260	260	260
5	Hatcheries (No.)	15	15	15
6	Popular breeds	White Leghorn Cornish cross	White Leghorn Cornish cross	White Leghorn Cornish cross

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI ACP Portal
Table 2: Poultry	DSB 2023 & Dept of AH

Animal Husbandry - SGP
Table 1: GLC

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

Table 2: Popular Breed(s)

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

Sources

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

Fisheries
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	93.64	219.99	262.00

2	Finance under group mode (₹ lakh)	NA	NA	NA
3	KCC for working capital (No.)	71	149	130
4	KCC for working capital (₹ lakh)	59.77	154.76	314.63

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	213	213	213
2	Reservoirs (No.)			
3	Cage Culture/ Bio-floc technology (No.)	2	2	2
4	Fish Seed Hatchery (No.)	9	9	9

Table 3 : Marine Fisheries (No.)

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

Table 4 : Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Inland Fisheries Facilities	Dept of Fisheries
Table 3 : Marine Fisheries (No.)	NA
Table 4 : Brackish Water Fisheries	NA
Table 5: Fisheries Infrastructure Development Fund (FIDF)	NA

Farm Credit - Others & Integrated Farming

Table 1: GLC

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

Table 2: Area under Integrated Farming

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Area under Integrated Farming	NA

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	91.84	548.71	1228.00
2	Loans for Storage Godowns (₹ lakh)	3.75	6.49	4.20
3	Loans for Cold Storages (₹ lakh)	NA	NA	NA
4	Loans for Other Agri Infrastructure (₹ lakh)	NA	NA	NA

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	9	9	9
2	Cold Storages (Capacity - '000 MT)	58714	58714	58714
3	Storage Godowns (No.)	127	127	127
4	Storage Godowns (Capacity - '000 MT)	72702	72702	72702

5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	150	150	150
6	Market Yards [Nos] / Wholesale Market (No.)	2	2	2
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	9900	9900	9900

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI ACP Portal
Table 2: Agri Storage Infrastructure	District Statistical Book 2023

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

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)	5	5	5
2	Area treated for soil & water conservation treatment ('000 ha)	NA	NA	NA
3	Gap ('000 ha)	5	5	5

Table 3: NABARD's interventions

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

Sources

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

Table 2: Area requiring Soil Treatment & Area Treated	District Statistical Book 2023
Table 3: NABARD's interventions	NA

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)	91.84	548.71	1228.00

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	NA	NA	63360
2	Pesticides Consumption ('000 kg)	NA	NA	66

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	NA	NA	NA
2	Bio-Fertilizers ('000 kg)	NA	NA	NA
3	Bio-Pesticides ('000 kg)	NA	NA	41
4	Vermi Compost ('000 kg)	NA	NA	NA

Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	4	6	7
2	Seed Processing Capacity ('000 kg)	2920	4380	5110
3	Plant tissue culture facility (No.)	1	1	1
4	Food Quality Testing Labs	1	1	1
5	Food Parks (No.)	7	8	10
6	Ripening chambers	7	8	10

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI ACP Portal
Table 2: Fertilizer Consumption	Fertiliser Statistics Booklet
Table 3: Production of inputs	Agri Dept
Table 4: Facilities Available	Agri Dept

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)	8128.56	23806.46	24163.43
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	NA	NA	NA
3	MUDRA Loans (Rs. lakh)	19602.23	39344.21	50788.06

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	NA	NA	49990
2	Procurement through PACS and LAMPS (MT)	NA	NA	19391

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	5	5	5
2	ACABCs (No.)	2	3	9

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI ACP Portal
Table 2: Procurement	Food & Logistics Dept.
Table 3: Other Ancilliary Services	Agri Dept

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	59867	108407	157731
2	No. of units financed	14387	18221	29276
3	Loans under Stand Up India Scheme (Rs. lakh)	NA	NA	NA
4	Loans to Weavers' Coop. Societies (Rs. lakh)	NA	NA	NA

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.)	23990	26076	29632
3	Small Units (No.)	500	505	532
4	Medium Units (No.)	25	26	26
5	Udyog Aadhar Registrations (No.)	24515	26607	30190

Table 3: Traditional activities

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

Table 4: DIC interventions

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

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)	280	366	558
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	1	2	1

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI ACP Portal
Table 2: MSME units - Cumulative	DIC
Table 3: Traditional activities	NA
Table 4: DIC interventions	NA
Table 5: Skill Development Trainings	RSETI

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)	386.74	490.83	532.00
3	GLC under Housing (Rs. lakh)	3804.44	3813.00	3869.47

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	NA	NA	43902
2	Amt of subsidy released (Rs. lakh)	NA	NA	

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	NA	NA	12980
2	Amt of subsidy released (Rs. lakh)	NA	NA	

Sources

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

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)	NA	NA	NA
2	Amt of RIDF assistance (Rs. lakh)	1785.81	3435.27	1241.57

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

Sources

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

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)	256.86	96.83	0.00

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

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)	NA	NA	NA
2	Assistance under Green Climate Fund (Rs. lakh)	NA	NA	NA
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	1.00	1.00	3.00

Table 3: Renewable Energy Potential

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Go Green Initiatives	NA
Table 3: Renewable Energy Potential	RBI ACP Portal

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	11400.39	36067.93	51022.28
2	JLG Bank Linkage (Rs. lakh)	5113.00	8103.00	8298.00
3	Loans through SHPIs (Rs. lakh)	NA	NA	NA
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	NA	NA	NA

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)	3.68	2.50	1.80
2	Mission Shakti (SRLM) (Rs. lakh)	NA	NA	NA
3	NRLM (Rs. lakh)	NA	NA	NA
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	12.60	6.70	12.10
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	11	11	11
2	No. of SHGs formed	9341	10231	12960
3	No. of SHGs credit linked (including repeat finance)	4066	5032	6087
4	Bank loan disbursed (Rs. lakh)	198.11	2651.31	5474.43
5	Average loan per SHG (Rs. lakh)	NA	NA	NA
6	Percentage of women SHGs %	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI ACP Portal
Table 2: Promotional Interventions	MCID UP RO
Table 3: Status of SHGs	NRLM Portal

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	334	334	334
2	Consumer Stores (No.)	1	1	1
3	Housing Societies (No.)	1	1	1
4	Weavers (No.)	2	2	2
5	Marketing Societies (No.)	21	21	21
6	Labour Societies (No.)	1	1	1
7	Industrial Societies (No.)	19	19	19
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	19	19	19
10	Others (No.)	135	135	135
11	Total (No)	533	533	533

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.)	93	93	93
2	Multi state cooperative societies (No.)	NA	NA	33

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)

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	National Cooperative Database
Table 2: Details of credit cooperative societies	National Cooperative Database
Table 3: Block wise, sector wise distribution of cooperative societies in the district	Dept of Cooperation

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	Ayodhya	Maya Bazar	Milk Societies	2	Deficient	Milk Societies	2	Deficient	Milk Societies	2	Deficient
2	Uttar Pradesh	Ayodhya	Masodha	Milk Societies	1	Deficient	Milk Societies	1	Deficient	Milk Societies	1	Deficient
3	Uttar Pradesh	Ayodhya	Milkipur	Milk Societies	1	Deficient	Milk Societies	1	Deficient	Milk Societies	1	Deficient
4	Uttar Pradesh	Ayodhya	Pura Bazar	Milk Societies	1	Deficient	Milk Societies	1	Deficient	Milk Societies	1	Deficient
5	Uttar Pradesh	Ayodhya	Rudauli	Milk Societies	2	Deficient	Milk Societies	2	Deficient	Milk Societies	2	Deficient
6	Uttar Pradesh	Ayodhya	Sohawal	Milk Societies	2	Deficient	Milk Societies	2	Deficient	Milk Societies	2	Deficient
7	Uttar Pradesh	Ayodhya	Pura Bazar	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient
8	Uttar Pradesh	Ayodhya	Pura Bazar	Housing Societies	1	Deficient	Housing Societies	1	Deficient	Housing Societies	1	Deficient

9	Uttar Pradesh	Ayodhya	Sohawal	Weavers Societies	1	Deficient	Weavers Societies	1	Deficient	Weavers Societies	1	Deficient
10	Uttar Pradesh	Ayodhya	Masodha	Weavers Societies	1	Deficient	Weavers Societies	1	Deficient	Weavers Societies	1	Deficient
11	Uttar Pradesh	Ayodhya	Maya Bazar	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient
12	Uttar Pradesh	Ayodhya	Pura Bazar	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient
13	Uttar Pradesh	Ayodhya	Maya Bazar	Labour Societies	1	Deficient	Labour Societies	1	Deficient	Labour Societies	1	Deficient

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLGs	BCs/BFs	Village Households
Commercial Banks	19	153	59	38	56	NA	11790	610	2000
Regional Rural Bank	2	54	45	6	3	NA	NA	NA	4800
District Central Coop. Bank	1	15	10	4	1	NA	NA	NA	13800
Coop. Agr. & Rural Dev. Bank	1	2	2	NA	NA	NA	NA	NA	2500
Primary Agr. Coop. Society	79	79	79	NA	NA	NA	NA	NA	15400
Others	2	3	1	0	2	NA	NA	NA	NA
All Agencies	104	306	196	48	62	0	11790	610	38600

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	NA	NA	NA	0.0	896720	1569908	1871490	19.2
Regional Rural Bank	2188226	2310766	2507181	95.8	156927	202016	230452	14.1

Cooperative Banks	97745	99993	110992	11.0	4.2	15045	24669	32877	33.3	1.54
Others	NA	NA	NA	0	0.0	-	3103	3792	22.2	0.18
All Agencies	2285971	2410759	2618173	8.6	100.0	1068692.00	1799696.00	2138611.00	18.8	100.0

3. Loans & Advances Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]						
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	65441	122578	143238	16.9	63.4	446037	481176	587296	22.1	83.05
Regional Rural Bank	146133	64849	73209	12.9	32.4	73959	81012	96977	19.7	13.71
Cooperative Banks	NA	11458	1603	-86.0	0.7	6918	56188	17699	-68.5	2.50
Others	7565	8056	7944	-1.4	3.5	2497.00	2950.00	5159.00	74.9	0.73
All Agencies	219139	206941	225994	9.2	100.0	529411.00	621326.00	707131.00	13.8	100.0

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	49.7	30.6	31.4
Regional Rural Bank	47.1	40.1	42.1
Cooperative Banks	46.0	227.8	53.8
Others		95.1	136.0
All Agencies	49.5	34.5	33.1

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	931984	609008	173373	111532
Regional Rural Bank	466027	188880	64758	63658
Cooperative Banks	0	219	138	201
Others	0	0	122	0
All Agencies	1398011	798107	238391	175391

6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	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	316096.42	53.8	123349.58	21.0	117465.81	20.0	NA	0.0
Regional Rural Bank	83419.23	86.0	64852.50	66.9	94119.43	97.1	NA	0.0
Cooperative Banks	4827.84	27.3	4107.89	23.2	0.00	0.0	NA	0.0
Others	5069.92	98.3	1575.15	30.5	2740.86	53.1	NA	0.0
All Agencies	409413.41	57.9	193885.12	27.4	214326.10	30.3	0.00	0.0
							2740.86	53.1
							72391.55	10.2

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't [%]		Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach't [%]		Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach't [%]		
Commercial Banks	200049	149873	74.9		158480.27	196516.70	124.0		296707.86	244827.87	82.5		93.8
Regional Rural Bank	53822	33001	61.3		96291.80	66140.12	68.7		99860.74	81331.60	81.4		70.5
Cooperative Banks	4142	1685	40.7		1005.40	2439.14	242.6		3682.69	1210.11	32.9		105.4
Others			0		14075.62	2927.24	20.8		4419.65	4717.41	106.7		42.5
All Agencies	258013.00	184559.00	71.5		269853.09	268023.20	99.3		404670.94	332086.99	82.1		84.3

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't [%]		Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach't [%]		Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach't [%]		
Crop Loan	97713	118233	121.0		107063.74	109064.23	101.9		152334.14	116494.08	76.5		99.8
Term Loan (Agri.)	8155	9866	121.0		60321.79	41820.54	69.3		90311.87	45872.18	50.8		80.4
Total Agri. Credit	105868.00	128099.00	121.0		167385.53	150884.77	90.1		242646.01	162366.26	66.9		92.7
MSME	40843	27465	67.2		55122.31	108406.76	196.7		87161.09	157730.83	181.0		148.3
Other Priority Sectors*	111302	28995	26.1		47345.25	8731.67	18.4		74863.84	11989.90	16.0		20.2

Total Priority Sector	258013.00	184559.00	71.5	269853.09	268023.20	99.3	404670.94	332086.99	82.1	84.3
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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	158567.00	33472.89	21.1	587296	35472.37	6.0	316096.42	18164.32	5.7	10.9
Regional Rural Bank	65279.72	9243.24	14.2	96977	6473.78	6.7	83419.23	2707.30	3.2	8.0
Cooperative Banks	NA	NA	0	17699	6814.05	38.5	4827.84	0.00	0.0	12.8
Others	2389.55	78.86	3.3	5159	82.22	1.6	5069.92	171.39	3.4	2.8
All Agencies	226236.27	42794.99	18.92	707131.19	48842.42	6.91	409413.41	21043.01	5.14	10.32

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

Source(s)	
1	RCI ACP Potal
2	LDM Office
3	

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 national level software for ARDBs.

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF):

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

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

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

2. Schematic Refinance for Water Sanitation and Hygiene (WASH):

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

3. Special Refinance Scheme (SRS) on PACS as MSCs:

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

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

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

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

Ayodhya is an agriculture-dominated district, with agriculture serving as the cornerstone of its economy. Approximately 75 percent of the district's population relies on agriculture-related activities as their primary occupation. However, agricultural productivity faces challenges due to factors such as climate change, declining soil fertility, insufficient irrigation water, slow progress in farm mechanization, and inadequate agricultural extension services. The major crops cultivated in the district include Kharif season crops like paddy, maize, pigeon pea, and sugarcane, as well as Rabi season crops such as wheat, chickpea, pea, and potato. The district is home to 306 bank branches, including Primary Agricultural Cooperative Societies, which facilitate the flow of agricultural credit. Over the past three years, agricultural credit disbursements have been as follows: Rs.1,280.99 crore in 2021-22, Rs.1,508.84 crore in 2022-23, and Rs. 1,623.66 crore in 2023-24. In the 2023-24 fiscal year, under the Pradhan Mantri Fasal Bima Yojana (PM Crop Insurance Scheme), 1,604 farmers covering an area of 8.31 thousand hectares were insured for the Kharif season. Similarly, during the Rabi season, 11,195 farmers, covering an area of 5.25 thousand hectares, received insurance.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Emerging agricultural technologies are transforming crop production by enhancing efficiency and sustainability through innovations like precision farming, drones, and smart sensors. These advancements allow farmers to monitor crop health, optimize resource usage, and boost yields. Farmer Producer Organizations (FPOs) play a vital role in fostering collaboration among farmers, helping them access these technologies and share valuable knowledge. Additionally, establishing credit linkages is essential for providing farmers with the financial resources necessary to invest in these innovations, while market linkages ensure they can sell their produce at competitive prices, thereby improving profitability. Collectively, these elements form a robust framework that supports modern agriculture, driving economic growth and food security.

Out of 3.73 lakh PM Kisan beneficiaries, 1.16 lakh farmers are currently covered under the Kisan Credit Card (KCC) scheme. Efforts are underway to ensure that all PM Kisan beneficiaries are included under KCC.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Ayodhya district receives sufficient rainfall; however, inadequate water conservation leads to a heavy reliance on groundwater for irrigation. With improved and reliable irrigation facilities, agricultural production and productivity can be significantly enhanced through the effective use of high-yielding technology, hybrid seeds, fertilizers, and pesticides. The net sown area in Ayodhya is 166,000 hectares, with approximately 92.7 percent irrigated. The groundwater in the district is suitable for both drinking and agricultural purposes.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The Saryu River flows through the district, where the soil is primarily sandy loam, making it suitable for shallow to medium deep tube wells, as well as drip and sprinkler irrigation. Tube wells are the main source of irrigation in the area, with a total of 75,406 tube wells irrigating 143,019 hectares. The Minor Irrigation Department of the Government of Uttar Pradesh provides grant-based support for the boring and installation of HDPE pipes, as well as the construction of medium deep tube wells, deep tube wells, and community tube wells. Additionally, the Agriculture Department offers subsidies for solar pumps under a centrally sponsored scheme. The Horticulture Department serves as the nodal agency for providing subsidies of 90% for small and marginal farmers and 80% for other farmers adopting micro-irrigation techniques. Furthermore, under the Khet Taalaab Yojana (a sub-component of RKVY), the Agriculture Department provides grants and subsidies for the construction of small to medium-sized ponds (22x20x3 m or 35x30x3 m) on agricultural land.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanization has been instrumental in ensuring the timely completion of agricultural operations, leading to increased agricultural productivity and food self-sufficiency in the country. Tractors and various agricultural implements are utilized for tasks such as land leveling, sowing, plant protection, weed removal, and threshing. However, most farmers in the district own less than two hectares of land, resulting in a farm mechanization level of only 50 percent.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Promoting digital agriculture technologies like AI and machine learning presents transformative opportunities for enhancing agricultural practices. These technologies can optimize resource management through precision farming, allowing farmers to analyze soil health, moisture levels, and crop conditions for tailored recommendations that boost yields while minimizing input costs. AI-powered predictive analytics can forecast weather patterns and pest outbreaks, enabling proactive decision-making and timely interventions. Additionally, machine learning algorithms can analyze data from satellite and drone imagery to monitor crop health and growth stages, enhancing early disease detection. Digital platforms can facilitate direct market access, providing farmers with real-time pricing information and reducing reliance on intermediaries, which ultimately increases profitability. Moreover, these technologies can support effective irrigation management, promote sustainable practices, and improve collaboration among Farmer Producer Organizations (FPOs) by streamlining data sharing and resource allocation. By embracing digital agriculture, farmers can not only enhance productivity and sustainability but also contribute to food security and economic resilience.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The primary horticultural crops in the district include amla, mango, lemon, and jackfruit. Banks have shown limited interest in supporting horticulture, prompting farmers to cultivate vegetables and fruits using their own resources, along with assistance from the Horticulture Mission.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Government of India has set an ambitious target of 8% growth for the horticulture sector under the Integrated Horticulture Development Mission. The primary strategy is to adopt a comprehensive approach by offering all necessary facilities in one place, including production, processing, and marketing, to ensure that producers receive fair returns. Under the National Horticulture Mission, financial assistance is available for establishing new gardens, rejuvenating old ones, protected cultivation, integrated nutrient and pest management, organic farming, beekeeping, and horticulture mechanization. Horticultural technologies are being developed by the Krishi Vigyan Kendra in Masaudha and Acharya Narendra Deva University of Agriculture and Technology in Kumarganj, which benefit the district's horticulture farmers. It is essential to disseminate these technologies to farmers through the Agriculture Department, Horticulture Department, and ATMA.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Forestry and wasteland development are essential for conserving the existing flora and fauna in the district and increasing green cover. In contrast to the 33 percent forest area mandated by the National Forest Policy of 1998, Ayodhya district has less than 2 percent forest cover. Out of a total reported area of 260,266 hectares in Ayodhya, only 3,299 hectares is designated as forest land. Under the Green India Mission of the Twelfth Five-Year Plan, a target has been set to enhance green cover on 500,000 hectares of land, which includes rehabilitating 150,000 hectares of degraded land through afforestation and improving 900,000 hectares of ecologically sensitive areas.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The major challenges facing the development of this sector include encroachment on public lands, disputes over ownership rights to wastelands, and a lack of forestry education and awareness. The district is home to abundant trees such as neem, bamboo, and babool. The Forest Department operates nurseries in the area, alongside several private nurseries that supply high-quality saplings. To increase the states forest cover by at least 6 percent, aiming to raise the total gross forest area from the current 9 percent to 15 percent by 2026-27, the State Government has launched a large-scale afforestation program called 'Ped Lagao Ped Bachao Jan Abhiyan 2024.' This initiative has seen the planting of over 36 crore saplings during the fiscal year 2024-25.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Milk is widely recognized for its nutritional value, making it a staple food, and our country is a leader in its production. Small and marginal farmers, as well as landless farmers, engage in animal husbandry to meet their employment and livelihood needs. Consequently, dairy farming plays a crucial role in enhancing employment and income in the rural areas of Ayodhya district. Given the continuous decline in agricultural landholdings, the growing population of small and marginal farmers, and the favorable climate, there are significant opportunities to develop dairy as a supplementary occupation. According to available data, milk production in Ayodhya during 2022-23 was 377,026 tons, accounting for

1 percent of Uttar Pradesh's total milk production. Against the ICAR recommendation of 300 ml of milk per day, the per capita consumption of milk in the district is 412 ml per day.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The central government has expanded the Kisan Credit Card (KCC) facility to include farmers engaged in animal husbandry and fisheries, allowing them to access a sub-credit limit of up to Rs. 2 lakh for working capital needs through a dedicated KCC. At the district level, the Animal Husbandry Department operates under the leadership of a Joint Director, Chief Veterinary Officer, and various Veterinary and Livestock Extension Officers. According to the District Statistical Book 2023, the district is equipped with 31 veterinary hospitals, 65 artificial insemination centers, and 35 livestock service centers.

The Animal Husbandry Infrastructure Development Fund (AHIDF) is a strategic initiative aimed at enhancing the growth and modernization of the animal husbandry sector. Established to address the urgent need for advanced infrastructure, the AHIDF provides financial support for developing facilities such as dairy processing units, feed manufacturing plants, and veterinary hospitals. By improving infrastructure, the fund seeks to boost productivity, ensure better animal health, and promote sustainable practices within the industry. This initiative is essential for integrating modern technology, improving supply chains, and ultimately supporting the livelihoods of farmers and stakeholders in the animal husbandry sector.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

With the growing population and the increasing demand for protein in diets, eggs are becoming an important food item. According to the District Statistical Booklet 2023, there are approximately 5.20 lakh poultry birds in the district. Each block offers suitable opportunities for poultry farming, and there is a strong market demand; however, certain challenges have hindered the expected growth of the poultry industry in the area. In the 2022-23 fiscal year, Ayodhya's egg production reached 860 lakh, accounting for about 1.88 percent of Uttar Pradesh's total egg production. Against the national average of per capita egg availability of 101 eggs per year, Ayodhya's per capita availability is estimated at around 9 eggs per year.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

According to the guidelines of the Government of India under the Kisan Credit Card Scheme, farmers can access working capital loans of up to 2 lakh at subsidized rates for animal husbandry and fish farming. Additionally, if the loan is repaid on time, farmers receive an interest subsidy of 3 percent, allowing them to benefit from an effective interest rate of just 4%. To support poultry farmers in the district, a Veterinary College is available; however, many farmers encounter challenges in obtaining insurance coverage for poultry farming.

The National Livestock Mission (NLM) is a comprehensive initiative aimed at enhancing the productivity and sustainability of India's livestock sector. The scheme focuses on generating employment through entrepreneurship development in the small ruminant, poultry, piggery, and fodder sectors. It also aims to improve per animal productivity through breed enhancement and to increase the production of meat, eggs, goat milk, wool, and fodder.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

The climate of the district is well-suited for sheep and goat rearing, providing a vital source of employment and income for small and marginal farmers. According to the District Statistical Book 2023, there are approximately 1.89 lakh goats and around 4,339 pigs in the district. Sheep and goat rearing are primarily supported through government-sponsored programs.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Basic facilities are present in the district, including a number of large hotels and fruit and vegetable markets, whose waste significantly contributes to pig feed. While the market for pork products is expanding, production remains low in comparison to demand. The Animal Husbandry Department could establish a pig breeding center in the district to provide high-quality breeds and a training center for aspiring entrepreneurs. Additionally, there are excellent opportunities to promote goat rearing as part of an integrated animal husbandry approach in the area.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries serve as a vital economic and income-generating activity, significantly impacting the livelihoods of millions around the globe. As a rich source of protein, fish not only enhances food security but also promotes nutritional health within communities. The fisheries sector provides a wide range of employment opportunities, from fishing and aquaculture to processing and distribution, thereby bolstering economic stability in rural and coastal areas. Moreover, the development of fisheries can stimulate local economies through associated industries, such as tourism and hospitality. By adopting sustainable practices, fisheries can ensure long-term income and job security, contributing to poverty alleviation and community development. Investing in fisheries infrastructure and training programs empowers local fishers, boosts productivity, and supports environmental conservation, making it a key component of a resilient and thriving economy. Currently, the district has a total of 206 ponds covering 163.4 hectares, with 198 private ponds accounting for 147 hectares. The total fish production in the district is 744.90 metric tons.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The adoption of new technologies such as Recirculating Aquaculture Systems (RAS) and biofloc farming is revolutionizing the fisheries sector, significantly enhancing both productivity and sustainability. RAS enables efficient water use and precise control over environmental conditions, facilitating year-round fish production while minimizing disease risks and reducing waste. This technology is particularly advantageous in areas with limited water resources, as it recycles water and maintains optimal conditions for fish health. Similarly, biofloc technology fosters the growth of beneficial microorganisms that act as a natural feed source for fish, decreasing reliance on commercial feeds and boosting growth rates. This method not only enhances production efficiency but also aids in waste reduction and nutrient recycling. By integrating these innovative technologies, fish farmers can achieve higher yields, lower operational costs, and a smaller environmental footprint. In the district, ponds are typically managed by gram panchayats, which lease them to individual beneficiaries for a ten-year term for fish farming. Farmers can also initiate this activity on their own land. Fish farming is a lucrative economic venture, and there is a pressing need for effective backward and forward linkages in this business.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Bullocks and bullock carts have traditionally been used by small and marginal farmers for agricultural work, transporting produce, carrying goods, and personal transportation; however, their significance has diminished over time. As circumstances change, many farmers have begun to rely on motorcycles for transportation. Particularly, vegetable and fruit producers often use their own motorcycles to transport goods to market, supplementing traditional transportation methods. Additionally, small and marginal farmers prefer using motorcycles for their daily business activities. Banks favor financing motorcycles as these vehicles are hypothecated and registered with the regional transport office, which provides a secure backing for the loan amount.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Showrooms and service centers for nearly all two-wheeler manufacturing companies are widely available in the area. The district also boasts a robust network of banks that provides financial support to farmers.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Integrated farming system models have been established in various regions of the country, encompassing activities such as animal husbandry, duck rearing, poultry farming, horticulture, apiculture, fisheries, and the cultivation of horticultural crops like coconut, cocoa, cashew, banana, and pineapple alongside traditional crops. Research indicates that incorporating these activities with crop cultivation has led to a substantial increase in net income compared to growing crops alone. Additionally, these integrated farming systems have proven to be more sustainable and generate greater employment opportunities.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The suitable integrated farming systems for the district include the following model:

Crop + Dairy Integrated Farming System Model for Income Enhancement and Employment Generation (1 hectare): This model is designed for a 1-hectare area and incorporates various components. It features crop rotations such as rice-wheat-maize with cowpea (fodder), rice-potato-green gram, sorghum (fodder)-mustard-black gram, rice-lentil-sorghum (fodder), and rice-berseem-green gram. Additionally, it includes horticultural crops like guava and amla, intercropped with vegetables such as tomato and leafy greens. The model also includes animal husbandry with two cows and fisheries through composite fish culture involving catla, rohu, and mrigal, yielding a productive capacity of 35 tons per year. This integrated approach is projected to generate a net income of Rs. 2.59 lakhs annually and provide employment for 501 person-days.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Agriculture has evolved from a livelihood activity into a significant commercial enterprise. Thanks to technological advancements in the sector, production levels have risen considerably. To align with this increase in production and demand, there is a pressing need to enhance marketing facilities for farmers and traders to secure fair prices. Over the past decade, the district has seen rapid development of agriculture-based infrastructure, enabling farmers to store their produce effectively. Major crops such as wheat, paddy, mustard, and potatoes necessitate the construction of warehouses and godowns. There is substantial potential and demand for village-level godowns specifically tailored for small and medium farmers in the district. In the district, NABARD has supported two Farmer Producer

Organizations (FPOs) under the PODF-ID initiative. Both FPOs are involved in milk procurement from over 400 members each and sell the milk to Samarth Dairy at competitive prices. This arrangement helps their members achieve better price realization for their products.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Currently, the district has 127 godowns with a total capacity of 77,702 MT, which includes 105 godowns operated by PACS with a combined storage capacity of 9,900 MT, as well as 9 cold storage facilities capable of holding 58,714 MT (Source: District Statistical Book 2023). However, there is a significant shortfall in storage options for locally produced foodgrains. Given the consistently increasing demand for agricultural products such as foodgrains, potatoes, vegetables, fruits, and dairy and meat products there is substantial potential to expand storage capacity.

To tackle these challenges, the Agri Infrastructure Fund, launched by the Indian government, aims to bolster the agricultural sector by financing the development of essential infrastructure. This initiative prioritizes improvements in post-harvest management, cold storage, and rural infrastructure to enhance the efficiency of agricultural supply chains. By providing financial support for projects that build or upgrade facilities like warehouses, cold storage units, and processing centers, the fund seeks to reduce wastage, increase farmers' incomes, and strengthen the agricultural value chain. Additionally, it aims to stimulate private investment and create job opportunities in rural areas, contributing to overall economic growth and sustainability in the agricultural sector. To date, 79 loan applications under this scheme have been approved in the district, with a total financial outlay of Rs. 79.52 crore.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

In the district, out of a total geographic area of 260,266 hectares, only 291,328 hectares is cultivable land, with an additional 4,609 hectares classified as cultivable wasteland. To enhance soil conservation and optimize land use, there is a pressing need to implement practices such as land leveling, farm bunding, organic farming, vermicomposting, and integrated farm development. Following soil testing, it is also essential to promote the application of appropriate quantities of chemical fertilizers.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The district's land is predominantly flat, making it well-suited for both crop production and horticulture/floriculture. Currently, there are 19,858 hectares of fallow land (both current and other fallow) that can be cultivated or utilized with proper treatment. There is a growing trend among larger farmers to pursue integrated development of their fields, which encompasses land development, mechanization, irrigation, water management, horticultural development, and other related activities. However, there have been limited efforts in integrated financing, presenting significant potential for expansion in this area. Additionally, the district lacks soil, seed, fertilizer, and pesticide testing laboratories at the block level.

The Khet Talab Yojana, an initiative by the Government of Uttar Pradesh, aims to boost agricultural productivity and enhance water conservation throughout the state. This scheme focuses on constructing and renovating small farm ponds, or "khet talab," on agricultural lands to capture and store rainwater. By improving water availability, the initiative seeks to support irrigation, reduce reliance on unpredictable rainfall, and mitigate drought conditions. Furthermore, the Khet Talab Yojana promotes sustainable farming practices and aims to increase the resilience of rural livelihoods.

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Infrastructure serves as a crucial enabler for development. Beyond resource-based infrastructure, physical, institutional, and input-based infrastructure play vital roles in supporting agricultural production systems. The commercialization of agriculture enhances investment and credit availability by fostering the development of such infrastructure.

The National Agriculture Market (e-NAM) is a national electronic trading portal that creates an integrated market for agricultural commodities by connecting existing Agricultural Produce Market Committees (APMCs). The Small Farmers' Agribusiness Consortium (SFAC) is the primary agency responsible for implementing e-NAM under the guidance of the Ministry of Agriculture and Farmers' Welfare, Government of India.

In the district, there is potential for bank lending in this sector; however, demand remains low. One key factor contributing to this lack of demand is insufficient awareness among farmers. Nevertheless, there has been a growing interest in vermicomposting in recent years, with organic manure emerging as a promising activity in the district.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The absence of soil testing labs at the panchayat level prevents farmers from assessing their soil health, resulting in excessive use of chemical fertilizers that often fails to deliver the expected productivity while driving up production costs. However, there is a growing willingness among farmers to adopt organic manure on a larger scale, and the production and use of vermicompost are gradually increasing. Some farmers have even established small-scale vermicompost units. To support this trend, banks should consider providing loans for the expansion of vermicomposting activities.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The food and agriculture processing industry encompasses activities that transform primary agricultural products into value-added goods. This includes sectors such as dairy products, fruit and vegetable processing, packaged foods, and beverage production.

Post-harvest technology and management play a vital role in enhancing agricultural value, and the Government of India has specifically identified this area for development. The Reserve Bank of India has directed banks to classify loans of up to Rs. 10 crore for plant and machinery in this sector as part of the priority lending category. Additionally, initiatives like agricultural export zones, the establishment of food parks, and contract farming are contributing to the growth and popularity of the agriculture and food processing sector in India.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The food processing sector has been recognized as a priority area under the Make in India initiative. To attract investment in this field, the Ministry of Food Processing Industries is implementing various schemes aimed at developing infrastructure to support the food processing industry. Additionally, a dedicated fund of Rs. 2,000 crore has been established with NABARD to provide affordable loans that promote growth in the food processing sector.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

As agricultural activities diversify and innovate, the demand for support and extension services continues to grow. Agri-clinics and Agri-business centers play a vital role by providing farmers with information on cropping systems, the latest technologies, pest and disease protection, market trends, and pricing for various crops. They also offer veterinary services to improve the productivity of both crops and livestock. Additionally, Agri-clinic centers supply agricultural inputs, rent out equipment, and provide other essential services to farmers. The district is home to several microfinance institutions, including Ram Sahay Finlease Limited, Sankalp Bhumi Microfinance Foundation, and Sudhanshu Nidhi Limited, which further support the agricultural community.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Despite the presence of several agricultural colleges and universities, including an agricultural university in the district, progress under the ACABC scheme has been slow. The Extension Department should take the initiative to organize awareness camps at these institutions. They can collaborate with the National Institute of Agricultural Extension Management (MANAGE) and the training institutes designated by the organization to enhance outreach and effectiveness.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Over the past few decades, increasing population pressure in the country has led to a significant rise in the dependence on land per person. Given its limited availability, land cannot provide sufficient employment opportunities or livelihoods for the rapidly growing population reliant on cultivable land. To address the issue of unemployment, it is crucial to advance the non-agricultural sector, particularly the industrial sector.

In Ayodhya district, the importance of non-agricultural activities has grown due to a rising rural workforce and declining employment opportunities in agriculture. While agriculture and related activities are the primary sources of income, landholdings are continuously decreasing, with over 70% of farmers requiring supplementary income to enhance their living standards. Thus, the development of the non-agricultural sector is essential to combat unemployment. This necessitates providing bank loans to promote agri-based and handicraft enterprises in the district.

Over the past three years, disbursements under the PMMY were as follows: Rs. 19,602.23 lakh in 2021-22, Rs. 39,344.21 lakh in 2022-23, and Rs. 50,788.06 lakh in 2023-24.

3.2 Infrastructure and linkage support available, planned and gaps

Ayodhya is an industrially underdeveloped district, primarily due to a lack of basic facilities and limited entrepreneurship among its residents. Employment opportunities in the agricultural sector are gradually declining, making it essential for the non-agricultural sector to provide full-time employment for the unemployed in rural areas and offer supplementary income for farmers.

The Prime Minister's Employment Generation Programme (PMEGP) is a key initiative by the Government of India aimed at creating employment opportunities and fostering entrepreneurship, particularly in rural and semi-urban areas. Launched by the Ministry of Micro, Small and Medium Enterprises (MSME), PMEGP provides financial assistance in the form of subsidies to help establish new micro-enterprises and small businesses. The scheme targets individuals from diverse socio-economic backgrounds, including youth, women, and marginalized communities, offering support through a combination of margin money subsidies and bank loans.

Additionally, the One District One Product (ODOP) scheme introduced by the Government of Uttar Pradesh aims to boost local economies by promoting and developing unique products linked to each district. This initiative focuses on identifying and nurturing a distinctive product or craft from every district to enhance its marketability and competitiveness. In Ayodhya, jaggery has been identified as the ODOP product.

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

As per available WTO's Trade Statistical Review (2022), the share of India's agricultural exports and imports in the world agriculture trade in 2021 were 2.4% and 1.7%, respectively. India was in the top 10 ranking of the global Agri exporters.

4.1.2 Infrastructure and linkage support available, planned and gaps

In the year 2021-22, Uttar Pradesh ranked fifth among all states in terms of export value, accounting for 4.99% of the country's total exports. UP's exports reached 1.57 lakh crore, marking a 29.52% increase from the previous year, with the potential to grow to 3 lakh crore over the next three years, indicating an impressive projected growth of around 91%. According to the Export Preparedness Index prepared by NITI Aayog, Uttar Pradesh improved its ranking, placing sixth in 2021. However, challenges such as inadequate power supply and transportation infrastructure need to be addressed. Additionally, the absence of foreign exchange branches in the district and the reliance on exporters based outside the district hinder the availability of loans for exporters.

According to APEDA, Ayodhya has significant export potential for honey and millets.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Educated citizens are a country's greatest asset. The objective of the Education Loan Scheme is to offer financial assistance from banks to eligible and deserving students pursuing higher education, both in India and abroad. The focus is on providing affordable financial support to ensure that every meritorious student has the opportunity to advance their education. Banks offer funding for various courses of study across the country and overseas. According to the 2011 census, the total population of Ayodhya district is 24.70 lakh, with literacy rates as follows:

- a. Total literacy: 58.74%
- b. Male literacy: 66.59%
- c. Female literacy: 50.58%

4.2.2 Infrastructure and linkage support available, planned and gaps

The National Education Policy 2020 (NEP 2020) serves as a comprehensive framework for education, encompassing early childhood through higher education, as well as vocational training in both rural and urban India. Under the Priority Sector Lending program, loans for educational purposes can cover courses up to Rs. 20 lakh for vocational studies. The Institutions of Eminence scheme has been introduced to fulfill the governments commitment to empower higher education institutions, aiming to transform them into world-class teaching and research centers. This initiative plans to identify ten public and ten private institutions for this purpose. Additionally, the Central Sector Scheme of Scholarships for College and University Students (CSSS) targets economically weaker sections (EWS), alongside initiatives like fee waivers at IITs, to support underprivileged students in accessing education.

The Padho Pardesh scheme provides an interest subsidy for deferred education loans for students from minority communities, as defined under Section 2(c) of the National Commission for Minorities Act 1992, pursuing approved courses abroad at the Masters and M.Phil/Ph.D. levels. Lastly, the Vidyalakshmi Portal is the first of its kind platform for students seeking educational loans, allowing them to view, apply for, and track loan applications to banks anytime and anywhere.

The status of educational infrastructure in the district is as follows:

- a. Primary school - 2329
- b. Upper Primary School - 1179
- c. Secondary School - 503
- d. College - 176
- e. PG College - 77
- f. ITI - 103
- g. University - 2

Gross enrolment ratio of the district stands at 111.2 and 86.7 for primary and upper primary, respectively.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

The district's central location within the Purvanchal region and its development as a religious city have resulted in a growing demand for housing loans.

4.3.2 Infrastructure and linkage support available, planned and gaps

According to the District Statistical Book 2023, the district has 423,000 residential houses, indicating significant potential for both new construction and the repair of existing homes in rural and urban areas. The demand for housing is rising due to factors such as increasing urbanization, population density, the construction of the Ram Mandir, and proximity to the capital, Lucknow. Consequently, new housing developments are on the rise. However, financing at the primary level is insufficient to meet this growing demand. So far, 63,353 and 10,260 houses have been constructed in the district under PMAY - Gramin & PMSY - Rural, respectively.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Rural infrastructure—encompassing irrigation, roads, bridges, and agriculture—is a crucial driver of overall economic growth. Investment in this sector generates new economic opportunities, creates additional employment and income, enhances the distribution of essential services, and improves the skills of the rural poor. While state governments are responsible for developing and maintaining rural infrastructure, resource constraints often hinder these efforts. In response to this challenge, the Government of India established the Rural Infrastructure Development Fund (RIDF) within NABARD in 1995-96 to finance rural infrastructure projects. Currently, 78 projects under the RIDF are being implemented in Ayodhya district.

5.1.2 Infrastructure and linkage support available, planned and gaps

The district faces several infrastructure deficiencies that hinder the development of agriculture and related activities, necessitating prompt action:

Crop Production, Maintenance, and Marketing: There is a lack of sufficient funds for the maintenance and repair of rural roads constructed by Mandi Samitis, the Rural Engineering Services (RES), and the Cane Department. These roads are only partially repaired every 4-5 years. Addressing this issue through the Rural Infrastructure Development Fund (RIDF) could significantly reduce transportation costs for agricultural produce.

Water Resources Development: Given the ongoing decline in groundwater levels, it is essential to increase loan availability for drip irrigation and sprinkler systems in over-exploited blocks. Additionally, the Agriculture Department should develop and implement an action plan to promote organic farming, while also monitoring soil health through field demonstrations and training.

Farm Mechanization: To enhance agricultural productivity, mechanization is crucial. Since small farmers often struggle to afford costly agricultural machinery, Kisan Seva Kendras can provide this essential equipment on a rental basis, making it more accessible to them.

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

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

1. **Enhanced Rural Infrastructure:** RIDF focuses on upgrading essential infrastructure such as roads bridges irrigation facilities and rural electrification. This leads to better connectivity and accessibility which is crucial for economic development in rural areas.
2. **Economic Growth:** Improved infrastructure helps stimulate economic activity by facilitating easier transportation of goods and services.
3. **Poverty Alleviation:** By developing infrastructure RIDF contributes to poverty alleviation. Improved access to markets employment opportunities and services can help uplift economically disadvantaged rural populations.
4. **Environmental Sustainability:** RIDF projects often include components focused on sustainable development such as water conservation and soil erosion control. This helps in maintaining environmental balance and supporting long-term rural development.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Recognizing the significance of social infrastructure for the development of both rural and urban areas, the Reserve Bank of India has classified loans up to Rs. 5 crore per borrower for the construction of social infrastructure—such as schools, health facilities, drinking water systems, and sanitation services in Tier 2 to Tier 6 centers—as part of priority sector lending. The availability of these essential services directly affects people's daily lives, longevity, and earning potential. Thus, enhancing access to such social amenities is crucial.

5.2.2 Infrastructure and linkage support available, planned and gaps

The district is equipped with a total of 2,460 primary schools, 1,242 upper primary schools, 473 secondary schools, 167 colleges, 77 post-graduate institutions, 103 polytechnic colleges, and one medical college. In terms of healthcare, the district has 10 allopathic hospitals, 22 Ayurvedic hospitals, 20 homeopathic hospitals, and 5 Unani hospitals.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

In a significant sustainable energy initiative, Ayodhya is set to become Uttar Pradesh's first designated solar city. The city is in the process of installing a 40 MW solar photovoltaic (PV) power plant, with the initial 15 MW already commissioned at two sites in Rampur and Sarairasi. The advanced 5 MVA inverters for this ambitious project have been supplied by the Italian company Fimer to the EPC contractor Jakson Green.

The 40 MW solar plant is being developed by NTPC Green Energy Limited, which will play a crucial role in establishing Ayodhya as a solar city.

5.3.2 Infrastructure and linkage support available, planned and gaps

According to a study conducted by GiZ, the solar energy potential of Ayodhya is as follows:

- Installed capacity of rooftop solar systems in the city: 1.532 MW
- Estimated rooftop solar potential in the city: 212 MW
- Target for rooftop solar systems by 2030: 415 MW

RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	271	231.719600	207.2666
B	Ongoing tranches	78	207.844700	174.7845
	Total (A + B)	349	439.564300	382.0511

- 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	59	218.977600	201.4647
B	Rural roads & bridges	277	209.575700	171.1457
C	Social Sector	13	11.010000	9.4406
	Total (A + B + C)	349	439.563300	382.051

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	35	Irrigation potential	ha	0
B	Rural roads	265	Road length	km	0
C	Bridges	12	Bridge Length	m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Education	2	will improve literacy rate	2	1000
2	Veterinary Hospital	11	will improve cattle health. Thus, result in increased productivity.	11	11000

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Despite the extensive network of banks in rural areas, many individuals from weaker sections continue to rely on informal credit sources. Banks often struggle to meet the credit needs of these groups. Through self-help groups, members are learning to save, deposit their savings in banks, and access loans, benefiting both the self-help groups and the banks. According to the NRLM dashboard, a total of 13,006 self-help groups have been established in the district, with 8,389 receiving a revolving fund and 6,123 benefiting from a community investment fund.

6.2 Infrastructure and linkage support available, planned and gaps

The following NABARD schemes are available to support the sector:

Refinancing: This facility provides refinancing to Micro Finance Institutions (MFIs) for loans extended to Self-Help Groups (SHGs).

JLG Financing: Joint Liability Groups (JLGs) consist of 4 to 10 members engaged in similar economic activities who collectively pledge to repay loans obtained from banks. These groups primarily support small, marginal, and tenant farmers, as well as asset-less individuals who do not hold ownership rights to agricultural land.

Livelihood Activities - Micro Enterprise Development Program (MEDP): This program offers skill development training to enhance livelihood activities.

Livelihood and Enterprise Development Program (LEDP): This initiative focuses on the development of sustainable livelihood activities and skill enhancement. It implements livelihood programs on a cluster basis, involving 15 to 30 groups from neighboring villages, and encompasses both agriculture-related and rural non-farm sector activities.

One of the cornerstone initiatives of SRLM in Ayodhya is the formation of Self-Help Groups (SHGs). These groups serve as a platform for members to save collectively, access credit, and engage in income-generating activities. As of now, over 13,000 SHGs have been established in the district, significantly improving the financial literacy and economic conditions of their members.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 There is a need to emphasize integrated agriculture to increase agricultural productivity.
- 2 Encourage farmers to shift from traditional crops to cash crops - fruits vegetables and medicinal plants.
- 3 The Agriculture Department Watershed Department and Irrigation Department should extensively develop new irrigation schemes watershed development works and rainwater harvesting tanks.
- 4 Ensure timely availability of quality seeds in sufficient quantities. For this seed production organizations should be formed through selected farmers to produce seeds.
- 5 Banks should provide crop loans to all farmers based on the crop norms set by the district-level technical committee.
- 6 Landless cultivators sharecroppers and farmers cultivating on leased (Juwara) land as well as small and marginal farmers should be provided loans through Joint Liability Groups.
- 7 Banks should assist eligible farmers in establishing private Agri-Clinics and Agri-Business Centers (ACABCs) in the district to provide necessary guidance and services to farmers.
- 8 FPOs and SHGs being formed in the district should play a positive and active role in providing loans for agriculture.
- 9 All farmers should be linked with Kisan Credit Cards.

2. Water Resources

- 1 The Agriculture and Irrigation Departments and the State Government should conduct special awareness programs on water usage groundwater recharging use of water-saving devices drip/sprinkler irrigation etc. through leaflets street plays and field visits in which banks should also participate.

- 2 Regional development plans for minor irrigation based on solar energy should be prepared according to regional needs and widely publicized.
- 3 Banks should provide assistance through bank loans for the purchase/construction of development works on individual farms supply of agricultural products farm ponds/water harvesting tanks drip/sprinkler systems etc. which are not supported under government programs. The unit cost booklet published by
- 4 NABARD can provide guidance for this.
- 5 Banks need to play a crucial role by providing more loans under various schemes where the government is providing subsidies.
- 6 A comprehensive plan should be prepared and submitted for financing under RIDF to revive the canals and gools (water channels) previously constructed in the district which are now either broken leaking filled with debris or of no use due to the drying up or shifting of water sources.
- 7 Under the Horticulture Technology Mission the Horticulture Department provides subsidy assistance to farmers for installing drip and sprinkler irrigation systems.

3. Farm Mechanization

- 1 The district needs small machine-operated tools that can work in the smallest fields with minimal energy. For example Japanese paddy transplanters and reaper-cum-binders which cost between Rs. 1.5 to 2.0 lakhs have been found suitable for agricultural work. These small tools should be promoted through demonstrations.
- 2 Banks should provide more loans for small agricultural tools through Self Help Groups Farmer Producer Organizations etc.
- 3 The Agriculture Department needs to establish model farms equipped with modern agricultural machinery.

4. Plantation and Horticulture

- 1 To create a value chain for fruits and vegetables it is necessary to set up small collection centers/zero- energy cool chambers/cold storages processing and packaging units at each block level in the district.

- 2 Effective coordination is needed between the Horticulture Department banks and potential entrepreneurs to popularize horticulture/pomology under the National Horticulture Mission.
- 3 Banks need to increase their loan flow for drip and sprinkler irrigation schemes. Banks should come forward to finance the selected areas under the Horticulture Mission to give impetus to the efforts being made by the National Horticulture Board at the district level.
- 4 There is a lack of orientation among branch managers and other staff in banks; they also need to be trained to lend to these activities.
- 5 The Horticulture Department can decide to launch a strong extension program to create awareness and sponsor farmers applications to start horticultural activities through bank loans.

5.Forestry/ Waste Land Development

- 1 Banks are not providing any loans in this sector. Agroforestry farm forestry commercial forestry and nursery development are such models for which loans can be given by banks.
- 2 Non-governmental organizations also need to work for the development of forests in the service of the nation keeping in mind the National Forest Policy by establishing coordination with government departments and banks in their working area.
- 3 All the different types of bankable forestry activities that can be done in the district should be included in the districts plan.
- 4 The government should provide intensive extension services to promote bamboo fruit trees and other high-quality timber trees.
- 5 The government can decide to popularize social forestry by availing the services of local NGOs.

6.Animal Husbandry - Dairy

- 1 Steps will have to be taken soon to conserve the local cattle and their genome give them a unique identity and get a fair price for their milk and related products.

- 2 The existing problems in the fodder seed production chain should be seriously considered and resolved. Some innovative measures are needed for this sector - such as the establishment of producer companies market arrangements with the cooperation of private sector agencies etc. Alternative sources of fodder such as azolla production straw processing silage mark making should be considered.
- 3 In view of the need for crossbreeding to improve the breed of indigenous cattle it is considered necessary to establish a "Bull Mother Farm".
- 4 In addition to forming milk societies the milk union should also pay full attention to the training of animal husbandmen animal health care system etc.
- 5 At least at the district level a polyclinic should be opened to provide better modern medicine to animals.

7. Animal Husbandry - Poultry

- 1 There is a need to make efforts to establish hatcheries in the district by encouraging private investment.
- 2 Backyard poultry should be encouraged and insurance companies need to support this sector by creating insurance schemes for poultry insurance. Unemployed youth who have completed their studies in agriculture and related fields should also be encouraged to establish animal clinics/service centers for the development of this sector under NABARDs ACABC (Agri Clinic Agri Business Center) scheme. There is a need to encourage broiler farming in a phased manner as well.
- 3 Infrastructure can also be established in this sector under AHIDF - Animal Husbandry Infrastructure Development Fund.
- 4 Members of self-help groups should be explained about backyard poultry and financed.

8. Animal Husbandry - Sheep, Goat, Piggery

- 1 Shortage of feed and fodder high cost of fodder high mortality rate delayed maturity and long inter- calving low conception limited marketing facilities for livestock and livestock products encroachment and deterioration of public pastures inadequate infrastructure animal health and breeding services are the major problems of this sector. To solve these problems basic infrastructure needs to be built.

- 2 It is necessary to establish breeding centers for the availability of good breed of goats sheep and pigs in the district.
- 3 Efforts should be made to improve local breeds through crossbred goats sheep and pigs.
- 4 Sheep goat and rabbit rearing can also be promoted as an employment-oriented business under NRLM/SRLM.

9. Fisheries

- 1 The State Fisheries Department should fully utilize the subsidy schemes of agencies like the Government of India and the National Fisheries Development Board for the construction of basic facilities.
- 2 Close coordination should be established between fish farmer development agencies and banks to increase financing in this sector. Investment in fisheries is profitable and has good potential and fish farmer development agencies should play a more active role in creating such awareness.
- 3 Demonstration farms can be established. Innovative schemes like shrimp farming trout fish farming catfish production and ornamental fish should be demonstrated to encourage farmers to start these activities.

10. Construction of Storage and Marketing Infrastructure

- 1 There is a need to establish organized markets/mandis/market yards in the district as well.
- 2 The construction of basic facilities for marketing through Farmer Producer Organizations (FPOs) and Women Self Help Groups will definitely improve their skills and also provide them with an alternative source of income.
- 3 Banks should finance individual entrepreneurs and small farmers for the construction of storage in the cooperative sector.
- 4 The government should construct adequate market yards and warehouses in the district so that farmers can store their produce and get a fair price by selling their crops at the appropriate time.

11. Land Development, Soil Conservation and Watershed Development

- 1 The major impediments to the development of this sector are encroachment on public lands disputes over ownership rights on wastelands and lack of forestry education and awareness.
- 2 Govt should focus on plantation drive. Trees like neem bamboo etc. are abundantly available in the district.
- 3 The Forest Department has nurseries in the district. Bank may finance private nurseries for expansion.
- 4 Bank may finance activities relating to land development / soil & water conservation activities / land reclamation.

12. Agriculture Infrastructure: Others

- 1 Concerned departments may promote use of micro propagation technologies for production of high value crops/planting material such as banana sugarcane potato garlic etc.
- 2 Banks may finance towards the establishment of tissue culture labs biofertilizer production units.
- 3 Agriculture department may promote use of biofertilizers and biopesticides through demonstrations.

13. Food and Agro. Processing

- 1 There is a need to promote the concept of Farmer Producer Organizations and strengthen these organizations in the interest of small and marginal farmers.
- 2 Providing more autonomy to Primary Agricultural Credit Societies and empowering them so that they can achieve their objectives and work as a profitable institution in the interest of members.
- 3 Banks should provide information about these activities to farmers through various platforms and provide maximum financing.

14. Agri. Ancillary Activities: Others

- 1 Cold Storage Facilities: Implementing cold storage solutions to reduce post-harvest losses and improve the shelf life of perishable goods.
- 2 Processing Units: Setting up local processing units for products like fruits vegetables and grains to add value and increase profitability for farmers.
- 3 Transportation Networks: Developing efficient transport systems to connect rural areas with markets reducing costs and spoilage.
- 4 Digital Platforms: Creating online platforms for farmers to access market information weather updates and best practices
- 5 Precision Agriculture Tools: Introducing tools like drones sensors and AI for better crop management and yield prediction.
- 6 Mobile Applications: Developing apps for farm management pest and disease identification and real-time advisory services.
- 7 Access to Credit: Facilitating easier access to loans and financial services for farmers and agribusinesses.
- 8 Subsidies and Grants: Providing financial assistance for purchasing equipment technology and other inputs.
- 9 Cooperatives and FPOs: Promoting the formation of Farmer Producer Organizations (FPOs) and cooperatives to strengthen bargaining power and access to markets.
- 10 Direct Market Access: Establishing local markets farmer's markets and direct sales channels to reduce dependency on intermediaries.

15. Micro, Small and Medium Enterprises (MSME)

- 1 The government should take interest in the rapid development of industrial estates.
- 2 Increase institutional credit for this sector by expanding the Mudra scheme and encouraging small finance banks to play their role.

- 3 Conduct large-scale skill development programs to establish permanent units/provide employment to rural youth under the Skill India project.
- 4 There is a need to address the shortage of raw materials for the handloom sector in the state especially for weavers.
- 5 Private companies dominate the transport sector. Banks can take advantage of their reach and access the transport sector.
- 6 Joint efforts are the need of the hour to link small and tiny industrial groups with industrial houses.

16. Export Credit

- 1 Export Credit Infrastructure: Establishing dedicated export credit institutions or enhancing existing ones to provide tailored financial products for exporters.
- 2 Training Programs: Offering training and workshops for exporters on how to access and utilize export credit facilities understand international trade regulations and manage export risks.
- 3 Access to Export Credit: Ensuring that small and medium-sized enterprises (SMEs) in Ayodhya have access to export credit facilities including working capital loans pre-shipment and post-shipment finance.
- 4 Credit Guarantees: Implementing or expanding credit guarantee schemes to reduce the risk for lenders and make export credit more accessible to new and small exporters.
- 5 Competitive Financing: Providing export credit at competitive interest rates to make it easier for local businesses to enter and compete in international markets.
- 6 Trade Promotion: Supporting local businesses in identifying and accessing new international markets through trade missions fairs and buyer-seller meets.
- 7 Market Intelligence: Providing exporters with market research and intelligence to help them understand international demand competition and pricing.
- 8 Digital Platforms: Developing or enhancing digital platforms to facilitate easy application for export credit and provide exporters with real-time information on credit facilities.

- 9 Technological Solutions: Encouraging the adoption of technology to streamline export processes such as e-commerce platforms for international sales and digital documentation
- 10 Awareness Campaigns: Running awareness campaigns to educate local businesses about the benefits and availability of export credit facilities.
- 11 Feedback Mechanisms: Establishing mechanisms for businesses to provide feedback on export credit services and suggest improvements.

17. Education

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

18. Housing

- 1 Subsidized Housing Projects: Launching and expanding subsidized housing schemes to make affordable homes available to low- and middle-income families.
- 2 Public-Private Partnerships: Encouraging collaboration between government and private developers to increase the supply of affordable housing units.
- 3 Basic Amenities: Ensuring that new and existing housing areas have access to essential services such as water supply sanitation electricity and waste management.
- 4 Transportation Access: Developing transportation infrastructure to improve connectivity between residential areas and key services such as schools healthcare facilities and markets.
- 5 Master Planning: Creating comprehensive urban development plans that include zoning regulations land use planning and growth management to guide housing development in a sustainable manner.
- 6 Land Allocation: Streamlining the process for land acquisition and allocation to facilitate housing development and prevent land speculation.
- 7 Eco-Friendly Designs: Promoting the use of sustainable building materials and eco-friendly designs in new housing projects to reduce environmental impact.
- 8 Energy Efficiency: Implementing energy-efficient technologies and practices in housing to lower utility costs and support environmental sustainability.
- 9 Community Participation: Involving local communities in the planning and development process to ensure that housing projects meet their needs and preferences.
- 10 Social Services: Providing social services such as vocational training healthcare and educational programs to support residents in new housing developments.

19. Social Infrastructure

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

20. Renewable Energy

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

- 8 Training Programs: Offering training for local technicians engineers and installers to build local expertise in renewable energy technologies and maintenance.

21. Informal Credit Delivery System

- 1 Regulation and Oversight: Implementing or reinforcing regulations and oversight mechanisms to ensure transparency accountability and fair practices among JLGs and SHGs.
- 2 Training Programs: Offering comprehensive training for JLG and SHG members on financial management group dynamics and loan administration.
- 3 Leadership Development: Providing leadership and management training to enhance the effectiveness of group leaders and ensure better group cohesion and decision-making.
- 4 Linkage with Banks: Facilitating linkages between SHGs/JLGs and formal financial institutions to enhance access to credit savings and other financial services.
- 5 Integration with Credit Bureaus: Encouraging SHGs and JLGs to integrate with credit bureaus to build and share credit histories improving the creditworthiness of members.
- 6 Tailored Financial Products: Developing financial products specifically designed for the needs of SHG and JLG members including small loans savings accounts and insurance.
- 7 Digital Platforms: Implementing digital platforms for managing loans savings and group activities to improve efficiency and transparency.
- 8 Mobile Banking: Leveraging mobile banking and fintech solutions to provide convenient access to financial services for SHG and JLG members.
- 9 Educational Workshops: Conducting workshops and seminars on financial literacy including budgeting savings and credit management.
- 10 Ongoing Support: Providing continuous financial education and support to help members make informed financial decisions and manage their finances effectively.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

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

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

3. PACS as MSC: Uttar Pradesh Government has encouraged Uttar Pradesh Cooperative Bank to avail grant and soft loan assistance for diversification of their activities, 1016 PACS identified to build godowns which are affiliated to 42 DCCBs, total refinance assistance to tune of Rs.68.98 Crore under Special Refinance Assistance under PACS as MSC to the UPCCB as on. Efforts are also being made to cover diversified activities and increase the coverage of PACS under the scheme.

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

4. Centrally Sponsored Project for PACS Computerisation: To make PACS self-reliant in tune with Atmanirbhar Bharat Abhiyaan, the Government of India (GoI) has, on 29th June 2022 approved the Centrally Sponsored Project for Computerisation of PACS for a period of five years from 2022-23 to 2026-27. For the implementation of the project 5686 PACS have been sanctioned in UP for computerization. Uttar Pradesh was the FIRST state where the Service Level Agreement and Work order for both hardware Procurement and System Integrator were signed and onboarded. Uttar Pradesh has been one of the leading states in the implementation of the Project with the day to days activity of the PACS being captured on a real time basis in a computerised environment taking forward the vision of Digital India.
5. Under the Worlds largest grain project, refinance assistance of Rs 1, 47, 64,900/- has been sanctioned under PACS as MSC to UPCCB for creation of infrastructure at Kotwa Pandey PACS, Mirzapur. The society houses a 1400 metric tonnes warehouse, a custom hiring centre and weight bridge cabin. The Project was inaugurated by Honble Prime Minister Shri Narendra Modi on 24.02.2024

Godown under Worlds Largest Grain Storage at B-PACS Kotwa Pandey. A watershed event was orchestrated in the Sahkar Se Samriddhi road map through the formal signing of a pioneering tripartite Memorandum of Understanding (MoU). This ground-breaking agreement seamlessly brings together the 11 District Central Cooperative Banks (DCCBs), 22 Bahuuddeshiaya Primary Agriculture Credit Societies (B-PACS), and the National Building Construction Corporation (NBCC), etching an incredible mark under the second phase of the world's largest grain storage project.

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

7. Computerization of Agriculture and Rural Development Banks (ARDBs): To strengthen the long-term cooperative credit structure, the project of computerization of 1,851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop a national level software for ARDBs. Hardware, support for digitization of legacy data, training to the employees, etc. will be provided under the project.
323 branches 18 Regional offices and Head Office of UPSGVB will be computerised under the scheme.
8. 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.
9. Other Major developments in the State pertaining to Cooperatives.

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.

10. 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.
11. Membership of National Cooperative Export Society (5 Societies per District) 325 Societies from 54 Districts have applied for membership of National Cooperative Export Society.
Membership of National Cooperative Organic Society (5 Societies per District) 290 Societies from all 75 Districts have applied for membership of Membership of National Cooperative Organic Society.
Membership of Bharatiya Beej Sahakari Samiti (5 Societies per District) 4037 societies from all 75 Districts have become members of Bharatiya Beej Sahakari Samiti.

5. Status of Cooperatives in the District

1. Primary Agricultural Credit Society (PACS) - 93
2. Urban Cooperative Bank (UCB) - 1
3. Dairy Cooperative - 315
4. Fishery Cooperative - 22
5. Handloom Textile & Weavers Cooperative - 2
6. Credit & Thrift Society - 25
7. Large Area Multipurpose Society (LAMPS) - 1
8. Agro Processing / Industrial Cooperative - 37
9. Housing Cooperative Society - 1
10. Labour Cooperative - 1
11. Transport Cooperative - 1
12. Agriculture & Allied Cooperative - 13
13. Consumer Cooperative - 1

14. Marketing Cooperative Society - 21

6. Potential for formation of cooperatives

1. Amaniganj - 14

2. Tarun - 12

3. Poora Bazar - 17

4. Masaudha - 10

5. Bikapur - 15

6. Maya Bazar - 16

7. Milkipur - 17

8. Sohawal - 19

9. Harringtonganj - 14

10. Mawai - 15

11. Rudauli - 13

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	Skill Training	Solar PV Installation	Poora Bazar	Capacity Building		20	Employment generation
2	Women Empowerment	SHG Bank Linkage	Masaudha	Financial Inclusion		1000	Financial Inclusion
3	Women Empowerment	SHG Bank Linkage	Tarun	Financial Inclusion		2000	Financial Inclusion
4	Skill Training	LEDP	Rudauli	Capacity Building		90	Employment generation
5	Skill Training	LEDP	Amaniganj	Capacity Building		90	Employment generation
6	Collectivisation	FPO	Masaudha	Capacity Building & Management		400	Increase in income
7	Collectivisation	FPO	Sohawal	Capacity Building & Management		425	Increase in income
8	Promotional Activity	DPR	Harringtonganj Rudauli and Mawai	Demonstration of Hydroponic Unit		5	Increase in income through adoption of technology
9	Promotional Activity	DPR	Sohawal	Demonstration of multi level farming		5	Increase in income through adoption of technology

Success Stories

Success Story 1: From Soil to Success: How One Farmer Transformed Their Future with Hydroponics



1. Scheme : DPR project on "Cultivation of High Value Vegetable Crops through Hydroponics"
2. Project Implementing Agency : Sharnam Sansthan
3. Duration of the project : 1 Year
4. Beneficiary : Shri HC Chaurasia
 - No. of beneficiaries : 5
 - Community : Backward Class
 - State : Uttar Pradesh
 - District : Ayodhya
 - Block : Hariyangatanganj
 - Village : Banswar Khurd

1.1 Support provided

- Construction of net house and Hydroponic structure
- Technical guidance from KVK scientists and Dhakad Hydroponics
- Special training on nutrient management
- Support for marketing of the produce

1.2 Pre-implementation status

- Pre Project Implementation the farmers were engaged in cultivation of traditional vegetables in open field. Average income was ranging between 15000-20000/per acre.

1.3 Challenges faced

- Hydroponics is still relatively new in the area. Convincing traditional farmers consumers and other stakeholders was an obstacle.
- Not all crops thrive equally well in hydroponic condition. Some plants are better suited for this method than others. Selecting appropriate crops and optimizing their growth can be a challenge.

1.4 Impact

- The outcome of the project has been remarkable as the farmers have been able to cultivate exotic vegetables including sweet peppers (red and yellow) lettuce and strawberries for the first time in their field.
- The project's success has also led to banks coming forward to provide financial assistance for hydroponic based farming.
- Post project the farmers are earning an income of Rs. 45000 -50000 per units (of 1000 sqf)

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

The whole spectrum of NABARD's functions and initiatives focus on the attainment of sustainable development. NABARD's initiatives in the Agriculture, Natural Resources, and Rural

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

Uttar Pradesh, India's most populous state and fourth largest by area (243,286 km²), is a landlocked state, sharing borders with nine states and Nepal to the north. Geographically, the state is divided into three regions: the Sub-mountainous region, the Ganga Plain, and the Trans-Yamuna region. The state has a sub-tropical climate with mild winters and hot summers, marked by significant seasonal temperature variations and concentrated monsoon rainfall between June and September. This leads to frequent flooding, especially in Eastern UP, and increasing droughts due to rainfall variability, severely impacting agriculture and triggering rural-to-urban migration. UP is highly vulnerable to climate-induced disasters like floods, droughts, cloudbursts, flash floods, heat and cold waves, and hailstorms, leading to significant loss of life and damage to property and the environment. Over 50 years, UP has experienced 2,539 floods, 17,144 cold wave days, and 6,726 heat wave days. According to the CEEW 2021 report, it ranks 17th in climate vulnerability and has 30 districts highly vulnerable as per ICAR-CRIDA. From 1969 to 2019, the state experienced 2,539 flood events, 17,144 disastrous cold wave days, 6,726 disastrous heat wave days, and 720 lightning days. These challenges demand urgent action for climate resilience, adaptation, and sustainable development, especially as UP continues to progress in the SDG India Index from an Aspirant to a Frontrunner state between 2018 and 2023-24.

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

2.2 Any specific Climate Change initiative in the 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.

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

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

a **NABARD:** NABARD's initiatives in Uttar Pradesh focus on sustainable natural resource management, innovative financial models, and climate change projects. Key efforts include watershed and tribal development projects, climate-smart agriculture, and the JIVA- Agroecology Programme. Financial models like UPNRM and NIDA support renewable energy and efficient irrigation. The Centre for Climate Change at BIRD, Lucknow, enhances stakeholder capacity. Projects under NAFCC and the Tribal Development Fund improve forest ecosystems and sequester CO₂. The Watershed Development Fund conserves soil and water, with climate-proofing interventions enhancing agricultural productivity.

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the State Level

3.1 Prospects of Climate Action in the District

- a The scope of Climate Action projects in Ayodhya, aligned with the State Action Plan on Climate Change (SAPCC), offers significant potential across various sectors. In the agriculture sector, initiatives such as climate-resilient crop varieties and water-efficient irrigation techniques could be introduced, enhancing both food security and sustainability. Financially, investments in training and infrastructure will be crucial. The developmental agencies can focus on green infrastructure, waste management, and pollution control measures, requiring substantial capital allocation for projects like green belts and sustainable urban & rural planning. In the energy sector, the promotion of renewable energy sources, such as solar power installations, can reduce carbon footprints and attract public-private partnerships, offering both environmental and economic benefits. Additionally, in the forestry sector, afforestation and reforestation projects can help in carbon sequestration, demanding resources for large-scale plantation drives. These projects, if effectively implemented, not only align with SAPCC goals but also provide a pathway for sustainable development in Ayodhya, addressing both physical and financial aspects.
- b The State Action Plan on Climate Change (SAPCC) outlines various strategies to address climate challenges. These strategies are typically comprehensive, addressing multiple sectors and involving various stakeholders. Below is a succinct summary of some proposed strategies, including actions, target areas, estimated financial requirements, relevant schemes, and agencies involved.
 1. Renewable Energy Development
Actions: Promote solar and wind energy installations; Implement energy efficiency programs for industries and households; Enhance grid infrastructure to support renewable energy integration. Target Area: Rural and urban areas, especially regions with high solar or wind potential.
Estimated Financial Requirement: \$500 million - \$1 billion over 5 years. Relevant Schemes: Central: National Solar Mission, Wind Energy Mission.
State: State-specific solar and wind policies. Nodal Agencies: Ministry of New and Renewable Energy (MNRE). State Renewable Energy Development Agencies (SREDAs).
 2. Sustainable Agriculture; Actions: Introduce climate-resilient crop varieties; Promote organic farming and reduce chemical inputs; Improve water management through efficient irrigation systems. Target Area: Agricultural zones, particularly drought-prone and flood-affected areas.

Estimated Financial Requirement: \$200 million over 5 years.
Relevant Schemes: Central: Pradhan Mantri Krishi Sinchai Yojana (PMKSY)

3.2 Any specific Climate Change initiative in the State by

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

sustainable farming practices; b. Rural Infrastructure Development: Funding for infrastructure projects that help communities adapt to climate change, including water conservation projects and improved rural connectivity; c. Watershed Development: Initiatives to manage and conserve water resources in rural areas, which helps in mitigating the impacts of climate change on agriculture.

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

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 As on date no GI products are registered in Ayodhya. However Halwai Kalyan Samiti of Ayodhya has filed GI registration of Ayodhya Hanumangarhi Laddu vide application dated 8 Jan 2024 and the same is under pre-examination stage.
- 4 Other potential products for GI registration from the districts are as under:
 1. Tika Chandan Products / Gopi Chandan
 2. Ayodhya Khadau Craft
 3. Jaggary
 4. Khurchan Peda

Annexure 1

District-Ayodhya

(₹ Lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	I.Agriculture							
	A. Farm Credit							
	A.1 Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	52328	Phy	850	1405	880
					BL	444.79	735.21	460.49
2	Cereals - Maize/ Makka (Irrigated)	100	Acre	10324	Phy	627	652	620
					BL	64.73	67.31	64.01
3	Cereals - Rice/ Chaval/ Dhan (Irrigated)	100	Acre	28543	Phy	12835	15307	16700
					BL	3663.49	4369.08	4766.68
4	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	31349	Phy	17267	17392	17392
					BL	5413.03	5452.22	5452.22
5	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	12632	Phy	1097	1087	1087
					BL	138.57	137.31	137.31
6	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)	100	Acre	13522	Phy	735	692	625
					BL	99.39	93.57	84.51
7	Pulses - Lentil/ Masur/ Masoor (Irrigated)	100	Acre	11377	Phy	787	775	745
					BL	89.54	88.17	84.76

Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
1572	812	1233	1220	1102	819	987	1680	12560
822.60	424.90	645.20	638.40	576.65	428.57	516.48	879.11	6572.40
642	652	635	650	632	668	637	640	7055
66.28	67.31	65.56	67.11	65.25	68.96	65.76	66.07	728.35
16745	15147	16880	16710	15082	16992	16542	17555	176495
4779.53	4323.41	4818.06	4769.54	4304.86	4850.03	4721.58	5010.72	50376.98
18267	17472	17477	18267	18267	18562	17642	18142	196147
5726.52	5477.30	5478.86	5726.52	5726.52	5819.00	5530.59	5687.34	61490.12
1087	1087	1087	1087	1087	1070	1087	1087	11950
137.31	137.31	137.31	137.31	137.31	135.16	137.31	137.31	1509.52
665	672	635	647	707	640	637	747	7402
89.92	90.87	85.86	87.49	95.60	86.54	86.14	101.01	1000.90
812	755	867	812	797	680	812	727	8569
92.38	85.90	98.64	92.38	90.67	77.36	92.38	82.71	974.89

8	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)	100	Acre	13158	Phy	760	922	622
					BL	100.00	121.32	81.84
9	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	15466	Phy	1012	655	697
					BL	156.52	101.30	107.80
10	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)	100	Acre	10757	Phy	832	882	890
					BL	89.50	94.88	95.74
11	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	65142	Phy	5000	4850	4982
					BL	3257.10	3159.39	3245.37
						13516.66	14419.76	14580.73
	Post-harvest/HH Consumption (10%)					1351.67	1441.98	1458.07
	Repairs & maintenance of farm assets (20%)					2703.33	2883.95	2916.15
	Sub Total					17571.66	18745.69	18954.95
Sr. No.	Activity	Bank Loan actor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	A.2 Water Resources							
1	Diesel Pump Sets--	80	No.	43000	Phy	910	1439	1630
					BL	318.01	504.96	575.11
2	Drip Irrigation--	80	ha	112000	Phy	100	40	55
					BL	89.60	35.84	49.28
3	Tube Well--	80	No.	23000	Phy	1460	1447	1473
					BL	275.84	272.77	278.94
	Sub Total					683.45	813.57	903.33

770	600	967	762	810	885	777	770	8645
101.32	78.95	127.24	100.26	106.58	116.45	102.24	101.32	1137.52
625	670	650	692	697	667	637	682	7684
96.66	103.62	100.53	107.02	107.80	103.16	98.52	105.48	1188.41
865	770	775	857	872	715	872	875	9205
93.05	82.83	83.37	92.19	93.80	76.91	93.80	94.12	990.19
5035	5017	5017	5092	5012	5057	5082	4902	55046
3279.90	3268.17	3268.17	3317.03	3264.92	3294.23	3310.52	3193.26	35858.06
15285.47	14140.57	14908.80	15135.25	14569.96	15056.37	14755.32	15458.45	161827.34
1528.55	1414.06	1490.88	1513.52	1457	1505.64	1475.53	1545.85	16182.73
3057.09	2828.11	2981.76	3027.05	2913.99	3011.27	2951.06	3091.69	32365.47
19871.11	18382.74	19381.44	19675.82	18940.95	19573.28	19181.91	20095.99	210375.54
Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
1506	1600	1462	1510	1366	1557	1620	1520	16120
532.01	564.79	508.01	535.84	482.84	551.76	571.67	606.54	5751.54
50	45	40	45	45	100	45	36	601
44.80	40.32	35.84	40.32	40.32	89.60	40.32	28.95	535.19
1453	1469	1470	1477	1459	1502	1491	1456	16157
274.47	277.93	278.23	279.73	275.80	285.27	282.97	275.14	3057.09
851.28	883.04	822.08	855.89	798.96	926.63	894.96	910.63	9343.82

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyanganj
	A.3 Farm Mechanisation							
1	Combine harvester-Tractor mounted Wheel type-	80	No.	3050000	Phy	2		
					BL	38.80		
2	Leveller-Laser Guided-Laser land leveller	80	No.	455000	Phy		1	
					BL		3.64	
3	Other machinery-Other Machinery & Equipments-4 wheel trolley	80	No.	455000	Phy	67	77	78
					BL	243.88	280.28	283.92
4	Other machinery-Other Machinery & Equipments-Rotavator 60 inches	80	No.	210000	Phy	27	31	31
					BL	45.36	52.08	52.08
5	Other machinery-Other Machinery & Equipments-Rotavator 72 inches	80	No.	232000	Phy	80	92	94
					BL	148.48	170.75	174.46
6	Other machinery-Other Machinery & Equipments-Supper Seeder	80	No.	185000	Phy	3	1	3
					BL	4.44	1.48	4.44
7	Power Tiller--20 HP	80	No.	265000	Phy	2	2	2
					BL	4.24	4.24	4.24
8	Seed Drill--	80	No.	235000	Phy	5	5	5
					BL	9.40	9.40	9.40
9	Thresher-Multicrop Power Threshers-25 hp	80	No.	220000	Phy	100	115	117
					BL	176.00	202.40	205.92
10	Tractor-With Implements & Trailer-Cultivator 45 hp	80	No.	950000	Phy	133	153	156
					BL	1010.80	1162.80	1185.60
	Sub Total					1681.40	1887.07	1920.06

Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
2	1		2	2	2	2		13
38.80	24.40		38.80	38.80	38.80	38.80		257.20
				1	1	1		4
				3.64	3.64	3.64		14.56
78	80	84	84	77	84	77	84	870
283.92	291.20	305.76	305.76	280.28	305.76	280.28	305.76	3166.80
31	32	34	34	31	34	31	34	350
52.08	53.76	57.12	57.12	52.08	57.12	52.08	57.12	588.00
98	96	101	101	92	101	92	101	1048
181.89	178.18	187.46	187.46	170.75	187.46	170.75	187.46	1945.10
2	3	3	3	3	3	1	3	28
2.96	4.44	4.44	4.44	4.44	4.44	1.48	4.44	41.44
2	2	2	2	2	2	2	2	22
4.24	4.24	4.24	4.24	4.24	4.24	4.24	4.24	46.64
5	5	5	5	5	5	5	5	55
9.40	9.40	9.40	9.40	9.40	9.40	9.40	9.40	103.40
122	120	126	126	115	126	115	126	1308
214.72	211.20	221.76	221.76	202.40	221.76	202.40	221.76	2302.08
163	160	168	168	153	168	153	168	1743
1238.80	1216.00	1276.80	1276.80	1162.80	1276.80	1162.80	1276.80	13246.80
2026.81	1992.82	2066.98	2105.78	1928.83	2109.42	1925.87	2066.98	21712.02

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangan ganj
A.4 Plantation & Horticulture								
1	Floriculture--10mX10m	80	sq. m.	89400	Phy	40	35	40
					BL	28.61	25.03	28.61
2	Floriculture--2.5mX2.5m	80	ha	584000	Phy	5	7	
					BL	23.36	32.70	
3	Floriculture--30cm X15cm	80	ha	337200	Phy	10	10	10
					BL	26.98	26.98	26.98
4	Floriculture--60cm X30cm	80	ha	376900	Phy	3	4	3
					BL	9.05	12.06	9.05
5	Floriculture--6mX6m	80	sq. m.	89000	Phy	25	25	30
					BL	17.80	17.80	21.36
6	Floriculture--Marigold	80	ha	110250	Phy	4	4	4
					BL	3.53	3.53	3.53
7	Mushroom Cultivation--250 sqmt.	80	1000 Kg. per Cycle	211000	Phy	5	5	5
					BL	8.44	8.44	8.44
8	New Orchard - Tropical/ Sub Tropical Fruits--1.8mX1.8m	80	ha	167500	Phy	10	67	55
					BL	13.40	99.37	81.55
9	New Orchard - Tropical/ Sub Tropical Fruits--1000 sq. m.	80	ha	1295400	Phy	3	3	3
					BL	31.09	31.09	31.09
10	New Orchard - Tropical/ Sub Tropical Fruits--10mX10m	80	ha	72700	Phy	80	82	81
					BL	46.53	47.69	47.11
11	New Orchard - Tropical/ Sub Tropical Fruits--6mX6m	80	ha	120000	Phy	5	6	5
					BL	4.80	5.76	4.80

Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
36	44	45	45	45	43	43	40	456
25.75	31.47	32.18	32.18	32.18	30.75	30.75	28.61	326.12
7		12	8	8	6	13	5	71
32.70		56.06	37.38	37.38	28.03	60.74	23.36	331.71
10	10	10	10	10	10	10	10	110
26.98	26.98	26.98	26.98	26.98	26.98	26.98	26.98	296.78
3	3	4	3	3	3	4	4	37
9.05	9.05	12.06	9.05	9.05	9.05	12.06	12.06	111.59
28	25	25	34	25	32	25	25	299
19.94	17.80	17.80	24.21	17.80	22.78	17.80	17.80	212.89
4	4	4	4	4	4	4	4	44
3.53	3.53	3.53	3.53	3.53	3.53	3.53	3.53	38.83
5	5	5	5	5	5	5	5	55
8.44	8.44	8.44	8.44	8.44	8.44	8.44	8.44	92.84
57	55	55	56	62	54	67	60	598
84.23	81.20	81.20	82.89	91.80	80.03	99.37	89.12	884.16
4	3	3	3	4	4	4	4	38
41.45	31.09	31.09	31.09	41.45	41.45	41.45	41.45	393.79
80	85	85	80	80	80	80	84	897
46.53	49.44	49.44	46.53	46.53	46.53	46.53	48.85	521.71
5	5	5	5	5	5	5	5	56
4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	53.76

12	New Orchard - Tropical/ Sub Tropical Fruits--7mX7m	80	ha	70800	Phy	10	10	10
					BL	5.66	5.66	5.66
13	Nursery ---	80	ha	1967700	Phy	2	3	3
					BL	31.48	47.22	47.22
14	Other Plantation Crops--1000 sq. m.	80	ha	1650900	Phy	1	2	
					BL	13.21	26.41	
15	Protection Structure-Poly/ Green Housing-Tomato 1000 Sq M	80	sq.m.	1298500	Phy	1	1	1
					BL	10.39	10.39	10.39
	Sub Total					274.33	400.13	325.79
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)		Amaniganj	Bikapur	Hariyangatan ganj
	A.6 Forestry							
2	Plantation-Bamboo-Agro-Forestry with Bamboo	80	Acre	174615	Phy	10	5	12
					BL	13.97	6.98	16.76
1	Plantation--Subabul	80	Acre	149022	Phy	35	24	35
					BL	41.73	28.61	41.73
	Sub Total					55.70	35.59	58.49



Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
4	8	12	14	4	25	6	6	106
5.59	11.18	16.76	19.56	5.59	34.92	8.38	8.38	148.07
24	20	25	34	22	25	24	24	292
28.61	23.84	29.80	40.53	26.23	29.80	28.61	28.61	348.10
34.20	35.02	46.56	60.09	31.82	64.72	36.99	36.99	496.17

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	A.7 Animal Husbandry - Dairy							
1	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	219000	Phy	240	267	270
					BL	420.48	467.78	473.04
2	Graded Buffalo Farming--10 animals 15 litre per day	80	5+5	248000	Phy	250	280	270
					BL	496.00	555.52	535.68
3	Indigenous Cattle Farming-- Sahiwal/Tharparkar/Red Sindhi	80	1+1	218000	Phy	200	210	205
					BL	348.80	366.24	357.52
4	Refrigerated Tanker Van--/Milk Cold Chain	80	No.	3450000	Phy		1	1
					BL		27.60	27.60
5	Veterinary Clinic-Mobile-	80	No.	3500000	Phy	1	1	1
					BL	28.00	28.00	28.00
	Sub Total					1293.28	1445.14	1421.84
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	A.8 Working Capital - AH - Dairy/Drought animal							
1	Buffalo Farming_Others_Ayodhya	100	1+1	93600	Phy	1100	1100	1100
					BL	1029.60	1029.60	1029.60
	Sub Total Working Capital					1029.60	1029.60	1029.60

Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
275	280	261	260	270	281	298	275	2977
481.80	490.56	457.27	455.52	473.04	492.31	522.10	481.80	5215.70
275	280	261	260	270	281	298	275	3000
545.60	555.52	517.82	515.84	535.68	557.50	591.23	545.60	5951.99
215	218	216	215	205	208	210	208	2310
374.96	380.19	376.70	374.96	357.52	362.75	366.24	362.75	4028.63
1	1	1	1	1	1	1	1	9
27.60	27.60	27.60	27.60	27.60	27.60	27.60		248.40
1	1	1	1	1	1	1	1	11
28.00	28.00	28.00	28.00	28.00	28.00	28.00	28.00	308.00
1457.96	1481.87	1407.39	1401.92	1421.84	1468.16	1535.17	1418.15	15752.72
Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
1100	1100	1100	1100	1100	1100	1100	1100	11325.6
1029.60	1029.60	1029.60	1029.60	1029.60	1029.60	1029.60	1029.60	11325.60
1029.60	1029.60	1029.60	1029.60	1029.60	1029.60	1029.60	1029.60	11325.60

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	A.9 Animal Husbandry - Poultry							
1	Commercial Broiler Farming--	80	5000	2458000	Phy	37	37	38
					BL	754.67	781.78	801.44
2	Commercial Layer Farming--	80	10000	11642000	Phy			1
					BL			93.14
	Sub Total					754.67	781.78	894.58
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	A.10 Working Capital - AH - Poultry							
1	Broiler Farming_Others_Ayodhya	100	500	80000	Phy	10	10	10
					BL	8.00	8.00	8.00
2	Layer Farming_Others_Ayodhya	100	500	150000	Phy	11	10	10
					BL	16.50	15.00	15.00
	Sub Total Working Capital					24.50	23.00	23.00

Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
39	38	36	36	35	34	34	38	402
794.00	774.34	762.12	735.01	715.35	722.79	722.79	801.44	8365.73
	1	1	1	1	1	1	1	8
	93.14	93.14	93.14	93.14	93.14	93.14	93.14	745.12
794.00	867.48	855.26	828.15	808.49	815.93	815.93	894.58	9110.85
Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
10	10	10	10	10	10	10	10	110
8.00	8.00	8.00	8.00	8.00	8.00	8.00	8.00	88.00
10	11	10	11	10	12	11	10	116
15.00	16.50	15.00	16.50	15.00	18.00	16.50	15.00	174.00
23.00	24.50	23.00	24.50	23.00	26.00	24.50	23.00	262.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	A.11 Animal Husbandry - SGP							
1	Goat - Rearing Unit-- Barbari/Sirohi/Jamunapari	80	20+1	414000	Ph y	32	32	34
					BL	105.98	105.98	112.61
2	Sheep - Breeding Unit--	80	500+25	9630000	Ph y			
					BL			
3	Sheep - Rearing Unit--Nali/Graded Nali/CB Merino	80	20+1	379000	Ph y	1	2	1
					BL	3.03	6.06	3.03
	Sub Total					109.01	112.04	115.64
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Rearing Unit - Semi- intensive_Ayodhya	100	10+1	40000	Phy BL	275	280	280
						110.00	112.00	112.00
	Sub Total Working Capital					110.00	112.00	112.00

Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
30	32	34	35	34	29	24	38	354
99.36	105.98	112.61	115.92	112.61	96.05	79.49	125.86	1172.45
							2	2
							154.08	154.08
2	2	2	2	2	2	2	2	20
6.06	6.06	6.06	6.06	6.06	6.06	6.06	6.06	60.60
105.42	112.04	118.67	121.98	118.67	102.11	85.55	286.00	1387.13
Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
275	340	225	280	282	350	300	278	3165
110.00	136.00	90.00	112.00	112.80	140.00	120.00	111.20	1266.00
110.00	136.00	90.00	112.00	112.80	140.00	120.00	111.20	1266.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	A.13 Fisheries							
1	Aquaculture inputs production--	80	No.	4000000	Phy	1	2	1
					BL	32.00	64.00	32.00
2	Aquaculture inputs production-- Mini Fish Feed Mill 2 Ton per day	80	No.	3000000	Phy	1	1	1
					BL	24.00	24.00	24.00
3	Fish Culture --Integrated fish farming livestock cum fish	80	ha	100000	Phy	5	5	4
					BL	4.00	4.00	3.20
4	Fish marketing--Three wheeler	80	No.	300000	Phy	1	3	1
					BL	2.40	7.20	2.40
	Sub Total					62.40	99.20	61.60
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	A.14 Working Capital - Fisheries							
1	Cage Culture_Others_Input for cage culture	100	60 to 100 Cu. M	150000	Phy	7	16	10
					BL	10.50	24.00	15.00
	Sub Total Working Capital					10.50	24.00	15.00

Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
3	1	2	1	1	2	1	2	17
96.00	32.00	64.00	32.00	32.00	64.00	32.00	64.00	544.00
1	1	1	1	1	1	1	1	11
24.00	24.00	24.00	24.00	24.00	24.00	24.00	24.00	264.00
5	4	4	5	5	5	4	4	50
4.00	3.20	3.20	4.00	4.00	4.00	3.20	3.20	40.00
1	1	1	1	1	3	1	1	15
2.40	2.40	2.40	2.40	2.40	7.20	2.40	2.40	36.00
126.40	61.60	93.60	62.40	62.40	99.20	61.60	93.60	884.00
Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
27	11	18	10	20	22	13	19	173
40.50	16.50	27.00	15.00	30.00	33.00	19.50	28.50	259.50
40.50	16.50	27.00	15.00	30.00	33.00	19.50	28.50	259.50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	A.15 Farm Credit							
1	Animal Driven Carts-Conventional Bullock Cart-	85	No.	90000	Phy	14	12	13
					BL	10.71	9.18	9.95
2	Integrated Farming--Crop + Dairy (1ha)	90	ha	450000	Phy	5	6	6
	Sub Total				BL	20.25	24.30	24.30
	Total Farm Credit (sum of A.1 to A.15)					30.96	33.48	34.25
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	B. Agriculture Infrastructure							
	B.1 Storage Facilities							
1	Cold Storage--1000 MT	80	No.	8000000	Phy	7	11	14
					BL	448.00	704.00	896.00
2	Cold Storage--5000 Mt	80	No.	40000000	Phy	1	3	1
	Sub Total				BL	320.00	960.00	320.00
						768.00	1664.00	1216.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total		
	B.2 Land Development							
	Sub Total							

Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
12	12	12	12	13	14	12	12	138
9.18	9.18	9.18	9.18	9.95	10.71	9.18	9.18	105.58
6	6	6	6	5	6	6	6	64
24.30	24.30	24.30	24.30	20.25	24.30	24.30	24.30	259.20
33.48	33.48	33.48	33.48	30.20	35.01	33.48	33.48	364.78
								286501.12

Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
11	11	11	10	10	11	14	11	121
704.00	704.00	704.00	640.00	640.00	704.00	896.00	704.00	7744.00
3	1	1	1	1	1	3	1	17
960.00	320.00	320.00	320.00	320.00	320.00	960.00	320.00	5440.00
1664.00	1024.00	1024.00	960.00	960.00	1024.00	1856.00	1024.00	13184.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	B.3 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA	80	No.	29000	Phy	10	9	10
					BL	2.32	2.09	2.32
2	Compost/ Vermi Compost-Vermi Compost-10*6*2.5	80	No.	31000	Phy	12	12	12
					BL	2.98	2.98	2.98
	Sub Total					5.30	5.07	5.30
	Total (B.1+B.2+B.3)							
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	C. Ancillary Activities							
	C.1 Food & Agro Processing							
1	Dal/ Pulses Mill--	85	No.	2500000	Phy	1	1	1
					BL	21.25	21.25	21.25
2	Food Grain Processing-Flour Mill-	85	No.	1500000	Phy	1		1
					BL	12.75		12.75
3	Oil Extraction--/Mustard Processing	85	No.	1000000	Phy	1		1
					BL	8.50		8.50
4	Rice Processing --	75	No.	3000000	Phy	1	1	1
					BL	22.50	22.50	22.50
	Sub Total					65.00	43.75	65.00

Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
10	9	9	9	10	11	8	9	104
2.32	2.09	2.09	2.09	2.32	2.55	1.86	2.09	24.14
12	12	12	12	12	12	12	12	132
2.98	2.98	2.98	2.98	2.98	2.98	2.98	2.98	32.78
5.30	5.07	5.07	5.07	5.30	5.53	4.84	5.07	56.92
								13240.92
Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
1	1	1	1	1	1	1	1	11
21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	233.75
1	1	1	1	1	1		1	9
12.75	12.75	12.75	12.75	12.75	12.75		12.75	114.75
1	1	1	1	1	1	1	1	10
8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	85.00
1	2	1	1	1	1	1	1	12
22.50	45.00	22.50	22.50	22.50	22.50	22.50	22.50	270.00
65.00	87.50	65.00	65.00	65.00	65.00	52.25	65.00	703.50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	C.2 Ancillary Activities -							
1	Agri Clinic & Agri Business Centers--	90	No.	2000000	Phy BL	4 72.00	4 72.00	4 72.00
2	Custom Service Units/ Custom Hiring Centers--	80	No.	8500000	Phy BL	14 952.00	12 816.00	17 1156.00
	Sub Total					1024.00	888.00	1228.00
	Total (C.1+C2)							
	Total (A+B+C)							

Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
4	4	4	4	4	4	4	4	44
72.00	72.00	72.00	72.00	72.00	72.00	72.00	72.00	792.00
12	12	12	12	17	14	12	17	151
816.00	816.00	816.00	816.00	1156.00	952.00	816.00	1156.00	10268.00
888.00	888.00	888.00	888.00	1228.00	1024.00	888.00	1228.00	11060.00
								11763.50
								311505.54

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	II. Micro, Small and Medium Enterprises (MSME)							
1	Manufacturing Sector - Term Loan-Medium-	80	No.	1400000000	Phy BL	0	0	0
2	Manufacturing Sector - Term Loan-Micro-	80	No.	55000000	Phy BL	444 17760.00	305 12200.00	398 15920.00
3	Manufacturing Sector - Term Loan-Small-	80	No.	825000000	Phy BL	6 3600.00	5 3000.00	6 3600.00
4	Manufacturing Sector - Working Capital-Micro-	80	No.	11000000	Phy BL	680 5440.00	615 4920.00	508 4064.00
5	Manufacturing Sector - Working Capital-Small-	80	No.	165000000	Phy BL	9 1080.00	10 1200.00	11 1320.00
6	Service Sector - Working Capital-Medium-	80	No.	550000000	Phy BL	1 400.00	1 400.00	1 400.00
	Sub Total					28280.00	21720.00	25304.00

Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
	1	1		1	1			4
0	2800.00	2800.00	0	2800.00	2800.00	0	0	11200.00
488	755	750	398	824	764	425	445	5996
19520.00	30200.00	30000.00	15920.00	32960.00	30560.00	17000.00	17800.00	239840.00
12	12	3	4	9	12	6	5	80
7200.00	7200.00	1800.00	2400.00	5400.00	7200.00	3600.00	3000.00	48000.00
622	1358	628	634	1390	1339	505	610	8889
4976.00	10864.00	5024.00	5072.00	11120.00	10712.00	4040.00	4880.00	71112.00
10	20	20	20	17	18	18	7	160
1200.00	2400.00	2400.00	2400.00	2040.00	2160.00	2160.00	840.00	19200.00
1	2	1	1	1	1	1	1	12
400.00	800.00	400.00	400.00	400.00	400.00	400.00	400.00	4800.00
33296.00	54264.00	42424.00	26192.00	54720.00	53832.00	27200.00	26920.00	394152.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Mawai	Pura Bazar	Rudauli
	III. Export Credit							
1	Export Credit -Post Shipment Export Credit-	80	No.	40000000	Phy	1	1	1
					BL	320.00	320.00	
2	Export Credit -Pre Shipment Export Credit-	80	No.	40000000	Phy	1	1	1
					BL	320.00	320.00	320.00
	Total Export Credit					640.00	640.00	320.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	IV. Education							
1	Education Loans-Study Abroad-	90	No.	2000000	Phy	40	40	40
					BL	720.00	720.00	720.00
	Total Education					720.00	720.00	720.00

Sohawal	District Total							
1	3							
320.00	960.00							
1	3							
	960.00							
320.00	1920.00							
Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
40	40	40	40	40	40	40	40	440
720.00	720.00	720.00	720.00	720.00	720.00	720.00	720.00	7920.00
720.00	720.00	720.00	720.00	720.00	720.00	720.00	720.00	7920.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	V. Housing							
1	Loan for Affordable Housing Projects--	85	No.	300000	Phy	19	3	6
					BL	48.45	7.65	15.30
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	3000000	Phy	180	180	178
					BL	4590.00	4590.00	4539.00
3	Repair of Dwelling Units--	85	No.	1000000	Phy	10	65	10
					BL	391.00	433.50	340.00
	Total Housing					5029.45	5031.15	4894.30
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	VI. Social Infrastructure							
1	Education--	85	No.	30000000	Phy	1	1	1
					BL	255.00	255.00	255.00
2	Healthcare-Hospital-	85	No.	100000000	Phy	1	1	1
					BL		850.00	
	Total Social Infrastructure					255.00	1105.00	255.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	VII. Renewable Energy							
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	100000	Phy	900	900	900
					BL	810.00	810.00	810.00
	Total Renewable Energy					810.00	810.00	810.00

Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
4	9	7	9	14	24	8	19	122
10.20	22.95	17.85	22.95	35.70	61.20	20.40	48.45	311.10
175	180	180	175	185	175	180	175	1963
4462.50	4590.00	4590.00	4462.50	4717.50	4462.50	4590.00	4462.50	50056.50
60	12	60	12	65	10	70	10	786
425.00	357.00	391.00	433.50	450.50	365.50	459.00	391.00	4437.00
4897.70	4969.95	4998.85	4918.95	5203.70	4889.20	5069.40	4901.95	54804.60
Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
1	1	1	1	1	1	1	1	11
255.00	255.00	255.00	255.00	255.00	255.00	255.00	255.00	2805.00
1	1	1	1	1	1	1	1	4
850.00		850.00		850.00				3400.00
1105.00	255.00	1105.00	255.00	1105.00	255.00	255.00	255.00	6205.00
Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
900	900	900	900	1000	900	900	900	10000
810.00	810.00	810.00	810.00	900.00	810.00	810.00	810.00	9000.00
810.00	810.00	810.00	810.00	900.00	810.00	810.00	810.00	9000.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Amaniganj	Bikapur	Hariyangatan ganj
	VIII. Others							
1	Loans to Distressed Persons--	90	No.	50000	Phy	135	134	140
					BL	60.75	60.30	63.00
2	SHGs/ JLGs--JLG	100	No.	150000	Phy	500	605	682
					BL	750.00	907.50	1023.00
3	SHGs/ JLGs--SHG	100	No.	150000	Phy	34	60	34
					BL	171.00	171.00	171.00
	Total Others					981.75	1138.80	1257.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)							

Masodha	Mawai	Maya Bazar	Milkipur	Pura Bazar	Rudauli	Sohawal	Tarun	District Total
135	156	135	140	135	154	135	150	1549
60.75	70.20	60.75	63.00	60.75	69.30	60.75	67.50	697.05
600	600	600	600	500	600	600	500	6387
900.00	900.00	900.00	900.00	750.00	900.00	900.00	750.00	9580.50
60	35	60	34	60	34	60	34	1035
171.00	172.50	171.00	171.00	171.00	171.00	171.00	171.00	1882.50
1131.75	1142.70	1131.75	1134.00	981.75	1140.30	1131.75	988.50	12160.05
								797667.19

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	64322.00	86665.00	59563.63	60461.31	110421.74	60218.26	127337.60		
RCBs	3097.00	1685.00	753.97	1835.96	2719.43	1073.08	8787.02		
SCARDB			10555.58						
RRBs	30294.00	29883.00	36190.56	46766.96	37531.88	55202.74	27128.69		
Others					1661.09		2700.60		
Sub total (A)	97713.00	118233.00	107063.74	109064.23	152334.14	116494.08	165953.91		

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	6155.00	9866.00	35176.98	36062.31	66247.50	38089.64	64955.94	
RCBs			251.43	82.90	917.78	137.03	2946.49	
SCARDB			3520.03					

RRBs	2000.00		21373.35	3945.05	22165.58	6270.85	13337.81
Others				1730.28	981.01	1374.66	1361.90
Sub total (A)	8155.00	9866.00	60321.79	41820.54	90311.87	45872.18	82602.14

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	
CBS	70477.00	96531.00	94740.61	96523.62	176669.24	98307.90	192293.54
RCBs	3097.00	1685.00	1005.40	1918.86	3637.21	1210.11	11733.51
SCARDB	0.00	0.00	14075.61	0.00	0.00	0.00	0.00
RRBs	32294.00	29883.00	57563.91	50712.01	59697.46	61473.59	40466.50
Others	0.00	0.00	0.00	1730.28	2642.10	1374.66	4062.50
Sub total (A)	105868.00	128099.00	167385.53	150884.77	242646.01	162366.26	248556.05

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	
CBS	27888.00	24689.00	34288.68	95579.48	64574.60	136692.25	182075.64
RCBs				0.48	24.47		134.32
SCARDB							
RRBs	12955.00	2776.00	20833.63	12780.20	21605.79	19137.48	38337.80
Others				46.60	956.23	1901.10	3816.43
Sub total (A)	40843.00	27465.00	55122.31	108406.76	87161.09	157730.83	224364.19

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	110860.00	28653.00	29450.98	4413.60	55464.02	9827.72	66231.86	
RCBs	-	-	-	519.80	21.01	-	48.13	
SCARDB	-	-	-	-	-	-	-	
RRBs	442.00	342.00	17894.26	2647.91	18557.49	720.53	13736.35	
Others	-	-	-	1150.36	821.32	1441.65	1367.42	
Sub total (A)	111302.00	28995.00	47345.24	8731.67	74863.84	11989.90	81383.76	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	209225.00	149873.00	158480.27	196516.70	296707.86	244827.87	440601.04	
RCBs	3097.00	1685.00	1005.40	2439.14	3682.69	1210.11	11915.96	
SCARDB	0.00	0.00	14075.61	0.00	0.00	0.00	0.00	
RRBs	45691.00	33001.00	96291.80	66140.12	99860.74	81331.60	92540.65	
Others	0.00	0.00	0.00	2927.24	4419.65	4717.41	9246.35	
Sub total (A)	258013.00	184559.00	269853.08	268023.20	404670.94	332086.99	554304.00	

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23					Total	Others	RRBs	SCARDB	RCBs	CBs	Total	Others	RRBs	SCARDB	RCBs	CBs	Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others													
C L	86665.00	1685.00		29883.00		60461.31	1835.96		46766.96		118233.00		29883.00		1835.96	60461.31	118233.00		46766.96		1835.96	60461.31	109064.23

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total	Others	RRBs	SCARDB	RCBs	CBs	Total	Others	RRBs	SCARDB	RCBs	CBs	Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others													
C L	60218.26	1073.08		55202.74		127337.60	8787.02		27128.69		116494.08		55202.74		8787.02	127337.60	116494.08		27128.69		8787.02	127337.60	165953.91

Table 2: Term Loan

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

[illegible]

Table 2: Term Loan

Table 2: Term Loan										(₹ Lakh)		
Particulars	2023-24						2024-25					
	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	-	-	-	-	-	0.00
F & W	-	-	-	-	-	0.00	-	-	-	-	-	0.00
S G & M F	-	-	-	-	-	0.00	-	-	-	-	-	0.00
A & F	-	-	-	-	-	0.00	-	-	-	-	-	0.00
OTH	38889.64	137.03		6270.85	1374.66	45872.18	64955.94	2946.49		13337.81	1361.90	82602.14
Sub total	38889.64	137.03	0.00	6270.85	1374.66	45872.18	64955.94	2946.49	0.00	13337.81	1361.90	82602.14
Grand Total (I II)	98307.90	1210.11	0.00	61473.59	1374.66	162366.26	192293.54	11733.51	0.00	40466.50	4062.50	248556.05

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	2000000
2	Animal Driven Carts	Conventional Bullock Cart		No.	90000
3	Aquaculture inputs production			No.	3000000
4	Aquaculture inputs production			No.	4000000
5	Cold Storage			No.	40000000
6	Cold Storage			No.	8000000
7	Combine harvester	Tractor mounted Wheel type		No.	3050000
8	Combine harvester	Tractor mounted Wheel type		No.	1800000
9	Commercial Broiler Farming			5000	2458000
10	Commercial Broiler Farming			5000	5846000
11	Commercial Layer Farming			10000	11642000
12	Compost/ Vermi Compost	Vermi Compost		No.	31000
13	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
14	Crossbred Cattle Farming			1+1	219000
15	Custom Service Units/ Custom Hiring Centers			No.	8500000
16	Dal/ Pulses Mill			No.	2500000
17	Diesel Pump Sets			No.	49500
18	Diesel Pump Sets			No.	43000
19	Diesel Pump Sets			No.	55550

20	Diesel Pump Sets			No.	44750
21	Drip Irrigation			ha	154000
22	Drip Irrigation			ha	99000
23	Drip Irrigation			ha	112000
24	Education			No.	300000000
25	Education Loans		Study Abroad	No.	2000000
26	Export Credit		Pre Shipment Export Credit	No.	400000000
27	Export Credit		Post Shipment Export Credit	No.	400000000
28	Fish Culture			ha	100000
29	Fish marketing			No.	300000
30	Floriculture			ha	337200
31	Floriculture			ha	584000
32	Floriculture			sq. m.	89000
33	Floriculture			sq. m.	89400
34	Floriculture			ha	110250
35	Floriculture			ha	376900
36	Food Grain Processing		Flour Mill	No.	1500000
37	Goat		Rearing Unit	20+1	414000
38	Graded Buffalo Farming			5+5	248000
39	Healthcare		Hospital	No.	100000000
40	Indigenous Cattle Farming			1+1	218000
41	Integrated Farming			ha	450000
42	Leveller		Laser Guided	No.	455000

43	Loan for Affordable Housing Projects			No.	300000
44	Loans to Distressed Persons			No.	50000
45	Manufacturing Sector	Working Capital	Small	No.	15000000
46	Manufacturing Sector	Term Loan	Medium	No.	3500000000
47	Manufacturing Sector	Term Loan	Small	No.	75000000
48	Manufacturing Sector	Working Capital	Micro	No.	1000000
49	Manufacturing Sector	Term Loan	Micro	No.	5000000
50	Mushroom Cultivation			1000 Kg. per Cycle	211000
51	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
52	New Orchard	Tropical/ Sub Tropical Fruits		ha	70800
53	New Orchard	Tropical/ Sub Tropical Fruits		ha	189300
54	New Orchard	Tropical/ Sub Tropical Fruits		ha	120000
55	New Orchard	Tropical/ Sub Tropical Fruits		ha	1295400
56	New Orchard	Tropical/ Sub Tropical Fruits		ha	167500
57	Nursery			ha	1967700
58	Oil Extraction			No.	1000000
59	Other machinery	Other Machinery & Equipments		No.	185000
60	Other machinery	Other Machinery & Equipments		No.	232000
61	Other machinery	Other Machinery & Equipments		No.	455000

62	Other machinery	Other Machinery & Equipments		No.	210000
63	Other Plantation Crops			ha	1650900
64	Plantation			Acre	149022
65	Plantation	Bamboo	Agro	Acre	174615
66	Power Tiller			No.	265000
67	Protection Structure	Poly/ Green Housing		Sq.m.	1298500
68	Purchase/ Construction of a Dwelling Unit (Individual)			No.	3000000
69	Refrigerated Tanker Van			No.	3450000
70	Repair of Dwelling Units			No.	600000
71	Repair of Dwelling Units			No.	1000000
72	Rice Processing			No.	3000000
73	Seed Drill			No.	235000
74	Service Sector	Working Capital	Medium	No.	50000000
75	Sheep	Rearing Unit		20+1	379000
76	Sheep	Breeding Unit		500+25	9630000
77	SHGs/ JLGs			No.	150000
78	SHGs/ JLGs			No.	200000
79	Solar Energy	Roof Top Solar PV System with Battery		No.	100000
80	Thresher	Multicrop Power Threshers		No.	220000
81	Tractor	With Implements & Trailer		No.	950000
82	Tube Well			No.	27000
83	Tube Well			No.	30000
84	Tube Well			No.	23000
85	Veterinary Clinic	Mobile		No.	3500000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Potato/ Aloo (Irrigated)		52328
2	Broiler Farming	Others_Ayodhya	500	80000
3	Buffalo Farming	Others_Ayodhya		93600
4	Cage Culture	Others_Input for cage culture		150000
5	Cereals	Maize/ Makka (Irrigated)		10324
6	Cereals	Rice/ Chaval/ Dhan (Irrigated)		28543
7	Cereals	Wheat/ Gehu (Irrigated)		31349
8	Goat Farming	Rearing Unit _ Semi_intensive_Ayodhya		40000
9	Layer Farming	Others_Ayodhya	500	150000
10	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		12632
11	Pulses	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)		10757
12	Pulses	Lentil/ Masur/ Masoor (Irrigated)		11377
13	Pulses	Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)		13158
14	Pulses	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)		13522
15	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)		15466
16	Sugar Crops	Sugarcane/ Ganna (Irrigated)		65142

Abbreviations

Abbreviation	Expansion
Expansion	Agri Export Zone
Expansion	Agri-Clinics and Agri-Business Centre
Expansion	Agricultural Produce Market Committee
Expansion	Agricultural technology Management Agency
Expansion	Agriculture and Processed Food Products Export Development Authority
Expansion	Agriculture Marketing Infrastructure Scheme
Expansion	Animal Husbandry Infrastructure Development Fund
Expansion	Annual Credit Plan
Expansion	Atal Pension Yojana
Expansion	Banking Correspondent
Expansion	Bringing Green Revolution to Eastern India
Expansion	Capital Investment Subsidy Scheme
Expansion	Central Rice Research Institute
Expansion	Central Warehousing Corporation
Expansion	Civil Society Organisation
Expansion	Co-operative Development Fund
Expansion	Core Banking Solution
Expansion	Development Action Plan
Expansion	Direct Benefit Transfer
Expansion	District Agricultural Officer
Expansion	District Central Cooperative Bank
Expansion	District Consultative Committee
Expansion	District Credit Plan
Expansion	District Industries Centre
Expansion	District Level review Committee
Expansion	District Rural Development Agency
Expansion	Electronic National Agriculture Market
Expansion	Export Credit Guarantee Corporation
Expansion	Farmer Producer Organisation
Expansion	Farmers Club
Expansion	Farmers Service Society
Expansion	Financial Inclusion
Expansion	Financial Inclusion Fund
Expansion	Financial Inclusion Plan
Expansion	Financial Literacy and Credit Counselling Centres

Expansion	Financial Literacy Centre
Expansion	Fish Farmers Development Agency
Expansion	Gound Level Credit
Expansion	Government of India
Expansion	Gross State Domestic Product
Expansion	High Yielding Variety
Expansion	Indian Council for Agriculture Research
Expansion	Indira Awas Yojana
Expansion	Information and Communication Technology
Expansion	Integrated Tribal Development Agency
Expansion	Internet of Things
Expansion	Jawaharlal Nehru National Solar Mission
Expansion	Joint Liability Group
Expansion	Khadi and Village Industries
Expansion	Kisan Credit Card
Expansion	Krishi Sahayak Kendra
Expansion	Krishi Vigyan Kendra
Expansion	Large Area Multipurpose Society
Expansion	Lead District Manager
Expansion	Lift Irrigation
Expansion	Livestock Aid Centre
Expansion	Mahatma Gandhi National Rural Employment Guarantee Scheme
Expansion	Marginal Farmer
Expansion	Marine Products Export Development Authority
Expansion	Micro Enterprises Development Programme
Expansion	Micro Irrigation
Expansion	Micro Units Development & Refinance Agency Ltd.
Expansion	Milk Producers Co-operative Society
Expansion	Ministry of Food Processing Industries
Expansion	Ministry of New and Renewable Energy
Expansion	Mission for Integrated Development of Horticulture
Expansion	National Bank for Agriculture and Rural Development
Expansion	National Food Security Mission
Expansion	National Horticulture Mission
Expansion	National Livelihood Mission
Expansion	National Mission on Food Processing
Expansion	National Project on Bio-Gas Development
Expansion	National Rural Livelihood Mission
Expansion	National Watershed Development Project for Rainfed Areas

Expansion	Non-Banking Financial Company
Expansion	Non-Governmental Organization
Expansion	Paramparagat Krishi Vikas Yojana
Expansion	Personal Accident Insurance Scheme
Expansion	Potential Linked Credit Plan
Expansion	Pradhan Mantri Fasal Bima Yojana
Expansion	Pradhan Mantri Jan Dhan Yojana
Expansion	Pradhan Mantri Jeevan Jyoti Bima Yojana
Expansion	Pradhan Mantri Krishi Sinchayee Yojana
Expansion	Pradhan Mantri Suraksha Bima Yojana
Expansion	Primary Agricultural Cooperative Society
Expansion	Primary Health Centre
Expansion	Primary Weavers Cooperative Society
Expansion	Prime Minister's Employment Generation Programme
Expansion	Rainwater Harvesting Structure
Expansion	Rashtriya Krishi Vikash Yojana
Expansion	Regional Rural Bank
Expansion	Reserve Bank of India
Expansion	Revised Long Term Action Plan
Expansion	Rural Infrastructure Development Fund
Expansion	Rural Non-Farm Sector
Expansion	Rural Self Employment Training Institute
Expansion	Seasonal Agricultural Operations
Expansion	Self Help Group
Expansion	Self Help Promoting Institution
Expansion	Service Area Plan
Expansion	Service Cooperative Society
Expansion	Short Term Co-operative Credit Structure
Expansion	State Level Bankers' Committee
Expansion	State Medicinal Plant Board
Expansion	Swachha Bharat Mission
Expansion	Swarojgar Credit Card
Expansion	Total Financial Outlay
Expansion	Tree Borne Oil-seeds
Expansion	Warehousing Development and Regulatory Authority
Expansion	Watershed Development Fund
Expansion	Women Self Help Group

Name and address of DDM

Name	Kamlesh Yadav
Designation	DDM, NABARD
Address 1	Flat No 102 Bansuri Residency
Address 2	Raibareli Road Ayodhya
Post Office	
District	Ayodhya
State	Uttar Pradesh
Pincode	224001
Telephone No.	5278353908
Mobile No.	938846123
Email ID	faizabad@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) Fabrics & Textiles Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH.
Corporate Office NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉ : nabsamruddhi@nabard.org	Registered Office 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"> Largest lender in FPO space Present in 21 States and 3 UTs including North East 3000+ FPOs credit linked Collateral free lending at affordable rates Soft loan for Agri Startups 	<ul style="list-style-type: none"> Financing FPOs through <ul style="list-style-type: none"> Working Capital Term Loan Pledge Financing (eNWR) Term lending for Corporates/ NBSCs/ MFIs
Corporate Office C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉ : corporate@nabard.org	Registered Office 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"> 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 Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers. Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans 	<ul style="list-style-type: none"> Timely and adequate credit without collateral Affordable interest rate in the sector Insurance facility to borrowers and co-obligants Doorstep delivery of financial services
Registered Office: 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

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

- 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

☎: 022-26539404/9054 ✉ : nabfoundation@nabard.org 🌐 : www.nabfoundation.in



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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Uttar Pradesh

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