



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



बागपत जिला
Baghpat District

उत्तर प्रदेश क्षेत्रीय कार्यालय, लखनऊ
UP Regional Office Lucknow, Uttar Pradesh



दृष्टि

ग्रामीण समृद्धि के लिए राष्ट्रीय विकास बैंक

ध्येय

सहभागिता, संधारणीयता और समानता पर आधारित वित्तीय और गैर-वित्तीय सहयोगों, नवोन्मेषों, प्रौद्योगिकी और संस्थागत विकास के माध्यम से समृद्धि लाने के लिए कृषि और ग्रामीण विकास का संवर्धन

Vision

Development Bank of the Nation for fostering rural prosperity

Mission

Promote sustainable and equitable agriculture and rural development through participative financial and non-financial interventions, innovations, technology and institutional development for securing prosperity

Potential Linked Credit Plan

Year: 2025-26

District: Baghpat

State: Uttar Pradesh



National Bank for Agriculture and Rural
Development

Uttar Pradesh Regional Office, Lucknow

Foreward

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

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

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

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

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

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

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

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

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

Pankaj Kumar
Chief General Manager

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District Development Manager

NABARD

Baghpat

PLP Document finalized by: Uttar Pradesh Regional Office

'The document has been prepared on the basis of information collected from publicly available sources and discussions with various stakeholders. While preparing the projections, every effort has been taken to estimate credit potential realistically. NABARD shall not be responsible for any material or other losses occurring to any individual/ organization owing to use of data or contents of this document.'

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Executive Summary

1. Introduction

The Potential Linked Credit Plan (PLP) is prepared by NABARD each year keeping in view the national priorities, policies of the Government of India and State Government, infrastructure and linkage support and physical potential available in various primary, secondary and tertiary sectors.

2. District characteristics

1	Location	Baghpat district is located on the north-western edge of Uttar Pradesh. It is surrounded by Muzaffarnagar and Shamli districts in the north, Ghaziabad in the south, Meerut in the east, and Sonapat (Haryana) district in the west. The Yamuna and Hindon rivers flow through its western and eastern sides
2	Type of soil	Sandy clay soil to clayey soil
3	Primary occupation	. The main occupation of the people of the district is agriculture and allied activities. Around 80 percent of the district's population depends on agriculture or allied occupations for their livelihood
4	Land holding structure	68% Marginal Farmers, 19% Small and others 13%

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	219336.28
2	CD Ratio	49.4%
3	Investment credit in agriculture	163860.53
4	Credit flow to MSMEs	51675.28
5	Other significant credit flow, if any	3800.47

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	570108.88
2	Projection for agriculture and its components	453661.73
3	Projection for MSMEs	81240.00
4	Projection for other purposes	35207.15

5. Developmental Initiatives

- Financing JLGs & SHGs,
- Financing of Farmer Producer Organizations, Groundwater Management, etc.

6. Thrust Areas

- Integrated Farming System: Focuses on combining cropcultivation, livestock, and resource management for enhanced sustainability and profitability in agriculture
- Promote Producer Organizations
- Product Aggregation and Infrastructure Improvement
- Marketing of SHG/FPO Products

7. Major Constraints and Suggested Action Points

Agriculture in Baghpat struggles with reliance on sugarcane, lack of essential inputs like seeds, fertilizers, and electricity, and insufficient infrastructure. To address these issues, it's vital to estimate bank credit potential, build basic facilities, and engage in regular discussions at forums

8. Way Forward

To boost capital formation and financial inclusion in agriculture, NABARD, the state government, departments, and banks must coordinate. This PLP serves as a reference for enhancing DCC/DLRC and BLBC meetings, including oral lessees, and maximizing sector potential for district development.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise Use

Utility

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

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

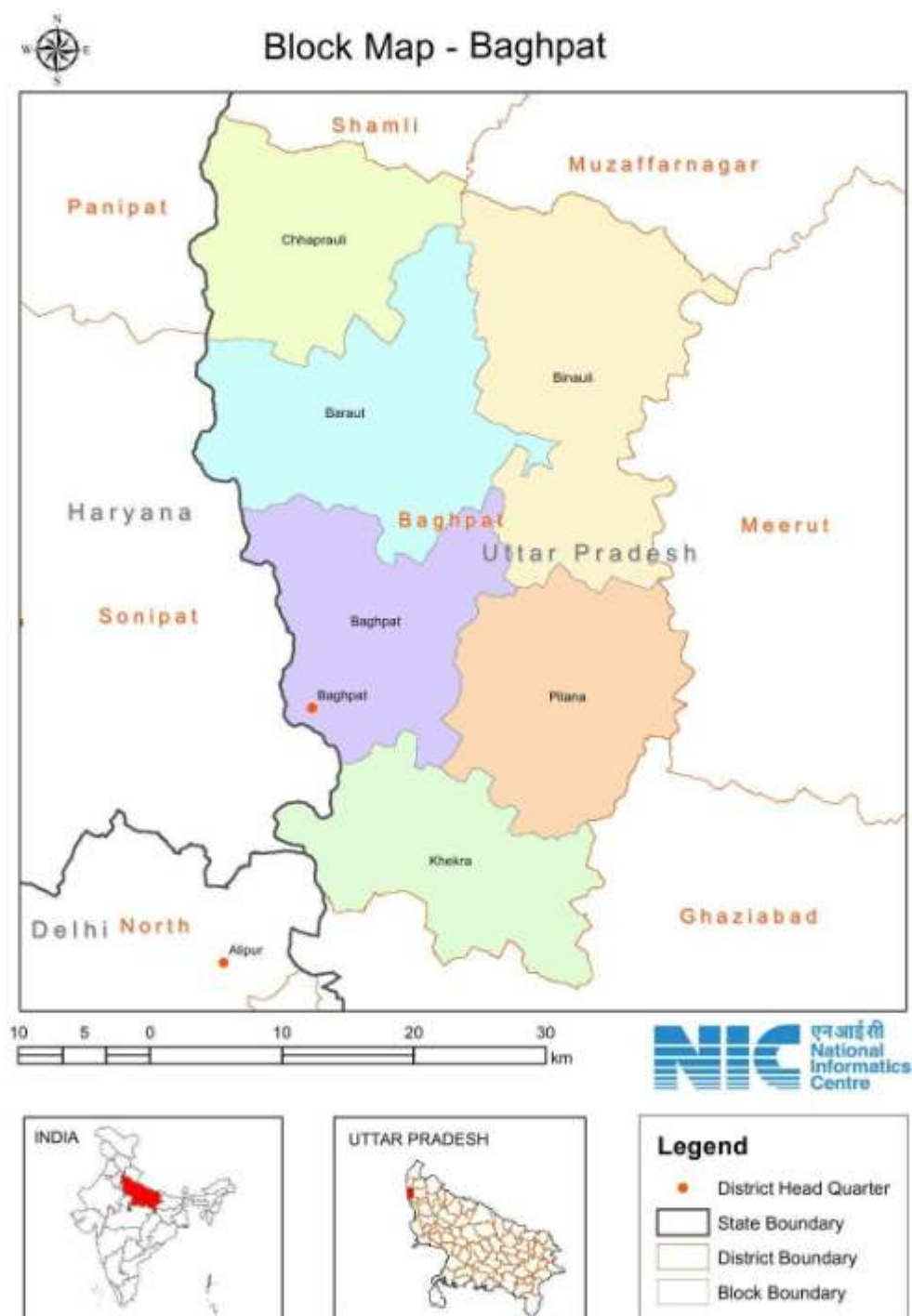
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	374748.03
1	Crop Production, Maintenance and Marketing	286371.02
2	Term Loan for agriculture and allied activities	88377.01
B	Agriculture Infrastructure	41392.73
C	Ancillary activities	12612.75
I	Credit Potential for Agriculture A+B+C)	428753.51
II	Micro, Small and Medium Enterprises	128520.00
III	Export Credit	976.00
IV	Education	4995.00
V	Housing	16687.20
VI	Social Infrastructure	25373.78
VII	Renewable energy	8640.00
VIII	Others	6516.50
	Total Priority Sector	620460.90

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	280709.44
2	Water Resources	8970.44
3	Farm Mechanisation	19938.00
4	Plantation & Horticulture with Sericulture	5805.89
5	Forestry & Waste Land Development	3771.69
6	Animal Husbandry - Dairy	22176.24
7	Animal Husbandry - Poultry	8928.31
8	Animal Husbandry - Sheep, Goat, Piggery	19908.42
9	Fisheries	4539.60
10	Farm Credit- Others	0.00
	Sub total	374748.03
B	Agriculture Infrastructure	
1	Construction of storage	24555.00
2	Land development, Soil conservation, Wasteland development	3365.18
3	Agriculture Infrastructure - Others	13472.55
	Sub total	41392.73
C	Ancillary activities	
1	Food & Agro. Processing	10767.75
2	Ancillary activities - Others	1845.00
	Sub Total	12612.75
II	Micro, Small and Medium Enterprises	
	Total MSME	128520.00
III	Export Credit	976.00
IV	Education	4995.00
V	Housing	16687.20
VI	Social Infrastructure	25373.78
VII	Renewable energy	8640.00
VIII	Others	6516.50
	Total Priority Sector	620460.90

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	1321
2	No. of Sub Divisions	3
3	No. of Blocks	6
4	No. of revenue villages	313
5	No. of Gram Panchayats	244

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Uttar Pradesh
2	District	Baghpat
3	Agro-climatic Zone 1	Western Plain
4	Agro-climatic Zone 2	Western Plain
5	Agro-climatic Zone 3	Western Plain
6	Agro-climatic Zone 4	Western Plain
7	Agro-climatic Zone 5	Western Plain
8	Climate	Sub-humid to subtropical climate
9	Soil Type	sandy loam to loamy soil

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	134983
2	Forest Land	1735
3	Area not available for cultivation	19133
4	Barren and Unculturable land	1893
5	Permanent Pasture and Grazing Land	99
6	Land under Miscellaneous Tree Crops	121
7	Cultivable Wasteland	494
8	Current Fallow	1676
9	Other Fallow	86

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	75504	66	30658	28
2	>1 to <=2 ha	21369	19	29840	27
3	>2 to <=4 ha	2981	3	16227	15
4	>4 to <=10 ha	82	0	1044	1
5	>10 ha	14577	13	31032	29
6	Total	114513	101	108801	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	112
2	Of the above, Small/ Marginal Farmers	98

3	Agricultural Labourers	49
4	Workers engaged in Household Industries	14
5	Workers engaged in Allied agro activities	159
6	Other workers	82

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1303.05	700.07	602.98	1028	274
2	Scheduled Caste	149.00	80	69	126	23
3	Scheduled Tribe	0.00			0.00	
4	Literate	798.00	490	308	626	172
5	BPL	41.00			12	29

8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	210.00
2	Rural Households	123.00
3	BPL Households	14.00

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	170
2	Having source of drinking water	210
3	Having electricity supply	207.00
4	Having independent toilets	204.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	290
2	Villages having Agriculture Power Supply	290
3	Villages having Post Offices	288
4	Villages having Banking Facilities	130
5	Villages having Primary Schools	965
6	Villages having Primary Health Centres	24
7	Villages having Potable Water Supply	288
8	Villages connected with Paved Approach Roads	277

Sources

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

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	951
2	Primary Health Centres	24
3	Primary Health Sub-Centres	206
4	Dispensaries	49
5	Hospitals	8
6	Hospital Beds	324

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	115
2	Registered FPOs	17
3	Agro Service Centres	143
4	Soil Testing Centres	2
5	Approved nurseries	6
6	Agriculture Pumpsets	280
7	Pumpsets Energised	280
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	104940
2	Irrigation Potential Created	
3	Net Irrigated Area (Total area irrigated at least once)	104940
4	Area irrigated by Canals/ Channels	1730
5	Area irrigated by Wells	
6	Area irrigated by Tanks	
7	Area irrigated by Other Sources	105754
8	Irrigation Potential Utilized (Gross Irrigated Area)	168947

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1916
2	Railway Line [km]	47
3	Public Transport Vehicle [Nos]	11706
4	Goods Transport Vehicles [Nos.]	13808

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	1759	
2	Sugarcane (Gur/ Khandsari/ Sugar)	70	
3	Fruit (Pulp/ Juice/ Fruit drink)	488	
4	Spices (Masala Powders/ Pastes)	160	
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	
6	Cotton (Ginning/ Spinning/ Weaving)	154	
7	Milk (Chilling/ Cooling/ Processing, etc.)	405	
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	175	
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	8	
10	Others	0	

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	104720	8920	95800
2	Cattle - Indigenous	41210	3100	38110
3	Buffaloes	316815	34815	282000
4	Sheep - Cross bred	145		
5	Sheep - Indigenous	2033		
6	Goat	16948		
7	Pig - Cross bred	802		
8	Pig - Indigenous	2778		
9	Horse/Donkey/Camel	1738		
10	Rabbit	0		
11	Poultry - Improved	0		
12	Poultry - Indigenous	73665		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	35
2	Veterinary Dispensaries	3
3	Disease Diagnostic Centres	43
4	Artificial Insemination Centers	81
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	87
9	Milk Collection Centres	98
10	Fishermen Societies	7
11	Animal Husbandry Training Centres	0
12	Animal Markets	1
13	Fish Markets	0
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	513.86	MT	1	gm/day
2	Egg	154.27	Lakh Nos.	121	nos/p. a.
3	Milk	529.32	MT	1	gm/day
4	Meat	62.49	MT		gm/day
5	Wool	1.86	MT		gm/day

Sources

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

District Profile Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	21.94	26.42	28.70
2	Land Holdings - SF (%)	10.18	10.18	10.18
3	Land Holdings - MF (%)	18.00	18.00	18.00
4	Rainfall -Normal (mm)	667	667	536
5	Rainfall - Actual (mm)	557	536	542
6	Cropping Pattern	Kharif crops - paddy maize bajra Sugarcane Rabi crops- wheat Sugarcane fresh mustard and Barley. Vegetables- Tomato and Potato	Kharif crops - paddy maize bajra Sugarcane Rabi crops- wheat Sugarcane fresh wheat Sugarcane fresh mustard and Barley. Vegetables- Tomato and Potato	Kharif crops - paddy maize bajra Sugarcane Rabi crops- wheat Sugarcane fresh mustard and Barley. Vegetables- Tomato and Potato

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	172909.50	189058.54	160630.00

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Sugarcane/ Ganna	76.39	6378.80	83503.08	76.39	6212.17	81321.77	80.39	6361.80	79136.71
2	Wheat	54.17	250.78	4629.50	54.17	253.47	4679.16	57.24	250.37	4374.04
3	Rice	5.47	29.51	5394.88	5.47	16.22	2965.27	5.05	14.00	2772.28
4	Indian Mustard	19.63	2.80	142.64	19.63	3.72	189.51	37.22	3.20	85.98
5	Pearl Millet	0.70	1.20	1714.29	0.70	1.00	1428.57	0.60	1.00	1666.67

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	1.73	1.73	1.71
2	Net sown area (lakh ha)	1.08	1.08	1.05
3	Cropping intensity (%)	160.19	160.19	162.86

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	55.90	55.90	55.90
2	Fertilizer consumption - Rabi (kg/ha)	75.20	75.20	75.20
3	Total (kg/ha)	131.10	131.10	131.10

Table 6: Trend in procurement/ marketing

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

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	56025	104368	109125
2	GLC through KCC (Rs. lakh)	113343.00	137104.00	143425.00

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	118817	118817	118817
2	State Govt Sponsored Schemes Coverage (No.)	118817	118817	118817

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	1
2	Soil Health Cards Issued (No.)	347562	347562	347562

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	396	475	796
2	Crop Loss Compensation, if any (Rs. lakh)	0.00	3.00	1.00

Sources

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

Water Resources
Table 1: GLC

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

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	110	108	110
2	Net Irrigated Area ('000 ha)	107	107	105
3	Gross Irrigated Area ('000 ha)	172	172	169

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Baghpat	Baghpat	Critical	Critical	Critical
2	Uttar Pradesh	Baghpat	Baraut	Semi-critical	Semi-critical	Semi-critical
3	Uttar Pradesh	Baghpat	Binauli	Over Exploited	Over Exploited	Over Exploited
4	Uttar Pradesh	Baghpat	Chhaprauli	Semi-critical	Semi-critical	Semi-critical
5	Uttar Pradesh	Baghpat	Khekra	Over Exploited	Over Exploited	Over Exploited
6	Uttar Pradesh	Baghpat	Pilana	Over Exploited	Over Exploited	Over Exploited

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM, SLBC
Table 2: Irrigated Area & Potential	District Statistical Handbook
Table 3: Block level water exploitation status	CGWB portal

Farm

Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	105.42	272.41	85.35

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	12230	12787	13386

Table 3: Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	103	103	103

Sources

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

Forestry & Waste Land Development

Table 1: GLC

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

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	1629	1629	1735
2	Waste Land ('000 ha)	1815	1815	1853
3	Degraded Land ('000 ha)	1815	1815	1853

Table 3: Nurseries (No.)

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

Sources

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

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)	3387.12	3246.27	5015.26
2	KCC for working capital (₹ lakh)	1484.67	1567.15	5280.84
3	KCC for working capital (No.)	1457	2091	4359
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	68	73	98

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Processing Infrastructure	DIC
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NABARD

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	103.13	94.69	146.22

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	73995	73995	73995

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Poultry	District Statistical Handbook

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	79.63	9.51	21.72
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	111	9	9
4	KCC for working capital (₹ lakh)	156.10	14.41	13.79

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Reservoirs (No.)	211	250	252

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Inland Fisheries Facilities	District Statistical Handbook

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	83.10	68.44	670.41
2	Loans for Other Agri Infrastructure (₹ lakh)	83.10	68.44	670.41

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	2	2	2
2	Cold Storages (Capacity - '000 MT)	563	563	563
3	Storage Godowns (No.)	6	6	6
4	Storage Godowns (Capacity - '000 MT)	42	42	42
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	14	14	14
6	Market Yards [Nos] / Wholesale Market (No.)	2	2	2
7	Storage capacity available with PACS/LAMPS/RMCs('000MT)	7	7	8

Sources

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

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)	83.10	68.44	670.41

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	32023	32023	32023

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Fertilizer Consumption	District statistical handbook

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)	1725.41	1212.20	2380
2	MUDRA Loans (Rs. lakh)	10570.50		26333.44

Table 2: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	36	36	36
2	Handicrafts Clusters (No.)	0	0	0
3	Weavers' Coop. Societies (No.)	11	11	11

Sources

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

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	24022.80	34262.78	51631.33
2	No. of units financed	4127	5800	7965
3	Loans under Stand Up India Scheme (Rs. lakh)			
4	Loans to Weavers' Coop. Societies (Rs. lakh)			

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)			
2	Micro Units (No.)	116	116	116
3	Small Units (No.)	73	73	50
4	Medium Units (No.)	50	50	74
5	Udyog Aadhar Registrations (No.)	2848	3087	3326

Table 3: Traditional activities

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

Table 4: DIC Interventions

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

Table 5: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	5	7	8

Sources

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

Table 2: MSME units - Cumulative	District Statistical Handbook
Table 3: Traditional activities	District Statistical Handbook
Table 4: DIC interventions	DIC
Table 5: Skill Development Trainings	DIC/ NABARD

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	283.70	353.71	432.81
3	GLC under Housing (Rs. lakh)	1859.68	2132.77	1616.31

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	5	66	3
2	Amt of subsidy released (₹ lakh)	6.00	79.30	3.60

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Progress under PMAY	https://pmayg.nic.in/netiay/PBIDashboard/PMAYGDashboard.aspx

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)			
2	Amt of RIDF assistance (₹ lakh)	5471.00	1919.00	1676.00

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rural Bridges	4	5	
2	Deep Tubewell with Pumpset	1		
3	Flood Protection Measures		2	2
4	Veterinary Hospitals/ Clinics			2
5	Rural Roads			6

Table Name	Source(s) and reference year of data
Table 1: GLC	RIDF portal
Table 2: Projects (Cumulative)	RIDF 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)	0.00	1.90	0.00

Table 2: Projects (Cumulative)

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Project wise details not available	0	2	0

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Projects (Cumulative)	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)	241.93	317.82	1034.34
2	JLG Bank Linkage (Rs. lakh)	270.64	6994.92	7303.81
3	Loans through SHPIs (Rs. lakh)	1.20	2.60	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (₹ lakh)	0.75	0.75	0.75
2	Mission Shakti (SRLM) (₹ lakh)			
3	NRLM (₹ lakh)			
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (₹ lakh)	6.50	14.30	2.89
5	Assistance for marketing support/ Exhibitions/ Melas (₹ lakh)	0.00	2.10	1.86

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	6	6	6
2	No. of SHGs formed	865	927	886
3	No. of SHGs credit linked (including repeat finance)	587	372	865
4	Bank loan disbursed (Rs. lakh)	241.93	317.82	1034.00
5	Average loan per SHG (Rs. lakh)	0.41	0.85	1.20
6	Percentage of women SHGs %	100.00	100.00	100.00

Sources

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

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.)	73	73	73
2	Consumer Stores (No.)			
3	Housing Societies (No.)			
4	Weavers (No.)	11	11	11
5	Marketing Societies (No.)			
6	Labour Societies (No.)			
7	Industrial Societies (No.)			
8	Sugar Societies (No.)	12	12	12
9	Agro Processing Societies (No.)			
10	Others (No.)	2	2	2
11	Total (No)	98	98	98

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.)	36	36	36
2	Multi state cooperative societies (No.)	0	0	0

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

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 dsds	
Commercial Banks	16	124	57	46	21	0	4885	154	3	1735	
Regional Rural Bank	1	9	7	1	1	0	144	0	33	23333	
District Central Coop. Bank	1	18	5	11	2	0	0	0	11	11666	
Coop. Agr. & Rural Dev. Bank	1	2	0	1	1	0	0	0	145	155000	
Primary Agr. Coop. Society	36	0	0	0	0	0	0	0	9	5833	
Others	0	0	0	0	0	0	0	0	0	0	
All Agencies	55	153	69	59	25	0	5029	154	201	197567	

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	278239	300460	329965	84.1	619508	691599.97	768433.71	90.30
Regional Rural Bank	10398	11049	12099	3.1	11743	13242.00	15317.86	1.80

Cooperative Banks	48073	49056	50101	2.1	12.8	53707	60006.95	66311.66	10.5	7.79
Others	0	0	25	0	0.0	0.00	840.94	962.25	14.4	0.11
All Agencies	336710	360565	392190	8.8	100.0	684958.00	765689.86	851025.48	11.1	100.0

3. Loans & Advances Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]						
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	143421	149975	168091	12.1	76.9	319331.00	318439.15	358176.25	12.5	85.23
Regional Rural Bank	5297	3931	4069	3.5	1.9	5982.00	6247.00	6831.64	9.4	1.63
Cooperative Banks	42845	38219	46328	21.2	21.2	47866.00	47180.00	55237.31	17.1	13.14
Others	0	0	0	0	0.0	0.00	0.00	0.00	0	0.00
All Agencies	191563	192125	218488	13.7	100.0	373179.00	371866.15	420245.20	13.0	100.0

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	51.5	46.0	46.6	
Regional Rural Bank	50.9	47.2	44.6	
Cooperative Banks	89.1	78.6	83.3	
Others	0	0.0	0.0	
All Agencies	54.5	48.6	49.4	

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	350489	239275	73202	40741
Regional Rural Bank	0	0	0	0
Cooperative Banks	2335	2487	1176	0
Others	0	0	0	0
All Agencies	352824	241762	74378	40741

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	177529.68	49.6	123166.38	34.4	105149.50	29.4	0.00	0.0
Regional Rural Bank	7230.20	105.8	6207.17	90.9	3246.57	47.5	0.00	0.0
Cooperative Banks	34170.30	61.9	34124.88	61.8	33647.88	60.9	0.00	0.0
Others	406.10	0	362.10	0	0	0	0.00	0
All Agencies	219336.28	52.2	163860.53	39.0	142043.95	33.8	0.00	0.0
							100762.87	28.1
							914.00	13.4
							1365.00	2.5
							0.00	0
							103041.87	24.5

Total Priority Sector	404834.51	235413.15	58.2	449916.51	234958.00	52.2	474745.26	219336.28	46.2	52.2
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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]	Ach't [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks				43825.00	34622.27	79.0	358176.25	31355.23	8.8	29.3
Regional Rural Bank	5981.00	4247.00	71.0	751.47	511.00	68.0	6831.64		0.0	46.3
Cooperative Banks	24069.00	23869.00	99.2	530.91	483.13	91.0	50271.68		0.0	63.4
Others	1904.00	604.00	31.7	0.00	0.00	0	4965.63	1030.54	20.8	17.5
All Agencies	31954.00	28720.00	89.88	45107.38	35616.40	78.96	420245.20	32385.77	7.71	58.85

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

Source(s)	
1	SLBC portal LDM office
2	SLBC portal LDM office
3	SLBC portal LDM office

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 all the beneficiaries and related stakeholders. Schemes such as e-Kisan Upaj Nidhi KCC AIF etc. are accessible through the portal.

Agriculture Infrastructure Fund (AIF) Scheme

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

- i. **Viable Farming Assets:** The scheme now includes the creation of infrastructure for viable projects for building community farming assets.
- ii. **Integrated Processing Projects:** The list of eligible activities under AIF now includes integrated primary and secondary processing projects.
- iii. **PM KUSUM Component:** The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.
- iv. **Enhanced Credit Guarantee Coverage:** The government proposes to extend AIF credit guarantee coverage for FPOs through the NAB Sanrakshan 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 broodstock will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.
- xv. MSME Units for Food Irradiation Quality & Safety Testing: Financial support for setting up of 50 multi-product food irradiation units in the MSME sector will be provided. Setting up of 100 food quality and safety testing labs with NABL accreditation will be facilitated.

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

2.3. Agri Credit Targets

3. Policy Initiatives - RBI

- i. Master Circular on Lead Bank Scheme SHG- Bank Linkage Programme and Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) SHG - Bank Linkage consolidating the relevant guidelines/ instructions issued by Reserve Bank of India.
- ii. RBI's Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

- 5.ii. NRLM Interest Subvention: NABARD also implements interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. NABARD has developed a web portal for NRLM Interest Subvention claims by RRBs and Cooperative Banks in respect of WSHGs financed by them under DAY-NRLM.
- 5.iii. GoI introduced Sugar Ethanol Interest Subvention scheme in 2018-19 with a view to increase the production of ethanol and its supply under the Ethanol Blended Petrol (EBP). NABARD is the nodal agency responsible for managing the Sugar Ethanol Interest Subvention Scheme of the Department of Food and Public Distribution (DFPD) Government of India. NABARD has launched a sugar ethanol portal to speed up the claims settlement process.
6. Rural Infrastructure Development Fund (RIDF):
- 6.i. RIDF instituted in NABARD during 1995-96 with the main objective of providing loans to State Governments for completing ongoing rural infrastructure projects at present covers as many as 39 activities classified under three broad sectors viz. (i) Agriculture and Related sector (ii) Social Sector and (iii) Rural Connectivity.
7. Micro Credit Intervention:
- NABARD has been extending grant support to partner agencies for promotion and nurturing of SHGs training and capacity building of SHG members and other stake holders besides initiating special programmes for backward regions. A few recent initiatives taken under micro credit are as under:
- 7.a. Scheme for grant support to SHGs/ JLGs/ POs/Micro entrepreneurs 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 (Micro enterprises 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 (MoneyPurse 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 SIDBIBSE NSE and Other CBF is being used to improve the ability of all stakeholders to navigate through the operational dynamics of SSE understand the nuances processes instruments etc.

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

5.1 Policy Initiatives - State Govt. (including Cooperatives)

Uttar Pradesh Agriculture Growth and Rural Enterprise Ecosystem Strengthening Project (UP-AGREES): UP-AGREES supported by the World Bank aims to enhance agricultural productivity and rural enterprise development. The project focuses on modernizing farm practices improving market access and boosting agro-based enterprises. It also strengthens rural infrastructure including irrigation and storage. By promoting innovation and investment in agriculture the project seeks to improve livelihoods create jobs and drive sustainable economic growth in rural areas of Uttar

Pradesh. The project having a total project cost of \$500 million is being implemented by Uttar Pradesh Diversified Agriculture Support Project (UPDASP). With a commitment amount of \$338.19 million the project is scheduled to close by October 31 2030. <https://projects.worldbank.org/en/projects-operations/project-detail/P178253>)

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

Uttar Pradesh Horticulture and Food Processing Industry Policy – 2022: The policy offers extensive incentives to boost the states food processing sector. Key subsidies include 35 percent of costs for plant machinery and technical civil work capped at Rs.5 crore and 25 percent for expansion or modernization up to Rs.1 crore. The policy also provides 100 percent stamp duty exemption on land purchases and 75 percent rebates on external development charges. Special incentives include a 50 percent subsidy on solar power projects for rural processing units with 90 percent for women entrepreneurs. Cold chain infrastructure and value addition receive a 35 percent subsidy with up to Rs. 10 crore for specific projects. The policy encourages decentralized processing and storage offering grants of up to 50 percent 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 60 percent 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 50 percent priority given to women farmers. Beneficiaries receive up to Rs 80000 for setting up units with two cows and subsidies for fodder cutting machines, animal insurance and shed construction. (Link: <https://updairydevelopment.gov.in/NBDMSchemes.aspx>)

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

Nand Baba Dugdh Mission: The Nand Baba Dugdh Mission in Uttar Pradesh aims to transform the dairy sector by boosting milk production and enhancing dairy farming practices. The mission

focuses on increasing milk yield and quality by providing financial assistance for dairy farm infrastructure offering training and support to dairy farmers for improving milk quality and establishing milk processing units to enhance value addition. (Link: <https://updairydevelopment.gov.in/NBDMSchemes-hi.aspx>)

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

- 50 percent of the cost or maximum Rs. 100000/- for construction of tube well.
- 50 percent of the cost or maximum Rs. 10000/- for pipe system.
- Maximum Rs. 68000/- for electrification of tube well. (Link: <https://govtschemes.in/hi/taxonomies/term/59>)

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

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

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

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

Uttar Pradesh Mukhyamantri Kisan evam Sarvhit Bima Yojana: This initiative aims to offer comprehensive insurance coverage to support the health and well-being of farmers and other beneficiaries. The scheme provides treatment facilities in hospitals up to a certain amount with coverage up to Rs. 2.50 lakh available in all government medical institutions and medical universities. Additionally prosthetic limbs worth up to Rs 1 lakh will be provided. In the event of accidental death or disability a maximum amount of Rs. 5 lakh will be given. (Link: <https://govtschemes.in/hi/utatara-paradaesa-maukhaayamantarai-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.10,000 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 15,000 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 22,000 MW Solar Power Projects up to 2026-27. Solar Rooftop installations in the residential sector will be encouraged.

2. State Budget

2.1. Important Announcements

The Gross State Domestic Product (GSDP) of Uttar Pradesh for 2024-25 (at current prices) is projected to be Rs 24,99,076 crore, amounting to growth of 5.8 percent over 2023-24.

Expenditure (excluding debt repayment) in 2024-25 is estimated to be Rs 69,663.2 crore, an increase of 14 percent over the revised estimates of 2023-24. In addition, debt of Rs 39,806 crore will be repaid by the state.

Receipts (excluding borrowings) for 2024-25 are estimated to be Rs 61,011 crore, an increase of 15 percent as compared to the revised estimate of 2023-24.

Revenue surplus in 2024-25 is estimated to be 3 percent of GSDP (Rs 74,147 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 3.46 percent of GSDP (Rs 86,531 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).

2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

The average productivity of Sugarcane in the state has increased to 84 MT per hectare from 72 MT per hectare. Increase in the intercropping has resulted in 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 Pipraichand 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 21 percent 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 68 percent more than the current year.

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

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

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

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

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

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

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

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

Chief Minister Youth Entrepreneur Development Campaign is being started with the aim of providing financial resources for setting up new micro industries by linking the educated and trained youth of the state with self-employment. For this a provision of Rs1000 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 9.23 percent of the geographical area of the state. The target is to increase forest cover and tree cover to 15 percent by the year 2030.

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

A provision of Rs. 600 crore is proposed for social afforestation. A provision of Rs. 175 crore is proposed for the management of Buddhist school.

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

Uttar Pradesh Aatmanirbharta Krishak Samanvit Vikas Yojana: Farmer entrepreneurs farmer producer groups cooperatives and market committees will be provided unsecured loan up to Rs 2 crore at 6 percent interest and Committees and institutions associated with the welfare of farmers will be able to get loan at 3 percent annual interest concession i.e. 6 percent 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 50 percent 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 25 percent of the loan amount and provides a subsidy of up to 25 percent 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 4 percent interest subsidy for general candidates and full interest exemption for reserved categories. Eligible entrepreneurs include those trained by ITIs, unemployed youth, traditional artisans, women and others registered with Employment Exchanges. Beneficiaries are identified by district-level committees ensuring they are trained and residents of the village. (Link- http://www.upkvib.gov.in/cm_yojana.aspx)

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Like most districts in the country and the state Baghpat is an agriculture-dominated district. Baghpat falls in the Central Western Plain Agro-Climatic Zone. Although the district has an average holding size of 1.03 hectares which is higher than the state average of 0.76 hectares this small size presents various challenges in improving productivity adopting modern agricultural practices or advanced irrigation techniques. The gross cropped area and total sown area of the district are 1.71 Lakh hectares and 1.05 lakh hectares respectively. Thus the cropping intensity in the district is 163 percent. The major crops grown in the district are sugarcane and wheat. The main sources of irrigation are tube wells canals and wells. In addition to the total area of 1.05 hectares available for cultivation in the district there is an additional potential of around 4109 hectares of land area (responsible for fallow land and cultivable wasteland) which can be made available for cultivation.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

- A) The excessive use of chemical fertilisers and pesticides is adversely affecting soil fertility.
- B) Agricultural extension services do not reach many farmers. The main reason is that extension officers have to perform both extension and enforcement activities.
- C) Timely availability of quality seeds in sufficient quantity at a reasonable rate which is necessary for increasing productivity cannot be ensured.
- D) There is a lack of proper storage facilities for fertilisers seeds and produced crops at the village level due to which farmers have to sell their produce immediately after harvest at low prices thus not getting the proper value for their produce.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Baghpat district is part of the Yamuna-Hindon River Doab. These rivers form the natural boundary of the district. According to available data the length of canals in the district is 486 km. The district has 280 government tube wells and 27418 private tube wells. The availability of groundwater in the district is 39025.58 ha m while the total draft is 35906.31 ha m (Source: Irrigation Department Baghpat). Thus the groundwater development (exploitation) rate is 92.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

In a large part of Baghpat district irrigation is done through minor irrigation structures such as canals tube wells and wells. Canal irrigation is practiced in all development blocks. Three development blocks of the district namely Binoli, Pilana and Khekra fall under the over-exploited category. One development block Baghpat is in the critical category as per the groundwater assessment. Two development blocks Baraut and Chapprauli are in the semi-critical category as per the groundwater assessment. According to the data the net irrigated area in the district is 104940 hectares 1730 hectares are irrigated by canals 141 hectares by government tubewells and 103067 hectares by private tube wells. The district has 280 government tubewells and 26369 private tubewells. According to the data the length of canals in the district is 486 km.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

In India the average farm power availability increased from 1.1 kW/ha in 1995-96 to 2.02 kW/ha in 2013-14. The Government of India has set an ambitious target of increasing farm power availability from 2.02 kilowatts per hectare to 4 kilowatts per hectare by 2030. With this level of farm power availability agricultural productivity can go up to 4.2 tonnes per hectare. In Baghpat district tractors and other modern agricultural equipment such as zero-till seed drills rotavators power-operated sprayers cage wheels etc. are widely used by farmers.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

the district has a total of 12215 wooden ploughs 15327 iron ploughs 15323 improved harrows and cultivators 4794 improved threshing machines and 12129 tractors (Source: Zila Sankhyikiya Patrika 2022-23). The district has dealers and sellers of various companies and all kinds of facilities are available for repair and proper maintenance. However due to the non-availability of electric power supply farmers are using expensive mechanical energy (tractors and diesel engines) out of compulsion which is increasing the cost of production. The district has an adequate number of petrol/diesel pumps of all major oil companies.

Farm mechanisation Schemes

Sub-Mission on Farm Mechanisation: Under the scheme financial assistance of 40 to 50 subsidy is provided for the purchase of agricultural implements and 40 to 50 subsidy is provided for custom hiring centres through training testing and demonstration for the promotion of farm mechanisation.

Promotion of Farm Mechanisation for In-Situ Management of Crop Residue in Punjab Haryana Uttar Pradesh and Delhi:

This scheme has been formulated to encourage the use of modern agricultural implements to prevent air pollution caused by burning of crop residue and damage to soil nutrients and microorganisms. Under this scheme subsidies are available for the establishment of custom hiring centres and the purchase of implements for crop residue management.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The climate of Baghpat district is very suitable for the commercial production of various fruit crops like mango guava papaya ber jamun etc. as well as various vegetables like tomato ginger leafy cabbage Shimla mirch and carrot spices like turmeric and flowers like gladiolus rose and marigold. Small and marginal farmers can increase their income by growing short-duration horticultural crops like vegetables and flowers on their small holdings.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

There is no major industry in the district that uses horticultural produce as raw material.

There is scope for establishing nurseries demonstration farms post-harvest management facilities like grading and packing houses in the district to create awareness and train farmers for improving the quality of horticultural produce.

Insurance cover is needed to reduce the risk of horticultural crop producers. The current arrangement in this regard is limited. The coverage needs to be made broader.

The district lacks facilities for grading packing and processing after crop production.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Uttar Pradesh has a scarcity of natural forest resources. The state has a forest area of 16582 sq km. The Forest and Tree Cover in the state is 9.19 against the geographical area. The per capita forest area of the state is 0.011 Ha. In order to take the total green cover to the present level of 15 by the year 2027 the state government organised a massive afforestation program Vriksharopan Jan Aandolan 2023 with the target of increasing plantation in the state by at least 6 percent in which 3000 lakh plants were planted. The total geographical area of Baghpat district is 1321 sq. km out of which the forest area is only 17.06 sq. km.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The district has 494 Ha. of cultivable wasteland and 3615 Ha. of other fallow and barren and uncultivable land some part of which can be utilised for agroforestry. Trees like Shisham Jamun Mango Neem Eucalyptus etc. are suitable for agroforestry/farm forestry. The forest department present in the district provides extension services and planting material of forestry species. Special emphasis is being given to plantations in the district. Agroforestry helps in providing employment opportunities in villages as well as increasing the income of villagers. There is a need to develop Joint Forest Management Committees. There is no processing unit for forest produce like medicinal plants etc.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Uttar Pradesh is the highest milk-producing state in the country. In 2021-22 UPs total milk production was 330.05 lakh tonnes which is 15 of the countrys total milk production while it contributes 19 of the countrys total livestock population. The per capita availability of milk in UP is 392 grams/day as compared to the national average of 444 grams/day in 2021-22. The Sustainable Development Goal of thestate under the Zero Hunger category for 2030 is to make per capita availability of milk 971 grams by 2030. Considering the increasing demand for milk and milk products in the district there is amlescope for development in milk production. According to available datathe daily milk production in the district is 14.36 lakh litres.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The district has 35 veterinary hospitals 2 class-D hospitals 44 veterinary service centres and 81 artificial insemination centres. There are 66 milk producer cooperative unions operating in thedistrict with a milk chilling plant of 3000 litres per day capacity. There are 404 units recognized by FSSAI in the district out of which 189 are operational. The daily milk production in the district is 14.36 lakh litres (Source: Livestock Census 2019). As per the livestock population ratio 1 AI centre is required for every 1000 animals and 1 medical clinic for every 5000 animals. The number ofthese centres needs to be increased in the district as per thisratio. In the district most of the milk procurement and marketing is done through unorganised channels like local milk vendors. A substantial quantity of milk is also supplied directly by livestockowners to private/cooperative dairies located in Meerut and Delhi. There is a significant demand for small-scale dairies of 2-10 animalsamong farmers and unemployed youth in the district. Hence subsidyschemes for small dairies are needed at the state government level to promote dairying and self-employment.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

The total egg production in Uttar Pradesh was 4.55 billion which was 3.29 of the all-India production. During the financial year 2022-23the state recorded an annual growth rate of 12.41 in egg productionas compared to the financial year 2021-22. The per capitaavailability of eggs in Uttar Pradesh is very low as against thenational average of 101 per annum. The state consumes around threelakh metric tonnes of chicken meat per month. Poultry production inUttar Pradesh is more concentrated in the Purvanchal region. In thedistrict poultry farming is being done only on a small scale. A lotremains to be done on a commercial scale. According to the LivestockCensus 2019 the number of poultry birds (cocks hens) in the districtis 0.74 lakh. To meet the demand for eggs in the district eggs arebrought from Hyderabad Punjab and Pune. One-day-old chicks arebrought from Haryana. Poultry feed is brought from Haryana and Punjab.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The aim of the Government of India/NABARD/State Government is also to promote good breed indigenous poultry farming through backyardpoultry with low input technology and high output poultry. Poultryproduction will provide an opportunity to promote inclusivedevelopment.

The availability of chicks (DOCs) is a major shortcoming. Currently their supply comes from Karnal Haryana.

The biggest obstacle in promoting poultry is insurance as insurance companies are not enthusiastic about insuring poultry because of the high mortality rate and associated risks in this sector which make the insurance premium very high.

Formation of FPOs for organized poultry farming should be promoted which will help in the development of new technology reduce input costs and fetch better prices for farmers.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep/goat/piggery rearing is generally an ancillary activity carried out by small and marginal farmers and agricultural labourers. This activity is popular in established self-help groups. Rearing sheep and goats for meat and wool and piggery for meat is a profitable business. Due to the heavy demand for meat and pork there is scope for large commercial units. The geographic and climatic conditions of the district are conducive for goat/piggery rearing According to the Livestock Census 2019 the livestock population in the district is Sheep & Goat -19126 Pigs-3580.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Goats and pigs are bought and sold in local markets. In this sector financing is mainly done through government schemes. Piggery is mainly done traditionally. Lack/high cost of feed and fodder; dual breeders high mortality rate delayed maturity and long intercalving; low conception; limited marketing facilities for livestock and livestock products encroachment and depletion of public grazing lands inadequate infrastructure; inadequate animal health and breeding services are major issues. To promote sheep goat and piggery rearing in the district the Department of Animal Husbandry and Dairying is implementing the Integrated Development of Small Ruminants Scheme (Subsidy Scheme). Under this scheme important interventions are being made to promote commercial rearing increase production levels in local breeds assist in marketing and increase the value of locally produced products.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fish production in Uttar Pradesh has been increasing steadily over the past few years and was 9.15 lakh tonnes in 2022-23. (Source: Fisheries Statistics 2023 Handbook Government of India). In the state there was a production of 32331 lakh fry against the demand of 50000 lakh fry.

(Source: Fisheries Department Uttar Pradesh) In the district fisheries can be an important means of generating additional income for farmers. Due to the increasing demand for fishery products in the local market as well as the National Capital Region fisheries should be viewed as a profitable economic activity in the district. In the district IMC (Catla Rohu and Naini) fish farming is being done in 197 ponds (210 ha). There is a fish seed centre in Gram Surajpur which distributed 8 lakh seeds in the district during 2021-22. In 2021-22 the fish production in the district through fisheries over 254.30 ha was 1094.45 metric tonnes. (Source: Fisheries Department Baghpat).

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Pradhan Mantri Matsya Sampada Yojana: This scheme is for all States/UTs for a period of 5 years from FY 2020-21 to 2024-25. An investment of ₹20050 crore is proposed under the scheme with Rs.9407 crore from the Government of India Rs.4880 crore from the States/UTs and Rs.5763 crore as beneficiaries share. <http://www.dof.gov.in/>

Fisheries and Aquaculture Infrastructure Development Fund (FIDF): In 2018-19 the Government of India has set up a new fund called FIDF with an estimated amount of Rs.7522 crore. NABARD National Cooperative Development Corporation and all scheduled banks are Nodal Lending Entities (NLEs). National Fisheries Development Board is the Nodal Implementation Agency for FIDF. <http://nfdb.gov.in/>

KCC-Fisheries: Farmers engaged in fisheries are eligible for Kisan Credit Card facility under which farmers can avail loan up to 2 lakh at 7 annual interest rate from banks.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Ensuring that the benefits of agricultural and rural development programs reach producers is dependent on the availability of robust market infrastructure. At the heart of this infrastructure are storage facilities which are critical for safeguarding the quality and longevity of agricultural products. Proper storage is indispensable not just as a logistical component but as a key element in stabilizing market prices and reducing post-harvest losses.

Market yards are equally vital serving as hubs where grains fruits and vegetables can be sold. These spaces promote healthy competition among buyers which is essential for ensuring that farmers receive fair prices for their produce. Without such competition farmers are vulnerable to exploitation by traders who may take advantage of the lack of market transparency to offer lower prices.

The absence of adequate storage facilities exacerbates this problem leading to significant waste. After harvesting large quantities of perishable items like fruits and vegetables as well as non-perishable

items like grains often spoil before they can be sold. This spoilage not only represents a direct loss of potential income for farmers but also affects the overall supply chain leading to price fluctuations that can hurt both producers and consumers.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

In Baghpat district, food security is supported by 92 warehouses with a total capacity of about 5900 metric tons (MT) managed by the Food Corporation of India, Central Warehousing Corporation, State Warehousing Corporation, and Cooperative Department. Additionally, there are four cold storage facilities with a combined capacity of around 5634 MT. To enhance storage infrastructure, the Government of India launched the Agriculture Infrastructure Fund (AIF) with an allocation of Rs.1 lakh crore starting from 2020-21. This fund provides interest subsidies on bank loans for scientific storage in rural areas and includes credit guarantees. Additionally, a Rs.5000 crore Warehousing Infrastructure Fund, managed by NABARD, supports the construction of new warehouses, repair, upgrading of existing facilities, and cold chain infrastructure. These initiatives aim to reduce spoilage, address income loss for farmers, and stabilize the agricultural market by improving storage and minimizing supply chain disruptions.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land development activities play a crucial role both directly and indirectly in boosting agricultural production. In rural areas the conservation and management of soil water and land are fundamental for enhancing crop production improving productivity increasing grain yields and ensuring long-term livelihood security for farmers.

Investments in a variety of land development activities are essential to achieve these goals. These activities include improving soil health land leveling and bunding which involves creating contour bunds and field bunds to manage water flow and prevent soil erosion. Additionally developing terraced fields reclaiming saline or waterlogged soils and constructing farm ponds are critical for sustainable farming practices.

The scope of land development also extends to the restoration and improvement of bio-production systems the establishment of bio-control laboratories and the implementation of watershed development projects. Other important activities include laying underground pipelines and advancing command area development in irrigation systems which encompasses land leveling and the creation of area channels to ensure efficient water distribution.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

There are 2490 hectares of cultivable wasteland and 1530 hectares of fallow land that can be reclaimed and brought under agricultural production. Additionally 1815 hectares of land are currently saline and

uncultivable. To address these challenges the Agriculture Department and the Land Conservation Department are equipped to provide the necessary support services for the reclamation and improvement of these lands. They can take proactive measures to enhance soil health and make these areas viable for cultivation.

Given that the Kisan Credit Card (KCC) loan includes a portion allocated for term loans which farmers often utilize for land development projects there is typically no separate need for a dedicated loan specifically for land reclamation. The integrated approach within the KCC framework ensures that farmers have access to the financial resources required for land development as part of their overall agricultural financing.

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Agricultural infrastructure encompasses a broad array of essential services that support various stages of agricultural activity including production procurement processing storage and trade. The development of this infrastructure plays a pivotal role in attracting investment credit thereby driving the commercialization of agriculture. Agricultural infrastructure can be broadly classified into the following categories:

Input-based infrastructure: This includes critical components such as seeds fertilizers pesticides and agricultural equipment and machinery which are necessary for enhancing productivity and efficiency in farming operations.

Resource-based infrastructure: This involves vital resources like water and irrigation systems as well as agricultural power and energy supplies which are fundamental to sustaining and improving agricultural output.

Physical infrastructure: This category covers essential physical assets such as road connectivity transportation networks storage facilities and processing and preservation units all of which are crucial for ensuring the smooth movement and quality maintenance of agricultural products from farm to market.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Although there are opportunities for bank loans in the agriculture infrastructure sector in the district the demand is not high. Lack of awareness is also a major reason for the low demand.

There is a need for more credit flow in this sector to promote organic farming in the district.

There is an increasing trend among farmers towards vermicompost in the district.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Uttar Pradesh's prosperity is based on being the largest producer of foodgrains and sugarcane. The state provides an appropriate environment encouragement and facilities for the development of agricultural production and has immense potential for establishing agro-based industrial units. The state's Food Processing Industry Policy 2023 aims to make it an ideal destination for setting up such industries. The state has Food Parks in Barabanki Varanasi Gorakhpur and Saharanpur. Meat dairy fish bakery and F&V processing are high-income progressive sub-sectors. Their development also leads to employment generation and net value addition. Dairy and F&B processing are most suitable for Uttar Pradesh due to high labour intensity. The benefits of food processing include efficient marketing systems rural employment remunerative prices for farmers rapid technology transfer and the ability to transform the subsidy-driven agriculture sector into a quality-driven business.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

PM-FME Scheme: 35 capital subsidy on eligible project cost (maximum Rs.10 lakh per unit) for the upgradation of micro food processing units. <https://www.mofpi.gov.in/pmfme/index.html#glct>.

PM-KISAN SAMPADA Yojana: The following schemes will be implemented under the Pradhan Mantri Kisan Sampada Yojana - Mega Food Parks Cold Chain Creation/Expansion of Food Processing & Preservation Capacities Agro-Processing Cluster Infrastructure Creation of Backward and Forward Linkages Food Safety and Quality Assurance Infrastructure. <https://mofpi.nic.in/Schemes/about-pmkysy-scheme>.

Operation Green (Top to Total Scheme): Under the scheme a 50 subsidy will be provided for transportation charges to the surplus market. Additionally a 50 subsidy will be provided for storage including cold storage. <https://mofpi.nic.in/Schemes/about-operation-greens>.

Uttar Pradesh Agricultural Export Policy 2019

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

According to the Economic Survey 2023-24 the Indian agriculture sector has been growing at an average annual growth rate of 4.17 over the past six years. This sector grew at 1.4 in 2022-23 as compared to 4.7 in 2022-23. In 2020-21 exports of agricultural and ancillary products from

India increased by 19.04. The agriculture and ancillary sector is the largest employer of workers as its share in Gross Value Added (GVA) is 19.9.

Agriculture ancillary activities - others include lending to Agri Clinics-Agri Business Centres (ACABCs) PACS/FSS/LAMPS for further credit disbursement to microfinance institutions. While others-miscellaneous include lending to distressed individuals for timely repayment to non-institutional lenders PMJDY lending to state-sponsored institutions for SC/ST SHG/JLG loans others.

The district has an Agri Clinic-Agri Business Training Centre in Baraut from where many Agri Clinic-Agri Business Centres are operational in the district after receiving training.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

According to the Economic Survey 2022-23 the Indian agriculture sector has been growing at an average annual growth rate of 4.18 over the past five years. In 2020-21 exports of agricultural and ancillary products from India increased by 23.4.

Agriculture ancillary activities - others include lending to Agri Clinics-Agri Business Centres (ACABCs) PACS/FSS/LAMPS for further credit disbursement to microfinance institutions. While others-miscellaneous include lending to distressed individuals for timely repayment to non-institutional lenders PMJDY lending to state-sponsored institutions for SC/ST SHG/JLG loans others.

The district has an Agri Clinic-Agri Business Training Centre in Baraut from where many Agri Clinic-Agri Business Centres are operational in the district after receiving training.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

In the district of Baghpat, there are ample opportunities for establishing micro enterprises in the handicrafts and handloom sector. There are also possibilities for setting up enterprises in sugarcane processing (jaggery and sugar), milk processing, and agricultural machinery repair services in the district. The establishment of new industries is crucial for the district of Baghpat. Since agricultural and other land-based activities cannot be expanded beyond a certain limit due to limited land resources, the non-agricultural sector is the only area that offers unlimited opportunities for employment and development for the growing population.

The classification of Micro, Small, and Medium Enterprises (MSMEs) under Manufacturing and Services in India as per RBI are as follows:

Micro Enterprises: Investment up to 1 crore and turnover up to 5 crore.

Small Enterprises: Investment up to 10 crore and turnover up to 50 crore.

Medium Enterprises: Investment up to 50 crore and turnover up to 250 crore.

7,965 MSME units were financed with a total amount of 51,631 lakhs. Till 31 March 2024, 3,326 MSMEs have registered under the Udyog Aadhar system.

3.2 Infrastructure and linkage support available, planned and gaps

In Baghpat, despite the presence of an industrial area in the Baghpat Development Block, there is a lack of marketing infrastructure for micro and small enterprises. Developing storage and refrigeration facilities is essential to support these businesses. The Khadi and Village Industries Board and the District Industries Centre aim to boost the non-agricultural sector by offering entrepreneurial training and assistance. However, a lack of entrepreneurial spirit among the youth, who prefer jobs over self-employment, persists. To address this, more industry-specific training should be provided by these institutions. The district also faces a shortage of skilled labor, though the Rural Self-Employment Training Institute (RSETI), run by Canara Bank, offers free residential training in various trades.

The state government's One District One Product (ODOP) scheme designates "household decoration items" as Baghpat's key product, with traditional handloom work being a significant focus. The Khekra area, known for blanket and towel weaving, has numerous power loom factories. ODOP and other government schemes, including the Common Facility Centre Scheme, Marketing Development Assistance Scheme, Financial Assistance Scheme, and Skill Development Scheme, are working to promote this traditional art and support local industries.

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

"According to the guidelines of the Reserve Bank of India, financing is available for exports in the form of pre-shipment/packing credit and post-shipment credit.

Uttar Pradesh - Potentials: In the year 2022-23, Uttar Pradesh ranks 7th among all states in terms of the value of its exports, with a share less than 5% in the country's total exports. It has a significant share in the exports of handicrafts, textiles (handloom/powerlooms), carpets, garments, leather/leather goods, etc. The state has emerged as a hub for IT and ITES industries, including software, BPO, and electronics, and is exporting these services. In the district of Baghpat, home furnishing products are being exported from power loom factories in the Khekada Block. Apart from this, honey produced in Baghpat is also being exported.

4.1.2 Infrastructure and linkage support available, planned and gaps

The Government of Uttar Pradesh launched the One District One Product Scheme on 24.01.2018. The primary objective of this scheme is to focus on a specific product and improve its quality to compete in the international market. The scheme provides for financial assistance for infrastructure, marketing, and margin money.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is the focal point for human resource development and empowerment in any country. Literacy is important for socio-economic progress and is a critical indicator of human development. According to the 2011 census, India's literacy rate has increased to 74.04 percent.

Uttar Pradesh tops the list of states with the highest enrolment of students for higher education [AISHE Report (All India Survey on Higher Education) 2019-20, Ministry of Education], with more than 50% share of female students. With 54,933 students, Uttar Pradesh ranks second in the country after Karnataka in terms of the number of students enrolled in nursing courses. According to the AISHE Report 2019-20, Uttar Pradesh is among the top 8 states in India with the highest number of colleges.

Under the RBI's Model Education Loan Scheme (MELS) 2022, unsecured loans range from INR 4 lakhs to INR 60 lakhs based on factors like the students' academic profile. Secured loans, which require collateral, can go up to INR 1.5 crores, with eligibility influenced by collateral value and other financial criteria. This scheme supports various education-related expenses.

4.2.2 Infrastructure and linkage support available, planned and gaps

According to the 2011 census, overall literacy percentage in Baghpat district is higher than the state level, female literacy and overall literacy are still lower than the national average, which needs to be improved.

Currently, there is no university or medical college in the district.
Credit Potential for Housing

4.2.3 Status of the Sector in the District

According to the 2011 census, the total number of houses in India was 33.08 crores. Out of these, 30.62 crores were occupied, and 2.47 crores were vacant. In rural areas, the number of houses was 22.07 crores, out of which 20.71 crores were occupied, and 1.36 crores were vacant. In urban areas, the total number of houses was 11.01 crores, including 9.91 crores occupied and 1.11 crores vacant.

According to the 2011 census, the number of houses in Uttar Pradesh was 4.52 crores. The number of urban and rural houses was 1.04 crores and 3.47 crores, respectively. Ten cities of the state - Lucknow, Kanpur, Prayagraj, Varanasi, Agra, Saharanpur, Bareilly, Jhansi, Moradabad, and Aligarh have been selected under the Smart City scheme, with a provision of Rs.2000 crores.

According to the Zila Sankhyikiya Patrika (2022-23), out of a total of 2.10 lakh households in Baghpat district, 1.70 lakh residential houses are available, while 0.40 lakh households reside in semi-permanent or temporary dwellings. Housing Finance Loan under Priority Sector:

For the purchase/construction of a residential unit per family, a loan of up to Rs.35 lakhs in metropolitan centres (with a population of 10 lakhs and above) and up to Rs.25 lakhs in other centres is available for each individual, provided the overall cost of the residential unit does not exceed Rs.45 lakhs in metropolitan centres and Rs.30 lakhs in other centres.

4.3.2 Infrastructure and linkage support available, planned and gaps

The district is located near Delhi, Meerut, and Ghaziabad. Considering these areas, the demand for housing in the district is increasing rapidly, and there is still a lot of potential in this sector.

The Khekra and Baraut development blocks of Baghpat district are undergoing rapid urbanisation, where there has been significant progress in housing construction, leading to a rapid increase in the demand for housing loans.

On one hand, the rising cost of land and construction, and on the other hand, the lack of availability of micro-finance is hindering the development of this sector.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

This chapter attempts to assess the infrastructural requirements under major sectors in the district and identify potential development blocks/areas or sites accordingly. Details of projects sanctioned under RIDF so far are provided along with the benefits/potential benefits accruing to the rural population of the district. Additionally policy support wherever required has also been highlighted.

The total length of roads in Baghpat district is 1916 km. There are 290 electrified villages in the district. There are 486 km of canals here. The district has 301 government tubewells. The district has a total of 35 veterinary hospitals and 24 primary health centres. For implementation in Baghpat district NABARD has sanctioned a total of 39 projects to the state government from RIDF 13 to RIDF 27 (FY2021-22) under the Rural Infrastructure Development Fund. Out of these 13 projects are under construction. Under RIDF in Baghpat district 03 irrigation 01 watershed 03 veterinary hospitals 01 road and 05 bridge projects are ongoing for which a total loan of ₹4898.71 lakhs has been sanctioned.

The impact of rural road projects under RIDF has improved connectivity in rural areas leading to improvements in education health and trade. Flood control projects have also enabled rabi crop cultivation on the reclaimed agricultural land after water drainage increasing cropping intensity. Migration from flood-affected villages has stopped and villagers are leading a secure and prosperous life.

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

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Ensuring drinking water sanitation education and health facilities is a standard of anyone's living standard which impacts their daily life. Pipeline-supplied purified water delivered to homes is quite expensive especially in remote villages. Clean water is a necessity for every person whether urban or rural. Private and bank credit participation has been included in this for demand-driven structural investment activities related to schools medical facilities drinking water and sanitation facilities in rural and urban areas.

The country's HDI value has decreased from 0.645 to 0.633 and its position is still low among equivalent countries. According to the UNDP Human Development Index-2021 India ranks 132nd out of 189 countries. Understanding the importance of social infrastructure and with a view

to increasing credit absorption in rural and urban areas the Reserve Bank of India has included bank loans up to a limit of Rs.5 crore per borrower for the construction of social infrastructure for schools healthcare drinking water and sanitation facilities in centres from Tier II to Tier VI as part of priority sector lending.

5.2.2 Infrastructure and linkage support available, planned and gaps

1. According to the 2011 census all 290 inhabited villages of the district have drinking water facilities and the districts water is also potable.

2. The total number of hospitals dispensaries and medical facilities of all types in the district is 45 i.e. about 28955 persons per medical facility which is quite high and should not exceed 10000 persons per medical facility. Thus against the total requirement of 130 medical facilities the existing 45 facilities indicate a shortage of 85 medical facilities.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

1 According to the 2011 census all 290 inhabited villages of the district have drinking water facilities and the districts water is also potable.

3 The total number of hospitals dispensaries and medical facilities of all types in the district is 45 i.e. about 28955 persons per medical facility which is quite high and should not exceed 10000 persons per medical facility. Thus against the total requirement of 130 medical facilities the existing 45 facilities indicate a shortage of 85 medical facilities.

5.3.2 Infrastructure and linkage support available, planned and gaps

Most parts of the state receive an average daily solar radiation of 5.0kWh/sq.m to 5.5kWh/sq.m providing ample opportunities for installation of suitable solar energy devices. The district receives a good amount of sunlight for about 11 months a year. For this reason there is a lot of potential for solar devices like solar home lights lanterns torches water heaters and solar pumps in the district. With 1 solar conversion efficiency 0.05kWh/sq.m radiation can be converted into energy.

The district has abundant livestock. According to the 2019 Livestock Census there are 4.63 lakh cows and buffaloes in the district. Due to dairy farming being a major ancillary activity even small farmers have 3-4 animals. A 4 cubic feet biogas plant is preferred. There are trained artisans available in each block for making and maintaining biogas plants. The Khadi and Village Industries Board provides relevant knowledge and training to biogas beneficiaries.

There are several dealers in Baghpat district who provide solar devices and dealers from nearby cities like Delhi and Meerut are also ready to provide solar devices and after-sales service. The solar device dealers also have trained mechanics for maintenance of the devices. Village people still use firewood and cow dung as fuel.

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	116	0.000000	94.3059
B	Ongoing tranches	28	200.520300	116.2195
	Total (A + B)	144	200.520300	210.5254

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	6	23.324400	19.8322
B	Rural roads & bridges	17	174.607500	93.9301
C	Social Sector	5	2.588000	2.4588
	Total (A + B + C)	28	200.519900	116.2211

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	6	2045.68	ha	1983.22
B	Rural roads	7	27.59	km	2319.62
C	Bridges	9	2853.3	m	6551.59

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Animal Husbandry	5	5	Nos	245.88
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The movement that started as a link between "unbanked" rural poor and the formal banking system to meet the small credit needs of the poor has now become the world's largest microfinance initiative. This year the programme has reached 17.75 crore households, with 144.21 lakh SHGs savings linked, out of which 77.41 lakh SHGs are credit linked. Bank loans outstanding as of 31 March 2024 stood at Rs.2,59,663.72 crore, Registering an average of Rs.3.35 lakh per SHG. The microfinance sector has also reached loans outstanding of Rs. 4.09 lakh crore with a growth of 16% as on 31 March 2024. Since 1992 NABARD has steered this microfinance program in the role of a facilitator and nurturer of the microfinance initiative in the country. It has had a tremendous socio-economic impact on women's empowerment. NABARD is engaged in formulating/supporting policies for banking with the poor. The approach and design of SHG-BLP which was launched two decades ago to increase the income levels of the poor was felt to require significant changes to make it more flexible and customer-friendly.

6.2 Infrastructure and linkage support available, planned and gaps

Status of Microfinance in Baghpat district as on 31.03.2024 As per available data a total of 5221 self- help groups were formed and savings accounts opened in the district as on 31.03.2024 out of which 5003 groups have received bank loans. The SHG bank linkage program is being run by DRDA in all 6 blocks of the district. Almost all semi-urban and rural branches of commercial and rural banks are participating in the SHG bank linkage program.

In FY 23-24, 886 SHGs were linked to savings with a total amount of 351.03 lakhs. Additionally, 865 SHGs were credit-linked, amounting to 1,034 lakhs

National Rural livelihood Mission:

In the district the Deendayal Antyodaya Yojana has been implemented by the National Rural Livelihoods Mission since April 1, 2013 in place of the Swarnjayanti Gram Swarozgar Yojana. DRDA is implementing this scheme in the district. Under provided assistance through capacity building skill development and a revolving fund of Rs.20000/- to Rs.30,000/-.

Joint liability Group (JLG):

A Joint Liability Group (JLG) is an informal group comprising mainly 4 to 10 individuals who come together to avail bank loans individually. JLG members jointly give an undertaking to the bank which enables them to get bank loans.

Livelihood based schemes for income enhancement

For successful establishment and management of enterprises and income enhancement by SHG women NABARD is running livelihood-based programs. There are two major programs under this - Micro Entrepreneurship Development Program (MEDP) and Livelihood and Enterprise Development

Program (LEDP).

Refinance Facility to Financial Institutions by NABARD Based on the performance of self-help groups banks provide loans to augment their corpus. NABARD provides 100 refinance against these loans.

In the financial year 2023-24, 5,715 Joint Liability Groups (JLGs) have been formed in the district, facilitating credit disbursement amounting to 7,303.81 lakhs.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Setting up soil testing facilities in each block
- 2 Continuous electricity supply
- 3 Distribution of certified seeds
- 4 More centres for input distribution under cooperative fold
- 5 Natural Farming in vegetable belt
- 6 Use of drones in agriculture

2. Water Resources

- 1 Development and Promotion of Small Irrigation Schemes
- 2 Awareness about Efficient Use of Water and Quality Pumps
- 3 Water Conservation and Efficient Farming Practices
- 4 Water recharge technologies

3. Farm Mechanization

- 1 Establishment of Government Farm Machinery Centers at the Village Level
- 2 Deployment of Small Tools and Machinery for Agro-Climatic Needs
- 3 Promotion of Small Equipment and Awareness Among Small and Marginal Farmers
- 4 Popularising use of small implements like power tillers paddy transplanters and reaper- cum-binders etc. among small and marginal farmers

4. Plantation and Horticulture

- 1 Preparation of bankable models and training of bankers
- 2 Setting up of tissue culture labs in the district
- 3 Setting up of processing units under PMFME
- 4 Creation of Farm Gate Infrastructure under AIF
- 5 Setting up export related infrastructure in vegetable growing belt
- 6 Encouraging marginal and small farmers to move towards cash crops

5. Forestry/ Waste Land Development

- 1 Implementation of the Water Conservation Project in Bagpat
- 2 Promotion of Agroforestry
- 3 Formation and Training of Joint Forest Management Committees
- 4 Awareness Programs on Forest Protection and Environmental Issues
- 5 Awareness and Training for Farmers and Banks
- 6 Support for Biofuel Plant Production

6. Animal Husbandry - Dairy

- 1 Ensuring Availability of Quality Livestock
- 2 Expansion of Milk Production and Collection
- 3 Establishing New Artificial Insemination Centers
- 4 Setting up of adequate number of veterinary hospitals
- 5 Easy accessibility of bank credit to farmers and insurance of cattles/ buffalo
- 6 Modernising and strenghtening Milk Cooperatives

7. Animal Husbandry - Poultry

- 1 Easy accessibility of bank credit to farmers
- 2 Ensuring availability of insurance for the sector
- 3 Setting up poultry feed units on commercial scale
- 4 Setting up of poultry hatchery
- 5 Lack of Veterinary Services: Ensuring availability of veterinary care and disease management services.
- 6 Advance Information on Disease Outbreaks: Providing timely information about disease outbreaks to prevent spread.
- 7 Vaccination: Ensuring proper vaccination schedules to protect poultry from diseases.

8. Animal Husbandry - Sheep, Goat, Piggery

- 1 Easy accessibility of bank credit to farmers and insurance of animals
- 2 Capacity building and market linkage
- 3 Setting up of animal breeding farms

9. Fisheries

- 1 Easy accessibility of bank credit to farmers
- 2 Setting up of adequate number of Fish Seed Hatcheries
- 3 Promotion of Cage Culture/ Bio-floc technology in the district

10. Construction of Storage and Marketing Infrastructure

- 1 Increasing the Use of Warehouse Receipt Guarantees
- 2 Modernization of Storage Facilities
- 3 Promotion of Negotiable Warehouse Receipts System
- 4 Information and Encouragement Regarding Storage and Loan Facilities

11. Land Development, Soil Conservation and Watershed Development

- 1 Setting up of soil testing lab and treating soil accordingly
- 2 Bank finance for land treatment/ development activities

12. Agriculture Infrastructure: Others

- 1 Investment in Agricultural Technologies
- 2 Formation of Producer Groups and Accessing Group Loans
- 3 Awareness creation among bankers and farmers for adoption of NADEP and Vermicompost

13. Food and Agro. Processing

- 1 Development of Food Processing Industry
- 2 Promoting Contract Farming
- 3 Specialized Business Plans for Banks
- 4 Increased financing under PMFME
- 5 Setting up infrastructure for export promotion and linking ancillary units with it

14. Agri. Ancillary Activities: Others

- 1 Providing ACABC training to Agriculture Graduates
- 2 Setting up ACABC/Agri junctions
- 3 Capacity building of FPOs for availing credit from financial institutions

15. Micro, Small and Medium Enterprises (MSME)

- 1 Awareness among entrepreneurs about CGTMSE and other schemes of the Government
- 2 Identification of potential non- agricultural activities providing training extension services raw material supply and proper marketing arrangements for rural entrepreneurs by DIC.
- 3 Banks to provide more loans under government-sponsored schemes as well as directly to micro small and medium enterprises in the manufacturing and service sectors.
- 4 Banks to encourage entrepreneurs by taking advantage of the Credit Guarantee Schemes.

16. Export Credit

- 1 Setting up of export infrastructure in vegetable and plantation growing areas
- 2 Promoting ancillary units for agro processing
- 3 Easy availability of export credit
- 4 Training by APEDA for legal formalities

17. Education

- 1 Banks to extend credit as per Priority sector norms
- 2 Time lags and process delays in disbursement of educational loan should be avoided by adopting quick and systematic procedures in case of Public Sector Banks in urban semi-urban and rural areas.
- 3 Special packages need to be prepared to make repayment of educational loans rational among the rural people.

18. Housing

- 1 Banks to extend credit as per Priority sector norms
- 2 The process of sanctioning housing loans should be simplified and processing fees for priority sector advances should be waived.
- 3 Some of the processes in this sector need to be simplified such as the long gestation period of six to eight years for housing projects the need to obtain multiple approvals from multiple authorities during a period of two to three years etc.

19. Social Infrastructure

- 1 Setting up RO plants at all Blocks
- 2 Creation of Sanitary infrastructure in all markets on use and pay basis
- 3 Banks should finance this sector as these activities prove to be effective in bringing about social change.
- 4 The State Government can approach NABARD for funding social infrastructure under RIDF.

20. Renewable Energy

- 1 Solarisation of Government tubewells
- 2 Creation of infrastructure for Net Metering/energy evacuation to increase financing under Solar roof top scheme

21. Informal Credit Delivery System

- 1 Skill training to SHG members for setting up Enterprise
- 2 Linking SHGs/enterprises with market through ONDC etc
- 3 Easy credit facility from banks

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

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

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

5. Status of Cooperatives in the District

Baghpat district, there are 36 cooperative societies distributed across six development blocks, with a total membership of approximately 1,277.43 lakhs. The total share capital stands at Rs.1,057.34 lakhs, while the working capital is about Rs.12,715.04 lakhs, and total deposits amount to Rs.11,906.89 lakhs.

Additionally, other cooperative activities include 2 purchase and sale societies with 8,533 members, 66 primary milk production

societies comprising 2,965 members, and 12 sugarcane societies with an impressive 103,835 members. Other sectors like fisheries and weaving also have representation, albeit with fewer societies. Overall, these cooperatives significantly contribute to local economic development and community participation in Baghpat

There is a lack of cooperatives in the district. On one hand, agricultural credit societies are unable to meet the full credit requirements of farmers, while on the other hand, there is a complete absence of industrial cooperatives. There are also insufficient numbers of active fisheries and milk production societies in the district.

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	Climate Change	FSPF – DPR – Smart Farm	Pilana Block Baghpat	Financial Support	Nil	700	From this project farmers are getting live data (temperature humidity soil moisture soil temperature) for efficient environmental monitoring which will enable them to improve their overall yield and product quality
2	Sensitisation	FSPF – DPR – Crop Diversification	Baghpat & Pilana Block Baghpat	Financial Support	Nil	100	It will increase farmers income by cultivating tulsi ashwagandha and moringa.
3	Sensitisation	Under POD – IF – Antral Farmer Producer Organization (FPO)	Baghpat Block Baghpat	Financial Support	Nil	350	The objective of this FPO is to promote dairy processing in the district. From this FPO there will be increase in the income of 350 female and male members.

4	Sensitisation	Pilana Farmer Producer Organization (FPO) under CSS Scheme	Pilana Block Baghatpat	Financial Support	Nil	510	From this FPO there will be increase in the income of more than 500 farmers by adopting activities like sugarcane processing and drip dealership.
5	Sensitisation	Chhaprauli Farmer Producer Organization (FPO) under CSS 10000	Chhaprauli Block Baghatpat	Financial Support	Nil	600	From this FPO there will be increase in the income of more than 600 farmers by adopting activities like sugarcane processing & Flour mill.
6	Sensitisation	Capacity Building Program (CAT) Visit through Exposure Tours and Training for Skill Adoption	Pilana Block Baghatpat	Financial Support	Nil	25	From this exposure visit learnings income of farmers has been increased
7	Women Empowerment	Skill Development Program- E rickshaw	Baghatpat & Baraut Block Baghatpat	Financial Support	Nil	90	Through training women were taught to drive e-rickshaws making them self-reliant and employment-ready.
8	Women Empowerment	Skill Development Program- E rickshaw	Baghatpat Block Baghatpat	Financial Support	Nil	30	Through training women were taught to prepare designer dresses making them self-reliant and employment-ready.
9	Financial Inclusion	CFL	Baghatpat & Baraut Block Baghatpat	Financial Support	Nil		To promote financial inclusion in the district through CFL

10	Women Empowerment	Livelihood and Enterprise Development Program (LEDP)	Barout & Baghpat Block Baghpat	Financial Support	Nil	150	Through training women were taught to about Dairy processing making them self-reliant and employment-ready.
11	Infrastructure Development	Rural Bridge, Rural Roads, VH/AH, Flood protection and Irrigation	Baghpat	RIDF Loan	Nil		<p>These projects have improved the overall social infrastructure in rural areas.</p> <p>These projects have provided substantial livelihood opportunities for rural populations, reducing migration to urban areas</p> <p>Improved connectivity has facilitated better access to markets, healthcare, and education for rural communities, thereby enhancing their quality of life</p> <p>This has significantly enhanced agricultural productivity by ensuring a reliable water supply for farming activities.</p>

Success Stories

Success Story 1: Khekra OFPO



1. Scheme : OFPO
2. Project Implementing Agency : Jan Kalyan Sanstha
3. Duration of the project : 3 Year
4. Beneficiary :

No. of beneficiaries : 300

Community : Artisans

State : Uttar Pradesh

District : Baghpat

Block : Khekra

Village : Badagaon Khekra

1.1 Support provided

- The grant support of ₹22.66 lakhs and a Rural Financial Assistance (RFA) of ₹6 lakhs have played a crucial role in bolstering the economic stability and operational capacity of local artisans and producer organizations.
- Grant assistance for participation in various melas (fairs) and exhibitions has proven essential for promoting local artisans and their crafts. This support allows artisans to showcase their products connect with potential buyers and gain visibility in larger markets.

1.2 Pre-implementation status

- Socio Economic status of Beneficiaries was not good. They are not part of main stream of handloom sector. Their income was also very low

- After formation of OFPO Artisan got the platform from where they are able to

1.3 Challenges faced

- **Insufficient Production Scale:** Many individual families struggle to produce goods at a scale sufficient to maintain a sustainable livelihood. This often leads to dependency on external employment or low-value job work rather than cultivating their own businesses.
- **Lack of Market Access:** These families frequently lack direct access to retail markets which limits their ability to sell products at fair prices. This disconnect from the market often results in reliance on intermediaries who may take a significant cut of the profits.
- **Underutilization of Skills:** Skilled artisans often find themselves compelled to work for larger loom houses or manufacturing units which do not recognize the true value of their craftsmanship. Consequently they may not receive adequate compensation for their skills and labor.

1.4 Impact

- **Enhanced Income through Volume Production:** By facilitating volume production and bulk input purchases artisans are now able to secure fair prices for their products thereby improving their income and valuing their skills more appropriately?
- **Direct Market Access via Branding and E-commerce:** The promotion of the brand name "Baghpat Fabs" and the onboarding of e-commerce platforms have provided artisans with direct access to retail markets allowing them to reach a broader customer base and increase sales?
- **Credit Linkages through ODOP:** The convergence with the One District One Product (ODOP) initiative of the Government of Uttar Pradesh (GoUP) has enabled credit linkages for some members of the Producer Organization (OFPO) facilitating better financial support for their operations

Success Story 2: "Ab meri bhi Rickshaw- Ab mujhe bhi Rozgaar"



समस्या में सफलता की ओर से बढ़ावा दी है- जिससे की चाबी की सहायता से सफलता मिले।
 15 महिलाओं को सौंपी ई-रिक्शा की चाबी
 समस्या : महिला सशक्तिकरण के अंतर्गत ई-रिक्शा की चाबी की सहायता से सफलता मिले।
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1. Scheme : SDI
2. Project Implementing Agency : Micronet Soceity (MICES)
3. Duration of the project : 15 Days per Batch Total 3 batch
4. Beneficiary :

No. of beneficiaries :	90
Community :	Women
State :	Uttar Pradesh
District :	Baghpat
Block :	Baghpat
Village :	Baghpat

2.1 Support provided

- Grant Assistance to conduct the training program Driving License
- Assistance in credit linkages

2.2 Pre-implementation status

- Socio Economic status of Beneficiaries was not good. There income were also very low
- After getting the training they got the platform from where they are able to earn Rs.5000 to Rs.15000 per month

2.3 Challenges faced

- Identifying participants and encouraging them to learn E-rickshaw driving to increase their earning potential.
- Motivate women to attend the complete 15-day E-rickshaw driving program.
- If women experience minor injuries during the driving training reassure them that this is uncommon and encourage them to stay positive and continue learning.
- To build bank trust emphasize that these women are responsible borrowers committed to timely EMI payments. Showcase their training support and any successful examples from similar programs reinforcing their reliability and dedication to fulfilling loan obligations.

2.4 Impact

- Through this training women gain confidence and carve out their own path in society.
- This training has significantly enhanced women incomes. Starting from zero they now earn over Rs.5000/- per month with some achieving up to Rs.15000/- monthly.

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 heat waves, 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 [2019], 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
- 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 behavior, moving away from thoughtless and harmful consumption towards purposeful and conscious utilisation.

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario - At the State Level

2.1 State Action Plan for Climate Change

- a. Uttar Pradesh, India's most populous states and fourth largest by area (243,286 km²), is a landlocked state, sharing borders with nine states and Nepal to the north. Geographically, the state is divided into three regions: the Sub-mountainous region, the Ganga Plain, and the Trans-Yamuna region. The state has a sub-tropical climate with mild winters and hot summers, marked by significant seasonal temperature variations and concentrated monsoon rainfall between June and September. This leads to frequent flooding, especially in Eastern UP, and increasing droughts due to rainfall variability, severely impacting agriculture and triggering rural-to-urban migration. UP is highly vulnerable to climate-induced disasters like floods, droughts, cloudbursts, flash floods, heat and cold waves, and hailstorms, leading to significant loss of life and damage to property and the environment. Over 50 years, UP has experienced 2,539 floods, 17,144 cold wave days, and 6,726 heat wave days. According to the CEEW 2021 report, it ranks 17th in climate vulnerability and has 30 districts highly vulnerable as per ICAR-CRIDA. From 1969 to 2019, the state experienced 2,539 flood events, 17,144 disastrous cold wave days, 6,726 disastrous heat wave days, and 720 lightning days. These challenges demand urgent action for climate resilience, adaptation, and sustainable development, especially as UP continues to progress in the SDG India Index from an Aspirant to a Frontrunner state between 2018 and 2023-24.
- b. The Uttar Pradesh State Action Plan on Climate Change (UP SAPCC 2.0) is aligned with India's National Action Plan on Climate Change (NAPCC) and sets out strategies for combating climate change from 2021 to 2030. It proposes 41 strategies and 187 actions across research, policy, and capacity building, with 30% focusing on emission reduction (mitigation), 58% on enhancing climate resilience (adaptation), and 12% combining both. The plan revolves around eight key missions, including the Sustainable Agriculture Mission, aimed at climate-resilient farming; the Jal Mission, focused on water conservation; the Sustainable Habitat Mission for urban development; the Green UP Mission to boost green cover and infrastructure; the Energy Efficiency and Renewable Energy Mission; and the Human Health Mission; the Disaster Management Mission for climate-induced risk preparedness; and the Strategic Knowledge Mission to advance research. UP SAPCC 2.0 requires 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 UjjwalDISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.
- b. **ICAR Institutions:** ICAR is working on climate resilience in Uttar Pradesh through the National Initiative on Climate Resilient Agriculture (NICRA), focusing on strategic research, technology demonstrations, capacity building, and competitive grants. The key initiatives include vulnerability assessments, climate-smart agriculture practices, and developing climate-resilient crop varieties. NICRA emphasizes natural resource management, improved crop production techniques, and adaptation strategies for livestock and fisheries. In UP, NICRA has identified climate risks, implemented practices like SRI and SWI, introduced resilient crop varieties, and focused on soil and water conservation. Extensive training programs for farmers and stakeholders and successful field interventions have significantly contributed to building climate resilience in the state's agricultural sector.
- c. **State Government:** Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation Programme, and National Bamboo Mission focus on ecosystem restoration. Forest management is enhanced through the Intensification of Forest Management and Sub-mission on Agroforestry. Energy and resource efficiency are promoted via UjjwalDISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.

- d. **NABARD:** NABARD's initiatives in Uttar Pradesh focus on sustainable natural resource management, innovative financial models, and climate change projects. Key efforts include watershed and tribal development projects, climate-smart agriculture, and the JIVA-Agroecology Programme. Financial models like UPNRM and NIDA support renewable energy and efficient irrigation. The Centre for Climate Change at BIRD, Lucknow, enhances stakeholder capacity. Projects under NAFCC and the Tribal Development Fund improve forest ecosystems and sequester CO₂. The Watershed Development Fund conserves soil and water, with climate-proofing interventions enhancing agricultural productivity.
- e. **Other Agencies:** Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation Programme, and National Bamboo Mission focus on ecosystem restoration. Forest management is enhanced through the Intensification of Forest Management and Sub-mission on Agroforestry. Energy and resource efficiency are promoted via Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.

Appendix 1c

Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
- 3.1 Prospects of Climate Action in the District
- a Prospects for Climate Action in Baghpat District
- Sustainable Agriculture: Adopt climate-resilient crops and implement precision farming using IoT to optimize resource use and improve yields.
- Water Management: Upgrade to efficient irrigation systems like drip or sprinkler systems to reduce water wastage and encourage rainwater harvesting to supplement water supply.
- Renewable Energy: Expand solar power initiatives by installing solar panels and promote biogas production from agricultural waste for energy needs and waste management.
- b Forest and Land Management: Support afforestation and reforestation efforts to enhance carbon sequestration and biodiversity, and implement soil conservation practices to prevent erosion and maintain soil health.
- Waste Management: Develop systems for solid waste management, including recycling and composting, and reduce plastic waste through alternative materials and awareness.
- Education and Awareness: Provide training on sustainable practices and run awareness campaigns about climate change impacts to foster community involvement.
- Policy and Governance: Create local climate action plans and offer financial incentives to support sustainable practices.
- Health and Resilience: Manage heat stress through protective measures and enhance disaster preparedness to improve resilience to climate-related events.
- 3.2 Any specific Climate Change initiative in the District by
- a. PM Suryaghar-Muft Bijli Yojna
- Objective: The PM Suryaghar-Muft Bijli Yojna aims to promote solar energy usage by providing solar power solutions to rural and semi-urban areas, thereby improving energy access and reducing dependence on conventional energy sources.
- b. PM Kusum Yojna
- Objective: The Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM Kusum) Yojna aims to provide farmers with sustainable and reliable energy sources for agricultural operations. The scheme focuses on solar energy to power irrigation and other farm operations.

c. DPR project - Smart Farm-

- Objective: To assist farmers with live environmental data to improve yield and product quality.
- Parameters Monitored: Temperature Humidity Soil Moisture Soil Temperature
- Data Handling: Data is sent to the IoT cloud for real-time monitoring.
- Automated Irrigation: Automatic activation of water pumps when soil moisture falls below a predefined level.
- Alerts: Mobile alerts are sent for irrigation and other critical updates.
- Additional Training: Farmers are trained to use drones for pesticide spraying. This system integrates IoT for real-time data collection and automation to enhance agricultural efficiency and productivity.

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 The Rataul Mango and Home Furnishing are both excellent examples of how Baghpat's unique products are being recognized:

Rataul Mango: This variety is known for its distinct taste and quality, which is linked to the specific soil and climate conditions of Baghpat. The GI status helps in protecting and promoting this mango variety, ensuring its authenticity and quality.

Home Furnishing: This GI status likely pertains to unique techniques, designs, or materials used in home furnishing products made in Baghpat. It can help in preserving traditional craftsmanship and enhancing the market value of these products.

Annexure 1

District-Baghpat

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghpat	Baraut	Binauli
	I.Agriculture							
	A. Farm Credit							
	A.1 Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Other Vegetables (-)	100	Acre	34575	Phy	618	556	556
					BL	213.67	192.24	192.24
2	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	78313	Phy	4942	3707	3707
					BL	3870.23	2903.06	2903.06
3	Cereals - Rice/ Chawal/ Dhan (Irrigated)	100	Acre	37733	Phy	4942	1976	3459
					BL	1864.76	745.60	1305.18
4	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	34002	Phy	23474	21003	29652
					BL	7981.63	7141.44	10082.27
5	Medicinal And Aromatic Plants - Medicinal And Aromatic Plants (-)	100	Acre	348178	Phy	1359	1483	1606
					BL	4732.01	5162.19	5592.37
6	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	18028	Phy	1483	1483	1730
					BL	267.29	267.29	311.84
7	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	17895	Phy	741	680	680
					BL	132.66	121.60	121.60

Chhaprauli	Khekra	Pilana	District Total
556	556	494	3336
192.24	192.24	170.80	1153.43
4942	3707	2471	23476
3870.23	2903.06	1935.11	18384.75
3706	4694	4942	23719
1398.38	1771.19	1864.76	8949.87
19768	18532	29652	142081
6721.52	6301.25	10082.27	48310.38
1730	1236	1730	9144
6022.56	4301.83	6022.56	31833.52
1730	1236	1483	9145
311.84	222.74	267.29	1648.29
741	680	741	4263
132.66	121.60	132.66	762.78

8	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	85721	Phy	11120	9884	12355
					BL	9531.94	8472.84	10591.04
9	Sugar Crops - Sugarcane/ Ganna (Ratoon)	100	Acre	60615	Phy	12355	14826	21004
					BL	7489.13	8986.96	12731.53
						36083.32	33993.22	43831.13
	Post-harvest/HH Consumption (10%)					3608.33	3399.32	4383.11
	Repairs & maintenance of farm assets (20%)					7216.66	6798.64	8766.23
	Sub Total					46908.31	44191.18	56980.47
Sr. No.	Activity	Bank Loan actor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghat	Baraut	Binauli
	A.2 Water Resources							
1	Diesel Pump Sets--	80	No.	49500	Phy	80	70	55
					BL	33.13	29.17	22.99
2	Drip Irrigation--	80	ha	154000	Phy	200	190	190
					BL	246.40	234.08	234.08
3	Sprinkler Irrigation --	80	ha	182000	Phy	300	300	250
					BL	436.80	436.80	364.00
4	Sprinkler Irrigation --Mini Sprinkler 1 hac	80	ha	109000	Phy	1000	750	700
					BL	872.00	654.00	610.40
5	Tube Well--	80	No.	30000	Phy	322	462	432
					BL	99.02	132.62	125.42
	Sub Total					1687.35	1486.67	1356.89

7413	7413	8649	56834
6354.63	6354.63	7413.73	48718.81
17297	11126	16062	92664
10484.79	6740.22	9735.88	56168.51
35488.85	28908.76	37625.06	215930.34
3548.88	2890.88	3762.51	21593.03
7097.77	5781.75	7525.01	43186.07
46135.5	37581.39	48912.58	280709.44
Chhaprauli	Khekra	Pilana	District Total
50	50	50	355
20.77	20.77	20.77	147.60
200	200	180	1160
246.40	246.40	221.76	1429.12
200	300	300	1650
291.20	436.80	436.80	2402.40
800	800	800	4850
697.60	697.60	697.60	4229.20
482	472	462	2632
137.42	135.02	132.62	762.12
1393.39	1536.59	1509.55	8970.44

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghpat	Baraut	Binauli
	A.3 Farm Mechanisation							
1	Drones--	80	No.	775000	Phy	35	26	20
					BL	217.00	161.20	124.00
2	Leveller-Laser Guided-Laser land leveller	80	No.	455000	Phy	200	150	190
					BL	728.00	546.00	691.60
3	Other machinery--	80	No.	150000	Phy	145	135	130
					BL	177.20	164.80	158.40
4	Others--	80	No.	410000	Phy	40	35	35
					BL	131.20	114.80	114.80
5	Power Tiller--	80	No.	203000	Phy	100	85	85
					BL	162.40	138.04	138.04
6	Tractor-With Implements & Trailer-Cultivator	80	No.	840000	Phy	350	300	300
					BL	2352.00	2016.00	2016.00
	Sub Total					3767.80	3140.84	3242.84

Chhaprauli	Khekra	Pilana	District Total
20	20	20	141
124.00	124.00	124.00	874.20
180	190	180	1090
655.20	691.60	655.20	3967.60
135	125	140	810
164.80	152.40	170.80	988.40
35	35	30	210
114.80	114.80	98.40	688.80
85	85	85	525
138.04	138.04	138.04	852.60
310	310	300	1870
2083.20	2083.20	2016.00	12566.40
3280.04	3304.04	3202.44	19938.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghpat	Baraut	Binauli
	A.4 Plantation & Horticulture							
1	Bee Keeping--50 colonies	80	No.	371500	Phy	5	3	3
					BL	14.86	8.92	8.92
2	Floriculture--30cm X15cm	80	ha	337200	Phy	24	21	23
					BL	64.74	56.65	62.04
3	Floriculture--30cm X20cm	80	ha	273200	Phy	25	25	25
					BL	54.64	54.64	54.64
4	Mushroom Cultivation--250 sqmt.	80	1000 Kg. per Cycle	211000	Phy	35	45	32
					BL	59.08	75.96	54.02
5	New Orchard - Tropical/ Sub Tropical Fruits--1.8mX1.8m	80	ha	167500	Phy	210	220	210
					BL	298.84	312.24	298.84
6	New Orchard - Tropical/ Sub Tropical Fruits--10mX10m	80	ha	72700	Phy	31	31	30
					BL	18.03	18.03	17.45
7	New Orchard - Tropical/ Sub Tropical Fruits--3mX6m	80	ha	154300	Phy	125	130	130
					BL	154.30	160.47	160.47
8	New Orchard - Tropical/ Sub Tropical Fruits--5mX5m	80	Acre	175200	Phy	55	60	65
					BL	77.09	84.10	91.10
9	Nursery ---	80	ha	1967700	Phy	11	11	11
					BL	173.16	173.16	173.16
	Sub Total					914.74	944.17	920.64

Chhaprauli	Khekra	Pilana	District Total
5	3	5	24
14.86	8.92	14.86	71.34
25	25	25	143
67.44	67.44	67.44	385.75
25	21	23	144
54.64	45.90	50.27	314.73
33	75	70	290
55.70	126.60	118.16	489.52
200	200	180	1220
285.44	285.44	258.64	1739.44
30	31	31	184
17.45	18.03	18.03	107.02
120	130	130	765
148.13	160.47	160.47	944.31
61	200	69	510
85.50	280.32	96.71	714.82
11	11	11	66
173.16	173.16	173.16	1038.96
902.32	1166.28	957.74	5805.89

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total		
A.5 Working Capital - Bee Keeping							
	Sub Total						
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baghpat	Baraut	Binauli
A.6 Forestry							
1	Nursery/ Propagation unit--2.05	80	ha	534800	Phy BL	92 393.61	96 410.73
2	Plantation-Eucalyptus-3 m x 1.5 m	80	ha	93176	Phy BL	44 32.80	48 35.78
3	Plantation-Poplar-5 m x 4 m	80	ha	235040	Phy BL	88 165.47	90 167.35
4	Plantation-Teak-2 m x 2 m	80	ha	163310	Phy BL	14 18.29	14 18.29
	Sub Total					610.17	632.15

Chhaprauli	Khekra	Pilana	District Total
96	96	96	572
410.73	410.73	410.73	2447.26
51	45	48	283
38.02	33.54	35.78	210.95
90	89	88	534
169.23	166.99	165.47	1003.74
14	14	14	84
18.29	18.29	18.29	109.74
636.27	629.55	630.27	3771.69

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghatpat	Baraut	Binauli
A.7 Animal Husbandry - Dairy								
1	Buffalo Farming--	80	1+1	248000	Phy	1100	1200	1200
					BL	2182.40	2380.80	2380.80
2	Bulk Milk Cooling Unit--	80	No.	1250000	Phy	25	20	20
					BL	250.00	200.00	200.00
4	Dairy Cow and Heifer rearing-1 Cow and 1 Heifer-Jersey/Holstein Friesian crosses	80	2	194000	Phy	32	35	32
					BL	49.66	54.32	49.66
3	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	1013000	Phy	75	80	70
					BL	607.80	648.32	567.28
5	Veterinary Clinic-Fixed-	80	No.	300000	Phy	20	20	20
					BL	48.00	48.00	48.00
	Sub Total					3137.86	3331.44	3245.74
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghatpat	Baraut	Binauli
A.8 Working Capital - AH - Dairy/Drought animal								
1	Buffalo Farming_Others_Baghatpat	100	1+1	66000	Phy	780	828	750
					BL	514.80	546.58	495.00
	Sub Total Working Capital					514.80	546.58	495.00

Chhaprauli	Khekra	Pilana	District Total
1200	1201	1101	7002
2380.80	2382.78	2184.38	13891.96
20	20	22	127
200.00	200.00	220.00	1270.00
30	32	30	191
46.56	49.66	46.56	296.42
75	75	70	445
607.80	607.80	567.28	3606.28
20	20	20	120
48.00	48.00	48.00	288.00
3283.16	3288.24	3066.22	19352.66
Chhaprauli	Khekra	Pilana	District Total
750	620	550	2823.48
495.00	409.20	363.00	2823.58
495.00	409.20	363.00	2823.58

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghpat	Baraut	Binauli
	A.9 Animal Husbandry - Poultry							
1	Commercial Broiler Farming--	80	5000	2458000	Phy	12	12	11
					BL	235.97	235.97	216.30
2	Commercial Layer Farming--	80	10000	11642000	Phy	10	10	10
					BL	931.36	931.36	931.36
	Sub Total					1167.33	1167.33	1147.66
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghpat	Baraut	Binauli
	A.10 Working Capital - AH - Poultry							
1	Layer Farming_Others_Baghpat	100	1000	405000	Phy	80	80	80
					BL	324.00	324.00	324.00
	Sub Total Working Capital					324.00	324.00	324.00

Chhaprauli	Khekra	Pilana	District Total
12	12	12	71
235.97	235.97	235.97	1396.15
10	10	10	60
931.36	931.36	931.36	5588.16
1167.33	1167.33	1167.33	6984.31
Chhaprauli	Khekra	Pilana	District Total
80	80	80	480
324.00	324.00	324.00	1944.00
324.00	324.00	324.00	1944.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baghpat	Baraut	Binauli
A.11 Animal Husbandry - SGP							
1	Goat - Breeding Unit--	80	500+25	9630000	30	30	25
					2311.20	2311.20	1926.00
2	Goat - Rearing Unit-- Barbari/Sirohi/Jamunapari	80	20+1	414000	193	193	193
					639.22	639.22	639.22
3	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	40	40	35
					350.40	350.40	306.60
	Sub Total				3300.82	3300.82	2871.82
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baghpat	Baraut	Binauli
A.12 Working Capital - AH - Others/SR							
1	Goat Farming_Rearing Unit - Semi-intensive_Baghpat	100	Per Animal	6000	400	400	400
					24.00	24.00	24.00
	Sub Total Working Capital				24.00	24.00	24.00

Chhaprauli	Khekra	Pilana	District Total
25	45	25	180
1926.00	3466.80	1926.00	13867.20
190	200	190	1159
629.28	662.40	629.28	3838.62
40	40	40	235
350.40	350.40	350.40	2058.60
2905.68	4479.60	2905.68	19764.42
Chhaprauli	Khekra	Pilana	District Total
400	400	400	2400
24.00	24.00	24.00	144.00
24.00	24.00	24.00	144.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghpat	Baraut	Binauli
A.13 Fisheries								
1	Fish marketing--Three wheeler	80	No.	300000	Phy	50	55	55
					BL	120.00	132.00	132.00
2	Ornamental Fish Hatchery--	80	No.	800000	Phy	80	90	60
					BL	576.00	648.00	432.00
	Sub Total					696.00	780.00	564.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghpat	Baraut	Binauli
A.14 Working Capital - Fisheries								
1	Fish Culture in Pond_Others_Shrimp/Brackish water fish farming	100	Acre	300000	Phy	60	40	45
					BL	180.00	120.00	135.00
	Sub Total Working Capital					180.00	120.00	135.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total		
A.15 Farm Credit								
	Sub Total							
	Total Farm Credit (sum of A.1 to A.15)					374748.03		

Chhaprauli	Khekra	Pilana	District Total
50	55	54	319
120.00	132.00	129.60	765.60
60	70	60	420
432.00	504.00	432.00	3024.00
552.00	636.00	561.60	3789.60
Chhaprauli	Khekra	Pilana	District Total
30	45	30	250
90.00	135.00	90.00	750.00
90.00	135.00	90.00	750.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghatpat	Baraut	Binauli
	B. Agriculture Infrastructure							
	B.1 Storage Facilities							
1	Cold Storage--5000 Mt	80	No.	40000000	Phy BL	3 960.00	3 960.00	3 960.00
2	Godown--/ Rural Godown (1000 MT)	80	No.	10000000	Phy BL	14 1120.00	13 1040.00	12 960.00
3	Godown--/ Rural Godown (500 MT)	75	No.	1500000	Phy BL	20 225.00	20 225.00	16 180.00
4	Godown--/ Rural Godown (5000 MT)	85	No.	20000000	Phy BL	15 2550.00	15 2550.00	10 1700.00
	Sub Total					4855.00	4775.00	3800.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghatpat	Baraut	Binauli
	B.2 Land Development							
1	On Farm development (OFD) Works --	80	m.	75000	Phy BL	810 486.00	790 474.00	790 474.00
2	Reclamation of Problem Soils--5-8 t gypsum + 1 DP + Dhaincha crop	80	ha	43600	Phy BL	260 90.69	251 87.55	254 88.60
	Sub Total					576.69	561.55	562.60

Chhaprauli	Khekra	Pilana	District Total
2	2	3	16
640.00	640.00	960.00	5120.00
13	13	14	79
1040.00	1040.00	1120.00	6320.00
14	19	19	108
157.50	213.75	213.75	1215.00
10	10	10	70
1700.00	1700.00	1700.00	11900.00
3537.50	3593.75	3993.75	24555.00
Chhaprauli	Khekra	Pilana	District Total
780	775	780	4725
468.00	465.00	468.00	2835.00
247	249	259	1520
86.15	86.85	90.34	530.18
554.15	551.85	558.34	3365.18

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghpat	Baraut	Binauli
	B.3 Agriculture Infrastructure - Others							
1	Compost/ Vermi Compost-Agro. Waste Compost-100 TPA	80	No.	19000000	Phy	10	15	10
					BL	1520.00	2280.00	1520.00
2	Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA	80	No.	29000	Phy	250	230	250
					BL	58.00	53.36	58.00
3	Compost/ Vermi Compost-Vermi Compost-Commercial vermi compost 150 TPA	80	No.	750000	Phy	90	85	80
					BL	540.00	510.00	480.00
	Sub Total					2118.00	2843.36	2058.00
	Total (B.1+B.2+B.3)					6670.09	7395.45	6610.09

Chhaprauli	Khekra	Pilana	District Total
8	15	8	66
1216.00	2280.00	1216.00	10032.00
266	260	255	1511
61.71	60.32	59.16	350.55
80	90	90	515
480.00	540.00	540.00	3090.00
1757.71	2880.32	1815.16	13472.55
6309.80	7432.41	6367.25	41392.73

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghpat	Baraut	Binauli
	C. Ancillary Activities							
	C.1 Food & Agro Processing							
1	Dairy Processing Unit--	85	No.	700000	Phy	80	82	83
					BL	476.00	487.90	493.85
2	Dal/ Pulses Mill--	85	No.	1000000	Phy	16	27	15
					BL	136.00	229.50	127.50
3	Food Grain Processing-Flour Mill-	85	No.	500000	Phy	70	74	70
					BL	722.50	782.00	765.00
4	Fruit Processing -Pickle-	85	No.	1000000	Phy	10	10	10
					BL	85.00	85.00	85.00
5	Oil Extraction--/Mustard Processing	85	No.	500000	Phy	30	35	35
					BL	127.50	148.75	148.75
6	Sugarcane processing-Jaggery production-	80	No.	500000	Phy	50	55	65
					BL	200.00	220.00	260.00
	Sub Total					1747.00	1953.15	1880.10

Chhaprauli	Khekra	Pilana	District Total
70	80	80	475
416.50	476.00	476.00	2826.25
15	15	16	104
127.50	127.50	136.00	884.00
65	75	65	419
616.25	786.25	701.25	4373.25
10	10	10	60
85.00	85.00	85.00	510.00
35	31	35	201
148.75	131.75	148.75	854.25
55	40	65	330
220.00	160.00	260.00	1320.00
1614.00	1766.50	1807.00	10767.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghatpat	Baraut	Binauli
	C.2 Ancillary Activities -							
1	Agri Clinic & Agri Business Centers--	90	No.	2000000	Phy	20	15	15
					BL	360.00	270.00	270.00
2	Loan to PACS/ FSS/ LAMPS--	90	No.	1500000	Phy	2	2	1
					BL	27.00	27.00	13.50
	Sub Total					387.00	297.00	283.50
	Total (C.1+C2)					2194.00	2104.00	2090.50
	Total (A+B+C)					72275.66	72185.66	72172.16
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghatpat	Baraut	Binauli
	II. Micro, Small and Medium Enterprises (MSME)							
1	Manufacturing Sector - Term Loan-Medium-	80	No.	125000000	Phy	7	7	3
					BL	7000.00	7000.00	3000.00
2	Manufacturing Sector - Term Loan-Micro-	80	No.	1000000	Phy	110	150	100
					BL	880.00	1200.00	800.00
3	Manufacturing Sector - Term Loan-Small-	80	No.	25000000	Phy	7	9	7
					BL	1400.00	1800.00	1400.00
4	Manufacturing Sector - Working Capital-Medium-	80	No.	25000000	Phy	5	5	4
					BL	1000.00	1000.00	800.00
5	Manufacturing Sector - Working Capital-Micro-	80	No.	200000	Phy	200	250	200
					BL	320.00	400.00	320.00

Chhaprauli	Khekra	Pilana	District Total
15	15	15	95
270.00	270.00	270.00	1710.00
2	1	2	10
27.00	13.50	27.00	135.00
297.00	283.50	297.00	1845.00
2104.00	2090.50	2104.00	12612.75
72185.66	72172.16	72185.66	428753.51
Chhaprauli	Khekra	Pilana	District Total
7	7	4	35
7000.00	7000.00	4000.00	35000.00
50	50	50	510
400.00	400.00	400.00	4080.00
3	3	3	32
600.00	600.00	600.00	6400.00
4	10	4	32
800.00	2000.00	800.00	6400.00
200	300	150	1300
320.00	480.00	240.00	2080.00

6	Manufacturing Sector - Working Capital-Small-	80	No.	5000000	Phy	120	120	100
					BL	4800.00	4800.00	4000.00
7	Service Sector - Term Loan-Medium-	80	No.	125000000	Phy	5	5	3
					BL	5000.00	5000.00	3000.00
8	Service Sector - Term Loan-Micro-	80	No.	1000000	Phy	12	12	10
					BL	96.00	96.00	80.00
9	Service Sector - Term Loan-Small-	80	No.	25000000	Phy	6	6	4
					BL	1200.00	1200.00	800.00
10	Service Sector - Working Capital-Medium-	80	No.	25000000	Phy	10	10	5
					BL	2000.00	2000.00	1000.00
11	Service Sector - Working Capital-Micro-	80	No.	200000	Phy	250	275	150
					BL	400.00	440.00	240.00
12	Service Sector - Working Capital-Small-	80	No.	5000000	Phy	40	25	20
					BL	1600.00	1000.00	800.00
	Sub Total					25696.00	25936.00	16240.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Khekra	District Total	
	III. Export Credit							
1	Export Credit -Post Shipment Export Credit-	80	No.	40000000	Phy	2	22	
					BL	648.00	648.00	
2	Export Credit -Pre Shipment Export Credit-	80	No.	40000000	Phy	1	21	
					BL	328.00	328.00	
	Total Export Credit					976.00	976.00	

100	150	100	690
4000.00	6000.00	4000.00	27600.00
3	5	2	23
3000.00	5000.00	2000.00	23000.00
6	5	10	55
48.00	40.00	80.00	440.00
5	6	4	31
1000.00	1200.00	800.00	6200.00
5	10	5	45
1000.00	2000.00	1000.00	9000.00
250	400	250	1575
400.00	640.00	400.00	2520.00
20	25	15	145
800.00	1000.00	600.00	5800.00
19368.00	26360.00	14920.00	128520.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghpat	Baraut	Binauli
IV. Education								
1	Education Loans-Study Abroad-	90	No.	200000	Phy	300	250	300
					BL	990.00	900.00	855.00
	Total Education					990.00	900.00	855.00
V. Housing								
Activity								
1	Purchase/ Construction of a Dwelling Unit (Individual) --	85	No.	200000	Phy	190	170	100
					BL	3230.00	2890.00	1700.00
2	Repair of Dwelling Units --	85	No.	600000	Phy	200	152	100
					BL	1020.00	775.20	510.00
	Total Housing					4250.00	3665.20	2210.00

Chhaprauli	Khekra	Pilana	District Total
250	250	250	2070
675.00	900.00	675.00	4995.00
675.00	900.00	675.00	4995.00
Chhaprauli	Khekra	Pilana	District Total
100	100	90	750
1700.00	1700.00	1530.00	12750.00
100	120	100	772
510.00	612.00	510.00	3937.20
2210.00	2312.00	2040.00	16687.20

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghat	Baraut	Binauli
	VI. Social Infrastructure							
1	Drinking Water--	85	No.	50000	Phy	125	120	105
					BL	53.13	51.00	44.63
2	Education--	85	No.	10000000	Phy	3	3	2
					BL	255.00	255.00	170.00
3	Healthcare-Hospital-	85	No.	100000000	Phy	3	3	2
					BL	2550.00	2550.00	1700.00
4	Sanitation--	85	No.	2500000	Phy	100	100	75
					BL	2125.00	2125.00	1593.75
	Total Social Infrastructure					4983.13	4981.00	3508.38
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghat	Baraut	Binauli
	VII. Renewable Energy							
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	150000	Phy	1200	1200	1000
					BL	1620.00	1620.00	1350.00
	Total Renewable Energy					1620.00	1620.00	1350.00

Chhaprauli	Khekra	Pilana	District Total
100	100	100	650
42.50	42.50	42.50	276.26
2	2	2	14
170.00	170.00	170.00	1190.00
2	3	2	15
1700.00	2550.00	1700.00	12750.00
75	100	75	525
1593.75	2125.00	1593.75	11156.25
3506.25	4887.50	3506.25	25372.51
Chhaprauli	Khekra	Pilana	District Total
1000	1000	1000	6400
1350.00	1350.00	1350.00	8640.00
1350.00	1350.00	1350.00	8640.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baghpat	Baraut	Binauli
	VIII. Others							
1	Individuals/ Individual members of JLGs--	85	No.	200000	Phy	200	200	170
					BL	340.00	340.00	289.00
2	SHGs/ JLGs--JLG	100	No.	150000	Phy	150	150	100
					BL	225.00	225.00	150.00
3	SHGs/ JLGs--SHG	100	No.	200000	Phy	320	360	510
					BL	640.00	720.00	1020.00
	Total Others					1205.00	1285.00	1459.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)					97532.91	97612.91	97786.91

Chhaprauli	Khekra	Pilana	District Total
170	170	175	1085
289.00	289.00	297.50	1844.50
100	100	100	700
150.00	150.00	150.00	1050.00
205	186	230	1811
410.00	372.00	460.00	3622.00
849.00	811.00	907.50	6516.50
97176.91	97138.91	97235.41	620460.72

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	265858.25	138912.04	289360.10	152987.00	296621.90	1202.24	313238.60		
RCBs	52392.28	29989.75	57023.76	31512.56	5157.78	341.35	75018.90		
SCARDB	3772.38	0.00	4105.86	0.00	0.00	0.00	0.00		
RRBs	4375.00	4007.71	4761.75	4558.98	58548.51	62.71	8103.50		
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Sub total (A)	326397.91	172909.50	355251.47	189058.54	360328.19	1606.30	396361.00		

Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBs	26394.04	1951.51	28727.39	1292.45	33896.07	29.42	37324.40		
RCBs	3720.97	78.86	4049.91	124.81	5729.80	0.00	5970.70		
SCARDB	267.79	10460.00	291.46	529.80	3739.98	3.62	4118.60		

RRBs	781.06	316.75	850.10	37.60	1613.36	0.00	2063.40
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	31163.86	12807.12	33918.86	1984.66	44979.21	33.04	49477.10

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	292252.29	140863.55	318087.49	154279.45	330517.97	1231.66	350563.00
RCBs	56113.25	30068.61	61073.67	31637.37	10887.58	341.35	80989.60
SCARDB	4040.17	10460.00	4397.32	529.80	3739.98	3.62	4118.60
RRBs	5156.06	4324.46	5611.85	4596.58	60161.87	62.71	10166.90
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	357561.77	185716.62	389170.33	191043.20	405307.40	1639.34	445838.10

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	31883.38	29363.35	37545.62	39080.10	41949.81	506.35	62477.40
RCBs	2435.65	0.00	2867.00	0.00	2331.31	0.00	2741.20
SCARDB	160.73	0.00	189.20	0.00	0.00	0.00	0.00
RRBs	768.42	116.68	904.50	724.70	984.91	9.96	3591.10
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	35248.18	29480.03	41506.32	39804.80	45266.03	516.31	68809.70

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	11773.38	19726.59	18837.97	4081.00	23671.04	2519.80	30088.90	
RCBs	11.68	279.91	18.69	0.00	23.29	458.42	0.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	37.57	0.00	
RRBs	239.50	210.00	383.20	29.00	477.50	51.50	1021.70	
Others	0.00	0.00	0.00			0.00	0.00	
Sub total (A)	12024.56	20216.50	19239.86	4110.00	24171.83	3067.29	31110.60	

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	335909.05	189953.49	374471.08	197440.55	396138.82	4257.81	443129.30	
RCBs	58560.58	30348.52	63959.36	31637.37	13242.18	799.77	83730.80	
SCARDB	4200.90	10460.00	4586.52	529.80	3739.98	41.19	4118.60	
RRBs	6163.98	4651.14	6899.55	5350.28	61624.28	124.17	14779.70	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	404834.51	235413.15	449916.51	234958.00	474745.26	5222.94	545758.40	

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23						
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	138912.04	29989.75	0.00	4007.71	0.00	172909.50	152987.00	31512.56	0.00	4558.98	0.00	189058.54

Table 1: Crop Loan

Table 1: Crop Loan												₹ Lakh)							
Particulars	2023-24					2024-25					Total	Others	RRBs	SCARDB	RCBs	CBs	RRBs	Others	Total
	CBS	RCBs	SCARDB	RRBs	Others	CBS	RCBs	SCARDB	RRBs	Others									
C L	1202.24	341.35	0.00	62.71	0.00	1606.30	75018.90	0.00	8103.50	0.00	396361.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 2: Term Loan

Particulars	2021-22					2022-23						
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	138912.04	29989.75	0.00	4007.71	0.00	172909.50	152987.00	31512.56	0.00	4558.98	0.00	189058.54
W S						0.00						0.00
L D						0.00						0.00
F R						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00

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Table 2: Term Loan													(₹ lakh)
Particulars	2023-24						2024-25						Total
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	Total	
C L	1202.24	341.35	0.00	62.71	0.00	1606.30	313238.60	75018.90	0.00	8103.50	0.00	396361.00	
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)	1202.24	341.35	0.00	62.71	0.00	1606.30	313238.60	75018.90	0.00	8103.50	0.00	396361.00	

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.	2000000
2	Bee Keeping			No.	371500
3	Buffalo Farming			1+1	248000
4	Bulk Milk Cooling Unit			No.	1250000
5	Cold Storage			No.	40000000
6	Commercial Broiler Farming			5000	2458000
7	Commercial Layer Farming			10000	11642000
8	Compost/ Vermi Compost	Agro. Waste Compost		No.	19000000
9	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
10	Compost/ Vermi Compost	Vermi Compost		No.	750000
11	Dairy Cow and Heifer rearing			2	1013000
12	Dairy Cow and Heifer rearing	1 Cow and 1 Heifer		2	194000
13	Dairy Processing Unit			No.	700000
14	Dal/ Pulses Mill			No.	1000000
15	Diesel Pump Sets			No.	49500
16	Diesel Pump Sets			No.	55550
17	Drinking Water			No.	50000
18	Drip Irrigation			ha	154000
19	Drones			No.	775000
20	Education			No.	10000000
21	Education Loans	Study Abroad		No.	200000

22	Education Loans	Study Abroad		No.		500000
23	Export Credit	Post Shipment Export Credit		No.		40000000
24	Export Credit	Post Shipment Export Credit		No.		50000
25	Export Credit	Pre Shipment Export Credit		No.		40000000
26	Export Credit	Pre Shipment Export Credit		No.		50000
27	Fish marketing			No.		300000
28	Floriculture			ha		273200
29	Floriculture			ha		337200
30	Food Grain Processing	Flour Mill		No.		1500000
31	Food Grain Processing	Flour Mill		No.		500000
32	Fruit Processing	Pickle		No.		1000000
33	Goat	Breeding Unit		500+25		9630000
34	Goat	Rearing Unit		20+1		414000
35	Godown			No.		1500000
36	Godown			No.		10000000
37	Godown			No.		20000000
38	Healthcare	Hospital		No.		100000000
39	Individuals/ Individual members of JLGs			No.		200000
40	Leveller	Laser Guided		No.		455000
41	Loan to PACS/ FSS/ LAMPS			No.		1500000
42	Manufacturing Sector	Term Loan	Medium	No.		125000000
43	Manufacturing Sector	Term Loan	Micro	No.		1000000

44	Manufacturing Sector	Term Loan	Small	No.	25000000
45	Manufacturing Sector	Working Capital	Medium	No.	25000000
46	Manufacturing Sector	Working Capital	Micro	No.	200000
47	Manufacturing Sector	Working Capital	Small	No.	5000000
48	Mushroom Cultivation			1000 kg. per Cycle	211000
49	New Orchard	Tropical/ Sub Tropical Fruits		Acre	175200
50	New Orchard	Tropical/ Sub Tropical Fruits		ha	154300
51	New Orchard	Tropical/ Sub Tropical Fruits		ha	167500
52	New Orchard	Tropical/ Sub Tropical Fruits		ha	189300
53	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
54	Nursery			ha	1967700
55	Nursery/ Propagation unit			ha	534800
56	Oil Extraction			No.	500000
57	On Farm development (OFD) Works			m.	75000
58	Ornamental Fish Hatchery			No.	1000000
59	Ornamental Fish Hatchery			No.	800000
60	Other machinery			No.	150000
61	Other machinery			No.	155000
62	Others			No.	410000
63	Pig Breeding Unit			10+2	1095000
64	Plantation	Eucalyptus		ha	93176
65	Plantation	Poplar		ha	235040

66	Plantation	Teak			ha	163310
67	Power Tiller				No.	203000
68	Purchase/ Construction of a Dwelling Unit (Individual)				No.	2000000
69	Reclamation of Problem Soils		5		ha	43600
70	Repair of Dwelling Units				No.	600000
71	Sanitation				No.	2500000
72	Service Sector	Term Loan		Medium	No.	125000000
73	Service Sector	Term Loan		Micro	No.	1000000
74	Service Sector	Term Loan		Small	No.	25000000
75	Service Sector	Working Capital		Medium	No.	25000000
76	Service Sector	Working Capital		Micro	No.	200000
77	Service Sector	Working Capital		Small	No.	5000000
78	SHGs/ JLGs				No.	150000
79	SHGs/ JLGs				No.	200000
80	Solar Energy	Roof Top Solar PV System with Battery			No.	150000
81	Sprinkler Irrigation				ha	109000
82	Sprinkler Irrigation				ha	182000
83	Sugarcane processing	Jaggery production			No.	500000
84	Tractor	With Implements & Trailer			No.	840000
85	Tube Well				No.	30000
86	Tube Well				No.	33000
87	Tube Well				No.	480000
88	Veterinary Clinic	Fixed			No.	300000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Other Vegetables	Acre	34575
2	Annual Vegetables	Potato/ Aloo (Irrigated)	Acre	78313
3	Cereals	Wheat/ Gehu (Irrigated)	Acre	34002
4	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	37733
5	Medicinal And Aromatic Plants	Medicinal And Aromatic Plants	Acre	348178
6	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	18028
7	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	Acre	17895
8	Sugar Crops	Sugarcane/ Ganna (Ratoon)	Acre	60615
9	Sugar Crops	Sugarcane/ Ganna (Irrigated)	Acre	85721

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	Gound 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	DEVENDRA SRIVASTAVA
Designation	DDM, NABARD
Address 1	1st Floor, New City Plaza, Opp- Bank of
BarodaAddress 2	Meerut Road
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District	BAGHPAT
State	Uttar Pradesh
Pincode	250609
Mobile No.	9839682899
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NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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| <ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) Fabrics & Textiles Handicrafts Value Chain | NSFL in WASH
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NABARD Consultancy Services Private Limited (NABCONS)

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OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

- | | |
|--|--|
| <ul style="list-style-type: none"> Project Management Consultancy IT Based Natural Resources Information System Feasibility, Socio-economic & Impact Evaluation Studies Third Party Monitoring | <ul style="list-style-type: none"> Climate Change & Sustainability Value Chain Development Skill & Livelihood Development Preparation Detailed Project Reports (DPRs) Transaction Advisory Services |
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Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

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🌐: www.nabcons.com



NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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