



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



आज़मगढ़  
Azamgarh

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: Azamgarh**

**State: Uttar Pradesh**



**National Bank for Agriculture and Rural  
Development**

**Uttar Pradesh Regional Office, Lucknow**





## Foreward

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

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

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

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

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

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

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

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

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

**Pankaj Kumar**  
Chief General Manager

**PLP Document Prepared by:**

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NABARD

Azamgarh

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.'





## Index

Sr. No.	Particulars		Page No.
1	Foreword		
2	Executive Summary		1
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)		4
	<b>Part A</b>		8
4	District Map		9
5	Broad Sector wise PLP projection for the year 2025-26		10
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		11
7	Sector/ Sub-sector wise PLP Projections for year 2025-26		11
8	District profile		12
9	Banking Profile		38
	<b>Part B</b>		43
10	Chapter 1	Important Policies and Developments	44
11	Chapter 2	Credit Potential for Agriculture	62
12	2.1	Farm Credit	62
13	2.1.1	Crop Production, Maintenance & Marketing	62
14	2.1.2	Water Resources	63
15	2.1.3	Farm Mechanization	64
16	2.1.4	Plantation & Horticulture, including Sericulture	65
17	2.1.5	Forestry & Waste Land Development	66
18	2.1.6	Animal Husbandry - Dairy	67
19	2.1.7	Animal Husbandry - Poultry	67
20	2.1.8	Animal Husbandry - Sheep, Goat, Piggery	68
21	2.1.9	Fisheries	69
22	2.1.10	Farm Credit - Others	70
23	2.1.11	Sustainable Agricultural Practices	70
24	2.2	Agriculture Infrastructure	71
25	2.2.1	Construction of Storage and Marketing Infrastructure	71
26	2.2.2	Land Development, Soil Conservation and Watershed Development	72
27	2.2.3	Agri. Infrastructure - Others	73
28	2.3	Agriculture - Ancillary Activities	74
29	2.3.1	Food & Agro Processing	74

30	2.3.2	Agri Ancillary Activities - Others	75
31	Chapter 3	Credit potential for MSMEs	76
32	Chapter 4	Credit Potential for Export Credit, Education & Housing	78
33	Chapter 5	Credit Potential for Infrastructure	81
34	5.1	Infrastructure - Public Investments	81
35	5.2	Social Infrastructure involving Bank Credit	83
36	5.3	Renewable Energy	84
37	Chapter 6	Informal Credit Delivery System	86
38	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	87
39	Chapter 8	Status and prospects of Cooperatives	92
40	Chapter 9	NABARD's Projects and Interventions in the District	96
41	Success Stories		98
42	Appendix 1a	Climate Action - Scenario at Global & National Level	99
43	Appendix 1b	Climate Change Scenario - At the State Level	103
44	Appendix 1c	Climate Change Scenario - At the District Level	106
45	Appendix 2	Potential for Geographical Indication (GI) in the district	108
46	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	109
47	Annexure 2	Ground Level Credit Flow - Agency-wise and Sector-wise	113
48	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	116
49	Annexure 4	Unit costs for major activities fixed by NABARD	120
50	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	125
51	Abbreviations		126
52	Name and address of DDM		129
53	NABARD Subsidiary		130

## 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	Azamgarh in eastern Uttar Pradesh spans 4054 sq km between the Ganges and Ghaghara rivers. It borders Mau to the east Gorakhpur to the north Ghazipur to the southeast Jaunpur to the southwest Sultanpur to the west and Ambedkar Nagar to the northwest.
2	Type of soil	Sandy Loam
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. 348890.59 lakhs
2	CD Ratio	34.16 percent
3	Investment credit in agriculture	Rs. 42813.05 lakhs
4	Credit flow to MSMEs	Rs. 165468.66 lakhs
5	Other significant credit flow, if any	Rs. 12844.08 lakhs towards OPS

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

1	Projection for the year	Rs. 714916.85 lakhs
2	Projection for agriculture and its components	Rs. 325281.10 lakhs

3	Projection for MSMEs	Rs. 336600.00 lakhs
4	Projection for other purposes	Rs. 53035.75 lakhs

## 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 NABARDs financial assistance 01 Rural Mart and 10 FPOs 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.

## 6. Thrust Areas

1. For the year 2025-26 the primary focus is on promoting Zero Budget Natural Farming System (ZBNF) and climate-resilient agriculture 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 prioritize resource requirement for the purpose.

### **3. Methodology**

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

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

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

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

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

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



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

## 5. Agency wise Use

### Utility

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

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



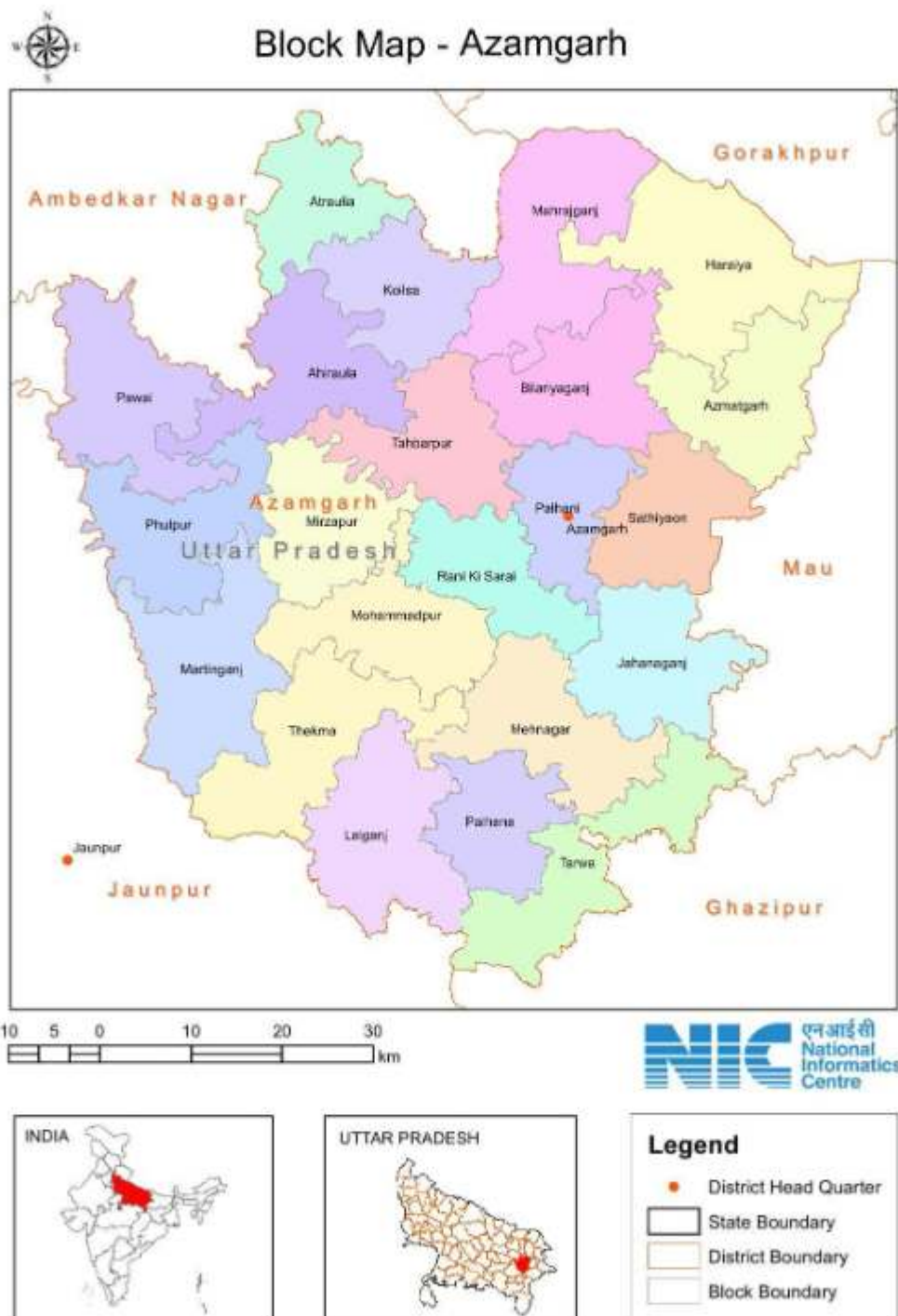
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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

## 6. Limitations and constraints

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

# Part A

## District Map



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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	296314.24
1	Crop Production, Maintenance and Marketing	225306.03
2	Term Loan for agriculture and allied activities	71008.21
B	Agriculture Infrastructure	13257.11
C	Ancillary activities	15709.05
I	Credit Potential for Agriculture A+B+C)	325280.40
II	Micro, Small and Medium Enterprises	336600.00
III	Export Credit	960.00
IV	Education	5940.00
V	Housing	27489.00
VI	Social Infrastructure	8959.00
VII	Renewable energy	594.00
VIII	Others	9093.75
	Total Priority Sector	714916.15



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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	NA
<b>A</b>	<b>Farm Credit</b>	NA
1	Crop Production, Maintenance and Marketing	225306.03
2	Water Resources	3676.47
3	Farm Mechanisation	17984.42
4	Plantation & Horticulture with Sericulture	7157.05
5	Forestry & Waste Land Development	879.85
6	Animal Husbandry - Dairy	26273.56
7	Animal Husbandry - Poultry	5129.86
8	Animal Husbandry - Sheep, Goat, Piggery	8160.72
9	Fisheries	671.10
10	Farm Credit- Others	1075.18
	<b>Sub total</b>	<b>296314.24</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	NA
1	Construction of storage	9122.50
2	Land development, Soil conservation, Wasteland development	1226.93
3	Agriculture Infrastructure - Others	2907.68
	<b>Sub total</b>	<b>13257.11</b>
<b>C</b>	<b>Ancillary activities</b>	NA
1	Food & Agro. Processing	14138.05
2	Ancillary activities - Others	1571.00
	<b>Sub Total</b>	<b>15709.05</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	NA
	<b>Total MSME</b>	<b>336600.00</b>
<b>III</b>	<b>Export Credit</b>	<b>960.00</b>
<b>IV</b>	<b>Education</b>	<b>5940.00</b>
<b>V</b>	<b>Housing</b>	<b>27489.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>8959.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>594.00</b>
<b>VIII</b>	<b>Others</b>	<b>9093.75</b>
	<b>Total Priority Sector</b>	<b>714916.15</b>

## District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Union Bank of India

### 1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	4054.00
2	No. of Sub Divisions	8
3	No. of Blocks	22
4	No. of revenue villages	3997
5	No. of Gram Panchayats	1811

#### 1.a Additional Information

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

### 2. Soil & Climate

Sr. No.	Particulars	N0s.
1	State	Uttar Pradesh
2	District	Azamgarh
3	Agro-climatic Zone 1	Eastern Plain Zone
4	Agro-climatic Zone 2	Eastern Plain Zone
5	Agro-climatic Zone 3	Eastern Plain Zone
6	Climate	Sub-Tropical Humid
7	Soil Type	Sandy Loam

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	N0s.
1	Total Geographical Area	405350
2	Forest Land	110
3	Area not available for cultivation	63410
4	Barren and Unculturable land	6698
5	Permanent Pasture and Grazing Land	6542
6	Land under Miscellaneous Tree Crops	5025
7	Cultivable Wasteland	6350
8	Current Fallow	32200
9	Other Fallow	11690

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

Sr. No.	Stage	N0s.
1	Safe	22
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	22

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		N0s.	% to Total	Ha.	% to Total
1	<= 1 ha	537701	88	184969	55
2	>1 to <=2 ha	52452	9	74625	22
3	>2 to <=4 ha	3650	1	19840	6
4	>4 to <=10 ha	129	0	1790	1
5	>10 ha	19574	3	52636	16
6	Total	613506	101	333860	100

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

Sr. No.	Particulars	N0s.
1	Cultivators	588.00
2	Of the above, Small/ Marginal Farmers	565.00
3	Agricultural Labourers	153.00

4	Workers engaged in Household Industries	3.00
5	Workers engaged in Allied agro activities	58.00
6	Other workers	106.00

## 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	4612.13	2284.15	2327.98	4218.73	393.40
2	Scheduled Caste	1171.46	579.62	591.84	1123.53	47.93
3	Scheduled Tribe	9.32	4.69	4.63	8.27	1.05
4	Literate	2770.40	1558.74	1211.66	2509.62	260.78
5	BPL	1182.55	NA	NA	1072.55	110.00

## 8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	644.96
2	Rural Households	611.31
3	BPL Households	236.51

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	47.00
2	Having source of drinking water	26.00
3	Having electricity supply	372.00
4	Having independent toilets	41.00

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

Sr. No.	Particulars	N0s.
1	Villages Electrified	3800
2	Villages having Post Offices	421
3	Villages having Banking Facilities	169
4	Villages having Primary Schools	3057
5	Villages having Primary Health Centres	73
6	Villages having Potable Water Supply	3438
7	Villages connected with Paved Approach Roads	2650

### Sources

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



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

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

Sr. No.	Particulars	Nos.
1	Anganwadis	5588
2	Primary Health Centres	73
3	Hospitals	794
4	Hospital Beds	2464

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	2696
2	Registered FPOs	79
3	Soil Testing Centres	1
4	Krishi Vigyan Kendras	2

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

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	336820
2	Irrigation Potential Created	NA
3	Net Irrigated Area (Total area irrigated at least once)	275268
4	Area irrigated by Canals/ Channels	36699
5	Area irrigated by Wells	238550
6	Area irrigated by Tanks	7
7	Area irrigated by Other Sources	12
8	Irrigation Potential Utilized (Gross Irrigated Area)	275268

#### 14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	6772
2	Railway Line [km]	66
3	Public Transport Vehicle [Nos]	66652
4	Goods Transport Vehicles [Nos.]	1350

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	220673	7126	213547
2	Cattle - Indigenous	397722	82747	314975
3	Buffaloes	478299	15546	462753
4	Sheep - Cross bred	23	0	23
5	Sheep - Indigenous	8562	0	8562
6	Goat	299308	48654	250654
7	Pig - Cross bred	800	0	800
8	Pig - Indigenous	5281	0	5281
9	Horse/Donkey/Camel	650	0	650
10	Rabbit	NA	NA	NA
11	Poultry - Improved	NA	NA	NA
12	Poultry - Indigenous	907475	453737	453738

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	58
2	Veterinary Dispensaries	54
3	Artificial Insemination Centers	112
4	Dairy Cooperative Societies	324
5	Milk Collection Centres	54
6	Fishermen Societies	21

**17. Milk, Egg Production & Meat Per Capita Availability**

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Egg	761.22	Lakh Nos.	16	nos/p. a.
2	Milk	861225.00	MT	511	gm/day
3	Meat	8192.00	MT	1776	gm/day
4	Wool	8.37	MT	4	gm/day

### Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	Statistical Diary Uttar Pradesh 2022
12. Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Booklet 2023
13. Irrigation Coverage ['000 Ha]	District Statistical Booklet 2023
14. Infrastructure For Storage, Transport & Marketing	Statistical Diary Uttar Pradesh 2022
15. Animal Population as per Census [Nos.]	Livestock Census 2019
16. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Booklet 2023
17. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Ministry Website



## 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	NA	NA	NA
2	Land Holdings - SF (%)	8.50	8.50	8.50
3	Land Holdings - MF (%)	87.64	87.64	87.64
4	Rainfall -Normal (mm)	NA	NA	NA
5	Rainfall - Actual (mm)			1054
6	Cropping Pattern	Rice-Wheat Cropping System	Rice-Wheat Cropping System	Rice-Wheat Cropping System

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	84174.05	149780.57	170577.85

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	Wheat	244.95	850.96	3474.02	234.26	840.75	3588.96	NA	NA	NA
2	Rice	213.39	51.00	239.00	212.38	519.98	2448.35	NA	NA	NA
3	Maize	7.87	14.21	1805.59	8.93	17.70	1982.08	NA	NA	NA
4	Sugarcane/ Ganna	11.83	737.00	62299.24	8.86	586.00	66139.95	NA	NA	NA
5	Rapeseed	2.72	3.72	1367.65	16.79	25.13	1496.72	NA	NA	NA

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	5.15	5.15	5.15
2	Net sown area (lakh ha)	2.86	2.86	2.86
3	Cropping intensity (%)	180.07	180.07	180.07

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	55.56	55.56	55.56
2	Fertilizer consumption - Rabi (kg/ha)	85.04	85.04	85.04

#### Sources

Table Name	Source(s) and reference year of data
1. Status	Statistical Diary Uttar Pradesh 2022
2. GLC under Agriculture	District Statistical Booklet 2023
3. Major Crops, Area, Production, Productivity	Ministry Website
4. Irrigated Area, Cropping Intensity	Statistical Diary Uttar Pradesh 2022
5. Input Use Pattern	Ministry Website

#### Water Resources

**Table 1: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigated Area ('000 ha)	279	279	279
2	Gross Irrigated Area ('000 ha)	500	500	500

Table 2 : Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Azamgarh	Ahiraula	Safe	Safe	Safe
2	Uttar Pradesh	Azamgarh	Atraulia	Safe	Safe	Safe
3	Uttar Pradesh	Azamgarh	Azmatgarh	Safe	Safe	Safe
4	Uttar Pradesh	Azamgarh	Bilariyaganj	Safe	Safe	Safe
5	Uttar Pradesh	Azamgarh	Haraiya	Safe	Safe	Safe
6	Uttar Pradesh	Azamgarh	Jahanaganj	Safe	Safe	Safe
7	Uttar Pradesh	Azamgarh	Koilsa	Safe	Safe	Safe
8	Uttar Pradesh	Azamgarh	Lalganj	Safe	Safe	Safe
9	Uttar Pradesh	Azamgarh	Mahrajganj	Safe	Safe	Safe
10	Uttar Pradesh	Azamgarh	Martinganj	Safe	Safe	Safe
11	Uttar Pradesh	Azamgarh	Mehnagar	Safe	Safe	Safe
12	Uttar Pradesh	Azamgarh	Mirzapur	Safe	Safe	Safe
13	Uttar Pradesh	Azamgarh	Mohammadpur	Safe	Safe	Safe
14	Uttar Pradesh	Azamgarh	Palhana	Safe	Safe	Safe
15	Uttar Pradesh	Azamgarh	Palhani	Safe	Safe	Safe
16	Uttar Pradesh	Azamgarh	Pawai	Safe	Safe	Safe
17	Uttar Pradesh	Azamgarh	Phulpur	Safe	Safe	Safe
18	Uttar Pradesh	Azamgarh	Rani Ki Sarai	Safe	Safe	Safe
19	Uttar Pradesh	Azamgarh	Sathiyaon	Safe	Safe	Safe
20	Uttar Pradesh	Azamgarh	Tahbarpur	Safe	Safe	Safe
21	Uttar Pradesh	Azamgarh	Tarwa	Safe	Safe	Safe
22	Uttar Pradesh	Azamgarh	Thekma	Safe	Safe	Safe



### Sources

Table Name	Source(s) and reference year of data
Table 1: Irrigated Area & Potential	State Statistical Book 2022
Table 2: 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)	745.02	1271.04	667.31

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	NA	NA	15096
2	Power Tillers	NA	NA	105

**Table 3: Service Centers**

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	NA	91	NA

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC ACP Portal
Table 2: Mechanisation in District	TNAU report

## Forestry & Waste Land Development

**Table 1 : Area under Forest Cover & Waste Land**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	0	0	0
2	Waste Land ('000 ha)	6	6	6

## Sources

Table Name	Source(s) and reference year of data
Table 1: Area under Forest Cover & Waste Land	Statistical Diary UP

### 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)	4022.71	1865.79	5164.01
2	KCC for working capital (₹ lakh)	1171.19	1160.00	3973.63
3	KCC for working capital (No.)	1212	1844	4965

#### Sources

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

#### Animal Husbandry - Poultry

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1246.00	1440.83	2717.80

**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	907475	907475	907475
2	Of the above, male (No.)	453737	453737	453737
3	Of the above, female (No.)	453738	453738	453738
4	Broiler Farms (No.)	NA	NA	NA
5	Hatcheries (No.)	NA	NA	NA
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: 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: 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)	104.70	215.26	640.00
3	KCC for working capital (No.)	597	135	356
4	KCC for working capital (₹ lakh)	1345.20	454.20	993.70

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fish Seed Hatchery (No.)	10	10	10

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Inland Fisheries Facilities	Dept of Fisheries

### Agri. Infrastructure

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	246.06	163.46	537.50
2	Loans for Storage Godowns (₹ lakh)	55.30	51.80	79.30



**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	7	7	7
2	Cold Storages (Capacity - '000 MT)	23	23	23
3	Storage Godowns (No.)	295	295	295
4	Storage Godowns ( Capacity - '000 MT)	28	28	28
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	3696	3696	3696
6	Market Yards [Nos] / Wholesale Market (No.)	2	2	2
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	15	15	15

**Sources**

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

## 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)	190.76	111.66	458.20

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	NA	NA	77120.00

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI SLBC Portal
Table 1: Fertilizer Consumption	District Statistical Booklet 2023

#### 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)	5691.75	11018.04	11087.78
3	MUDRA Loans (Rs. lakh)	52262.82	69685.00	92546.63

**Table 2: Other Ancilliary Services**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	ACABCs (No.)	2	2	1

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI SLBC Portal
Table 2: 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)	71158.00	119267.61	165468.65
2	No. of units financed	21744	28046	41224

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	2	2	2
2	Micro Units (No.)	NA	NA	43661
3	Small Units (No.)	NA	NA	523
4	Medium Units (No.)	NA	NA	13
5	Udyog Aadhar Registrations (No.)	NA	NA	8713

**Table 3: Traditional activities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	1	1	1
2	Handicrafts Clusters (No.)	1	1	1
3	Weavers' Coop. Societies (No.)	502	502	502

**Table 4: Skill Development Trainings**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	271	771	1851

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI SLBC Portal
Table 2: MSME units - Cumulative	Udyam Registration Portal
Table 3: Traditional activities	National Co-operative Database
Table 4: Skill Development Trainings	RBI SLBC Portal

### Export/ Education/ Housing

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC under Education (Rs. lakh)	273.14	385.87	536.59
2	GLC under Housing (Rs. lakh)	1956.97	2700.54	3195.97

**Table 2: Progress under SBM**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	NA	NA	54894

### Sources

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

### Public Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (Rs. lakh)	194.81	1891.21	1524.93

### Sources

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

### Social Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	61.63	13.64	4.34

**Sources**

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

**Renewable Energy**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Assistance under other Renewable Energy Initiatives (Rs. lakh)	0.00	1.80	0.00

**Sources**

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

**Informal Credit Delivery**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	195.30	1212.18	2685.54

**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)	NA	2.00	0.50
2	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	0.00	3.98	6.85
3	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	2.84	3.67	0.00

**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	22	22	22
2	No. of SHGs formed	2811	1226	152
3	No. of SHGs credit linked (including repeat finance)	480	1240	3668
4	Bank loan disbursed (Rs. lakh)	376.77	1536.62	4755.04
5	Average loan per SHG (Rs. lakh)	0.78	1.23	1.29
6	Percentage of women SHGs %	NA	NA	NA



### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI SLBC Portal
Table 2: Promotional Interventions	MCID 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.)	4	4	4
2	Consumer Stores (No.)	16	16	16
3	Housing Societies (No.)	1	1	1
4	Weavers (No.)	390	390	390
5	Marketing Societies (No.)	80	80	80
6	Labour Societies (No.)	5	5	5
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	1	1	1
9	Agro Processing Societies (No.)	0	0	0
10	Others (No.)	546	546	546
11	Total (No)	1043	1043	1043

**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.)	250	250	250
2	Multi state cooperative societies (No.)	0	0	0

### Sources

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

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	Azamgarh	Ahiraulla	Fishery Societies	3	Average	Fishery Societies	3	Average	Fishery Societies	3	Average
2	Uttar Pradesh	Azamgarh	Atraulia	Milk Societies	9	Average	Milk Societies	9	Average	Milk Societies	9	Average
3	Uttar Pradesh	Azamgarh	Mahrajganj	Milk Societies	1	Deficient	Milk Societies	1	Deficient	Milk Societies	1	Deficient
4	Uttar Pradesh	Azamgarh	Haraiya	Milk Societies	1	Deficient	Milk Societies	1	Deficient	Milk Societies	1	Deficient
5	Uttar Pradesh	Azamgarh	Sathiyon	Weavers Societies	320	Rich	Weavers Societies	320	Rich	Weavers Societies	320	Rich
6	Uttar Pradesh	Azamgarh	Palhana	Housing Societies	1	Deficient	Housing Societies	1	Deficient	Housing Societies	1	Deficient
7	Uttar Pradesh	Azamgarh	Atraulia	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient

8	Uttar Pradesh	Azamgarh	Sathiyao n	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient
9	Uttar Pradesh	Azamgarh	Azmatgar h	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient
10	Uttar Pradesh	Azamgarh	Atraulia	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient
11	Uttar Pradesh	Azamgarh	Palhana	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient
12	Uttar Pradesh	Azamgarh	Atraulia	Fishery Societies	2	Deficient	Fishery Societies	2	Deficient	Fishery Societies	2	Deficient	Fishery Societies	2	Deficient
13	Uttar Pradesh	Azamgarh	Rani Ki Sarai	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient
14	Uttar Pradesh	Azamgarh	Sathiyao n	Sugar Societies	1	Deficient	Sugar Societies	1	Deficient	Sugar Societies	1	Deficient	Sugar Societies	1	Deficient
15	Uttar Pradesh	Azamgarh	Koilsa	Fishery Societies	2	Average	Fishery Societies	2	Average	Fishery Societies	2	Average	Fishery Societies	2	Average

16	Uttar Pradesh	Azamgarh	Azamgarh	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient	1 Deficient
17	Uttar Pradesh	Azamgarh	Haraiya	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient	1 Deficient
18	Uttar Pradesh	Azamgarh	Sathiyao	Fishery Societies	2 Deficient	Fishery Societies	2 Deficient	Fishery Societies	2 Deficient	2 Deficient
19	Uttar Pradesh	Azamgarh	Mahrajganj	Fishery Societies	7 Rich	Fishery Societies	7 Rich	Fishery Societies	7 Rich	7 Rich
20	Uttar Pradesh	Azamgarh	Pawai	Milk Societies	6 Average	Milk Societies	6 Average	Milk Societies	6 Average	6 Average
21	Uttar Pradesh	Azamgarh	Koilsa	Milk Societies	3 Deficient	Milk Societies	3 Deficient	Milk Societies	3 Deficient	3 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/JLG s	BCs/BFs	Village s	Househol ds
Commercial Banks	20	234	150	44	40	NA	NA	1888	NA	NA
Regional Rural Bank	1	90	69	10	11	NA	NA	352	NA	NA
District Central Coop. Bank	1	26	14	8	4	NA	NA	0	NA	NA
Coop. Agr. & Rural Dev. Bank	1	7	7	0	0	NA	NA	0	NA	NA
Primary Agr. Coop. Society	250	250	250	0	0	NA		0	NA	NA
Others	3	8	2	2	4	NA	NA	8225	NA	NA
All Agencies	276	615	492	64	59	0	0	10465	0	0

### 2. Deposits Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]				Share (%)	Growth (%)	Share (%)
	31/03/2022	31/03/2023	31/03/2024	31/03/2022	31/03/2023	31/03/2024				
Commercial Banks				1564379.97	1816543.33	1951225.52		0	7.4	84.96
Regional Rural Bank				291430.12	306622.65	322761.97		0	5.3	14.05

Cooperative Banks					0	0	0.00	17170.39	17744.99	3.3	0.77
Others					0	0	1237.72	3856.18	5038.04	30.6	0.22
All Agencies	0	0	0	0	0	0	1857047.81	2144192.55	2296770.52	7.1	100.00

### 3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	160489	177119	203203	14.7	67.3	255457.27	318734.17	362658.04	13.8	76.41
Regional Rural Bank	85225	55558	63817	14.9	21.1	53006.54	63943.44	87608.98	37.0	18.46
Cooperative Banks	0	2995	3290	9.8	1.1	0.00	12250.32	11472.04	-6.4	2.42
Others	31157	27678	31595	14.2	10.5	9430.74	9620.96	12897.45	34.1	2.72
All Agencies	276871	263350	301905	14.6	100.0	317894.55	404548.89	474636.51	17.3	100.00

### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	16.3	17.5	18.6
Regional Rural Bank	18.2	20.9	27.1
Cooperative Banks	0	71.3	64.6
Others	761.9	249.5	256.0
All Agencies	17.1	18.9	20.7

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1520397	841416	181662	146554
Regional Rural Bank	670418	208052	53058	48010
Cooperative Banks	0	106	71	201
Others	0	0	287	0
All Agencies	2190815	1049574	235078	194765

### 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	260234.11	71.8	115467.71	31.8	115372.40	31.8	NA	0.0
Regional Rural Bank	74910.09	85.5	46331.80	52.9	12689.78	14.5	NA	0.0
Cooperative Banks	1134.66	9.9	1134.66	9.9	0.00	0.0	NA	0.0
Others	12611.73	97.8	7643.68	59.3	10957.12	85.0	NA	0.0
All Agencies	348890.59	73.5	170577.85	35.9	139019.30	29.3	0.00	0.0





Total Priority Sector	323002.00	165597.89	51.3	363674.00	276144.63	75.9	385465.00	348890.58	90.5	72.6
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#### 9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	ch'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	255457.27	27076.84	10.6	318734.17	23793.79	7.5	362658.04	24529.64	6.8	8.3
Regional Rural Bank	53006.54	5426.20	10.2	63943.44	2791.96	4.4	87608.98	3311.50	3.8	6.1
Cooperative Banks	0.00	0.00	0	12250.32	3015.54	24.6	11472.04	492.15	4.3	9.6
Others	9430.74	1405.07	14.9	9620.96	488.34	5.1	12897.45	326.29	2.5	7.5
All Agencies	317894.57	33908.11	10.67	404548.91	30089.63	7.44	474636.52	28659.58	6.04	8.05

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

Source(s)	
1	RBI SLBC Portal



## **Part B**

## Chapter 1

### Important Policies and Developments

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

##### Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

**Agriculture Infrastructure Fund (AIF) Scheme**

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

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

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

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

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

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

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

**Fisheries & Aquaculture Infrastructure Development Fund (FIDF):**

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



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

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

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

## **2. Union Budget**

### **2.1. Important Announcements**

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

## 2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

## 3. Policy Initiatives - RBI

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

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

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



#### 4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

7.c. NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-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. 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.

## **1. State Budget**

### **1.1. 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 3.49 percent of GSDP roughly the same as the budget estimate for 2023-24.

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

## 1.2. 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.

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 25 percent 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.

### **1.3. 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.

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

Uttar Pradesh Aatmanirbharta Krishak Samanvit Vikas Yojana: Farmer entrepreneurs farmer producer groups cooperatives and market committees will be provided unsecured loan up to Rs 2 crore at 6 percent interest and Committees and institutions associated with the welfare of farmers will be able to get loan at 3percent annual interest concession i.e. 6percent for 7 years. Uttar Pradesh Nandini Krishak Samridhi Yojana: This scheme aims to promote high-yield dairy cows and other cattle. Beneficiaries will receive assistance to establish units with high-breed dairy cattle. In the first phase 35 units of 25 cows each will be set up with a maximum unit cost of Rs.62 lakh. The government will provide a 50percent subsidy with the rest covered by loans and personal investment. Mukhyamantri Yuva Swarojgar Yojana-2016: The scheme is designed to promote self-employment among the youth in the state. It provides financial assistance and support offering loans up to Rs.25 lakh for the industrial sector and Rs.10 lakh for the service sector. The scheme requires a margin money contribution of 25percent of the loan amount and provides a subsidy of up to 25percent with a maximum subsidy of Rs.2.5 lakh per sector. (Source- <https://diupmsme.upsdc.gov.in/>). Uttar Pradesh Mukhyamantri Yuva Udyami Vikas Abhiyan: Aims to all educated and trained youth in the state who are eligible for several benefits. These include access to a loan facility for establishing a new enterprise with no interest payable on the loan. The scheme offers an interest-free loan of up to Rs 5 lakh for setting up an enterprise and this limit can be increased to Rs 5 lakh if the loan is repaid on time. (Link: <https://govtschemes.in/hi/taxonomies/term/59>). Chief Minister Village Industries Employment Scheme 2023: The scheme aims to curb rural-to-urban migration and address unemployment by offering financial assistance to rural entrepreneurs. The scheme provides loans of up to Rs.10 lakh through banks with a 4percent interest subsidy for general candidates and full interest exemption for reserved categories. Eligible entrepreneurs include those trained by ITIs unemployed youth traditional artisans women and others registered with Employment Exchanges. Beneficiaries are identified by district-level committees ensuring they are trained and residents of the village. (Link- [http://www.upkvib.gov.in/cm\\_yojana.aspx](http://www.upkvib.gov.in/cm_yojana.aspx))



## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

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

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

The economy of Azamgarh district is predominantly agriculture-based. However due to economic backwardness underutilization of irrigation facilities and lack of essential infrastructure farming practices remain largely traditional and uneconomical. The district which falls under the Middle Ganga - Eastern Plains climate zone receives an average annual rainfall of 1168.0 mm. The main crops cultivated in the district include paddy maize wheat barley chickpea peas and mustard with its rain-fed crops relying heavily on the southwest monsoon and rain-fed ponds for irrigation.

The district's primary sources of irrigation are Tamsa river tube wells canals and ponds. The gross cropped area in Azamgarh stands at 515797 hectares while the net sown area is 286990 hectares resulting in a cropping intensity of approximately 188. However agricultural productivity in the district has been slow or stagnant due to factors such as climate change declining soil fertility water shortages etc

In the financial year 2023-24 a total of 270709 Kisan Credit Cards (KCCs) were issued in Azamgarh. In addition 4965 and 356 KCC cards were issued under Animal Husbandry and Fisheries respectively. Notably since 2018-19 the central government has been issuing separate KCCs to livestock owners and fish farmers providing them with a sub-credit limit for their activities at an annual interest rate of 7.00 in addition to crop loans.

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

The Agriculture and Horticulture Departments are conducting awareness camps and demonstrations for farmers with the Horticulture Department offering subsidized loans for drip and sprinkler irrigation to optimize water use. Crop insurance schemes like PMFBY should cover all farmers cultivating notified crops and availing crop loans or KCCs to protect them from risks. Banks should expand KCC coverage form Joint Liability Groups and finance them under KCC.

Groundwater conservation through methods like pond construction and check dams should be prioritized. Zero Budget Natural Farming (ZBNF) which eliminates chemical fertilizers and promotes soil health and water conservation can be encouraged through training programs. ZBNF benefits include lower input costs increased crop resilience and higher productivity. Similarly organic farming should be promoted to expand its area.

The district under the National Food Security Mission (NFSM) has been



allocated targets for community threshing floors and godowns. In February 2020 the Union Cabinet revised PMFBY and RWBCIS schemes making enrollment voluntary. States can choose the sum insured based on Scale of Finance or Notional Average Yield and the central subsidy will be limited based on irrigation levels. Additionally the limit for loans against electronic NWRs has been increased from Rupees 50 lakh to Rupees 75 lakh per borrower under priority sector lending.

## **2.1.2 Water Resources**

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

Water is a crucial resource for all life on Earth and underpins every developmental activity. In Uttar Pradesh rivers stretch 28500 kilometers supplying water to 75379 kilometers of canals 138000 hectares of reservoirs 161000 hectares of tanks/ponds and 133000 hectares of lakes. By March 31 2022 the state had 28 major and medium irrigation schemes covering a total culturable command area of 1.098 million hectares.

In Azamgarh district the Tamsa River along with tubewells canals and ponds enable irrigation of 286990 hectares (net sown area) and 515797 hectares of the gross cropped area. According to the Central Ground Water Board's 2020 report all 22 blocks in the district are categorized as safe for groundwater levels.

The Government of India has allocated Rs. 50000 crore under the "Pradhan Mantri Krishi Sinchai Yojana" to enhance irrigation facilities. This scheme emphasizing "Per drop more crop" and "Har Khet Ko Pani" involves creating medium and long-term plans to improve water source development distribution systems and efficiency. District Irrigation Plans (DIPs) and State Irrigation Plans (SIPs) have been developed at the district level to support these goals.

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

All 22 development blocks in the district are categorized as safe in terms of groundwater availability with no blocks classified as semi-critical critical or overexploited.

The canal network has deteriorated resulting in increased reliance on tubewell irrigation by farmers. The availability of canal water particularly for end-users is insufficient. Additionally poor drainage and seepage have led to waterlogging and sodic soil conditions around canals.

To address the rising groundwater demand from expanding urban areas farmers are adopting water-efficient methods like drip and sprinkler irrigation. This shift is essential as farmers prioritize water-intensive crops like paddy. Immediate action is needed to survey and enhance the distribution networks of government tubewells to boost their capacity. Currently around 65 service centers are operational for the repair and maintenance of pump sets.

Drip irrigation is recommended for crops such as sugarcane potatoes and other horticultural varieties while sprinkler irrigation is suitable for other crops.

Groundwater data for the district is as follows:

Total annual groundwater recharge: 121000.10 ha m  
Annual extractable groundwater resources: 113251.72 ha m  
Total annual groundwater extraction: 77664.18 ha m  
Future groundwater availability: 33538.44 ha m  
Groundwater extraction rate: 68.58  
(Source: Groundwater Resources Data Uttar Pradesh 2020)

### **2.1.3 Farm Mechanization**

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

The Green Revolution in India was significantly driven by the integration of improved seed varieties enhanced irrigation facilities and agricultural mechanization. Mechanization has been pivotal in ensuring timely completion of agricultural tasks leading to increased productivity and food self-sufficiency in the country. Equipment such as tractors is utilized for various operations including land leveling sowing plant protection weed removal and threshing. However in most parts of the district where landholdings are typically less than two hectares which constitutes 78 of the area the level of mechanization remains at only 50. Institutional credit is essential in supporting the adoption and expansion of agricultural mechanization.

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

The district has 23353 landholdings larger than 2 hectares covering 74266 hectares offering significant opportunities for bank loans to modernize agricultural machinery. However 590153 landholdings (about 96 percent) are 2 hectares or smaller where consolidation is essential for effective use of modern equipment (Source: Zila Sankhyikiya Patrika 2023).

Mechanization is slow due to small landholdings and limited awareness of modern machinery. Power availability is just 0.711 horsepower per hectare far below the needed 2.68 hp/ha indicating a critical energy deficit. The district depends on costly mechanical energy sources like tractors and diesel engines with electrical energy making up only 3.78 of agricultural energy.

Emerging activities such as tilling machines paddy transplanters and con weeders are being promoted with subsidies from the Agriculture Department. Additionally the state government offers subsidies under the Central Government's Sub-Mission on Agricultural Mechanisation to set up custom hiring centers. These centers enable small and marginal farmers to rent tractors and other equipment ensuring timely completion of agricultural tasks.



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

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

Horticulture involves various activities such as orchard development, cultivation of fruits, vegetables, flowers, medicinal and aromatic plants, post-harvest management, processing, marketing, organized plantations, spices, mushroom cultivation, beekeeping, and sericulture. In India, horticulture is the largest agricultural sub-sector, covering 25.4 million hectares (15% of total agricultural area). Vegetables dominate, representing 60% of the area and over 80% of production, contributing more than 33% to overall agricultural output.

Uttar Pradesh is a major player, accounting for 11.76% of India's horticultural production and 8.70% of the area. The state leads in mango (24% of national production), amla (40%), and mentha (50%). In 2019-20, Uttar Pradesh produced 26.19 million tons of vegetables from 124,700 hectares, while the national production was 189.46 million tons. The state's fruit and spice production was 10.95 million tons and 0.28 million tons, respectively, contributing about 11% and 3% to national figures. Major horticultural crops in the district include Mango, Guava, Papaya, Banana, Cabbage, Cauliflower, Onion etc.

Given the district's climate, adopting micro-irrigation systems for horticulture rather than traditional methods can help farmers achieve sustained income with lower costs.

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

The Government of India targets an 8 growth rate for the horticulture sector under the Integrated Horticulture Development Mission. The strategy involves a comprehensive approach offering facilities for pre-production production and post-production to ensure fair returns for producers. Financial aid under the National Horticulture Mission supports new and rejuvenated orchards protected cultivation integrated nutrient and pest management organic farming beekeeping and mechanization.

The Horticulture Department provides support through schemes like the National Horticulture Mission Pradhan Mantri Krishi Sinchai Yojana and others targeting Scheduled Caste and Tribe areas alongside government nurseries.

Local institutions such as Krishi Vigyan Kendra (KVK) Masaudha and Acharya Narendra Deva Institute of Agriculture Kotwa are developing useful horticulture technologies. Dissemination through the Agriculture and Horticulture Departments and ATMA is crucial.

Zero Budget Natural Farming (ZBNF) eliminates chemical inputs using local resources and traditional knowledge to enhance soil health biodiversity and water conservation. Promoted through training and

government support ZBNF offers lower costs better soil fertility increased crop resilience and improved produce nutrition leading to higher productivity and better livelihoods.

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

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

The conservation and protection of existing flora and fauna in Azamgarh district are crucial alongside efforts to enhance greenery through forestry and wasteland development. Currently the district has less than 2 forest cover significantly below the 33 forest area target set by the National Forest Policy 1998.

Under the Green India mission of the 12th Five-Year Plan ambitious targets have been set to increase greenery. The mission aims to bring greenery to 500000 hectares of land. This includes the restoration of 150000 hectares of degraded land through afforestation efforts and the improvement of 900000 hectares of environmentally sensitive land. These initiatives are essential for bolstering the districts ecological health and achieving the national goals for forest cover and environmental sustainability.

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

Azamgarh district covers a total area of 405350 hectares including 110 hectares of forest land 6350 hectares of cultivable wasteland 6542 of pastures and grazing land 32200 of current fallow land 11690 hectares of other fallow land.

Forestry and wasteland development programs are being executed under the Mahatma Gandhi National Rural Employment Guarantee Program by Gram Panchayats. Major challenges in this sector include encroachment on public lands disputes over wasteland ownership and a lack of forestry education and awareness.

To support agroforestry the Uttar Pradesh government has incorporated its promotion into the State Forest Policy 2017 focusing on enhancing agricultural lands and increasing farmers incomes. The district has 16 departmental nurseries with around 1 million saplings alongside private nurseries that offer quality saplings. The District Forest Officer's office supervises afforestation activities and grants are available for planned afforestation through voluntary organizations.

Banks provide some sector-specific lending but precise data on credit flow is lacking. Farmers are encouraged to plant species like sagwan eucalyptus poplar and shisham on private lands and there is a need to develop schemes for afforestation on gram samaj lands.



## **2.1.6 Animal Husbandry – Dairy**

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

Milk is a universally valued food due to its nutritional benefits and India leads in its production. In Azamgarh district dairy farming is a vital economic activity for small and marginal farmers as well as landless cultivators. Given the declining size of agricultural landholdings the growing number of small farmers and favorable climatic conditions dairy farming offers significant opportunities as a supplementary occupation.

The Government of India's Livestock Development Policy focuses on improving breed quality providing free medicines and expanding artificial insemination and health services. As per Livestock Census 2019 the district has a cattle population of 6.18 lakh and a buffalo population of 4.78 lakh. Dairy farming complements agriculture and offers a stable income source even under challenging conditions.

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

The Animal Husbandry Department operates at the district level with a team including the Joint Director Chief Veterinary Officer Veterinary Officers and Livestock Extension Officers. The district has 46 veterinary hospitals 85 artificial insemination centers and 52 livestock service centers according to the Zila Sankhyikiya Patrika 2022.

The Central Government has extended the Kisan Credit Card (KCC) facility to livestock and fish farmers offering a sub-credit limit of up to ₹2 lakh at an annual interest rate of 7 for working capital needs in addition to the KCC for agricultural loans.

To enhance dairy sector development the formation of Farmer Producer Organizations (FPOs) should be promoted. FPOs contribute to the adoption of new technologies minimize milk wastage and ensure better marketing and processing efficiencies.

## **2.1.7 Animal Husbandry – Poultry**

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

The poultry sector is among the fastest-growing livestock sectors driven by strong demand and global expansion over the past 15 years. According to the Livestock Census 2019 India's poultry population stands at 851.81 million a 16.8 increase from the previous census. Uttar Pradesh contributes 12.525 million to this total.

In Azamgarh district there is significant potential for poultry production due to a supply-demand gap. During 2021-22 the district produced 7.61 crore eggs accounting for 1.87 of the states total egg production. This highlights the opportunities for expanding poultry development in the region.



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

To foster entrepreneurship in the poultry sector the Uttar Pradesh government introduced the Poultry Policy 2022. This policy offers a 7 interest subsidy (or the bank's interest rate whichever is lower) for 5 years to entrepreneurs setting up commercial layer farms and broiler parent farms along with additional concessions and facilities.

Under the National Livestock Mission (NLM) a capital subsidy of up to 50 is available through SIDBI bank for establishing backyard poultry units. Despite significant opportunities in the district credit flow to the poultry sector has been unsatisfactory due to bank indifference and competition from poultry sourced from other states.

The Government of India has also extended Kisan Credit Card (KCC) facilities to poultry farming providing working capital with an interest subvention up to a combined limit of Rs. 3 lakh in addition to agricultural activities.

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

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

Sheep goat and pig rearing is predominantly carried out by small and marginal farmers and agricultural laborers. Goat milk known for its better digestibility is especially suitable for young children and the disabled. Goats produce more milk per kilogram of body weight than cows and buffaloes and their milk production increases during summer when other animals' milk production declines earning goats the title of the "poor man's cow."

Although the climatic conditions in the district are favorable for sheep goat and pig rearing development in this sector has been lacking. Currently there are 8585 sheep and 6081 pigs as per Livestock Census 2019 in the district. Financing for sheep and goat rearing is primarily provided through government-sponsored programs.

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

To enhance sheep, goat, and pig rearing in the district, proper encouragement is being provided for small ruminants. There is a pressing need to establish high-tech laboratories for disease diagnosis, fodder/feed microbiology, and fodder and poultry processing.

The district currently lacks scientific facilities for meat production and slaughterhouses. Historically, a significant portion of meat was produced in unregistered, temporary slaughterhouses, though stricter policies have improved this in recent years. However, the establishment of scientific slaughterhouses remains an urgent requirement.

The Government of India has introduced working capital support for livestock farming through KCC, with an interest subvention of up to ₹3 lakh, in addition to agricultural activities. Basic facilities are available in the district, including large hotels and vegetable markets whose waste contributes to pig feed. Although the market for pork products is growing, production has not kept pace.

## **2.1.9 Fisheries**

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

Fisheries play a crucial role in India's socio-economic landscape contributing to livelihood support food security and economic growth. Fish provide high-quality protein and omega-3 fatty acids essential for the country's food security. India ranks as the third-largest producer of fish products and hosts over 10 of global fish biodiversity making it a significant player in the sector which constitutes about 6.6 of the agricultural GDP.

Uttar Pradesh benefits from abundant freshwater resources including rivers canals ponds lakes and wetlands. In Azamgarh district there are 258 private water bodies covering 271.50 hectares yielding 5446 quintals of fish. The district has approximately 2069 ponds totaling 1706.76 hectares. As of 2019-20 1812 of these ponds (1369.94 hectares) have been leased out leaving 257 ponds still available for leasing.

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

In Azamgarh district, ponds are primarily managed by gram panchayats and leased to individual beneficiaries for ten-year terms for fish farming. Farmers can also initiate fish farming on their own land. This sector holds substantial economic potential and opportunities for growth within the district.

To further develop fish farming, it is crucial to establish both backward and forward linkages in the fish farming business. The Government of India's Pradhan Mantri Matsya Sampada Yojana offers subsidies to fish farmers for various activities, supporting the sector's expansion and sustainability.



## **2.1.10 Farm Credit – Others**

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

In Azamgarh district 88 of farmers have landholdings of one hectare or less limiting their ability to invest in mechanization. These farmers also require transportation to move their produce to markets. With rising income levels and better rural infrastructure there is an increasing demand for two-wheelers. As a result motorcycle sales have surged in the district. Banks favor financing motorcycles as loans are secured through hypothecation and registration with the Regional Transport Office.

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

The district benefits from an extensive network of showrooms and service centers for nearly all major two-wheeler manufacturing companies ensuring easy access to both purchase and maintenance services. This widespread availability supports the growing demand for motorcycles among farmers by providing convenient options for acquiring and servicing their vehicles.

Additionally the district has a robust banking infrastructure with numerous banks offering financial services. This widespread banking network facilitates access to credit for farmers enabling them to finance their two-wheelers. The combination of readily available two-wheeler showrooms and comprehensive banking services helps meet the transportation needs of farmers and supports their economic activities.

## **2.1.11 Sustainable Agricultural Practices**

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

Integrated farming systems (IFS) are designed to optimize farm productivity and sustainability by combining multiple agricultural components. These systems blend diverse activities such as livestock poultry duckery horticulture apiculture and fisheries with crop cultivation. The goal is to create a synergistic approach where the outputs of one component enhance the performance of others leading to improved overall productivity.

IFS models developed across India demonstrate that incorporating various activities beyond traditional crop cultivation significantly boosts net income. This integration not only enhances farm profitability but also contributes to sustainability and job creation. By adopting IFS farmers can achieve better resource utilization improved family nutrition and enhanced environmental services making it a more resilient and productive farming approach.



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

Various integrated farming system models are well-suited for the district including:

Crop + Dairy Integrated Farming System Model (1 ha): Enhances income and generates employment.

Crop + Livestock Integrated Farming System Model (1 ha): Supports sustainable livelihoods.

Horticulture + Dairy Integrated Farming System Model (0.70 ha): Beneficial for marginal farmers in the Western Plains.

Dairy-based Integrated Farming System Model (1 ha): Focuses on income enhancement and employment.

Crop + Horticulture-based Integrated Farming System Model (1.5 ha): Tailored for the Western Plains.

Vegetable-based Integrated Farming System Model (0.4 ha): Suitable for marginal farmers.

The National Mission for Sustainable Agriculture (NMSA) part of the National Action Plan on Climate Change (NAPCC) promotes sustainable agriculture through climate change adaptation. This includes initiatives like the Rainfed Area Development Programme under the NMSA aiming to improve resilience and productivity in agriculture.

## **2.2 Agriculture Infrastructure**

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

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

Proper storage arrangements are crucial for ensuring food security as they are as important as the production process itself. The marketing of agricultural produce has gained momentum transforming agriculture from a mere livelihood activity to a commercial one. Technological advancements have increased production necessitating the expansion of marketing facilities to ensure farmers and traders receive fair prices for their produce. The district has seen rapid development in agriculture-based infrastructure over the past decade aiding in the storage of crops such as wheat paddy mustard and potato. Currently the district hosts 1 Food Corporation of India (FCI) warehouse with a capacity of 16800 MT 2 State Warehousing warehouses with a combined capacity of 5000 MT 43 state government warehouses with a capacity of 45020 MT and 17 Cooperative Department warehouses with a capacity of 14850 MT. Additionally there are 7 cold storage facilities with a total capacity of 22970 MT.

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

The district plays a significant role in the production of foodgrains and vegetables highlighting the urgent need for additional storage capacity. Expanding storage facilities is essential to accommodate agricultural produce and inputs and this task should be undertaken by both the government and the private sector. Adequate market infrastructure is crucial to ensure that the benefits of agricultural and rural development programs reach producers effectively. Storage facilities are fundamental to market infrastructure and play an integral role in economic activities. Mandi yards are necessary for the sale of grains fruits and vegetables as they promote competition among buyers ensure fair prices for farmers and protect them from exploitation by traders.

Currently the districts storage capacity is insufficient. Proper storage arrangements are critical for food security and are as important as the production process. Post-harvest preservation of food grains fruits and vegetables is vital as inadequate storage leads to farmers having to sell their produce at low prices and results in significant waste. To address these issues it is imperative to develop additional storage capacity to secure fair prices for produce and reduce waste. Following the amendment of the APMC Act by the state government allowing the establishment of private sector market yards it is crucial to set up a regulated market yard in the district to ensure fair pricing for farmers.

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

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

Land development is essential for maintaining soil fertility and enhancing land productivity. Despite its importance land development activities often receive inadequate attention. In the district out of the total geographical area of 405350 hectares 63410 hectares are not available for agricultural use. To improve soil conservation and land utilization it is crucial to implement practices such as land leveling farm bunding organic farming vermicomposting and integrated farm development. Additionally promoting the use of chemical fertilizers based on soil testing is necessary to optimize their application and ensure sustainable agricultural development.



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

In Azamgarh various soil types present distinct challenges. Sandy loam found in the Harraiya and Maharajganj blocks along the southern bank of the Ghaghra River constitutes 10.91 of the area and is deficient in micronutrients. Loam covering 17.06 of the district is similarly micronutrient-deficient. Additionally sandy loam (40.51) and sodic or alkaline soils (31.52) are prevalent. Grazing lands and plantations of trees and shrubs exist with the Wasteland Development Corporation working on wasteland treatment. However the districts soil health is declining due to imbalanced fertilizer use crop residue burning minimal inclusion of leguminous crops inadequate drainage and lack of soil test reports. Agricultural holdings are typically small with 97 of cultivable land under 88 of holdings each less than 2 hectares. Soil testing facilities is available at one location including the Krishi Vigyan Kendra and the Agriculture Department conducts soil testing campaigns. Soil conservation efforts are managed by the Soil Conservation Unit of the Agriculture Department.

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

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

In modern agriculture several activities are crucial for boosting productivity reducing costs and maintaining environmental balance. Key practices gaining prominence include tissue culture agricultural biotechnology and the use of biofertilizers and biopesticides. Additionally employing vermicompost and NADEP manure is essential. Quality seeds can enhance productivity by up to 25. Regular soil testing is vital for improving agricultural production and productivity as it helps address issues related to soil health. Due to the detrimental effects of imbalanced chemical fertilizer use promoting vermicompost is highly beneficial. Farmers should utilize crop residues and cow dung to produce vermicompost which not only improves soil health but also reduces cultivation costs.



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

The excessive use of chemical fertilizers has led to a deficiency of natural minerals in the soil adversely affecting its health. The absence of soil labs at the Panchayat Samiti level has prevented farmers from getting their soil tested resulting in ongoing overuse of chemical fertilizers. This practice not only hampers productivity but also increases production costs. However there is a growing awareness among farmers about the benefits of organic manure. Many are now inclined to use organic options on a larger scale with vermicompost production and usage steadily increasing. Some farmers have even established small vermicomposting units. To further promote this activity it is crucial for banks to provide loans to support the expansion of vermicomposting initiatives.

### **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 items. This includes processing dairy products milk fruits vegetables packaged foods and beverages. Post-harvest technology and management are essential for adding value to agriculture and the Government of India has recognized this sector as a priority. The Reserve Bank of India has directed banks to classify loans up to Rs. 10 crore for plant and machinery in this sector as priority sector lending. Initiatives like establishing agri-export zones food parks and promoting contract farming reflect the increasing importance and growth of the agriculture and food processing sector in India.

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

The U.P. Food Processing Industry Policy 2022-27 aims to boost the processing of agricultural produce and promote exports. Managed by the Department of Horticulture and Food Processing it focuses on providing fair prices to farmers adding value to raw produce encouraging food processing industries and creating job opportunities. The PM-FME Scheme offers a credit-linked capital subsidy of 35 for upgrading micro food processing units with a maximum limit of Rs 10 lakh per unit requiring a 10 beneficiary contribution and the remainder as a bank loan. For infrastructure development a similar grant is available for FPOs SHGs cooperatives and private entrepreneurs. The food processing sector a priority under the "Make in India" initiative benefits from a Rs 2000 crore fund set up by NABARD to provide affordable credit for setting up and modernizing food processing units. NABARD also supports FPOs through financial assistance capacity building and market linkages empowering farmers to enhance collective bargaining and streamline resources for rural development.

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

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

As agricultural activities diversify and modernize, the demand for support and extension services is growing. To address this need, graduates in agriculture-related fields such as horticulture, animal husbandry, veterinary science, forestry, dairy, poultry, and fisheries are encouraged to establish Agri-Clinics and Agri-Business Centers. This initiative offers significant financial support, with banks providing loans up to ₹20 lakh for individual entrepreneurs or up to ₹1 crore for groups of five entrepreneurs, including one with a degree in Business Development and Management. Additionally, NABARD offers refinancing facilities for these loans. The Government of India supports the scheme by providing grants of 36% for general category beneficiaries and 44% for SC/ST category beneficiaries through NABARD, facilitating the establishment and growth of these crucial support centers.

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

Despite the presence of several agricultural schools and colleges in the district as well as an agricultural university in a neighboring district progress in the Agri-Clinic and Agri-Business Scheme (ACABC) has been notably sluggish. To address this issue it is crucial for the Extension Department to take a proactive role in improving the situation. This can be achieved by organizing and coordinating awareness camps in agricultural schools and colleges thereby directly reaching the students and educators who are integral to the schemes success.

The Extension Department should also engage with the National Institute of Agricultural Extension Management (MANAGE) to leverage their expertise and resources. By coordinating with MANAGE and other training institutes recognized by the organization the Extension Department can ensure that the training and resources provided are up-to-date and relevant to the needs of the agricultural community. This collaborative approach will not only enhance the understanding and implementation of the ACABC scheme but also foster a more supportive environment for graduates seeking to establish Agri-Clinics and Agri-Business Centers.

By enhancing awareness and facilitating better training and support the Extension Department can play a pivotal role in accelerating the adoption of the ACABC scheme ultimately benefiting the agricultural sector and improving the overall efficiency and productivity of farming practices in the district.



## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

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

In recent decades the increasing population pressure has significantly heightened per capita dependence on land. Given the finite nature of land resources providing sufficient employment and livelihood opportunities solely through land-based activities has become increasingly difficult. With the workforce growing at an annual rate of 2.50 meeting employment needs presents a considerable challenge as agricultural and land-based activities face inherent limitations.

The redefinition of the Micro Small and Medium Enterprises (MSME) sector effective from July 1 2020 includes Micro enterprises with investments up to ₹1 crore and turnovers up to ₹5 crore Small enterprises with investments up to ₹10 crore and turnovers up to ₹50 crore and Medium enterprises with investments up to ₹50 crore and turnovers up to ₹250 crore.

In Azamgarh district where the majority of employment is linked to agriculture expanding non-agricultural activities is increasingly vital. The district hosts 43661 micro 523 small and 13 medium enterprises totaling 44197. Recent ground-level credit flow under the MSME sector by banks was ₹165468.66 lakhs in FY 2023-24 ₹119267.62 lakhs in FY 2022-23 and ₹71158.99 lakhs in FY 2021-22. For economic development and improved living standards it is essential for banks to provide financing for agri-based and handicraft-based enterprises.

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

Under the "One District One Product" (ODOP) scheme Azamgarh district has selected Black Pottery and Mubarakpur Sarees as its key products. The Nizamabad cluster in Rani Ki Sarai development block is renowned across India for its black pottery artifacts with over 500 artisans involved. This traditional craft has received a GI Tag thanks to NABARDs efforts. Under the ODOP scheme a CFC has been constructed for pottery production. Additionally Mubarakpur in the Sathiya On development block is famous for its Banarasi sarees. The state government supports terracotta artisans through various schemes including the MUDRA Scheme and Stand Up Scheme. The Prime Minister's Employment Generation Programme (PMEGP) a key initiative of the Ministry of Micro Small and Medium Enterprises offers up to ₹25 lakh for manufacturing and Rs. 10 lakh for service sectors with subsidies varying by location and category. The Pradhan Mantri Mudra Yojana launched on April 8 2015 provides collateral-free loans in three categories to support small industries and shopkeepers. The Stand Up India Scheme provides loans ranging from Rs. 10 lakh to



Rs. 100 lakh to Scheduled Caste Scheduled Tribe and women entrepreneurs. The online portal <https://www.psbloansin59minutes.com/home> developed by the Small Industries Development Bank of India facilitates in-principle approval for MSME loans from Rs. 1 lakh to Rs. 5 crore within 59 minutes simplifying access to funding.

## **Chapter 4**

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

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

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

The Reserve Bank of India introduced a scheme for financing exports in 1967 designed to provide short-term working capital to exporters at internationally competitive interest rates. This scheme is available through Pre-Shipment/Packing Credit and Post-Shipment Credit facilities. In Azamgarh district while the export sector is not highly developed there are opportunities to enhance it. The district engages in the cultivation of medicinal plants and traditional industries such as black pottery from Nizamabad and handloom sarees from Mubarakpur have potential for external markets. Promoting these traditional industries could significantly boost the districts export capabilities.

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

The Government of Uttar Pradesh launched the One District One Product (ODOP) scheme on January 24 2018 aimed at enhancing the quality of specific products to make them competitive in international markets. The scheme provides financial assistance for infrastructure development marketing and margin money. Additionally the Uttar Pradesh Agricultural Export Policy 2019 implemented on September 10 2019 focuses on increasing agricultural income and promoting agricultural exports. This policy supports Farmer Producer Organizations (FPOs) with subsidies of up to Rs. 10 lakh for cluster farming of export-oriented commodities offering 40 of the subsidy in the first year. On a broader scale the Government of India's Production Linked Incentive (PLI) scheme with an allocation of Rs. 1.97 lakh crore aims to boost domestic manufacturing and exports. Announced in the Union Budget 2022-23 this scheme includes additional funding for the telecom and solar sectors. It is designed to incentivize companies for increasing sales of domestically manufactured products potentially generating 60 lakh new jobs and additional production worth ₹30 lakh crore over the next five years.

## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

Education plays a crucial role in the human resource development and empowerment of any nation with literacy being fundamental to socio-economic progress. As per the 2011 census India's literacy rate has risen to 74.04 reflecting a broadening scope of education both nationally and internationally. Viewing education loans as investments for economic advancement is vital. Uttar Pradesh however ranks 29th in literacy among Indian states trailing the national average with a literacy rate of 67.68 in 2011. The states male literacy rate stands at 77.28 while female literacy is lower at 57.18. There is growing interest among students in Uttar Pradesh for pursuing education abroad which highlights the need for increased credit flow in this sector.

In Azamgarh district the literacy rate is 77.31 with males at 82.60 and females at 71.74. Rural literacy in the district is 68 compared to 82 in urban areas. The district boasts a substantial educational infrastructure including 3175 primary schools 2128 upper primary schools 764 secondary schools 87 colleges and 24 post-graduate colleges illustrating a robust foundation for further educational development.

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

The National Education Policy 2020 (NEP 2020) replaces the previous 1986 policy offering a comprehensive framework for education from early childhood to higher education including vocational training. Under Priority Sector Lending individuals can access loans up to Rs. 20 lakh for professional courses. The Samagra Shiksha program aims to enhance school effectiveness from pre-school to class 12 promoting equal opportunities and equitable learning outcomes.

The Institutions of Eminence scheme is designed to elevate ten public and ten private higher education institutions to world-class standards in teaching and research. Additional support includes the Central Sector Scheme of Scholarships for College and University Students (CSSS) for Economically Weaker Sections (EWS) and fee waivers at IITs to include marginalized students in education.

The Padho Pardesh scheme offers interest subsidies on education loans for minority community students pursuing approved courses abroad at the Master's M.Phil. or Ph.D. levels. The Vidyalakshmi Portal provides a streamlined platform for students to view apply for and track education loan applications with banks.



### 4.3 Credit Potential for Housing

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

Housing plays a crucial role in improving both family life and social well-being acting as both a consumer product and a capital good that elevates quality of life. In the state the Pradhan Mantri Awas Yojana (Urban) is actively working on the construction of approximately 48277 houses across 76 projects with 22718 already completed. The remaining houses are expected to be completed by March 2023. The Pradhan Mantri Awas Yojana-Gramin (PMAY-G) continues its efforts to complete the Awaas+ (2018) list and address eligible households from the Socio Economic Caste Census (SECC) 2011 Permanent Wait List (PWL). The scheme aims to provide assistance towards achieving the overall goal of 2 crore pucca houses with basic amenities from April 2024 to March 2029 with a total outlay of Rs. 306137 crore for the period FY 2024-25 to 2028-29.

At the district level ongoing projects like the Purvanchal Expressway and the widening of the Lucknow-Varanasi State Highway are expected to drive up the demand for housing loans. These infrastructure developments are set to stimulate growth in the housing sector. In terms of infrastructure and linkage support there are various initiatives available and planned to address existing gaps and enhance connectivity. Continued investment in housing projects and infrastructure development is essential to meet the increasing demand and bridge any gaps in infrastructure support.

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

The Union Cabinet has approved the continuation of the Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) for FY 2024-25 to 2028-29. The scheme aims to provide financial assistance for constructing two crore additional houses with a total outlay of Rs. 306137 crore. The assistance amount remains at Rs. 1.20 lakh per unit in plain areas and Rs. 1.30 lakh in the North Eastern Region and Hill States. The approval includes a Central Share of Rs. 205856 crore and a State Matching Share of Rs. 100281 crore. The scheme will focus on completing the remaining 35 lakh houses from the previous phase and constructing two crore new houses benefitting nearly 10 crore individuals. The initiative will ensure that those in dilapidated or insecure housing conditions will have access to safe and secure homes with basic amenities contributing to overall safety hygiene and social inclusion. The scheme will be updated and evaluated with administrative funds set at 2 of the programme budget.

## **Chapter 5**

### **Credit Potential for Infrastructure**

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

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

Uttar Pradesh as the third-largest economy in India contributing around 8 to the national GDP sees rural infrastructure as a crucial driver of economic growth. Investment in rural infrastructure such as irrigation roads and bridges fosters new economic opportunities generates employment and enhances rural services and skills. However state governments often face resource constraints in developing and maintaining this infrastructure.

To address this the Government of India established the Rural Infrastructure Development Fund (RIDF) under NABARD in 1995-96 to finance rural infrastructure projects. RIDF supports 39 activities including renewable energy rural connectivity and social infrastructure.

In Azamgarh district RIDF projects have had a transformative impact. Irrigation projects have improved agricultural productivity and livelihoods by ensuring a steady water supply. New roads and bridges have shortened the distance between remote villages and urban centers facilitating trade and access to essential services. This enhanced connectivity has empowered local communities promoting socio-economic development and bridging the urban-rural divide. Overall RIDF initiatives have significantly uplifted Azamgarhs rural landscape and paved the way for sustainable development.



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

Under the MIDH scheme beneficiaries can avail up to 50 subsidy for setting up cold storage units cold rooms and pre-cooling units. The district however faces a shortage of fruit and vegetable markets leading to the exploitation of farmers by middlemen. To address this the Government of India offers grants through ISAM-AMI scheme to construct market yards and facilities for fruit and vegetable handling. In land development and minor irrigation there's a pressing need for mobile soil testing vans to provide soil testing services in remote areas enabling better crop selection based on soil conditions.

Current RIDF projects in the district include 4 irrigation projects with a loan of Rs. 25.39 crores 32 road construction projects with Rs. 19.45 crores and 5 bridge projects with Rs. 3.45 crores. The district has 3175 primary schools 2128 upper primary schools 764 secondary schools 87 colleges and 24 post-graduate colleges. In healthcare it has 10 allopathic hospitals 42 Ayurvedic hospitals 30 homeopathic hospitals and 11 Unani hospitals. Recent policy changes include a 50-year interest-free loan extension for infrastructure projects and increased funding for PM Awas Yojana to enhance rural housing and create jobs. National missions are also targeting improvements in healthcare student nutrition and gender equality underscoring the need for robust social infrastructure investments.

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

The Rural Infrastructure Development Fund (RIDF) extends beyond irrigation rural roads and bridges to significantly enhance various aspects of rural life. It supports the development of educational infrastructure such as schools which improves access to quality education and promotes literacy. In the healthcare sector RIDF projects fund the construction and upgrading of health centers and hospitals leading to better medical services and improved health outcomes. Drinking water supply projects under RIDF provide clean and safe water reducing waterborne diseases and promoting better public health. Sanitation facilities including toilets and waste management systems are also supported contributing to improved hygiene and living conditions. Additionally rural electrification projects extend electricity access to remote areas boosting economic activities and enhancing quality of life. RIDF also funds cold storage and market infrastructure reducing post-harvest losses and improving agricultural marketing.



## 5.2 Social Infrastructure involving Bank Credit

### 5.2.1 Status of the Sector in the District

Social infrastructure in Uttar Pradesh encompasses education healthcare housing and sanitation crucial for inclusive growth. The state faces challenges in meeting these needs due to a gap between available government budget and actual requirements. Investments in infrastructure such as schools hospitals water supply and sanitation are essential for leveraging India's demographic advantage and ensuring equitable growth.

In the 2024-25 budget Uttar Pradesh has allocated significant funds to social infrastructure: Rs. 100335 crore for education ₹42774 crore for health ₹28054 crore for water and sanitation and ₹35993 crore for rural development. For housing the Pradhan Mantri Awas Yojana (Urban) and Gramin aim to provide affordable homes with significant progress reported in both urban and rural areas. The state also focuses on improving water and sanitation facilities with a 100 Open Defecation Free status and ongoing efforts for better sanitation.

Healthcare infrastructure is being strengthened with a budget of ₹42774 crore including funding for the National Rural Health Mission and social security under Ayushman Bharat. The RBI supports financing for social infrastructure through priority sector lending. Banks and state governments are encouraged to engage with NABARD and other funding sources to enhance social infrastructure addressing gaps and fostering development.

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

The district has a robust educational and healthcare infrastructure with 3175 primary schools 2128 upper primary schools 764 secondary schools 87 colleges and 24 postgraduate colleges. It also houses 10 allopathic 42 Ayurvedic 30 homeopathic and 11 Unani hospitals.

In India infrastructure is crucial for growth extending beyond physical assets like roads and power lines to include social and digital infrastructure. The Pradhan Mantri Awas Yojana's increased allocation addresses rural housing and job creation. Social initiatives such as the mission to eliminate sickle cell anemia by 2047 and the PM Poshan Shakti Nirman program aim to improve health and education outcomes. Investment in social infrastructure is key to enhancing workforce capability reducing mortality and improving quality of life.

## 5.3 Renewable Energy

### 5.3.1 Status of the Sector in the District

Uttar Pradesh one of the highest electricity-consuming states in India has significant untapped potential in solar energy biogas and biofuels. The state benefits from high solar radiation with average daily levels between 5.0 kWh/sq.m and 5.5 kWh/sq.m which can be harnessed efficiently with appropriate solar energy devices. Even a small percentage of solar conversion capacity can convert 0.05 kWh per sq.m of radiation into electrical energy. Biogas produced from livestock waste offers a clean and affordable fuel option with 55 to 70 combustible methane. It can be used to power generators and diesel engines saving up to 75 on diesel costs. Additionally biodiesel from non-edible seeds like Ratanjot and Karanj can be blended with petroleum diesel to cut fuel expenses. The district has substantial potential for biogas plants solar home lights and solar pumps for irrigation and drinking water. Currently there are 8195 biogas plants but increased awareness training and maintenance support are essential for optimizing these resources. The district's NEDA office oversees the implementation of non-conventional energy schemes focusing on solar and biogas solutions. Community-level installations and proper training for maintaining these systems are crucial to meet the district's energy needs and address the ongoing energy crisis.

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

In Uttar Pradesh the gap between electricity demand and supply is significant due to its large population. Addressing this issue through renewable energy particularly solar power could bridge the gap while offering environmental benefits. Solar energy not only reduces the demand-supply gap but also contributes to reducing carbon emissions potentially earning carbon credits in global climate negotiations. This shift could significantly impact rural and agricultural development and also create job opportunities.

Nationally the Ministry of New and Renewable Energy promotes solar lights and pumps with subsidies. The Uttar Pradesh government has also introduced a solar energy policy aimed at large-scale solar power plants. However challenges such as lack of awareness technical complexity and high installation costs have hindered the full utilization of solar potential.

The "Go Green" initiative and the Green Climate Fund (GCF) support environmental sustainability and carbon reduction. NABARD plays a crucial role in this context by facilitating climate finance for sustainable agriculture and rural development enabling the adoption of renewable energy solutions and supporting afforestation. NABARD's efforts align with global climate goals and contribute to environmental and economic progress. Additionally the PM Surya Ghar Yojana aims to enhance solar energy use at the household level further supporting renewable energy adoption by providing 300 free electricity units.



### RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	446	241.866000	206.92
B	Ongoing tranches	41	67.620800	47.5093
	Total (A + B)	487	309.486800	254.4293

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	5	38.041200	25.3879
B	Rural roads & bridges	38	31.451200	23.525
C	Social Sector	0	0.000000	0
	Total (A + B + C)	43	69.492400	48.9129

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	4	Irrigation potential	ha	4907.12
B	Rural roads	32	Road length	km	42.62
C	Bridges	5	Bridge Length	m	89.7



## Chapter 6

### Informal Credit Delivery System

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

The Self Help Group - Bank Linkage Program (SHG-BLP) initiated in 1992 was designed to connect rural unbanked communities especially women to the formal banking system. Its primary aim was to address the small credit needs of the rural poor enabling them to access formal financial services without depending on informal moneylenders. Over the years this initiative has grown into the world's largest microfinance program with more than 8.5 million SHGs representing 100 million rural households across India. The success of SHG-BLP has been largely driven by the active participation of women leading to substantial socio-economic improvements and empowerment. Women in SHGs have gained access to financial resources improved their livelihoods and built collective strength to advocate for their rights.

NABARD has been a key player in this movement acting as a facilitator and protector of the program. It has provided direction policy support and capacity-building initiatives to ensure the programs success. This initiative not only addresses financial inclusion but also promotes sustainable rural development and social upliftment. As on 31/03/2024, there were 16596 SHGs (New) and 2279 SHGs (Pre-NRLM/Revived) in the district.

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

The DAY-National Rural Livelihoods Mission (DAY-NRLM) launched on April 1 2013 restructured and strengthened the SHG-Bank Linkage Program across India. By March 31 2022 73.19 lakh SHGs had been formed under this flagship program involving 8.01 million women. In Uttar Pradesh the UP State Rural Livelihoods Mission (UPSRLM) is responsible for implementing the project which is now active in all districts and blocks as of April 2021. NABARD supports SHG women in income enhancement through livelihood-based programs like the Micro-Entrepreneurship Development Program (MEDP) and the Livelihood and Enterprise Development Program (LEDP). The MEDP offers 15 days of livelihood training to women from 30 SHGs or JLGs with a maximum grant assistance of Rs. 1.50 lakh through NABARD-approved implementing agencies. LEDP takes a more comprehensive approach combining training production and marketing. In agriculture sector training up to 120 SHG women are selected while in non-agriculture training a maximum of 90 women participate. This project-based program runs for 2 years offering grants up to Rs. 10.80 lakh for agriculture and Rs. 9.60 lakh for non-agriculture sector training.

The Joint Liability Group (JLG) scheme enables small and marginal farmers tenants and share-croppers to access bank loans without collateral. Through group and cluster approaches banks can reach these groups foster credit discipline and increase financing in districts.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

- 1 Banks should provide loans under the Joint Liability Group (JLG) scheme to finance landless farmers and oral tenant farmers.
- 2 There is a need to explore advanced and modern agricultural or irrigation techniques to reduce water usage.
- 3 Farmers should be educated on the negative effects of excessive fertilizer use on soil health encouraging sustainable and conservative practices.
- 4 Promoting crop diversification from traditional crops to cash crops and region-specific crops can boost production and enhance farmers income.
- 5 Implementing modern production techniques like System of Rice Intensification (SRI) and System of Wheat Intensification (SWI) can increase crop yields and reduce cultivation costs across the state.

#### 2. Water Resources

- 1 The government should prioritize the development of surface water-based community irrigation projects instead of relying on groundwater-based systems.
- 2 Public tube wells are underutilized due to poor maintenance; implementing a proper maintenance program and replacing worn-out equipment can enhance their efficiency and increase the irrigated area.
- 3 A planned approach is needed to promote artificial recharge measures through the construction of rainwater harvesting structures like storage tanks percolation tanks farm ponds and check dams.
- 4 Solar energy can be progressively introduced to replace electrical energy for running public tube wells.

#### 3. Farm Mechanization

- 1 Given the small landholdings and the large number of marginal and small farmers promoting the use of power tillers alongside tractors is necessary.
- 2 State agricultural universities and Krishi Vigyan Kendras should provide technical information on the suitability and use of various agricultural equipment.
- 3 Since agricultural equipment remains unused for extended periods due to the seasonal nature of farming farmers should be made aware of the benefits of mutual and shared use of such equipment.
- 4 Custom Hiring Centers at PACS/FPO levels should be made more effective and beneficial for farmers.



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

- 1 Develop innovative credit products tailored to meet the diverse credit needs of horticulture sector activities.
- 2 Increase participation of small farmers in high-value horticulture production through incentives and by adopting the FPO/cluster approach.
- 3 Implement interventions focused on extension services training capacity building and support for farmers.

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

- 1 Increase the frequency of extension programs in agroforestry for capacity building.
- 2 Establish a demonstration plot of agroforestry models in each block to encourage farmers to adopt agroforestry on agricultural land.
- 3 Finance large-scale bamboo plantations on private lands as bamboo is excluded from the purview of the Forest Act.

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

- 1 Emphasis should be laid on crossbreeding programs for non-descript cattle and buffaloes with advanced germplasm.
- 2 There is a need to increase the coverage of animal breeding and health care at the farmers' doorstep through the establishment of more veterinary institutions promoting para-vets etc.
- 3 Scope for the revival of non-functional societies as well as the establishment of dairy societies/milk collection centers.

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

- 1 Under the National Livestock Mission (NLM) scheme of the Government of India up to 50 capital subsidy is being provided through SIDBI for setting up backyard poultry units.
- 2 Skill development should be widely provided to poultry entrepreneurs.
- 3 Promotion of better desi poultry through backyard poultry with low- input technology and high-yielding poultry birds. This will particularly provide an opportunity to small farmers from the weaker sections.

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

- 1 Farmers can be included in the business of goat/sheep/pig rearing. For this up to 50 loan subsidy is also being provided under the Government of India's National Livestock Mission (NLM) scheme for goat rearing.
- 2 Work should be done on the requirement of trained workers for artificial insemination in the state and they should be trained in recognized institutions.



- 3 There is a need to upgrade/modernize/strengthen livestock markets by creating basic facilities on the lines of agricultural produce marketing centers.

#### **9. Fisheries**

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

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

- 1 The State Agricultural Marketing Board should create major storage facilities at important market centers to facilitate scientific storage of produce and sell it at appropriate prices.
- 2 To strengthen the agricultural value chain it is proposed to develop food processing parks mega food parks and cold chain facilities. Food processing parks will have forward and backward linkages with packaging and import-export facilities.

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

- 1 It is necessary to motivate small and marginal farmers for this activity.

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

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

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

- 1 Banks and the concerned departments should make farmers aware of setting up processing units. Given the increasing demand for credit in this area all banks need to maintain credit availability in this sector.

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

- 1 Staff should be increased and trained in the PACs where there is scope for business expansion.

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

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

**16. Export Credit**

- 1 The focus areas of the Export Policy of Uttar Pradesh 2020-25 are handicrafts agriculture and processed food products engineering goods and textiles leather products carpets and rugs glass and ceramic products wood products sports goods defense products service sector education tourism IT and ITES medical value travel and logistics. This can be aligned with the Government of India's new Foreign Trade Policy which aims at an inclusive approach.

**17. Education**

- 1 Education loan awareness camps should be organized in educational institutions from time to time.

**18. Housing**

- 1 Simplification of processes is necessary.

**19. Social Infrastructure**

- 1 Banks can play an active role in financing social infrastructure.
- 2 The state government can contact NABARD for financing social infrastructure under RIDF.

**20. Renewable Energy**

- 1 The district has an area of 405350 hectares out of which 6698 hectares is such barren land where biofuel crops like jatropha maize etc. can be produced.

**21. Informal Credit Delivery System**

- 1 Inactive and disintegrated groups should be identified and necessary capacity-building should be done in them.
- 2 Efforts will be made to encourage and motivate the groups that have credit linkage with banks for livelihood activities.
- 3 Groups will be provided necessary training for setting up micro-enterprises.



## **Chapter 8**

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

#### **1. Background**

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

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

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

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

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

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

- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

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

1. There are a total of 7577 PACs in Uttar Pradesh out of which 6974 are active. For interest subvention the State Government has sanctioned a total of Rs. 300.00 crore in the budget. 250 PACs operating in the district will benefit from this. Under the AIF scheme 688 PACs have been sanctioned godowns out of which construction of 100 godowns has been completed. Under the UP RSBY scheme 7479 micro ATMs have been provided to PACs. Internet facility has been made available at the apex bank UPGB at the State level.
2. To increase the membership of PACs and activate inactive members the Government of Uttar Pradesh has prepared village-wise data of members associated with PACs and launched a membership drive to increase active members. For the year 2022-23 a target of enrolling 10 lakh new members and activating 6 lakh inactive members was set against which 196388 new members were enrolled and 68304 inactive members were activated as on 31st March 2023.
3. The Government of Uttar Pradesh has contributed Rs. 100.00 lakh towards share capital increase in District Cooperative Banks during the financial year 2022-23.
4. 16 newly licensed banks (Weak Banks) were unable to honor the withdrawal demand from their depositors. To address the grievances of affected depositors and build the image of cooperative banks the Government of Uttar Pradesh NABARD and Reserve Bank of India took an initiative and convened a special High Level Meeting on 20th June 2022 under the chairmanship of Principal Secretary (Cooperation)-cum-RCS Government of Uttar Pradesh and a roadmap was prepared with consensus to address the liquidity issues of these banks and a committee was constituted to monitor the progress of these banks.



5. The total imbalances at DCCB level have increased rapidly in the past few years and stood at Rs. 1378.08 crore as on 31st March 2022. In this direction the Government of Uttar Pradesh and NABARD took an initiative and convened a High Level Meeting on 22nd November 2022 with the Principal Secretary-cum-RCS Government of Uttar Pradesh and the Regional Director Reserve Bank of India and a detailed action plan was prepared to address the issue of imbalances. As a result the total imbalances have come down to Rs. 922.87 crore as on 31st March 2023. The total imbalances at DCCB level have increased rapidly in the past few years and stood at Rs. 1378.08 crore as on 31st March 2022. In this direction the Government of Uttar Pradesh and NABARD took an initiative and convened a High Level Meeting on 22nd November 2022 with the Principal Secretary-cum-RCS Government of Uttar Pradesh and the Regional Director Reserve Bank of India and a detailed action plan was prepared to address the issue of imbalances. As a result the total imbalances have come down to Rs. 922.87 crore as on 31st March 2023 from Rs. 430.04 crore.

#### **5. Status of Cooperatives in the District**

1. Primary Agricultural Credit Society (PACS) - 250
2. Marketing Cooperative Society - 2
3. Joint Agricultural Societies - 1
4. Dairy Cooperative - 339
5. Fishery Cooperative - 23
6. Handloom Textile & Weavers Cooperative - 502
7. Sugarcane Co-operative Societies - 1

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

1. Ahiraula - 14
2. Atraulia - 16
3. Azmatgarh - 18
4. Bilariyaganj - 12
5. Haraiya - 19
6. Jahanaganj - 22
7. Koilsa - 20
8. Lalganj - 17
9. Mahrajganj - 16
10. Martinganj - 11
11. Mehnagar - 19
12. Mirzapur - 21



13. Mohammadpur - 20
14. Palhana - 17
15. Palhani - 16
16. Pawai - 22
17. Phulpur - 20
18. Rani Ki Sarai - 21
19. Sathiyaon - 14
20. Tahbarpur - 18
21. Tarwa - 17
22. Thekma - 15

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	Rural Transformation through Entrepreneurial Skill Development and Digital Literacy	Haraiya block	Grant assistance		25	Self/Wage employment generation
2	Skill Training	BPO Training to Rural Youth	Phulpur block	Grant assistance		50	Self/Wage employment generation
3	Promotional Activity	Nizamabad Rural Mart	Rani ki Serai block	Grant assistance		100	Marketing of SHG products
4	Collectivisation	Purvanchal Integrated FPC	Pawai block	Grant assistance		425	Market linkages processing and bulk procurement
5	Collectivisation	Manvodyay FPC	Jahanaganj block	Grant assistance		207	Market linkages processing and bulk procurement
6	Collectivisation	Raghnathpur Milk FPC	Sathiyaoon block	Grant assistance		300	Market linkages processing and bulk procurement
7	Collectivisation	Azamgarh Kisan Vegetable FPC	Phulpur block	Grant assistance		419	Market linkages processing and bulk procurement

8	Collective sation	Krishi Kisan Uddhan FPC	Rani ki Serai block	Grant assistance			200	Market linkages processing and bulk procurement
9	Collective sation	Atrauliya FPC	Atrauliya block	Grant assistance			755	Market linkages processing and bulk procurement
10	Collective sation	Mauni Baba Agro FPC	Ahiraula block	Grant assistance			752	Market linkages processing and bulk procurement
11	Collective sation	Baba Prathamdev FPC	Koilsa block	Grant assistance			755	Market linkages processing and bulk procurement
12	Collective sation	Pataleshwar FPC	Maharajgan j block	Grant assistance			754	Market linkages processing and bulk procurement
13	Collective sation	Tahbarpur FPC	Tahbarpur block	Grant assistance			760	Market linkages processing and bulk procurement
14	Women Empowermen t	Assembling repairing and marketing of Solar and LED products	Tarwan block	Grant assistance			90	Credit linkage income enhancement and self-employment
15	Women Empowermen t	Production Packaging and Marketing of Reusable Sanitary Pads	Haraiya block	Grant assistance			90	Credit linkage income enhancement and self-employment
16	Women Empowermen t	Production and processing of medicinal plants and products	Sathiyaoon block	Grant assistance			120	Credit linkage income enhancement and self-employment



## Success Stories

### Success Story 1: Rural Transformation through Entrepreneurial Skill Development and Digital Literacy

1. Scheme : Skill Development Initiative (SDI)
2. Project Implementing Agency : Sri Ramanand Saraswati Pustakalay
3. Duration of the project : 03 months
4. Beneficiary :
  - No. of beneficiaries : 25
  - Community : OBC SC and General
  - State : Uttar Pradesh
  - District : Azamgarh
  - Block : Haraiya
  - Village : Jokhra



## Appendix 1a

### Climate Action & Sustainability

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

##### 1.1 Climate Change and its Impact

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

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

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

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

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

##### 1.2 Climate Finance and Challenges



Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is US\$10.1 trillion. There are various estimates of financial requirements that vary greatly due to varying levels of detail, but it is important to note that they all point to a need for tens of trillions of US dollars. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

### 1.3 Initiatives of Govt. of India

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

### 1.4 Initiatives of RBI

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



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

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

#### 1.5 Initiatives of NABARD

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

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

## 1.6 Way Forward

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

## Appendix 1b

### Climate Action & Sustainability

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

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

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

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



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

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

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

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

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

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



## Appendix 1c

### Climate Action & Sustainability

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

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

- a The scope of Climate Action projects in Azamgarh aligned with the State Action Plan on Climate Change (SAPCC) presents substantial opportunities across multiple sectors. In agriculture introducing climate-resilient crop varieties and promoting water-efficient irrigation systems can bolster food security while ensuring sustainable practices. Strategic investments in training and infrastructure will be essential to support these initiatives. Developmental agencies can prioritize green infrastructure waste management and pollution control which will require significant capital investment for projects such as green belts and sustainable urban and rural planning.

In the energy sector expanding the use of renewable energy sources particularly through solar power installations can minimize carbon emissions and foster public-private partnerships yielding both environmental and economic benefits. Similarly the forestry sector offers potential for impactful interventions through afforestation and reforestation efforts aiding carbon sequestration and necessitating resources for extensive plantation drives. By effectively implementing these initiatives the district can align with SAPCC objectives fostering sustainable development while addressing both environmental and financial dimensions.

- b The State Action Plan on Climate Change (SAPCC) presents strategies to tackle climate challenges across sectors engaging multiple stakeholders. A key focus is renewable energy development which involves promoting solar and wind energy installations implementing energy efficiency programs for industries and households and upgrading grid infrastructure to integrate renewable sources. These initiatives target both rural and urban areas particularly regions with high solar or wind potential. The estimated financial requirement ranges from \$500 million to \$1 billion over five years. Central schemes such as the National Solar Mission and Wind Energy Mission along with state-specific policies will support these efforts with the MoNRE and State Renewable Energy Development Agencies as key implementing bodies.

Sustainable agriculture is another critical focus aimed at building climate resilience. Key actions include the introduction of climate-resilient crop varieties promotion of organic farming to reduce chemical use and improved water management through efficient irrigation systems. These efforts primarily target agricultural zones vulnerable to droughts and floods. An estimated \$200 million will be required over five years supported by schemes such as the PMKSY Scheme. These



strategies aligned with SAPCC goals aim to enhance resilience in the energy and agriculture sectors fostering sustainable development while addressing financial and environmental challenges.

### 3.2 Any specific Climate Change initiative in the District 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. 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. 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. Black Pottery of Nizamabad has been awarded the Geographical Indication (GI) tag in 2015.
4. To further promote the GI product artisans have been sponsored by NABARD for participation in Surajkund Mela Deccan Haat Lucknow Mahotsav Bharat Hastshilp Mela etc. In addition a Rural Mart has been sanctioned which operates as a retail outlet for sale for authentic black pottery items in Azamgarh district. Azamgarh, PLP 2025-26



[illegible]



Sr. No.	Activity	Risk Loan Factor (%)	Self / Unit Unit Size (Cost Rs.)	District Total
	A.5 Working Capital - Bus Keeping			
	Sub-Total			

[illegible][illegible][illegible][illegible][illegible]



111



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Saf / Unit Cost (Rs.)	Hand Kl. Saval	District Total
111. Export Credit						
1	Export Credit -Port Shipment Export Credit-	80	No.	40000000	Ph	1
					T	
					SL	320
2	Export Credit -Pre Shipment Export Credit-	80	No.	40000000	Ph	2
					T	
					SL	640
Total Export Credit						260

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## Annexure 2

### Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25

(₹ Lakh)

**Table 1: Crop Loan**

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	131575.00	55838.48	134722.00	75893.55	148367.00	84748.05	105805.00	
RCBs	1456.00	0.00	1820.00	979.58	2002.00	794.46	1638.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	47968.00	14862.59	49522.00	39408.02	54133.00	42222.28	39151.00	
Others	0.00	0.00	0.00	0.00	825.00	0.00	595.00	
Sub total (A)	180999.00	70701.07	186064.00	116281.15	205327.00	127764.79	147189.00	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	38217.00	11292.16	56468.00	20211.07	58730.00	30719.66	26668.00	
RCBs	0.00	0.00	0.00	1795.61	0.00	0.00	0.00	
SCARDB	2983.00	0.00	4273.00	269.17	4477.00	340.20	2556.00	

RRBs	17803.00	153.32	23608.00	5137.18	24326.00	4109.51	12690.00
Others	0.00	2027.50	0.00	6086.39	625.00	7643.68	395.00
Sub total (A)	59003.00	13472.98	84349.00	33499.42	88158.00	42813.05	42309.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	169792.00	67130.64	191190.00	96104.62	207097.00	115467.71	132473.00
RCBs	1456.00	0.00	1820.00	2775.19	2002.00	794.46	1638.00
SCARDB	2983.00	0.00	4273.00	269.17	4477.00	340.20	2556.00
RRBs	65771.00	15015.91	73130.00	44545.20	78459.00	46331.79	51841.00
Others	0.00	2027.50	0.00	6086.39	1450.00	7643.68	990.00
Sub total (A)	240002.00	84174.05	270413.00	149780.57	293485.00	170577.84	189498.00

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	24607.47	62225.83	32984.00	105410.95	33333.00	136972.90	123788.00
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SCARDB	239.70	0.00	132.00	0.00	132.00	0.00	498.00
RRBs	8152.83	8624.67	11853.00	13268.97	11853.00	26995.05	44898.00
Others	0.00	308.50	0.00	587.70	680.00	1500.71	2570.00
Sub total (A)	33000.00	71159.00	44969.00	119267.62	45998.00	165468.66	171754.00

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	37391.00	6278.51	37000.00	3021.97	33983.00	7793.50	12337.00	
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
SCARDB	302.00	0.00	339.00	0.00	335.00	0.00	213.00	
RRBs	12307.00	527.35	10953.00	2152.61	11119.00	1583.24	4579.00	
Others	0.00	3458.99	0.00	1921.88	545.00	3467.34	215.00	
Sub total (A)	50000.00	10264.85	48292.00	7096.46	45982.00	12844.08	17344.00	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	231790.47	135634.98	261174.00	204537.54	274413.00	260234.11	268598.00	
RCBs	1456.00	0.00	1820.00	2775.19	2002.00	794.46	1638.00	
SCARDB	3524.70	0.00	4744.00	269.17	4944.00	340.20	3267.00	
RRBs	86230.83	24167.93	95936.00	59966.78	101431.00	74910.08	101318.00	
Others	0.00	5794.99	0.00	8595.97	2675.00	12611.73	3775.00	
Sub total (A)	323002.00	165597.90	363674.00	276144.65	385465.00	348890.58	378596.00	



## Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
C L	55838.48	0.00	0.00	14862.59	0.00	75893.55	979.58	0.00	39408.02	0.00	116281.15

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
C L	84748.05	794.46	0.00	42222.28	0.00	105805.00	1638.00	0.00	39151.00	595.00	147189.00

Table 2: Term Loan

Particulars	2021-22					2022-23					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
C L	55838.48	0.00	0.00	14862.59	0.00	75893.55	979.58	0.00	39408.02	0.00	116281.15
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

117

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	Total
C L	84748.05	794.46	0.00	42222.28	0.00	127764.79	105805.00	1638.00	0.00	39151.00	595.00	147189.00
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total (I +II)	84748.05	794.46	0.00	42222.28	0.00	127764.79	105805.00	1638.00	0.00	39151.00	595.00	147189.00



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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	1500000
2	Animal Driven Carts	Conventional Bullock Cart		No.	90000
3	Aquaculture inputs production			No.	400000
4	Bee Keeping			No.	371500
5	Biofertilizers			No.	160000
6	Buffalo Farming			1+1	248000
7	Bulk Milk Cooling Unit			No.	1250000
8	Cold Storage			No.	40000000
9	Cold Storage	For Dairy Products		No.	3500000
10	Combine harvester			No.	2450000
11	Commercial Broiler Farming			5000	2458000
12	Commercial Layer Farming			10000	11642000
13	Compost/ Vermi Compost	Vermi Compost		No.	31000
14	Crossbred Cattle Farming			1+1	219000
15	Custom Service Units/ Custom Hiring Centers			No.	8500000
16	Dairy Cow and Heifer rearing			2	1013000
17	Dairy Processing Unit			No.	150000
18	Dairy Processing Unit			No.	700000
19	Dal/ Pulses Mill			No.	3500000
20	Diesel Pump Sets			No.	49500

21	Diesel Pump Sets			No.	55550
22	Drinking Water			No.	500000
23	Drip Irrigation			ha	119000
24	Drip Irrigation			ha	112000
25	Education			No.	10000000
26	Education			No.	15000000
27	Education Loans			No.	1000000
28	Export Credit		Study Abroad	No.	40000000
29	Export Credit		Pre Shipment Export Credit	No.	40000000
30	Farm Ponds/ Water Harvesting Structures		Post Shipment Export Credit	No.	100000
31	Farm Ponds/ Water Harvesting Structures			No.	224000
32	Fish Culture			ha	100000
33	Fish Seed Hatchery			ha	2500000
34	Floriculture			sq. m.	89000
35	Floriculture			ha	337200
36	Food Grain Processing		Flour Mill	No.	2500000
37	Goat		Rearing Unit	20+1	414000
38	Goat		Breeding Unit	500+25	9630000
39	Healthcare		Hospital	No.	10000000
40	Indigenous Cattle Faming			1+1	218000
41	Integrated Farming			ha	250000
42	Integrated Pisciculture			ha	100000
43	Leveller			No.	342000



44	Loan for Affordable Housing Projects			No.	600000
45	Loans to Distressed Persons			No.	50000
46	Manufacturing Sector	Term Loan	Micro	No.	1000000
47	Manufacturing Sector	Term Loan	Small	No.	25000000
48	Manufacturing Sector	Term Loan	Medium	No.	125000000
49	Manufacturing Sector	Working Capital	Medium	No.	25000000
50	Manufacturing Sector	Working Capital	Small	No.	5000000
51	Manufacturing Sector	Working Capital	Micro	No.	200000
52	Mushroom Cultivation			1000 Kg. per Cycle	211000
53	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
54	New Orchard	Tropical/ Sub Tropical Fruits		ha	189300
55	New Orchard	Tropical/ Sub Tropical Fruits		Acre	175200
56	New Orchard	Tropical/ Sub Tropical Fruits		ha	167500
57	Nursery			ha	1967700
58	Nursery/ Propagation unit			ha	534800
59	Oil Extraction			No.	8200000
60	On Farm development (OFD) Works			m.	75000
61	Ornamental Fish Hatchery			No.	800000
62	Other machinery	Other Machinery & Equipments		No.	185000
63	Other machinery			No.	1250000
64	Other machinery			No.	177000

65	Other machinery	Other Machinery & Equipments		No.	235000
66	Others			No.	410000
67	Pig Breeding Unit			10+2	1095000
68	Plantation	Bamboo		ha	86636
69	Plantation	Poplar		ha	235040
70	Plantation	Eucalyptus		ha	93176
71	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
72	Refrigerated Tanker Van			No.	3450000
73	Rice Processing			No.	3000000
74	Seed Drill			No.	135000
75	Service Sector	Working Capital	Small	No.	5000000
76	Service Sector	Working Capital	Micro	No.	200000
77	Service Sector	Working Capital	Medium	No.	25000000
78	Service Sector	Term Loan	Medium	No.	125000000
79	Service Sector	Term Loan	Micro	No.	1000000
80	Service Sector	Term Loan	Small	No.	25000000
81	Sheep	Rearing Unit		20+1	379000
82	SHGs/ JLGs			No.	200000
83	SHGs/ JLGs			No.	150000
84	Solar Energy	Roof Top Solar PV System with Battery		No.	100000
85	Solar PV Pump Sets (AC)			No.	361800
86	Solar PV Pump Sets (AC)			No.	158900
87	Solar PV Pump Sets (AC)			No.	256400

88	Sprinkler Irrigation			ha	37000
89	Sprinkler Irrigation			ha	107000
90	Sprinkler Irrigation			ha	49000
91	Sugarcane processing	Jaggery production		No.	500000
92	Thresher			No.	220000
93	Tissue Culture	Tissue Culture Lab for Plant Propagule Multiplication		No.	25000000
94	Tractor	With Implements & Trailer		No.	1070000
95	Tube Well			No.	33000
96	Two Wheeler Loans			No.	50000
97	Vegetable Processing			No.	200000
98	Veterinary Clinic	Fixed		No.	300000



### Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Onion/ Piyaz/ Kanda ( )	Acre	52287
2	Annual Vegetables	Potato/ Aloo (Irrigated)	Acre	87890
3	Cereals	Maize/ Makka (Irrigated)	Acre	13670
4	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	23490
5	Cereals	Wheat/ Gehu (Irrigated)	Acre	24574
6	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)	Acre	9616
7	Cereals	Sorghum/ Jowar (Irrigated)	Acre	9616
8	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	16072
9	Oil Seeds	Sesame/ Til/ Sesamum/ Gingelly (Irrigated)	Acre	9999
10	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	Acre	12417
11	Sugar Crops	Sugarcane/ Ganna (Irrigated)	Acre	75129

### Abbreviations

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

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



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

**Name and address of DDM**

Name	Mohammed Aarif Khan
Designation	DDM, NABARD
Address 1	335 Chandmari Road
Address 2	Raidopur Colony
Post Office	Azamgarh
District	Azamgarh
State	Uttar Pradesh
Pincode	276001
Telephone No.	
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## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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<b>Corporate Office</b> C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉: corporate@nabard.org	<b>Registered Office</b> C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉: finance@nabkisan.org 🌐: www.nabkisan.in



## NABFINS LIMITED | A Subsidiary of NABARD

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



## NABARD Consultancy Services Private Limited (NABCONS)

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AND ADVISORY  
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with offices in 31  
State/UTs

- |                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>Project Management Consultancy</li> <li>IT Based Natural Resources Information System</li> <li>Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>Third Party Monitoring</li> </ul> | <ul style="list-style-type: none"> <li>Climate Change &amp; Sustainability</li> <li>Value Chain Development</li> <li>Skill &amp; Livelihood Development</li> <li>Preparation Detailed Project Reports (DPRs)</li> <li>Transaction Advisory Services</li> </ul> |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051  
☎: 022-26539419      ✉: headoffice@nabcons.in  
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☎: 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

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NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
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