



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



बहराइच
Bahraich

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: Bahraich

State: Uttar Pradesh



National Bank for Agriculture and Rural
Development

Uttar Pradesh Regional Office, Lucknow

Foreward

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

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

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

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

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

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

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

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

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

Pankaj Kumar
Chief General Manager

PLP Document Prepared by:

Kailash C Joshi

District Development Manager

NABARD

Bahraich

PLP Document finalized by: Uttar Pradesh Regional Office

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

Index

Sr. No.	Particulars		Page No.
1	Foreword		
2	Executive Summary		1
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)		6
	Part A		10
4	District Map		11
5	Broad Sector wise PLP projection for the year 2025-26		12
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		12
7	Sector/ Sub-sector wise PLP Projections for year 2025-26		13
8	District profile		14
9	Banking Profile		56
	Part B		61
10	Chapter 1	Important Policies and Developments	62
11	Chapter 2	Credit Potential for Agriculture	81
12	2.1	Farm Credit	81
13	2.1.1	Crop Production, Maintenance & Marketing	81
14	2.1.2	Water Resources	82
15	2.1.3	Farm Mechanization	82
16	2.1.4	Plantation & Horticulture, including Sericulture	83
17	2.1.5	Forestry & Waste Land Development	84
18	2.1.6	Animal Husbandry - Dairy	85
19	2.1.7	Animal Husbandry - Poultry	86
20	2.1.8	Animal Husbandry - Sheep, Goat, Piggery	87
21	2.1.9	Fisheries	87
22	2.1.10	Farm Credit - Others	88
23	2.1.11	Sustainable Agricultural Practices	89
24	2.2	Agriculture Infrastructure	90
25	2.2.1	Construction of Storage and Marketing Infrastructure	90
26	2.2.2	Land Development, Soil Conservation and Watershed Development	90
27	2.2.3	Agri. Infrastructure - Others	91
28	2.3	Agriculture - Ancillary Activities	92
29	2.3.1	Food & Agro Processing	92

30	2.3.2	Agri Ancillary Activities – Others	93
31	Chapter 3	Credit potential for MSMEs	95
32	Chapter 4	Credit Potential for Export Credit, Education & Housing	97
33	Chapter 5	Credit Potential for Infrastructure	100
34	5.1	Infrastructure – Public Investments	100
35	5.2	Social Infrastructure involving Bank Credit	101
36	5.3	Renewable Energy	101
37	Chapter 6	Informal Credit Delivery System	104
38	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	105
39	Chapter 8	Status and prospects of Cooperatives	110
40	Chapter 9	NABARD's Projects and Interventions in the District	113
41	Success Stories		
42	Appendix 1a	Climate Action - Scenario at Global & National Level	120
43	Appendix 1b	Climate Change Scenario – At the State Level	123
44	Appendix 1c	Climate Change Scenario - At the District Level	126
45	Appendix 2	Potential for Geographical Indication (GI) in the district	128
46	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	129
47	Annexure 2	Ground Level Credit Flow – Agency-wise and Sector-wise	135
48	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	138
49	Annexure 4	Unit costs for major activities fixed by NABARD	142
50	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	147
51	Abbreviations		148
52	Name and address of DDM		151
53	NABARD Subsidiary		152

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	Bahraich is a major district of the Devipatan division of eastern Uttar Pradesh with a geographical area of 5020 sq. km. This district is surrounded by Shravasti in the east Nepal in the north Lakhimpur and Barabanki in the west and Gonda district in the south-east
2	Type of soil	Sandy/alluvial/light loam
3	Primary occupation	Approximately 83 percent of the districts population consists of marginal and small farmers who cultivate 77percent of the agricultural land.
4	Land holding structure	The number of land holdings smaller than 2 hectares is 484035 which constitutes 95.28 percent of the total land holdings. 65 percent of the districts net sown area is irrigated. The annual average rainfall in the district is 903 mm.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The ground-level credit flow increased from Rs. 440382 lakh in 2022-23 to Rs. 476055 lakh in 2023-24 registering an increase of around 8.1
2	CD Ratio	As of March 31 2024 the Credit Deposit Ratio of banks stood at 71.95 percent

3	Investment credit in agriculture	Rs. 123649.31 lakh for investment credit for agriculture and ancillary activities
4	Credit flow to MSMEs	Rs. 189571.27 lakh has been disbursed to MSMEs
5	Other significant credit flow, if any	Rs. 10943.39 lakh released to Other Priority Sector

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The potential linked credit plan for the year 2025-26 has been prepared with a total potential of Rs. 657506.39 lakh which is approximately 28 percent higher than in 2024-25
2	Projection for agriculture and its components	Rs. 285145.32 lakh for crop loans Rs. 343098.53 lakh for investment credit for agriculture and ancillary activities Rs.5036.94 lakh for agricultural infrastructure facilities and Rs. 2184.80 lakh for ancillary activities
3	Projection for MSMEs	Rs. 289084 lakh has been projected for MSMEs
4	Projection for other purposes	Rs. 18102.12 lakh for other purposes viz. Renewable Energy Housing Education etc.

5. Developmental Initiatives

1. The government has initiated several initiatives to address these challenges including the Swachh Bharat Mission Pradhan Mantri Kaushal Vikas Yojana and Pradhan Mantri Jan Dhan Yojana. These initiatives have achieved some success but there is still more work to be done.
2. The district is making progress in reducing open defecation improving children's health and nutrition and increasing school attendance.
3. However it still faces challenges such as high levels of poverty and unemployment lack of access to quality education and health services and poor infrastructure.

4. With continued investment and efforts Bahraich can achieve its goals of becoming a prosperous and developed region

6. Thrust Areas

1. Promoting climate-resilient crops and precision agriculture to increase productivity.
2. Strengthening animal husbandry beekeeping and horticulture through initiatives like the TDF-WADI Project.
3. Ensuring farmer welfare with schemes like Kisan Credit Card (KCC) and Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) to improve irrigation and credit access.
4. Creating alternative livelihoods through self-help groups (SHGs) to reduce dependency on seasonal agriculture.
5. Addressing water scarcity through Jal Shakti Abhiyan by promoting rainwater harvesting and groundwater recharge.
6. Expanding Har Ghar Jal Yojana to ensure safe drinking water access to every household reducing water-borne diseases.
7. Focusing on the rejuvenation of lakes ponds and rivers to preserve water ecosystems.
8. Improving rural connectivity through the Pradhan Mantri Gram Sadak Yojana (PMGSY) to facilitate access to markets schools and healthcare facilities.
9. Developing modern infrastructure through the Smart Village Initiative ensuring essential amenities like power internet and sanitation in villages.
10. Enhancing quality education through the Samagra Shiksha Abhiyan focusing on digital literacy teacher training and school infrastructure.
11. Promoting vocational training programs under the Skill India Mission to empower youth and women with employment-oriented skills.
12. Empowering marginalized communities with financial support through National Rural Livelihood Mission (NRLM) by promoting SHGs and small businesses.
13. Increasing forest cover and promoting biodiversity conservation through afforestation programs.

14. Implementing the National Clean Air Programme (NCAP) to address air pollution and improve air quality.
15. Encouraging sustainable development practices such as organic farming and eco-friendly initiatives to balance economic growth with environmental protection.

7. Major Constraints and Suggested Action Points

1. Constraint: Dependence on traditional farming practices and limited crop diversification.
Suggested Action: Promote climate-resilient crops and diversified farming with horticulture and aquaculture.
2. Constraint: Inadequate irrigation facilities and over-reliance on groundwater.
Suggested Action: Expand drip and sprinkler irrigation systems under PMKSY to reduce water usage.
3. Constraint: Limited access to credit and crop insurance for farmers.
Suggested Action: Enhance farmer access to KCC (Kisan Credit Cards) and PMFBY (Pradhan Mantri Fasal Bima Yojana).
4. Constraint: Groundwater depletion and poor water management practices.
Suggested Action: Promote community-driven water management programs to recharge aquifers.
5. Constraint: Insufficient rainwater harvesting infrastructure.
Suggested Action: Increase rainwater harvesting under the Jal Shakti Abhiyan.
6. Constraint: Poor road connectivity in remote areas.
Suggested Action: Accelerate road construction through RIDF to link villages with market hubs.
7. Constraint: Lack of skill development tailored to local employment opportunities.
Suggested Action: Expand Skill India Mission MEDP and LEDP with a focus on agriculture tourism and MSME sectors.
8. Constraint: High dependence on agriculture with few non-farm employment options.
Suggested Action: Promote rural entrepreneurship through NRLM and encourage small businesses.
9. Constraint: Seasonal migration of tribal to urban areas due to lack of stable jobs.
Suggested Action: Leverage TDF WADI to provide consistent employment and curb migration.

8. Way Forward

1. Promote climate-resilient crops and diversified farming practices such as horticulture floriculture and aquaculture to reduce dependence on traditional crops.
2. Encourage the formation of Farmer Producer Organizations (FPOs) to improve market access and collective bargaining power.
3. Expand organic farming initiatives and provide financial literacy programs for farmers to enhance agricultural sustainability.
4. Strengthen community participation in water management ensuring the sustainable use of water for agriculture and domestic needs.
5. Promote solar energy and micro-grids for electrification in rural areas to achieve energy sustainability.
6. Promote entrepreneurship programs targeting women and youth encouraging the development of small businesses.
7. Promote rural entrepreneurship by leveraging National Rural Livelihood Mission (NRLM) and encouraging micro-enterprises.
8. Develop eco-tourism initiatives leveraging the natural resources of the Terai region to generate local employment and attract tourism.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise Use

Utility

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

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

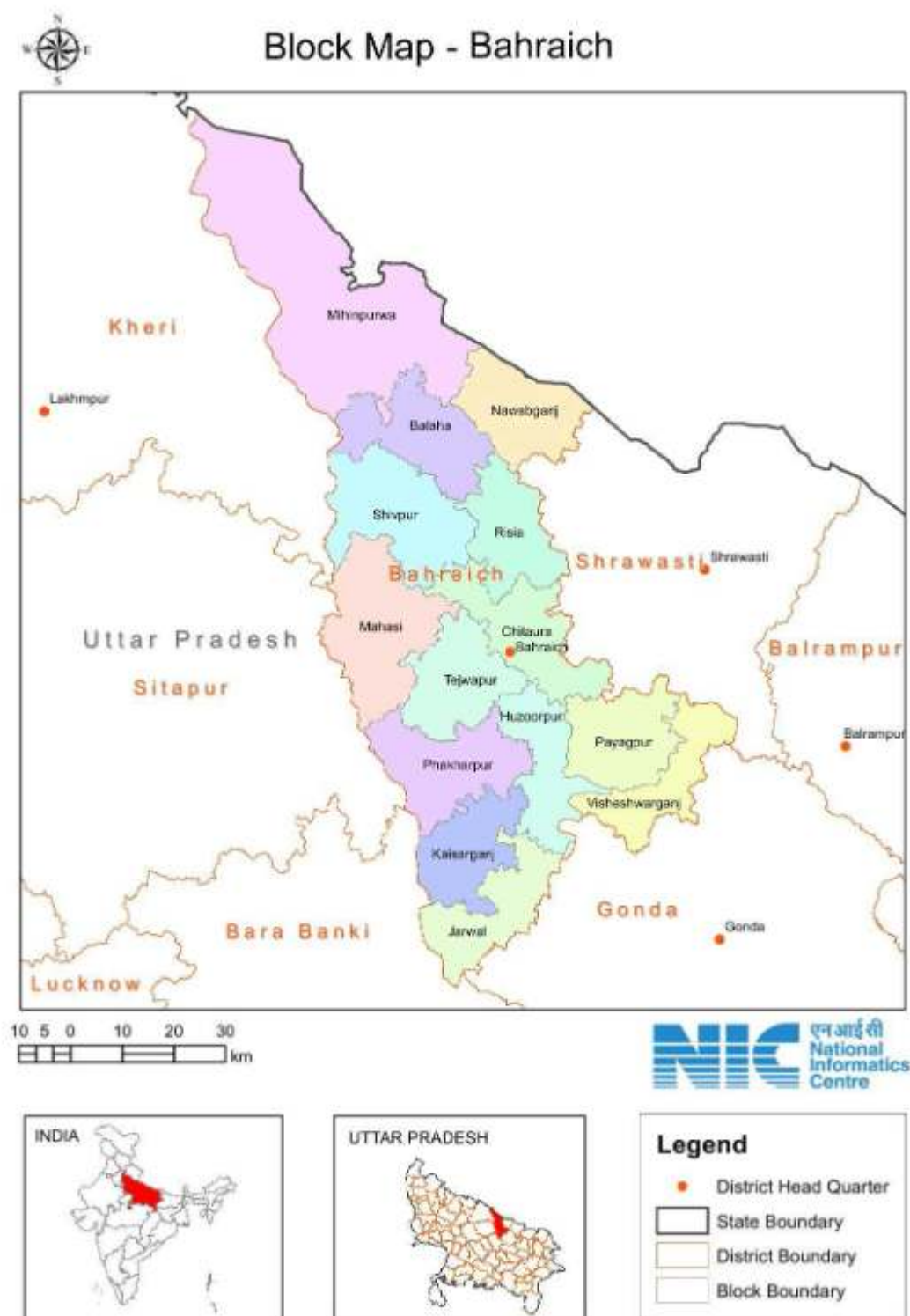
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	343098.53
1	Crop Production, Maintenance and Marketing	290688.92
2	Term Loan for agriculture and allied activities	52409.61
B	Agriculture Infrastructure	5036.94
C	Ancillary activities	2184.80
I	Credit Potential for Agriculture A+B+C)	350320.27
II	Micro, Small and Medium Enterprises	289084.00
III	Export Credit	960.00
IV	Education	1260.00
V	Housing	8211.00
VI	Social Infrastructure	961.32
VII	Renewable energy	1350.00
VIII	Others	5359.80
	Total Priority Sector	657506.39

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	285145.32
2	Water Resources	1360.98
3	Farm Mechanisation	13424.88
4	Plantation & Horticulture with Sericulture	6011.15
5	Forestry & Waste Land Development	4953.20
6	Animal Husbandry - Dairy	24188.64
7	Animal Husbandry - Poultry	4515.56
8	Animal Husbandry - Sheep, Goat, Piggery	2408.00
9	Fisheries	883.80
10	Farm Credit- Others	207.00
	Sub total	343098.53
B	Agriculture Infrastructure	
1	Construction of storage	3132.50
2	Land development, Soil conservation, Wasteland development	219.80
3	Agriculture Infrastructure - Others	1684.64
	Sub total	5036.94
C	Ancillary activities	
1	Food & Agro. Processing	1371.30
2	Ancillary activities - Others	813.50
	Sub Total	2184.80
II	Micro, Small and Medium Enterprises	
	Total MSME	289084.00
III	Export Credit	960.00
IV	Education	1260.00
V	Housing	8211.00
VI	Social Infrastructure	961.32
VII	Renewable energy	1350.00
VIII	Others	5359.80
	Total Priority Sector	657506.39

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Indian Bank

1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	5020
2	No. of Sub Divisions	6
3	No. of Blocks	14
4	No. of revenue villages	1360
5	No. of Gram Panchayats	1041

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	N0s.
1	State	Uttar Pradesh
2	District	Bahraich
3	Agro-climatic Zone 1	North Eastern Plain Zone
4	Agro-climatic Zone 2	Bhawar and plain tarai plain
5	Agro-climatic Zone 3	
6	Climate	Warm humid subtropical climate
7	Soil Type	Sandy/Alluvial/Light Loam

3. Land Utilisation [Ha]

Sr. No.	Particulars	N0s.
1	Total Geographical Area	456721
2	Forest Land	67927
3	Area not available for cultivation	4840
4	Barren and Unculturable land	4280
5	Permanent Pasture and Grazing Land	1077
6	Land under Miscellaneous Tree Crops	6809
7	Cultivable Wasteland	48916
8	Current Fallow	2306
9	Other Fallow	104

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	N0s.
1	Safe	14
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	14

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	N0s.	% to Total	Ha.	% to Total
1	<= 1 ha	428306	84	182781	55
2	>1 to <=2 ha	55729	11	74486	22
3	>2 to <=4 ha	3924	1	20815	1
4	>4 to <=10 ha	197	0	3288	0
5	>10 ha	19146	4	51042	4
6	Total	507302	100	332412	82

6. Workers Profile [In '000]

Sr. No.	Particulars	N0s.
1	Cultivators	361.00
2	Of the above, Small/ Marginal Farmers	255.00
3	Agricultural Labourers	225.00

4	Workers engaged in Household Industries	198.00
5	Workers engaged in Allied agro activities	
6	Other workers	143.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	3497.00	1849.00	1648.00	3214.00	283.00
2	Scheduled Caste	510.00	271.00	239.00	495.00	15.00
3	Scheduled Tribe	11.21	5.64	5.57	11.00	0.11
4	Literate	1401.00	880.00	521.00	1231.00	170.00
5	BPL	0.00				

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	606.00
2	Rural Households	558.00
3	BPL Households	321.00

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	574.00
2	Having source of drinking water	436.00
3	Having electricity supply	
4	Having independent toilets	180.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	1359
2	Villages having Agriculture Power Supply	266
3	Villages having Post Offices	266
4	Villages having Banking Facilities	140
5	Villages having Primary Schools	1309
6	Villages having Primary Health Centres	80
7	Villages having Potable Water Supply	1360
8	Villages connected with Paved Approach Roads	1269

Sources

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

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	
2	Primary Health Centres	60
3	Primary Health Sub-Centres	
4	Dispensaries	78
5	Hospitals	92
6	Hospital Beds	

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	
2	Registered FPOs	70
3	Agro Service Centres	
4	Soil Testing Centres	
5	Approved nurseries	46
6	Agriculture Pumpsets	
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	2

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	211.00
2	Irrigation Potential Created	
3	Net Irrigated Area (Total area irrigated at least once)	208
4	Area irrigated by Canals/ Channels	5
5	Area irrigated by Wells	75
6	Area irrigated by Tanks	
7	Area irrigated by Other Sources	128
8	Irrigation Potential Utilized (Gross Irrigated Area)	420

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	5831
2	Railway Line [km]	77
3	Public Transport Vehicle [Nos]	NA
4	Goods Transport Vehicles [Nos.]	NA

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	1135
2	Sugarcane (Gur/ Khandsari/ Sugar)	14
3	Fruit (Pulp/ Juice/ Fruit drink)	9
4	Spices (Masala Powders/ Pastes)	7
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0
6	Cotton (Ginning/ Spinning/ Weaving)	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	42
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	NA
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	NA
10	Others	

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	22000	2000	20000
2	Cattle - Indigenous	321000	50000	271000
3	Buffaloes	424000	44000	380000
4	Sheep - Cross bred	39	39	0
5	Sheep - Indigenous	15500	15500	0
6	Goat	581000	97000	484000
7	Pig - Cross bred	0	0	0
8	Pig - Indigenous	3000	3000	0
9	Horse/Donkey/Camel	0		
10	Rabbit	0		
11	Poultry - Improved	82000	82000	0
12	Poultry - Indigenous	82000	82000	0

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	43
2	Veterinary Dispensaries	NA
3	Disease Diagnostic Centres	32
4	Artificial Insemination Centers	72
5	Animal Breeding Farms	NA
6	Animal feed manufacturing units	NA
7	Fodder Farms	NA
8	Dairy Cooperative Societies	290
9	Milk Collection Centres	NA
10	Fishermen Societies	48
11	Animal Husbandry Training Centres	32
12	Animal Markets	2
13	Fish Markets	NA
14	Livestock Aid Centers (No.)	NA
15	Licensed Slaughter houses [Nos.]	NA

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish		MT		gm/day
2	Egg	377.46	Lakh Nos.		nos/p. a.
3	Milk	543.96	MT		gm/day
4	Meat	6.59	MT		gm/day
5	Wool	15.89	MT		gm/day

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	Sankhyiki Patrika Bahraich
12. Infrastructure & Support Services For Agriculture[Nos.]	Agriculture Department Bahraich
13. Irrigation Coverage ['000 Ha]	Sankhyiki Patrika Bahraich
14. Infrastructure For Storage, Transport & Marketing	Sankhyiki Patrika Bahraich
15. Processing Units	
16. Animal Population as per Census [Nos.]	Livestock-census-2019
17. Infrastructure for Development of Allied Activities [Nos.]	Sankhyiki Patrika Bahraich
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	https://www.animalhusb.upsdc.gov.in/en/statistics

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	43.10	44.20	44.69
2	Land Holdings - SF (%)	11.00	11.00	11.00
3	Land Holdings - MF (%)	84.00	84.00	84.00
4	Rainfall -Normal (mm)	903	903	903
5	Rainfall - Actual (mm)	886	676	663
6	Cropping Pattern	Kharif crops - paddy maize groundnut urd and moong. Rabi crops- wheat gram mustard/sarson. Vegetables- tomato Green peas gourd onion and Potato	Kharif crops - paddy Maize groundnut urd and moong. abi crops- wheat gram mustard/sarson. Vegetables- Tomato Green peas gourd onion and Potato	Kharif crops - paddy maize groundnut urd and moong. Rabi crops- wheat gram mustard/sarson. Vegetables- Tomato Green peas gourd onion and Potato

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	151174.54	265040.50	275541.20

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	170.96	398.16	2.33	170.96	397.99	2.33	172.88	503.61	2.91
2	Wheat	165.33	581.65	3.52	187.67	608.40	3.24	187.80	635.72	3.39
3	Maize	94.55	132.78	1.40	95.07	147.13	1.55	88.40	159.12	1.80
4	Groundnut	1.35	1.54	1.14	1.35	1.58	1.17	1.80	2.11	1.17
5	Rapeseed	3.66	3.00	0.82	4.66	3.82	0.82	4.66	3.82	0.82
6	Indian Mustard	5.49	4.51	0.82	6.99	5.73	0.82	11.87	9.76	0.82
7	Lentil	55.73	52.67	0.95	64.90	55.75	0.86	67.65	72.20	1.07

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	6.05	6.05	6.05
2	Net sown area (lakh ha)	3.20	3.20	3.20
3	Cropping intensity (%)	189.06	189.06	189.06

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	116.00	116.00	116.00
2	Fertilizer consumption - Rabi (kg/ha)	151.25	151.25	151.25

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	2	2	2
2	Volume of marketing through RMCs/eNAM platforms (MT)	199232	745563	939217

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	43994	113256	121838
2	GLC through KCC (Rs. lakh)	47453.71	117618.01	139343.34

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	529091	529091	529091
2	State Govt Sponsored Schemes Coverage (No.)	529091	529091	529091

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	3	3	3
2	Soil Health Cards Issued (No.)	0	0	8400

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	129605	149166	117496
2	Crop Loss Compensation, if any (Rs. lakh)	2526.00	3163.00	167.00

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	38.00	38.00	40.00
2	Wheat	46.00	46.00	45.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Zila Sankhyiki Patrika 2023
Table 2: GLC under Agriculture	SLBC India Portal
Table 3: Major Crops, Area, Production, Productivity	Zila Sankhyiki Patrika
Table 4: Irrigated Area, Cropping Intensity	Zila Sankhyiki Patrika
Table 5: Input Use Pattern	Zila Sankhyiki Patrika
Table 6: Trend in procurement/marketing	Zila Sankhyiki Patrika and agmarknet.gov.in
Table 7: KCC Coverage	SLBC India Portal
Table 8: PM Kisan & Other DBTs	Agriculture Department
Table 9: Soil testing facilities	https://soilhealth.dac.gov.in/
Table 10: Crop Insurance	pmfby.gov.in
Table 11: Seed Replacement Ratio %	Agriculture Department

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)	112	112	112
2	Net Irrigated Area ('000 ha)	208	208	208
3	Gross Irrigated Area ('000 ha)	420	420	420

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Irrigated Area & Potential	Zila Sankhyiki Patrika 2023-24
Table 3: Block level water exploitation status	Dynamic Ground Water Resources of India 2023

Farm Mechanisation

Table 1: GLC

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

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	34247	35876	37075
2	Power Tillers	190	212	240
3	Threshers/Cutters	85	89	92

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	58	58	58
2	Other minor repair & service centers (No.)	82	82	82

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Mechanisation in District	vahan.parivahan.gov.in
Table 3: Service Centers	Parliamentary answer

Plantation & Horticulture including Sericulture

Table 1: GLC

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

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	Bahraich	Balaha	Safe	Safe	Safe
2	Uttar Pradesh	Bahraich	Chitaura	Safe	Safe	Safe
3	Uttar Pradesh	Bahraich	Huzoorpur	Safe	Safe	Safe
4	Uttar Pradesh	Bahraich	Jarwal	Safe	Safe	Safe
5	Uttar Pradesh	Bahraich	Kaisarganj	Safe	Safe	Safe
6	Uttar Pradesh	Bahraich	Mahasi	Safe	Safe	Safe
7	Uttar Pradesh	Bahraich	Mihinpurwa	Safe	Safe	Safe
8	Uttar Pradesh	Bahraich	Nawabganj	Safe	Safe	Safe
9	Uttar Pradesh	Bahraich	Payagpur	Safe	Safe	Safe
10	Uttar Pradesh	Bahraich	Phakharpur	Safe	Safe	Safe
11	Uttar Pradesh	Bahraich	Risia	Safe	Safe	Safe
12	Uttar Pradesh	Bahraich	Shivpur	Safe	Safe	Safe
13	Uttar Pradesh	Bahraich	Tejwapur	Safe	Safe	Safe
14	Uttar Pradesh	Bahraich	Visheshwarganj	Safe	Safe	Safe

Table 5: Production Clusters

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

Table 6: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Turmeric	Turmeric	Turmeric
2	Area cultivated (Ha)	93	113	113
3	Processing Units (No.)	0	0	0
4	Value of products (Rs.)	0.00	0.00	0.00

Table 7: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)	0	0	0
2	Production - kg	0	0	0

Table 8: Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	0	0	0
2	Weavers' population (No.)	0	0	0
3	Reeling Units (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India Portal
Table 2: High Tech Orchards	District Horticulture Office
Table 3: Production and Productivity	District Horticulture Office
Table 4: NHM Schemes (Cumulative Nos.)	District Horticulture Office
Table 5: Production Clusters	District Horticulture Office
Table 6: Crop Identified for One District-One Product	https://pmfme.cftri.res.in/
Table 7: Sericulture	District Horticulture Office
Table 8: Weavers Clusters	District Horticulture Office

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)	68	68	68
2	Waste Land ('000 ha)	3	3	4
3	Degraded Land ('000 ha)	2	2	5

Table 2: High Tech Orchards

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

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)		Area ('000 ha)	Prod. ('000 MT)		Area ('000 ha)	Prod. ('000 MT)	
1	Banana	0.19	10.41		0.20	10.75		0.22	11.02	
2	Turmeric	0.11	0.21		0.11	0.21		0.11	0.25	
3	Potato	2.50	69.75		2.50	69.80		2.50	69.90	

Table 4: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
	NA			

Table 3: NTFP

Sr. No.	Item/ Variety	31/03/2022			31/03/2023			31/03/2024		
		Production (Kg)	Involve ment of HGs/ Producer Groups (No.)		Production (Kg)	Involve ment of HGs/ Producer Groups (No.)		Production (Kg)	Involve ment of HGs/ Producer Groups (No.)	
1	Herbs	8000			8000			8000		

Table 4: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	20	20	20

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Area under Forest Cover & Waste Land	Zila Sankhyiki Patrika 2023
Table 3: NTFP	Zila Sankhyiki Patrika 2023
Table 4: Nurseries (No.)	Zila Sankhyiki Patrika 2023

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)	156.54	405.95	789.07
2	KCC for working capital (₹ lakh)	588.25	342.76	812.44
3	KCC for working capital (No.)	663	755	530
4	Finance under group mode (₹ lakh)			

Table 2: Processing Infrastructure

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

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	NA
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)	41.65	122.12	63.89
2	KCC for working capital (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	0	0	0
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	163768	163768	163768
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)	9	9	9
5	Hatcheries (No.)	2	2	2
6	Popular breeds	Country Chicken	Country Chicken	Country Chicken

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Poultry	Zila Sankhyiki Patrika

Animal Husbandry - SGP
Table 1: GLC

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

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Cross Breed
2	Popular goat breed(s)	Burberry
3	Popular pig breed(s)	Cross Breed

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Popular Breed(s)	District Statistical handbook

Fisheries
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	7.79	8.43	7.41
2	Finance under group mode (₹ lakh)			

3	KCC for working capital (No.)	138	12	27
4	KCC for working capital (₹ lakh)	127.70	6.96	29.74

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	0	0	0
2	Reservoirs (No.)	635	635	654
3	Cage Culture/ Bio-floc technology (No.)	0	0	0
4	Fish Seed Hatchery (No.)	0	0	0

Table 3 : Marine Fisheries (No.)

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

Table 4 : Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

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

Farm Credit - Others & Integrated Farming
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	7071.65	39947.92	31547.72
2	Credit to bullocks (₹ lakh)	0.00	0.00	0.00
3	Credit to bullock carts (₹ lakh)	0.00	0.00	0.00
4	Credit to Two wheelers (₹ lakh)	7071.65	39947.92	31547.72

Table 2: Area under Integrated Farming

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

Sources

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

Agri. Infrastructure
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	578.29	1020.22	1497.25
2	Loans for Storage Godowns (₹ lakh)	578.29	1020.22	1497.25
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00
4	Loans for Other Agri Infrastructure (₹ lakh)	0.00	0.00	0.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	12	12	12
2	Cold Storages (Capacity - '000 MT)	54	54	54
3	Storage Godowns (No.)	130	132	132
4	Storage Godowns (Capacity - '000 MT)	111	121	121
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)			
6	Market Yards [Nos] / Wholesale Market (No.)	2	2	2
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	111	111	111

Sources

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

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

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

Table 2: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)	12	12	12
2	Area treated for soil & water conservation treatment ('000 ha)	NA	NA	NA
3	Gap ('000 ha)	12	12	12

Table 3: NABARD's interventions

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Area requiring Soil Treatment & Area Treated	NA
Table 3: NABARD's interventions	NABARD

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	578.29	1020.22	1497.25

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	85150	85150	85150
2	Pesticides Consumption ('000 kg)	1520	1520	1520

Table 3: Production of inputs

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

Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Plant tissue culture facility (No.)	1	1	1
2	Pack Houses (No.)	0	0	0
3	Food Quality Testing Labs	0	0	0
4	Food Parks (No.)	0	0	0
5	Food Parks (No.)	0	0	1
6	Food Parks (No.)	0	1	0
7	Food Parks (No.)	0	1	1
8	Food Parks (No.)	1	0	0
9	Food Parks (No.)	1	0	1
10	Food Parks (No.)	1	1	0
11	Food Parks (No.)	1	1	1
12	Ripening chambers	0	0	0
13	Ripening chambers	0	0	1
14	Ripening chambers	0	1	0
15	Ripening chambers	0	1	1
16	Ripening chambers	1	0	0

17	Ripening chambers	1	0	1
18	Ripening chambers	1	1	0
19	Ripening chambers	1	1	1
20	Agri-Economic Zones (No.)	0	0	0
21	Cashew Processing Units (No.)	0	0	0
22	Agri Start-Ups (No.)	0	0	0
23	Cashew Processing Capacity ('000 MT)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Fertilizer Consumption	Fertilizer statistics 2021-22
Table 3: Production of inputs	NA
Table 4: Facilities Available	FSSAI APEDA Start up India Mandi Samiti

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)	24805.17	95383.70	95516.93
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	18149.17	39642.71	51426.95

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)			
2	Procurement through PACS and LAMPS (MT)	75000	75000	75000

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	57	57	57
2	ACABCs (No.)	0	0	1

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Procurement	ARCS

Table 3: Other Ancilliary Services	DCCB Bahraich;SLBC portal
------------------------------------	---------------------------

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	55413.73	172377.16	189571.27
2	No. of units financed	16220	21519	22784
3	Loans under Stand Up India Scheme (Rs. lakh)	0.00	0.00	0.00
4	Loans to Weavers' Coop. Societies (Rs. lakh)	0.00	0.00	0.00

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	0	0	0
2	Micro Units (No.)	19343	19343	19343
3	Small Units (No.)	498	498	498
4	Medium Units (No.)	33	33	33
5	Udyog Aadhar Registrations (No.)	19874	19874	19874

Table 3: Traditional activities

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

Table 5: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	88	248	343
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	2	2	2

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: MSME units - Cumulative	District Industry Profile ; MSME Udyam Dashboard
Table 3: Traditional activities	Cooperatives website
Table 4: DIC interventions	ODOP
Table 5: Skill Development Trainings	SLBC Portal

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)	242.84	186.30	201.40
3	GLC under Housing (Rs. lakh)	1714.46	1410.75	1303.71

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	23707	31938	16455
2	Amt of subsidy released (Rs. lakh)	56.20	201.10	507.20

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	0	0	0
2	Amt of subsidy released (Rs. lakh)	0.00	0.00	0.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Progress under PMAY	https://rhreporting.nic.in
Table 3: Progress under SBM	NA

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (Rs. lakh)	9647.92	4022.72	8913.00

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

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	RIDF	79	19	26

Sources

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

Social Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	64.21	73.72	75.59

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	Social Infra	5	7	7

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

Renewable Energy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	3.00	2.94	2.94
2	Assistance under Green Climate Fund (Rs. lakh)	0.00	0.00	0.00
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	0.00	0.00	0.00

Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Renewable Energy	1	2	2

Table 3: Renewable Energy Potential

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Go Green Initiatives	SLBC Portal
Table 3: Renewable Energy Potential	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)	1702.28	4340.05	5442.24
2	JLG Bank Linkage (Rs. lakh)	1000.54	10995.44	21383.84
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)			

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.00	0.00	0.00
2	Mission Shakti (SRLM) (Rs. lakh)			
3	NRLM (Rs. lakh)			
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	4.00	4.00	4.00
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	2.00	2.00	2.00

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	12	12	12
2	No. of SHGs formed	2358	2170	338
3	No. of SHGs credit linked (including repeat finance)	736	2410	2603
4	Bank loan disbursed (Rs. lakh)	1702.28	4340.05	5442.24
5	Average loan per SHG (Rs. lakh)	2.31	1.80	2.09
6	Percentage of women SHGs %			

Sources

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

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.)	338	338	338
2	Consumer Stores (No.)			
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	0	0	0
5	Marketing Societies (No.)	38	38	38
6	Labour Societies (No.)	0	0	0
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	3	3	1
9	Agro Processing Societies (No.)	0	0	0
10	Others (No.)	90	90	90
11	Total (No)	469	469	467

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.)	111	111	111
2	Multi state cooperative societies (No.)	0	0	0

Sources

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

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

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Uttar Pradesh	Bahraich	Mihinpurwa	Marketing Societies	1	Average	Marketing Societies	1	Average	Marketing Societies	1	Average
10	Uttar Pradesh	Bahraich	Kaisarganj	Milk Societies	3	Average	Milk Societies	5	Deficient	Milk Societies	5	Deficient
11	Uttar Pradesh	Bahraich	Kaisarganj	Milk Societies	5	Deficient	Industrial Societies	2	Deficient	Industrial Societies	2	Deficient
12	Uttar Pradesh	Bahraich	Kaisarganj	Industrial Societies	2	Deficient	Marketing Societies	3	Deficient	Marketing Societies	3	Deficient
13	Uttar Pradesh	Bahraich	Mahasi	Marketing Societies	3	Deficient	Marketing Societies	5	Average	Marketing Societies	5	Average
14	Uttar Pradesh	Bahraich	Mahasi	Marketing Societies	5	Average	Milk Societies	6	Average	Milk Societies	6	Average
15	Uttar Pradesh	Bahraich	Mahasi	Milk Societies	6	Average	Milk Societies	6	Deficient	Milk Societies	6	Deficient

16	Uttar Pradesh	Bahraich	Mahasi	Milk Societies	6 Deficient	Labour Societies	1 Average	Labour Societies	1 Average
17	Uttar Pradesh	Bahraich	Mahasi	Labour Societies	1 Average	Industrial Societies	5 Deficient	Industrial Societies	5 Deficient
18	Uttar Pradesh	Bahraich	Mahasi	Industrial Societies	5 Deficient	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient
19	Uttar Pradesh	Bahraich	Balaha	Marketing Societies	1 Deficient	Marketing Societies	2 Average	Marketing Societies	2 Average
2	Uttar Pradesh	Bahraich	Mihinpurwa	Milk Societies	4 Deficient	Milk Societies	4 Deficient	Milk Societies	4 Deficient
20	Uttar Pradesh	Bahraich	Balaha	Marketing Societies	2 Average	Milk Societies	3 Average	Milk Societies	3 Average
21	Uttar Pradesh	Bahraich	Balaha	Milk Societies	3 Average	Milk Societies	1 Deficient	Milk Societies	1 Deficient
22	Uttar Pradesh	Bahraich	Balaha	Milk Societies	1 Deficient	Industrial Societies	2 Deficient	Industrial Societies	2 Deficient
23	Uttar Pradesh	Bahraich	Balaha	Industrial Societies	2 Deficient	Sugar Societies	1 Deficient	Sugar Societies	1 Deficient

24	Uttar Pradesh	Bahraich	Balaha	Sugar Societies	1 Deficient	Marketin g Societies	6 Average	Marke ting Socie ties	6 Average
25	Uttar Pradesh	Bahraich	Chitaura	Marketin g Societies	6 Average	Marketin g Societies	1 Deficient	Marke ting Socie ties	1 Deficient
26	Uttar Pradesh	Bahraich	Chitaura	Marketin g Societies	1 Deficient	Milk Societies	1 Deficient	Milk Societies	1 Deficient
27	Uttar Pradesh	Bahraich	Chitaura	Milk Societies	1 Deficient	Fishery Societies	1 Average	Fishe ry Socie ties	1 Average
28	Uttar Pradesh	Bahraich	Chitaura	Fishery Societies	1 Average	Marketin g Societies	2 Average	Marke ting Socie ties	2 Average
29	Uttar Pradesh	Bahraich	Huzoorpu r	Marketin g Societies	2 Average	Marketin g Societies	2 Deficient	Marke ting Socie ties	2 Deficient
3	Uttar Pradesh	Bahraich	Jarwal	Marketin g Societies	3 Deficient	Marketin g Societies	3 Deficient	Marke ting Socie ties	3 Deficient
30	Uttar Pradesh	Bahraich	Huzoorpu r	Marketin g Societies	2 Deficient	Milk Societies	3 Average	Milk Societies	3 Average
31	Uttar Pradesh	Bahraich	Huzoorpu r	Milk Societies	3 Average	Milk Societies	1 Deficient	Milk Societies	1 Deficient

32	Uttar Pradesh	Bahraich	Huzoorpur	Milk Societies	1 Deficient	Marketing Societies	6 Average	Marketing Societies	6 Average
33	Uttar Pradesh	Bahraich	Nawabganj	Marketing Societies	6 Average	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient
34	Uttar Pradesh	Bahraich	Nawabganj	Marketing Societies	1 Deficient	Milk Societies	2 Deficient	Milk Societies	2 Deficient
35	Uttar Pradesh	Bahraich	Nawabganj	Milk Societies	2 Deficient	Industrial Societies	2 Deficient	Industrial Societies	2 Deficient
36	Uttar Pradesh	Bahraich	Nawabganj	Industrial Societies	2 Deficient	Labour Societies	3 Deficient	Labour Societies	3 Deficient
37	Uttar Pradesh	Bahraich	Nawabganj	Labour Societies	3 Deficient	Marketing Societies	5 Average	Marketing Societies	5 Average
38	Uttar Pradesh	Bahraich	Payagpur	Marketing Societies	5 Average	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient
39	Uttar Pradesh	Bahraich	Payagpur	Marketing Societies	1 Deficient	Milk Societies	2 Average	Milk Societies	2 Average
4	Uttar Pradesh	Bahraich	Jarwal	Sugar Societies	1 Average	Sugar Societies	1 Average	Sugar Societies	1 Average

40	Uttar Pradesh	Bahraich	Payagpur	Milk Societies	2 Average	Milk Societies	1 Deficient	Milk Societies	1 Deficient	1 Deficient
41	Uttar Pradesh	Bahraich	Payagpur	Milk Societies	1 Deficient	Industrial Societies	3 Deficient	Industrial Societies	3 Deficient	3 Deficient
42	Uttar Pradesh	Bahraich	Payagpur	Industrial Societies	3 Deficient	Marketing Societies	4 Average	Marketing Societies	4 Average	4 Average
43	Uttar Pradesh	Bahraich	Risia	Marketing Societies	4 Average	Marketing Societies	1 Deficient	Marketing Societies	1 Deficient	1 Deficient
44	Uttar Pradesh	Bahraich	Risia	Marketing Societies	1 Deficient	Milk Societies	1 Average	Milk Societies	1 Average	1 Average
45	Uttar Pradesh	Bahraich	Risia	Milk Societies	1 Average	Milk Societies	4 Deficient	Milk Societies	4 Deficient	4 Deficient
46	Uttar Pradesh	Bahraich	Risia	Milk Societies	4 Deficient	Labour Societies	1 Average	Labour Societies	1 Average	1 Average
47	Uttar Pradesh	Bahraich	Risia	Labour Societies	1 Average	Industrial Societies	4 Deficient	Industrial Societies	4 Deficient	4 Deficient
48	Uttar Pradesh	Bahraich	Risia	Industrial Societies	4 Deficient	Marketing Societies	2 Average	Marketing Societies	2 Average	2 Average

49	Uttar Pradesh	Bahraich	Shivpur	Marketing Societies	2 Average	Marketing Societies	5 Deficient	Marketing Societies	5 Deficient	5 Deficient
5	Uttar Pradesh	Bahraich	Jarwal	Milk Societies	1 Deficient	Milk Societies	1 Deficient	Milk Societies	1 Deficient	1 Deficient
50	Uttar Pradesh	Bahraich	Shivpur	Marketing Societies	5 Deficient	Marketing Societies	6 Average	Milk Societies	6 Average	6 Average
51	Uttar Pradesh	Bahraich	Shivpur	Milk Societies	6 Average	Milk Societies	5 Deficient	Milk Societies	5 Deficient	5 Deficient
52	Uttar Pradesh	Bahraich	Shivpur	Milk Societies	5 Deficient	Industrial Societies	4 Deficient	Industrial Societies	4 Deficient	4 Deficient
53	Uttar Pradesh	Bahraich	Shivpur	Industrial Societies	4 Deficient	Marketing Societies	6 Average	Marketing Societies	6 Average	6 Average
54	Uttar Pradesh	Bahraich	Tejwarpur	Marketing Societies	6 Average	Marketing Societies	3 Deficient	Marketing Societies	3 Deficient	3 Deficient
55	Uttar Pradesh	Bahraich	Tejwarpur	Marketing Societies	3 Deficient	Milk Societies	3 Average	Milk Societies	3 Average	3 Average
56	Uttar Pradesh	Bahraich	Tejwarpur	Milk Societies	3 Average	Milk Societies	4 Deficient	Milk Societies	4 Deficient	4 Deficient

57	Uttar Pradesh	Bahraich	Tejwapur	Milk Societies	4	Deficient	Labour Societies	3	Average	Labour Societies	3	Average
58	Uttar Pradesh	Bahraich	Tejwapur	Labour Societies	3	Average	Industrial Societies	3	Deficient	Industrial Societies	3	Deficient
59	Uttar Pradesh	Bahraich	Tejwapur	Industrial Societies	3	Deficient	Marketing Societies	2	Average	Marketing Societies	2	Average
6	Uttar Pradesh	Bahraich	Jarwal	Industrial Societies	1	Deficient	Marketing Societies	1	Average	Marketing Societies	1	Average
60	Uttar Pradesh	Bahraich	Visheshwarganj	Marketing Societies	2	Average	Milk Societies	1	Average	Milk Societies	1	Average
61	Uttar Pradesh	Bahraich	Visheshwarganj	Milk Societies	1	Average	Industrial Societies	1	Deficient	Industrial Societies	1	Deficient
62	Uttar Pradesh	Bahraich	Visheshwarganj	Industrial Societies	1	Deficient	Sugar Societies	1	Average	Sugar Societies	1	Average
63	Uttar Pradesh	Bahraich		Sugar Societies	1	Average	Marketing Societies	2	Average	Marketing Societies	2	Average

64	Uttar Pradesh	Bahraich		Marketing Societies	2	Average	Consumer Stores	1	Average	Consumer Stores	1	Average
65	Uttar Pradesh	Bahraich		Consumer Stores	1	Average	Milk Societies	101	Average	Milk Societies	101	Average
66	Uttar Pradesh	Bahraich		Milk Societies	101	Average	Milk Societies	120	Deficient	Milk Societies	120	Deficient
67	Uttar Pradesh	Bahraich		Milk Societies	120	Deficient	Fishery Societies	25	Average	Fishery Societies	25	Average
68	Uttar Pradesh	Bahraich		Fishery Societies	25	Average	Fishery Societies	22	Deficient	Fishery Societies	22	Deficient
69	Uttar Pradesh	Bahraich		Fishery Societies	22	Deficient	Labour Societies	1	Average	Labour Societies	1	Average
7	Uttar Pradesh	Bahraich	Phakharpur	Marketing Societies	1	Average	Marketing Societies	4	Deficient	Marketing Societies	4	Deficient
70	Uttar Pradesh	Bahraich		Labour Societies	1	Average	Marketing Societies	26	Deficient	Marketing Societies	26	Deficient
71	Uttar Pradesh	Bahraich		Marketing Societies	26	Deficient						

8	Uttar Pradesh	Bahraich	Kaisarganj	Marketing Societies	4	Deficient	Marketing Societies	3	Average	Marketing Societies	3	Average
9	Uttar Pradesh	Bahraich	Kaisarganj	Marketing Societies	3	Average	Milk Societies	3	Average	Milk Societies	3	Average

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Village s	Househol ds
Commercial Banks	19	117	52	29	36	NA	5115	315	23	7110
Regional Rural Bank	1	95	87	5	3	NA	8063	175	14	6430
District Central Coop. Bank	1	16	4	10	2	NA	110	NA	71	31809
Coop. Agr. & Rural Dev. Bank	1	3	0	2	1	NA	NA	NA	456	201459
Primary Agr. Coop. Society	111	0	0	0	0	NA	NA	NA	13	5596
Others	0	1	0	0	1	NA	NA	NA	0	0
All Agencies	133	232	143	46	43	0	13288	490	577	252404

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	2363721	2470128	2488149	60.2	519483.36	707056.32	753534.97	77.46
Regional Rural Bank	1537426	1587142	1603165	38.8	173440.18	189757.92	207189.18	21.30

Cooperative Banks	31640	32489	38478	18.4	0.9	6147.00	5810.21	5741.34	-1.2	0.59
Others	0	0	0	0	0.0	47843.24	0.00	6380.39	Infinity	0.66
All Agencies	3932787	4089759	4129792	1.0	100.0	746913.78	902624.45	972845.88	7.8	100.0

3. Loans & Advances Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]						
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	168610	244419	231309	-5.4	68.2	304084.44	510868.37	548188.14	7.3	78.89
Regional Rural Bank	93672	105592	103858	-1.6	30.6	114066.44	130317.17	143535.67	10.1	20.66
Cooperative Banks	1754	2498	3804	52.3	1.1	3419.59	2950.87	3177.38	7.7	0.46
Others	0	3389	0	-100.0	0.0	68364.01	1826.89	0.00	-100.0	0.00
All Agencies	264036	355898	338971	-4.8	100.0	489934.48	645963.30	694901.19	7.6	100.0

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	58.5	72.3	72.7
Regional Rural Bank	65.8	68.7	69.3
Cooperative Banks	55.6	50.8	55.3
Others	142.9	0	0.0
All Agencies	65.6	71.6	71.4

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1071277	543380	192528	90256
Regional Rural Bank	271529	967	712	49362
Cooperative Banks	0	0	9	0
Others	0	0	4458	0
All Agencies	1342806	544347	197707	139618

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	377234.08	68.8	187709.42	34.2	82049.48	15.0	0.00	0.0	11228.97	2.0
Regional Rural Bank	98452.69	68.6	87462.69	60.9	62182.15	43.3	0.00	0.0	62182.15	43.3
Cooperative Banks	369.03	11.6	369.03	11.6	0.00	0.0	0.00	0.0	0.00	0.0
Others	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
All Agencies	476055.80	68.5	275541.14	39.7	144231.63	20.8	0.00	0.0	73411.12	10.6

Total Priority Sector	190745.00	155770.84	81.7	228058.52	440382.84	193.1	294741.93	476055.80	161.5	1022.7
-----------------------------	-----------	-----------	------	-----------	-----------	-------	-----------	-----------	-------	--------

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	304084.44	0.00	0.0	510868.37	55968.72	11.0	548188.14	62701.54	11.4	7.5
Regional Rural Bank	114066.44	0.00	0.0	130317.17	18658.85	14.3	143535.67	18614.34	13.0	7.2
Cooperative Banks	3419.59	0.00	0.0	2950.87	1583.74	53.7	3177.38	1411.07	44.4	26.8
Others	68364.01	0.00	0.0	1826.89	0.00	0.0	0.00	0.00	0	0.0
All Agencies	489934.48	0.00	0.0	645963.30	76211.31	11.8	694901.19	82726.95	11.9	41.5

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

Source(s)	
1	SLBC Portal

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

i. Transforming Agricultural Research

ii. Release of New Varieties

iii. Natural Farming

iv. Mission for Pulses and Oilseeds

v. Vegetable Production and Supply Chains

vi. Digital Public Infrastructure (DPI) for Agriculture

vii. Shrimp Production and Export.

Focus Areas

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

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

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

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

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

Uttar Pradesh Agriculture Growth and Rural Enterprise Ecosystem Strengthening Project (UP-AGREES): UP-AGREES supported by the World Bank aims to enhance agricultural productivity and rural enterprise development. The project focuses on modernizing farm

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

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

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

Uttar Pradesh Agricultural Export Policy 2019: The policy provides incentives to promote agricultural exports through farmer clusters and ecosystem support. Clusters ranging from 50 to 350 hectares receive financial support between Rs. 10 lakh to Rs. 40 lakh with additional Rs. 6 lakh for larger areas. Payments are made in installments: 40 percent in the first year and 15 percent annually for the next four years. The policy also offers subsidies for new processing units near clusters transport subsidies and exemptions from mandi fees and development cess on

specific produce. Other initiatives include promoting courses in agriculture exports supporting packaging design establishing traceability systems and setting up Export Facilitation Centers. The policy aims to boost market intelligence innovation and the adoption of Good Agricultural Practices with a focus on organizing international buyer-seller meets and encouraging business start-ups and investments. (Link: <https://invest.up.gov.in/uttar-pradesh-food-processing-industry-policy-2023/>).

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

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

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

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

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

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

Uttar Pradesh deep tube well free boring scheme: Under the Uttar Pradesh Deep Tubewell Free Boring Scheme the following financial grants will be given to the farmers of the state:-
a. 50 percent of the cost or maximum Rs. 100000/- for construction of tube well.
b. 50 percent of the cost or maximum Rs.10000/- for pipe system.
c. Maximum Rs. 68000/- for electrification of tube well.
(Link: <https://govtschemes.in/hi/taxonomies/term/59>)

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

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

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

Uttar Pradesh Mukhyamantri Kisan evam Sarvahit Bima Yojana: This initiative aims to offer comprehensive insurance coverage to support the health and well-being of farmers and other beneficiaries. The scheme provides treatment facilities in hospitals up to a certain amount with coverage up to Rs. 2.50 lakh available in all government medical institutions and medical universities. Additionally prosthetic limbs worth up to Rs 1 lakh will be provided. In the event of accidental death or disability a maximum amount of Rs. 5 lakh will be given. (Link: <https://govtschemes.in/hi/utatara-paradaesa-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.10000 to Rs.10 lakh. The scheme aims to cover migrant workers and traditional artisans by providing free training related to their profession. Every year the government aims to provide jobs to over 15000 people through this scheme with funds directly transferred to their bank accounts. (Link- <https://diupmsme.upsdc.gov.in/>)

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Agriculture is the main economic activity in Bahraich district where farmers (including cultivators and agricultural labourers) constitute 16.7 of the total population and 6.4 of the total workers (Census 2011). The secondary sector has also seen growth alongside agriculture in the form of agro-processing industries agricultural machinery units etc.

The main crop seasons in Bahraich district are Kharif Rabi and Zaid. The main crops are paddy wheat maize sugarcane lentils etc. Paddy maize black gram and sugarcane are grown in Kharif wheat and lentils in Rabi and mentha and maize in Zaid. Sugarcane is an annual crop grown in an area of 74295 hectares. Commercial cultivation of bananas vegetables and medicinal crops like mentha and tulsi is increasing. Commercial crops account for 11 of the gross cropped area with potato banana parwal and mentha having the largest share. The major crops are wheat paddy maize lentils and sugarcane. Paddy and wheat are cultivated in an area of 360680 hectares while the area under maize is 88400 hectares which is 72.93 of the reported Net Sown Area (NSA). The Gross Cropped Area (GCA) is 605000 hectares with a cropping intensity of 189. The Net Irrigated Area (NIA) is 208000 hectares. The average holding size is 0.6 hectares.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The Uttar Pradesh Agriculture Policy 2013 envisions a 5.1 growth rate in agriculture through seven revolutions - extension services irrigation and water management soil health and fertility seed management marketing farm mechanization and diversification. Along with this national missions like Sustainable Agriculture Mission National Food Security Mission and National Mission on Agricultural Extension & Technology make intense credit potential for the crop loan sector.

Schemes:

1. Agricultural Loan Flow through the Kisan Credit Card (KCC) Scheme (including AH and Fisheries)
 2. PM Fasal Bima Yojana (PMFBY)- In February 2020 the Union Cabinet addressed the existing challenges in the implementation of crop insurance schemes.
 3. Interest Subsidy on Crop Loans- scheme envisions providing crop loans to farmers at 4 interest for loans up to ₹3 lakh for agricultural activities
 4. Loans on e-NWR- launched to provide discounted post-harvest loans of up to ₹3 lakh to small and marginal farmers holding KCCs.
- Shortcomings and Required Support:
- i. Streamlining registration of FPO and licensing for trade in

inputs/ outputs

- iv. 100 implementation of KCC and PM Fasal Bima Yojana
- vi. Increasing fertiliser use farm mechanization and DBT enrollment.
- vii. Removing all service fees to provide more loans to farmers and special drive for KCC coverage
- viii. Issuing KCCs for animal husbandry and fisheries as per GoI directions
- x. loans to landless and tenant farmers through JLGs

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Despite the adequate development of irrigation facilities agriculture in the Bahraich district primarily depends on the monsoon. The coverage and uneven distribution of the monsoon affects agricultural activities in the district. In recent years the monsoon has been abnormal in the district. The Bahraich district falls under the Bhabar Terai region. Here there are sufficient sources of groundwater and surface water. Apart from the Ghaghra Kauriala and Saryu rivers there are also several rain-fed streams where water is available throughout the year which are used for irrigation purposes.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Due to the adequate presence of the Saryu Canal Project diesel pump sets and government tubewells in the district 51.63 of the net sown area (NSA) is irrigated. According to the Central Ground Water Board's report "Dynamic Ground Water Resources of India 2021" the groundwater recharge in the district is 140697.54 hectare metres and the natural discharge is 8406.59 hectare metres. Thus the net groundwater availability is 132290.95 hectare metres and the annual groundwater draft is 71553.68 hectare metres. According to the report the stage of groundwater development in the district is 54.09 and all 14 blocks are in the safe category based on groundwater availability.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

At the all-India level there has been a significant change in the different energy sources used in the agricultural sector. Between 1990-91 and 2013-14 the share of agricultural labourers in India's total agricultural energy availability decreased from 7.4 to 4.66 and the share of draft animals decreased from 29.1 to 7.0. In contrast the share of tractors and power tillers increased from 25.2 to 49.29 over the past 24 years. Similarly the contribution of diesel engines and electric power decreased from 21.6 and 24.1 to 16.76 and 22.29 respectively. During this period the share of energy derived from tractors was the highest with an increase of about 25. In other words the current source of farm energy has shifted from human and animal labour to primarily mechanical and electrical energy. Despite the

small size of farms in India the share of power tillers remained less than one percent during this period.

As far as the state of Uttar Pradesh is concerned the total estimated farm energy available through 7.16 lakh tractors 37.72 lakh diesel pump sets 5.84 lakh private electric motors and 0.33 public electric motors is 2.03 kilowatts per hectare of cultivable area and 2.96 kilowatts per hectare of net sown area. To promote farm mechanization in the district there are 39 tractor dealers 70 repair workshops and 150 small agricultural machinery manufacturing and repair workshops. Local residents meet their agricultural needs from these sources.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

To double farmers' income it is necessary to promote the use of mechanical energy in farming further. This requires developing basic facilities in the area and making proper arrangements for the promotion of low-cost technologies.

Tractors are generally considered synonymous with farm mechanization but we also need machine-operated small tools that can work in the smallest of fields with low energy consumption. For example Japanese paddy transplanters reaper binders costing between Rs. 1.5 to 2.0 lakhs and drones (for spraying and monitoring) have been found suitable for agricultural operations. Banks need to focus on financing these.

To make the custom hiring system successful, more village-level government farm machinery centres should be established with the help of the Panchayati Raj department. MGNREGA workers should be employed to operate these machines. This will increase the income of the gram panchayat and address the shortage of human labour for agriculture. It will also help improve the MGNREGA scheme.

ICAR and some agricultural industries have developed small tools and animal-drawn machines according to the needs of different agro-climatic regions. The states agro-industries department should better coordinate with farmers to bring these machines/technologies to the fields.

Farmers require agricultural equipment on rent. However such machinery is not available at the block level. PACS and ACABC can play a vital role in mitigating the problems of farmers.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Horticulture Sector in Uttar Pradesh: Due to diverse agro-climatic conditions Uttar Pradesh has a remarkable contribution to the production of horticultural crops. Uttar Pradesh accounts for 14.9 of India's total vegetable production 10.8 of fruit production and 30 of potato production. Additionally the state is the largest producer of mangoes guavas amla peas and potatoes.

The Bahraich district is located in the Bhabar Terai region. The climate here is highly suitable for cultivating all kinds of fruits and vegetables. In the district horticulture crops such as mangoes guavas katti falcons bananas potatoes seasonal vegetables mulberry plantation cocoon cultivation etc. are widely cultivated. Furthermore

a large area of the Mihipurwa and Nawabganj development blocks of the Bahraich district is covered by forests where many extremely rare herbs are found. To promote the conservation cultivation and marketing of endangered medicinal plant species due to excessive collection of medicinal herbs from forests the 'National Medicinal Plant Mission' program is being run in the district. Under this program the Horticulture Department will provide subsidies to farmers to encourage the cultivation of medicinal plants.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Bahraich district has vast potential in the horticulture sector. The share of commercial crops in the total sown area is 11 percent. Horticultural crops such as bananas mentha parwal kaunaru turmeric ginger cucurbits jimikand are cultivated on a large scale here. Fruits like mangoes guavas lemons papayas and sour fruits are also grown in the district. Medicinal crops are cultivated in approximately 300 hectares in the district. According to the Zila Sankhyikiya Patrika 2023 69900 quintals of potatoes were produced which has increased significantly now. Promoting these crops through a combination of government programs and credit will accelerate the development process. To promote horticultural crops/trees in the district there are two nurseries in the Bahraich and Risia development blocks with an aggregate capacity of 1.25 lakh saplings. The Bahraich district has immense potential in the horticulture sector. There is scope for establishing nurseries demonstration farms post-harvest management facilities like grading and packing houses in the district to improve the quality of horticultural produce and create awareness and training for farmers. Value addition through grading sorting units and ripening chambers can ensure better returns for farmers.

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. As per the available records its forest area is 1657296 hectares (6.6 of the total geographical area of the state). The per capita forest area of the state is 0.011 hectares. The state government is running several programs to promote afforestation in the state. The state government has set a world record by planting 9 crore saplings in 2019 and 22 crore saplings in 2020.

The forest area of Bahraich district is 68480 hectares which is 14 of its total geographical area. The important species of forestry in the district are Babool Pongamia Bamboo Neem Subabul Teak Sheesham Poplar and Eucalyptus.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Around 6500 hectares of land has been developed through the RIDF's

forestry projects. The Forest Department provides extension services and planting material for forestry development in the district. There are two forest divisions - Bahraich and Katarniyaghat and subordinate units in the district. The following critical support is necessary to create a lasting impact:

- Availability of quality planting material is essential for entrepreneurs.
- The Forest Department needs to arrange awareness programs on agroforestry for entrepreneurs.
- High-tech forestry plantations need to be popularised as economically viable and credible projects.
- The Uttar Pradesh Forest Corporation can devise a plan to provide Minimum Support Price.
- Banks need to play an active role in financing viable farm/agroforestry and wasteland development activities.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Dairy under the livestock sector is an integral part of the rural economy and a major source of additional income for farmers. This sector plays a crucial role in the rural economy of the state and contributes 33 to the Gross State Domestic Product (GSDP) of Uttar Pradesh from the agriculture sector. Milk production is a subsidiary occupation for about 94 of the small and marginal farmers in the district. As per the 20th Livestock Census 2019 the district has around 4.24 lakh buffaloes and 5.81 lakh cows. The district contributes around 14.79 lakh litres of milk per annum. The district has famous indigenous breeds like Jersey and the Murrah buffalo and Barbari and Jamunapari goats.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

Bahraich district has 43 veterinary hospitals, 32 AH training centres, 72 artificial insemination centres, 6 pig development centres, 1 sheep development centre, and 1 D-class veterinary dispensary. Considering the large livestock population, around 7 new veterinary dispensaries are required. To improve breeding services, 25 AI centres and 5 deep-frozen semen centres are required. Loan from NABARD under RIDF can be availed for construction of this infrastructure. Vaccination and deworming services are provided at the village level by paravets, which is not sufficient. There are 290 dairy cooperative societies in the district with a total membership of 15,211. The average milk production of these dairy cooperative societies is 6,891 litres per day. Only 25-30% of the milk is processed and marketed by the cooperative sector, while the rest is handled by local traders/private agencies. The GoI has set up a Rs. 15,000 crore “Animal Husbandry Infrastructure Development Fund” under the Aatmanirbhar Bharat Abhiyan, which aims to provide 3% interest subsidy to eligible borrowers and up to 25% credit guarantee to MSME units. The Government of India is also running a special campaign to cover

livestock owners under the Kisan Credit Card (KCC), which provides a 3% interest subsidy for livestock owners. Under the National Animal Disease Control Programme, intensive Foot and Mouth Disease prevention vaccination is being done, with a target of 100% vaccination

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

The poultry sector in Bahraich district has immense potential for employment generation as well as additional income generation for farmers. As per the Livestock Census 2019 the district has a total of 418110 poultry birds with an annual production of 3.45 lakh eggs and 5.17 lakh kg of poultry meat. The district has 154 poultry broilers and 8 poultry layer units. Poultry production and supply of poultry products in the district are much lower than the demand. As per the district assessment a total of 14 lakh broiler chicks and 219 lakh eggs are imported annually from other districts. However due to the promotional programs for the poultry sector run by NABARD and the state government there has been a qualitative improvement in poultry sector products in the district but a lot of work still needs to be done for the development of this sector.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The available infrastructure for poultry development in the district is mentioned in the dairy chapter. Organised marketing infrastructure is required for poultry farming. The poultry sector in the district lacks modern clean and organised marketing facilities. As per the Livestock Census 2019 the district has 164000 poultry birds. Organised marketing and storage facilities are not available in the district. Banks should organise training programs to promote financing in the poultry sector. Efforts are needed to provide quality healthcare facilities and feed at reasonable prices. More feed mills need to be established in the district.

Gaps/Critical Support Required for Creating Impact:

I. The Government of UP has announced the "Uttar Pradesh Poultry Development Policy" and Poultry Development Program to meet the shortage of poultry products in Uttar Pradesh. This includes interest subsidy on land purchase for setting up commercial layer units and broiler farms exemption from sales tax mandi tax and development cess on animal feed and poultry feed and electricity duty. Poultry activities have been given the status of agriculture but as per the Industrial Policy all benefits available for the industrial sector will also be available for poultry activities. This program needs to be implemented more effectively.

II. The support received under the Government of India's NLM scheme should be made more accessible to farmers and banks should also collaborate in this.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Twentieth Livestock Census 20 19 According to the Livestock population of this region in Uttar Pradesh and Bahraich district is as follows : Sheep-15488 Goat- 581582 and Pig-5108

2.1.8.2 Infrastructure and linkage support available, planned and gaps

SPG rearing can play a very important role in increasing the income of marginal farmers. Due to the huge demand for meat and pork this sector has the potential for large commercial units. The district has only one centre each for sheep and pig development. There is a huge demand for meat in the district due to the presence of armed forces regiments and local food habits. Due to the imbalance between demand and supply extensive investment is required in this sector. The development departments and banks will have to play a crucial role in enhancing the capacity of traditional sheep and goat rearers and providing them financial assistance.

Gaps/Critical Support Required for Creating Lasting Impact:

- ? The support received under the GOI's NLMM scheme should be made more accessible to farmers and banks should also collaborate in this.
- ? The Animal Husbandry Department should organise awareness programs in the district to promote sheep goat and pig rearing.
- ? Commercial banks and regional rural banks should play an active role in credit disbursement for this sector.
- ? While preparing micro-credit schemes for self-help groups under NRLM this activity should be identified as a major activity.
- ? Government departments should make efforts to provide good quality breeding males of exotic breeds in each block.
- ? NABARD should promote goat rearing under WADI.
- ? Goat milk is traditionally known for its medicinal properties so its utility should be promoted.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

The demand for fish products is constantly increasing worldwide as evident from the production trade and consumption figures for 2019 which have reached the highest level so far. The maximum growth during 1990 to 2019 has been in aquaculture while the quantity of production caught by inland fishermen has remained relatively stable (+14). Sustainable aquaculture development and effective fisheries management are crucial to maintain these trends. In 2019-20 global fish production was estimated to reach 179 million tonnes of which 156 million tonnes were used for human consumption (SOFIA 2021 FAO). Uttar Pradesh is a land-locked state hence it has the potential only in the inland fisheries sector although the state has vast freshwater resources. On the occasion of World Fisheries Day the state was awarded the first prize for the inland fisheries sector for the year

2020-21 (pib.gov.in). The production of fish and fish seed in the state has been steadily increasing over the past few years. Fishing is an important activity of the rural economy in Bahraich district. Fisheries activity includes fish farming in rural ponds production of fish seeds by hatcheries etc. In recent years apart from traditional fishing the activity of dairy and poultry along with fishing is becoming popular in many areas of the district. There is immense potential for integrated fisheries in the district.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The district has 654 public and private reservoirs and ponds (368 hectares private and 7453 hectares of departmental reservoirs) and 175 km of Ghagra and Saryu rivers. However due to poor management and neglect the supply of fish fingerlings is procured from outside the district. Additionally there are around 500 hectares of abandoned brick-kiln pits that are suitable for seasonal fish farming. The district has 48 fishermen's cooperative societies with a total membership of 1700.

Under the Government of India's scheme it has been decided since April 2019 Kisan Credit Card (KCC) facility has also been extended for fisheries.

The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) was implemented during 2019-20 with NABARD NCDC and all Scheduled Banks as Nodal Lending Institutions (NLEs). NABARD will act as the Nodal Implementation Agency (NIA).

Pradhan Mantri Matsya Sampada Yojana (PMSSY)

PMSSY is a major scheme for the focused and sustainable development of the fisheries sector in the country implemented for 5 years from 2021-22 to 2024-25.

The PMSSY scheme mainly focuses on adopting a 'cluster or area-based approach' and building fisheries groups through backward and forward linkages. Special emphasis will be given on employment generation activities like seaweed and ornamental fish farming. It emphasises interventions for quality brood seed and feed diversification of species critical infrastructure and marketing network.

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

2.1.10.2 Infrastructure and linkage support available, planned and gaps

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Integrated Farming System (IFS) can be defined as “an approach that uses the principle of minimum competition and maximum complementarity by combining two or more components and aims at sustainable and environment-friendly development of farm income family nutrition and ecosystem services using modern farm management tools.”

Integrated farming system models have been developed in different parts of the country incorporating activities such as animal husbandry duck rearing poultry horticulture apiculture fisheries and horticultural crops like coconut cocoa nutmeg banana pineapple along with other crops.

It has been found that compared to growing only these other crops by adopting these activities along with crop cultivation there is a significant increase in net income. These integrated farming systems have also been found to be more sustainable and employment-generating.

Currently farmers mainly focus on crop production. However the associated income and employment have more uncertainty. In this context integrating various farm enterprises is likely to increase farmers’ income and family labour employment.

In Uttar Pradesh the prevalent farming system is crop production along with dairy animals. Around 96 of farmers adopt this system. As components of farming systems sugarcane-wheat and rice-wheat are the major cropping systems in the state.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Integrated Farming System for Uttar Pradesh

Crop + Dairy Integrated Farming System Model for Income Enhancement and Employment Generation (1 hectare)

This model is for a 1 hectare area. It includes (rice-wheat-maize+fodder cowpea, rice-potato-green gram, sorghum fodder-mustard-urad, rice-lentil-sorghum fodder, and rice-berseem-green gram) along with horticultural crops, animal husbandry, and integrated fish farming. The production potential is about 35 tons per year. This can generate a net income of Rs. 2.59 lakh per year and create 501 man-days of employment.

Schemes Promoting Integrated Farming System

I. National Sustainable Agriculture Mission (NMSA)

The objective of NMSA is to promote sustainable agriculture through climate change adaptation measures. The Rainfed Area Development (RAD) program implemented by the RFS division is a component of this mission.

II. Rainfed Area Development (RAD) Program

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

Bankers can support fisheries lending by leveraging local and state government schemes. For instance, the Pradhan Mantri Matsya Sampada Yojana (PMMSY) and the Mukhyamantri Matsya Sampada Yojana (MMMSY) offer financial assistance and subsidies for sustainable fisheries projects. Additionally, banks can collaborate with the Uttar Pradesh

Fisheries Department to identify viable projects and ensure proper risk assessment and monitoring.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Bahraich district produces around 965407 MT of food grains 8473 MT of oilseeds 194878 MT of sugarcane and 54000 MT of potatoes while the available storage capacity is less than the demand/ requirement and being a major center there is also a need for additional capacity. The district has 12 cold storages with a capacity of 54149 MT and 132 storage godown with a capacity of 121000 MT infrastructure.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

To increase the shelf life of agricultural produce, there is a need to increase the storage capacity. Now, under the NABARD Infrastructure Development Assistance (NIDA), loans are also available for the construction of storage facilities with a repayment period of up to 15 years. Incentives can also be established through the agricultural marketing infrastructure developed by NABARD. The UP Govt. has identified and initiated the following measures under the New Agricultural Policy 2013:

1. Crop Security Scheme - To minimise the possible loss of production due to pests/diseases and weeds and rodents through Integrated Pest Management for various crops like fruit trees, vegetables, fodder, forest trees and medicinal plants.

2. Launch of Soil Health Improvement Mission on a mission mode to improve soil health.

3. Identification of productive and non-productive land using remote sensing techniques, promotion of Resource Conservation Technologies for improving the efficiency of fertilisers and irrigation through land levelling, and adoption of conservation agriculture practices.

4. Proposal to establish seed banks to ensure the availability of seeds in the eastern part of the state and flood-affected areas, to address adverse climatic conditions.

Bankers Sensitisation on convergence of AMI, AIF scheme needs to be done on various district forums, like DCC, BLBC etc.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

In the district 4280 hectares of land has become unproductive/barren due to unscientific farming methods not changing the crop cycle for years and excessive use of fertilisers and pesticides during crop cultivation. Considering the need to improve soil health in this area investment is required in the conservation of soil and water resources so that the decline in crop productivity can be stopped.

The cultivable wasteland current fallow other fallow and barren land in Bahraich district is 7250 hectares i.e. 2 of the total area. The barren and cultivable wasteland areas are 4280 hectares and 4840 hectares respectively. The maximum barren land and cultivable wasteland are in the development blocks of Mihimpurwa Visheshwarganj Payagpur Tejwapur Mahsi Huzoorpur Kaisarganj and Jarwal. The state government is providing financial assistance to the RIDF from NABARD for watershed development in the district.

The Government of India and the State Government are running permanent and mobile centres for soil testing district-wise digital soil fertility maps fertiliser quality control labs pond scheme land army scheme etc. for land development and soil conservation.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Under the Department of Agriculture in the district the Land Conservation Department is functioning which is located at the district headquarters and has a total of eleven staff including one Land Conservation Officer two Engineers and three Soil Scientists. Through the "Know Your Soil" campaign 28980 farmers in the district have been benefited by obtaining soil health cards. This scheme was implemented in Kharif 2014 and is still ongoing. Groundwater extraction is very easy here. Bahraich district is also covered under the Drought Prone Area Program (DPAP).

- There is a need to develop large-scale watersheds in the district so that unproductive land can be made suitable for agriculture. For this it is necessary to work by obtaining loans. NABARD also works for watershed development through NGOs. This medium can also be used.
- Commercial production of organic inputs such as bio-fertilizers vermi-compost/vermi-hatchery manure from vegetables and fruits can be done by PACS producer groups etc.
- Banks should provide agricultural loans to those farmers whose land has been improved by the department.
- There are two agricultural science centres working in the district. After land improvement such an institution can be used to increase the quality of the soil.

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Tissue Culture: The trend of banana cultivation among the farmers of Bahraich district has increased. Today a large number of farmers are cultivating bananas in the development blocks of Fakharpur Kaisarganj Chittaura Huzoorpur Payagpur Visheshwarganj and Risia. The Horticulture Department of the district is providing technical assistance to such farmers but is not able to provide plants for planting according to the demand. Due to the lack of banana nurseries in the district farmers have to import planting material from other districts. Therefore it is proposed to establish banana tissue culture units in the district through Farmer Producer Organizations.

Seed Production: The seed replacement rate in the district is 45 for wheat and 40 for Rice. Farmers mainly depend on private seed sellers.

This can be encouraged by linking it with Farmer Producer Organizations, Agricultural Science Centers and the Agriculture Department through the 'Beejagram' concept but the Agriculture Department should make arrangements for seed certification to ensure the quality of the seeds. To promote seed processing in the district it is proposed to set up processing units through Farmer Producer Organizations.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The interest of farmers towards earthworms and organic manure has increased. Farmers' Clubs should be used to make farmers aware. The Agriculture Department should run campaigns to create awareness about organic and modern farming. It is expected that the department will get soil health sta Agricultural Science Center should identify a suitable area for seed development/production so that farmers can be encouraged to prepare improved seeds.

- The activities in the district are in a very preliminary stage. There is a need to create awareness about the related schemes through demonstrations training and exposure visits for farmers.
- The Agriculture Department needs to promote the standardisation of better integrated models for organic farming with increased productivity and remuneration for farmers.
- There is a need to promote zero budget-based farming in the district.
- More awareness needs to be spread from the government's side to promote organic farming.
- Organic farming can be promoted through training on vermi-compost obtained from NABARD.
- Commercial production of organic inputs such as bio-fertilizers vermi-compost/vermi-hatchery manure from vegetables and fruits can be done by PACS producer groups etc.
- There are agricultural science centers working in the district. Such an institution can be used to increase the quality of the soil after land improvement.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

UP Food Processing Industry Policy 2012 aims to make the state an ideal destination for setting up such industries. Significant agro-industry linkages are created from which forward linkages (processing and marketing) are formed which help in accelerating agricultural development by improving the quality of produce creating employment opportunities and increasing the net income of farmers. The Government of UP has announced a special policy for food and agro-processing. This policy provides 100 exemption from stamp duty on acquisition purchase or leasing of land by new food processing units 100 exemption from mandi fee for 10 years for all new export-oriented units using perishable items and 25 capital investment subsidy under the National Food Processing Mission. Meat dairy fish bakery and food processing are high-income

sub-sectors. Dairy and F&V processing are most suitable due to their high labour intensity. The benefits of food processing are in the form of an efficient marketing system rural employment remunerative prices for farmers and transform the subsidy-driven agricultural sector into a quality-driven business.

In the district main activities under food processing include mini rice mills large rice mills flour mills dal mills flour chakki edible oil extraction units and bakeries. There are also two large flour mills here. Maize and lentil are produced on a large scale in the district providing immense possibilities for processing.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The main agricultural commodities produced in the district are paddy wheat maize oilseeds and pulses. The raw materials for various types of industries are paddy wheat maize oilseeds and pulses and the available surplus for food processing in the district is 606587 MT. Available schemes:

- ACABC Scheme:- Provides 36-44 subsidy to establish Agri-Clinics and Agri-Business Centers to provide extension and other services to farmers on a payment or free basis.
- Pradhan Mantri Kisan Sampada Yojana (PMKSY):- A comprehensive package that will create modern infrastructure from farm to retail centers leading to efficient supply chain management.
- Pradhan Mantri Formalisation of Micro food processing Enterprises (PMF ME) Scheme:- Provides 35 credit-linked capital subsidy on the eligible project cost with a maximum limit of ₹10 lakh per unit to individual micro food processing units for upgrading their units.
- Stand-Up India Scheme:- Launched in 2017 to assist Scheduled Caste/Scheduled Tribe and women entrepreneurs in setting up greenfield enterprises and becoming job creators. DIC KVICS and BIRD organise rural entrepreneurship orientation programs. This activity should be continued in the future for further promotion dissemination and training.

Banks should make efforts to increase credit flow for rural industrialization activities through these trained entrepreneurs. Banks should also sanction adequate working capital to small industries and other small units.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

As per the revised priority sector lending guidelines of the Reserve Bank of India the establishment of Agri-Clinics and Agri-Business Centres by agriculture graduates or other subject graduates (such as horticulture animal husbandry veterinary forestry dairy poultry fisheries etc.) has been included. Banks will provide attractive loan facilities up to Rs. 20 lakh for a single entrepreneur or up to Rs. 100 lakh for a group of 5 entrepreneurs (with at least one being a business development and management graduate) under this scheme. The Government of India is providing support to NABARD and other institutions to form Farmer Producer Organizations (FPOs) to enhance the bargaining power of farmers and ensure better prices for their

produce. Banks can finance the working capital requirements of such producer organisations.

In the district NABARD and the Agriculture Department are promoting the formation of Producer Organizations. Under the central scheme NABARD is promoting one FPO each in Jarwal and Mihipurwa development blocks of the district.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

GoI and state government has a provision of financial assistance to agriculture graduates under the Agri- Clinic/Agri-Business Centre scheme and Agri junction scheme respectively. However the progress of these schemes in the district is very slow. Due to the lack of essential extension services for livestock development in the district the demand for private veterinary hospitals and practitioners has increased in recent years. Organisations like BAIF are doing important work in this direction with their veterinarians effectively carrying out activities like artificial insemination and animal vaccination in the rural areas.

There is a need for better coordination between banks and extension departments to establish Agri- Clinics and Agri-Business Centres in the district. The state government should initiate an incentive scheme to encourage private veterinary hospitals farmer clubs and individuals.

Banks should finance more trained agriculture graduates to develop agricultural extension facilities in rural areas.

- There is a need to establish NIAEM (National Institute of Agricultural Extension Management) nodal training institute in the district.
- The cooperatives need to be strengthened and farmers also need to be made aware. PACS can be used as multi-service centres
- Bankers need to be sensitised to provide credit to such agencies and beneficiaries.
- Banks need to train the beneficiaries to facilitate easy credit availability.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The Government of India has made 2 amendments to the MSME Development Act 2006 under the Atmanirbhar Bharat package:

a. The manufacturing and service sectors have been merged into a single category.

b. A new investment and turnover-based definition has been provided for micro small and medium enterprises.

The assessment of credit potential in this sector is being done keeping in mind the new definition. Additionally a new criterion of turnover related to exports has been added - the turnover from exports will not be counted towards the turnover limit for any category of MSME units be it micro small or medium.

Industrial activities are limited in the district. As per Udyam data there are total 19874 Udyog Adhar registered units in the district. There are also 57 Khadi Gramodyog units functioning here. The district has small industrial units set up by individual entrepreneurs with rice and dal mills and flour mills being the major activities. Power supply in the district remains erratic. Demand-based activities that can be set up in the district include timber stationery items plastic goods agricultural equipment electrical goods furniture and building materials.

3.2 Infrastructure and linkage support available, planned and gaps

In the district raw material-based activities that can be set up include small rice mills dal mills and oil mills.

NABARD's Schemes and Initiatives:

NABARD is promoting this sector through various interventions and initiatives. The interventions made by NABARD for this sector are as follows:

- Formation and nurturing of Off-Farm Producer Organizations (OFPOs)
- Skill Development
- Innovation
- Market Interventions: Rural Haats Rural Marts

Exhibitions/Fairs/Marketing Programs

Vision of the State Government:

UP has set up more than 346000 new Micro Small and Medium Enterprises (MSMEs) in the last three years. The key objectives of the Micro Small and Medium Enterprises Promotion Policy 2017 brought by the Uttar Pradesh Government include achieving 15 annual progress in the development of MSME industries 15 annual progress in employment generation expansion and technological upgradation of existing MSME

industries providing assistance to set up new MSME units and creating a conducive business environment for MSMEs.

The Uttar Pradesh government organised the Groundbreaking Ceremony (GBC 4.0) in 2024 with the aim of increasing investment in Uttar Pradesh and making the state a \$1 trillion economy.

One District One Product (ODOP) is a major scheme of the state government. The objective of this scheme is to promote the unique identity of handicrafts agriculture and processed products and other unique products of different districts of the state.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

The district has two export-oriented units that export rice suji to South Africa Bangladesh Nepal and Gulf countries. The annual turnover of these units is around eighteen crore rupees. However the export of agricultural products is controlled by the domestic needs of the government. Appropriate precautions need to be taken in their case especially in view of the domestic and international demand and supply situation price competitiveness quality concerns hygiene requirements and relevant rules and regulations of the importing countries. To facilitate the suitable development of food processing industries in the district it is necessary to strengthen the necessary infrastructure facilities and support services and make special efforts in the areas of storage cold chain silo storage training and capacity building.

4.1.2 Infrastructure and linkage support available, planned and gaps

- Availability of quality roads for power supply and connectivity is a major problem that needs to be addressed.
- Special attention needs to be paid to cold chain packaging and grading facilities to promote exports in the district.
- The district administration can assist local traders/entrepreneurs in improving the quality and packaging of products to enable wider marketability.
- Special economic zones should be created in the district to promote exports and production packaging grading and storage in accordance with international standards for processing.
- There is a need for wider publicity of all the above-mentioned programs related to this both after the Corona pandemic and before.
- Banks need to be trained to easily provide loans to the beneficiaries.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The objective of the education loan scheme is to provide financial assistance from banks to meritorious/ talented students to pursue higher education in India and abroad. The main focus is to ensure that every meritorious student gets affordable financial assistance so that he/she gets the opportunity to study further. Banks provide financial assistance for various courses in India/abroad.

As per the Reserve Bank of India's priority sector lending guidelines educational loans up to Rs 20 lakh including for vocational courses will be considered under the priority sector.

According to the Zila Sankhyikiya Patrika 2023 the details of various educational institutions in the district are as follows:

Primary Schools -2876
Upper Primary Schools- 996
Secondary Schools -293
Colleges- 40
Post Graduate Institutes -8

4.2.2 Infrastructure and linkage support available, planned and gaps

There is a need for wider publicity of all the related schemes like National Education Policy 2020 Padho Pardesh Vidyalaxmi Portal Institutions of Eminence Scheme both after the Corona pandemic and before.

Banks need to be trained to easily provide loans to the beneficiaries.

There is a need for awareness about the available schemes for education in the educational institutions.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

According to the 2011 Census the total number of houses in India was 33.08 crore of which 30.62 crore were occupied and 2.47 crore were vacant. In the rural areas the total number of houses was 22.07 crore of which 20.71 crore were occupied and 1.36 crore were vacant. In the urban areas the total number of houses was 11.01 crore of which 9.91 crore were occupied and 1.11 crore were vacant. The Government of India has announced the 'Housing for All' mission. For this the government is implementing schemes like Pradhan Mantri Awas Yojana. Additionally the Uttar Pradesh government has also implemented schemes like Lohia Awas Yojana and Samajwadi Awas Yojana. According to the 2011 Census the number of houses in Uttar Pradesh was 4.52 crore. Out of the total the number of urban and rural houses was 1.04 crore and 3.47 crore respectively.

As per the 2011 Census in Bahraich district out of the total 604378 households 531797 households in rural areas and 42283 households in urban areas live in fully permanent or semi-permanent houses while 30298 households are homeless.

4.3.2 Infrastructure and linkage support available, planned and gaps

As per a KPMG report titled 'Decoding Housing for All by 2022' India needs to build around 11 crore housing units over the next seven years which will require an investment of more than Rs 128 lakh crore per year. According to the projections of the Ministry of Rural Development there is a shortage of

439.3 lakh houses in the rural areas of India during the Twelfth Five Year Plan period. In 2012 the need for housing in urban areas was 187.8 lakh of which more than 95 of the need was in the economically weaker or low-income segment.

The deficiencies/problems in the necessary facilities for this sector and the necessary measures to address them are as follows:

- The 3 blocks of the district namely Nanpara Kaisarganj and Chittaura are undergoing urbanisation. Additionally a significant increase in housing construction activities has been observed in the towns of Jarwal Risia and Mihinpurwa. In recent years there has been a significant increase in the demand for housing loans.

- Under the Pradhan Mantri Awas Yojana and the state government's Lohia Awas Yojana houses are being provided to poor families in the district. Banks can consider providing additional loans to the selected families for the construction of supplementary facilities in these schemes.

- The main problems in the housing sector are - increase in land and construction costs lack of micro-finance measures and limited access to existing measures inadequate financial assistance for the purchase of housing sites.

- It is also necessary to establish coordination among various departments to provide house plots for domestic habitation (homestead) in this sector.

- There is a need for wider publicity of the government's grant assistance schemes.

- There is a need for wider publicity of all the above-mentioned programs related to this both after the Corona pandemic and before.

- Banks need to be trained to easily provide loans to the beneficiaries.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Projects worth Rs 80185.99 lakh has been approved from RIDF 1 to 29 in Bahraich district

5.1.2 Infrastructure and linkage support available, planned and gaps

1. Irrigation -

- The number of government tube wells should be increased. Inactive and unusable tube wells should be energised distribution lines of government tube wells should be repaired and the responsibility of their maintenance should be given to the Panchayats.
- Concerted efforts should be made to make the Saryu Canal Project effective.

2. Other infrastructure -

- Rural storage - Keeping in view the food security rural storage should be established in the district. For this 5000 mtr storage should be established in all the development blocks . At least five storage houses of tonne capacity P.P. Be built into the model .
- 2000 litres for the overall development of the dairy sector in the district . At least 10 per day capacity Milk cooling plant should be established .
- There is a severe lack of basic facilities in the education sector. For the overall development of the education sector basic facilities should be developed in the field of secondary and higher education in all the development blocks.
- There is a need to accelerate the development of health facilities in the district.
- To establish primary health centres in all development blocks
- There is immense potential for dairy development/ fisheries / poultry development in the district. There is also a need to establish a big hatchery.

Funding may be obtained from NABARD under the Rural Infrastructure Development Fund (RIDF). The concerned department of the state government can prepare a project and submit it to NABARD for funding.

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

Veterinary Hospitals constructed in Bhagwanpur Huzoorpur Kirtanpur pyagpur and Ranipur Tiulak. Further since Bahraich is flood affected district projects on flood protection works for protection of bundh led to reducing of flood impacts in the district.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Provision of drinking water sanitation education and health defines the quality of life of an individual. These services have a long-term impact on people's daily life longevity and earning capacity. For treatment families have to go to the cities. Availability of piped drinking water is common in cities but it is an expensive commodity for the villages. However the rural population also has a strong need for good quality potable water as citizens of the country. The Swachh Bharat Mission has once again emphasised the need for basic facilities for the cleanliness and dignity of an individual. Education of the youth is essential for the future development. Through various programs the Government of India is striving to achieve 'Education for All'.

Bahraich district is affected by arsenic so there is always a demand for safe water supply here. RO systems have been installed in all government offices/banks for drinking water but this facility is not available to the general public due to which people are forced to drink polluted water. The progress of the 'BAMP' (Bahraich Arsenic Mitigation Project) being run with the support of the Government of Japan is very slow due to which the target of providing safe water to the district residents has not been achieved.

5.2.2 Infrastructure and linkage support available, planned and gaps

Health care in rural areas has been given priority and private partnership is being given priority for the basic infrastructure facilities in the social sector.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Solar Energy: Most parts of Bahraich district receive average daily solar radiation between 5.0 kWh/ sq.m to 5.5 kWh/sq.m providing ample opportunities for the installation of suitable solar energy equipment. 1 solar conversion efficiency can convert 0.05 kWh/sq.m radiation into energy. The direct potential of solar energy units in Bahraich district (average number of families per village* non-electrified villages): $407 \times 32 = 13024$ units. Due to the lack of regular electricity supply in the district the indirect potential (15 of direct potential) = $13024 \times 15 = 1954$ units. Considering some may not be availing loan the total potential of solar energy units in the district = 1500 units.

5.3.2 Infrastructure and linkage support available, planned and gaps

The district needs a sufficient number of unconventional electricity suppliers to create awareness among bankers and the rural population about solar home lighting systems (CFL-based and LED-based) and among the rural population about system pumps and solar water for

irrigation purposes. The potential for financing other renewable energy products like solar cookers pumps etc. needs to be explored.

Other related issues:

- More publicity is needed for the grant assistance schemes available from the government.
- Banks need training to make loans easily available to the beneficiaries.

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	329	338.975900	261.9744
B	Ongoing tranches	180	462.884000	357.7356
	Total (A + B)	509	801.859900	619.71

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	32	167.810100	142.8426
B	Rural roads & bridges	148	295.073900	214.893
C	Social Sector	0	0.000000	0
	Total (A + B + C)	180	462.884000	357.7356

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	9	Irrigation potential	ha	2500
B	Rural roads	138	Road length	km	221
C	Bridges	10	Bridge Length	m	5000

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Animal Husbandry	8	Onstruction of Veterinary Hospitals	Nos.	8
2	Flood Protection Measures	15	Flood Protection through onstruction of Bundhs	Kms.	30

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

As per NRLM report there are 17335 SHGs in the district with total membership of 190141. Out of the total 16567 are new SHGs 731 are Pre-NRLM SHGs and 37 are revived SHGs. Apart from these non-NRLM SHGs are also existing in the district.

6.2 Infrastructure and linkage support available, planned and gaps

The SHG-BLP is being implemented in all 14 blocks of the district. Barhaicha has been selected as an "Intensive District" under the National Rural Livelihood Mission (NRLM). Group formation and nurturing work is being carried out by the National Livelihood Mission in all development blocks. This scheme is being implemented in all development blocks but the progress of the scheme is very slow due to the lack of the required basic facilities. In addition SHG-BLP is also being run by NABARD JICA the Agriculture Department and other institutions in the district. The scheme in the district is facing several challenges the main issue being the sustainability of the groups. Due to the lack of proper hand holding by the promoting organizations many groups have either broken up or become inactive. Some groups have become inactive due to lack of regular monthly savings maintenance of books and updates. NABARD has sanctioned a project in the district to nurture and credit-link such groups but due to the lack of expected work by the institution these groups could not be fully revived.

Intensive District: Bahraich district is an Intensive District under the National Rural Livelihood Mission and they are promoting SHGs here. During 2023-24 against the target of 2938 savings accounts 2415 group accounts were opened and against the target of 1342 credit linkages 540 accounts were provided with credit.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Need to establish a potato seed processing unit to provide certified/quality seeds to the farmers. The district administration can utilise the loan facility from NABARD under RIDF for infrastructure facilities in irrigation rural road construction land reforms etc.
- 2 Need to establish a banana tissue culture lab in district for production of quality banana saplings.
- 3 KVK, District Horticulture Department and District Agriculture Department can take up these initiatives in collaboration with NABARD.

2. Water Resources

- 1 Considering the continuously falling groundwater level it is necessary to increase the flow of credit for drip irrigation/sprinkler sets in the over- exploited blocks. Solar-powered pumps can solve the problem of electricity and rising Costs. Banks need to distribute credit under the solar pump scheme. Water harvesting structures will maintain the groundwater level making small-scale irrigation schemes successful. The government needs to make farmers aware of this.
- 2 Banks need to lend under renewable energy for aforementioned works in convergence with government schemes such as PM-KUSUM, AIF etc. Bankers sensitisation needs to be done in various district forums.

3. Farm Mechanization

- 1 Farm mechanization is necessary to increase agricultural productivity. Since it is difficult for small farmers to purchase expensive farm equipment this facility can be provided to them through Farmer Producer Organizations (FPOs)/PACS. The government needs to provide subsidies to FPOs/PACS for farm mechanization.

4. Plantation and Horticulture

- 1 Need to make farmers aware of modern and protected cultivation techniques. The department should carry out this work through demonstration farms/ selected farmers.

5.Forestry/ Waste Land Development

- 1 Need to make small/marginal farmers especially those with wasteland aware of commercially practising agroforestry. This can be promoted through farmer clubs self-help groups and Farmer Producer Organizations. To promote social forestry programs there is a need to establish nurseries in each block and develop extension services to motivate people.

6.Animal Husbandry - Dairy

- 1 Need to establish a value chain in the dairy sector to train farmers in all components of agriculture/ ancillary activities and to provide better health facilities on time.

7.Animal Husbandry - Poultry

- 1 Backyard poultry will provide an opportunity for small farmers especially the weaker sections to benefit from poultry production and promote inclusive development.

8.Animal Husbandry - Sheep, Goat, Piggery

- 1 There should be five to six mother Units in the district. A plan can be made in collaboration with the Central Goat Research Institute.

9.Fisheries

- 1 Seeking support from government schemes and programs aimed at improving fisheries can provide financial and technical assistance. For example the Pradhan Mantri Matsya Sampada Yojana (PMMSY) in India offers various benefits for fisheries development¹.

10.Construction of Storage and Marketing Infrastructure

- 1 There is immense potential for storage facilities in the district due to the presence of potato production and various processing units. The district needs to develop basic marketing infrastructure.

11.Land Development, Soil Conservation and Watershed Development

- 1 Leveraging government schemes and programs aimed at rural development can provide financial and technical assistance. For example the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) can be used to create durable assets and improve land productivity

12. Agriculture Infrastructure: Others

13. Food and Agro. Processing

- 1 To improve food and agro-processing in Bahraich district need is to establish modern processing units and cold storage facilities to reduce post-harvest losses and provide training programs for farmers on value addition and market linkages.

14. Agri. Ancillary Activities: Others

- 1 To improve agri-ancillary activities we need to enhance support services like soil testing seed distribution and pest management and establish cooperative societies to streamline supply chains and market access1

15. Micro, Small and Medium Enterprises (MSME)

- 1 There is a need to provide access to affordable credit and modern technology and establish skill development centers to enhance entrepreneurial capabilities
- 2 There is a need for training extension service supply of raw materials and marketing of manufactured goods in the district.
- 3 There is a need to integrate small units and organize their production and marketing systems.

16. Export Credit

- 1 To promote exports in the district special attention also needs to be paid to cold chain packing and grading facilities.
- 2 The district administration can help local traders/entrepreneurs in improving the quality and packaging of products for the widest possible benefit.
- 3 Special economic zones should be created in the district to promote exports and for production packing grading and storage as per international standards of processing.

17. Education

- 1 Measures should be taken by the bank to increase awareness about educational loans.

18. Housing

- 1 The major problems of the housing sector are – increasing cost of land and construction lack of micro finance instruments and limited reach of existing instruments inadequacy of financial assistance provided for purchase of housing sites.
- 2 Some 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 clearances from multiple authorities over a period of two to three years. need etc.
- 3 It is also necessary to establish coordination among various departments to provide plots for homestead in this area.

19. Social Infrastructure

- 1 Bank can utilize CGTMSE scheme wherever required.
- 2 Wherever possible toilet construction can be linked to Indira Awas Yojana.
- 3 Adequate awareness among bankers is necessary to fulfill priority sector responsibilities.
- 4 Village water and sanitation committees can be formed.

20. Renewable Energy

- 1 It is necessary to explore all possible viable options for the conservation of traditional energy sources and the generation of electricity and alternative energy.
- 2 To create awareness among the bankers and rural population about solar home lighting systems (CFL based and LED based) and solar water pump system for irrigation purpose among the rural population and suppliers of non-conventional electricity in the district. Adequate number is required. There is a need to explore the possibility of financing other renewable energy products like solar cookers air pumps.

21. Informal Credit Delivery System

- 1 Activation of existing good NGOs and exploration of new NGOs in the district
- 2 To establish coordination between potential farmer clubs regional rural banks PACS SHG federations for promotion and nurturing of self-help groups.
- 3 Starting the program of revival of inactive/defunct self-help groups and enhancing their capacity.

- 4 To organize capacity building and training programs for all stakeholders including banks.
- 5 To increase the average size of loan per group as per the norms repeat the loan process and encourage micro enterprises for sustainable livelihood among the members of mature self-help groups.
- 6 Convergence with government programs and Corporate Social Responsibility (CSR).

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. There are a total of 7577 PACs in Uttar Pradesh out of which 6974 are active. The Government of Uttar Pradesh has contributed 100.00 lakh as equity capital infusion in the District Cooperative Banks for the financial year 2022-23. The state government has also sanctioned a total of 300.00 crore in the budget for interest subsidy which will benefit the 111 Primary Agricultural Credit Cooperatives (PACs) operating in the district.
2. Addressing the Imbalance: The total imbalance at the DCCB level has increased rapidly over the last few years and stood at 1378.08 crore as of March 31 2022. In this direction the Government of Uttar Pradesh and NABARD jointly took the initiative to organise a high-level meeting on November 22 2022 with the Principal Secretary-cum-RCS Government of Uttar Pradesh and the Regional Director Reserve Bank of India and prepared a detailed action plan to resolve the issue of imbalance. As a result the total imbalance has reduced to 922.87 crore as of March 31 2023 a reduction of 430.04 crore.
3. Resolving the Severe Cash Crunch Faced by Weak Banks: 16 newly licensed banks (weak banks) were unable to honor the withdrawal demand of their depositors. To address the grievances of the affected depositors and build the image of cooperative banks the Government of Uttar Pradesh NABARD and the Reserve Bank of India took the initiative to organise a special high-level meeting on June 20 2022 under the chairmanship of the Principal Secretary (Cooperation)-cum-RCS Government of Uttar Pradesh and unanimously developed a plan to resolve the liquidity issues of these banks and formed a committee to monitor the progress of these banks. However the District Cooperative Bank Ghaziabad does not fall under the category of weak banks.

4. Target for Kisan Credit Card (KCC) Distribution for 2023-24: A target of 401386 for KCC renewal and 270713 for new KCC has been set.
5. Increasing PACs Membership and Activating Inactive Members: To increase PACs membership and activate inactive members the Government of Uttar Pradesh has prepared village-wise data of members associated with PACs and launched a membership campaign to increase active members. A target of 10 lakh new members and activating 6 lakh inactive members has been set for the year 2022- 23 against which 196388 new members have been added and 68304 inactive members have been activated as of March 31 2023.

5. Status of Cooperatives in the District

1. There are 111 PACS in the Bahraich district. DCCB has distributed KCC loan of Rs. 9.00 crore through PACS during FY 2023-24.
2. 32 PACS are being computerised under Phase-I and II of PACS computerisation in the district.

6. Potential for formation of cooperatives

1. The potential for forming cooperatives in Bahraich district is quite promising especially given the region's agrarian economy and the presence of various agricultural and forest-based industries
2. Agricultural Focus: The principal crops in Bahraich include wheat rice sugarcane pulses and mustard. Cooperatives can help farmers pool resources access better markets and improve their bargaining power.
3. Employment Generation: Cooperatives can contribute to employment generation through worker-ownership joint labor contracting and facilitating access to resources markets land and finance3.
4. Minority Concentration: Bahraich is one of the districts with a high minority concentration and is considered relatively backward. Cooperatives can play a crucial role in socio-economic development by providing opportunities for marginalized communities.
5. Government Support: There are various government schemes aimed at promoting cooperatives and MSMEs (Micro Small and Medium Enterprises) in backward regions. Leveraging these schemes can provide the necessary support for establishing successful cooperatives.

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	Dissemination of cost-effective and environment-friendly technological package to manage Fusarium wilt in bananas through Amity Food and Agri Foundation under the Food Security Promotion Fund (FSPF)	Fakharpur Jarwal development block	Grant Support	Amity Food and Agri Foundation	300	1 Removing Dormancy of Fusarium Wilt in Banana Fields 2 Efforts to increase the production and productivity of banana plantations and increase the income of farmers. 3 Farmers training and awareness

2	Tribal Development	TDF- To include and promote 500 tribal families in the Integrated Tribal Development Programme.	Bishunpur Bardiya and Fakirpur villages in Mihinpurwa development block.	TDF Grant Support	500	<p>1 Development of 450 acres of gardens (mango and guava as main crops)</p> <p>2 Soil and water conservation in 150 wadis</p> <p>3 Water resources development in 450 wadis</p> <p>4 Other Livelihood Interventions and Organic Certification</p> <p>5 Training and Capacity Building</p> <p>6 Women development.</p> <p>7 Health awareness program</p> <p>8 Development programmes for landless farmers</p>
3	Infrastructure Development	Rural Haat	Mihinpurwa Development Block	Grant Support		<p>1 It serves as a trading outlet in rural areas.</p> <p>2 Rural Haats are held at regular intervals and promote rural-to-rural trade.</p> <p>3 To facilitate producers to sell surplus agricultural and ancillary commodities in this market and to facilitate the local consumers. and around them To help the consumer in purchasing the goods.</p>
4	Infrastructure Development	Rural Mart	Bahraich city	Grant Support		<p>1 To facilitate marketing linkages for artisans weavers and agro-based products.</p> <p>2 It not only provides market access but also helps in promoting entrepreneurship among producers.</p>

5	Promotional Activity 1	To promote soilless media based seedling production and raised bed cultivation of tomato.	Kaisanganj and Fakharpur development block	Grant Support			<p>1 To create awareness among farmers on soilless media technology and raised bed methods of planting in tomato seedling production.</p> <p>2 Technology demonstration and capacity building of farmers with 200 farmers in about 40 acres of land</p> <p>3 To facilitate aggregation of produce and supply of quality inputs to the farming community and to develop marketing channels.</p> <p>4 Efforts to increase production and productivity of tomatoes and increase the income of farmers.</p>
6	Collectivisation	2 CSSFPs	Mihinpurwa and Jarwal Block	Grant and Credit Support	1000		<p>1 To provide agricultural inputs and equipment at reasonable rates to the farmer members of FPO.</p> <p>2 Collecting industrial crops and trading them through a company</p> <p>3 Value addition of pulses by setting up agro processing Units</p> <p>4 Vegetable farming organic and using modern technology</p> <p>5 Value addition of turmeric by setting up agro processing Units</p>

Success Stories

Success Story 1: Training of Women Jail Inmates on ODOP of Bahraich district "Wheat

Stalk handicrafts



1. Scheme : Micro-Enterprise Development Programme (MEDP)
2. Project Implementing Agency : Sunderam Seva Sansthan
3. Duration of the project : 15 days
4. Beneficiary : Women Jail inmates
 - No. of beneficiaries : 30
 - Community : Women Jail inmates
 - State : Uttar Pradesh
 - District : Bahraich
 - Block : Chittaura
 - Village : Bahraich District Jail

1.1 Support provided

- The initiative of 15 days skill training of jail inmates was conducted by NABARD in collaboration with Bahraich District Jail Administration and NGO Sunderam Seva Sansthan.
- The programme was conducted for 30 women inmates under MEDP on "Making Wheat Stalk Handicrafts."
- Since the demand of this product has grown over time the skill development in this art was seen as an opportunity

1.2 Pre-implementation status

- The philosophy of punishment gave way to that of correction and rehabilitation prison labour transformed into “vocational training” and “prison workshops.”
- Fundamental objectives of the training programme was to promote self-reliance and autonomy by equipping women inmates with the knowledge and abilities needed to secure employment within the jail and also become productive members of society upon release

1.3 Challenges faced

- Prisons were considered as places for punishment and hard labour was an integral component of imprisonment to penalise the offender.
- But when the philosophy of punishment gave way to that of correction and rehabilitation prison labour transformed into “vocational training” and “prison workshops.”

1.4 Impact

- Self-Employment- 20 trainees have started making wheat stalk handicraft products on their own and they continue to sell their products to Unik Enterprises who is selling these products in various exhibitions.
- Master Trainers- Post completion of programme 05 members have evolved as the Master trainer who continue to help in providing training to others in prison on wheat stalk handicrafts.
- Marketing Tie-ups and Market Information: Unik Enterprises Orders from District Line departments and Exhibitions (Bahraich Mahotsav Shravasti Sharad Mela Exhibitions in Lucknow Gorakhpur Bhopal etc.)
- Social Impact- Women Jail inmates never had any experience of carrying out any skilled job due to which there were more changes of re-offense post release.
- By working in a group each member has established a shared identity with other group members and they have also developed new approaches to resolving differences.
- The amount earned by the sale is being kept in custody of jail authorities and it will be given to the members once they release from the prison.

Success Story 2: Construction/upgradation of Rural Haat to aid marketing of produce in villages.



1. Scheme :	Rural Haat
2. Project Implementing Agency :	ROUTES
3. Duration of the project :	15 months
4. Beneficiary :	People of 03 Villages
No. of beneficiaries :	4382
Community :	3 villages
State :	Uttar Pradesh
District :	Bahraich
Block :	Mihinpurwa
Village :	Semri Ghatai

2.1 Support provided

- Grant by NABARD for construction of rural haats under the Gram Vikas Nidhi (GVN).

2.2 Pre-implementation status

- There was no Haat because of which villagers had to sell products on the street under the hot sun.

2.3 Challenges faced

- Villagers required to travel long distances to market their produce.

- Villagers having to sell products on the street under the hot sun
- Absence of any market sheds in the area.
- Bad roads inadequate warehousing and lack of good distributors

2.4 Impact

- Rural haat is today seen as an example of economic empowerment of villagers in rural areas.
- Rural haat has enhanced livelihoods and proved to be a boon for rural people
- People no longer have to travel long distances to sell their products.
- Haat activities maintained in clean and green environment.
- Community trading with producers interacting directly with traders.

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

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

2.2 Any specific Climate Change initiative in the District by

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

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

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

a NABARD: NABARD's initiatives in Uttar Pradesh focus on sustainable natural resource management, innovative financial models, and climate change projects. Key efforts include watershed and tribal development projects, climate-smart agriculture, and the JIVA- Agroecology Programme. Financial models like UPNRM and NIDA support renewable energy and efficient irrigation.

The Centre for Climate Change at BIRD, Lucknow, enhances stakeholder capacity. Projects under NAFCC and the Tribal Development Fund improve forest ecosystems and sequester CO₂. The Watershed Development Fund conserves soil and water, with climate-proofing interventions enhancing agricultural productivity.

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a Arsenic Mitigation: Bahraich has faced significant challenges with arsenic contamination in groundwater.
- b Agriculture and Flooding: Agriculture is a major part of Bahraich's economy with crops like wheat paddy and sugarcane being predominant. However the district is prone to flooding during the monsoon season which can damage crops and affect livelihoods³. Implementing flood management and resilient agricultural practices can help mitigate these impacts.

3.2 Any specific Climate Change initiative in the District

- a National Action Plan on Climate Change (NAPCC): This plan includes eight missions focusing on different aspects of climate change such as solar energy enhanced energy efficiency sustainable agriculture and water conservation¹. These missions aim to promote sustainable development and reduce the vulnerability of various regions including Bahraich. Jal Shakti Abhiyan: This campaign focuses on water conservation and rainwater harvesting which are crucial for regions like Bahraich that face water scarcity and contamination issues².

- b Pradhan Mantri Krishi Sinchayee Yojana (PMKSY): This scheme aims to improve irrigation efficiency and promote sustainable water use in agriculture³. Given Bahraich's reliance on agriculture this initiative helps in adapting to climate variability.

c National Clean Air Programme (NCAP): Although primarily aimed at urban areas this program's efforts to reduce air pollution can have positive spillover effects on rural districts like Bahraich⁵.

- 1 Clean and Green Campaigns: The state government has recently launched campaigns to promote tree plantation and increase green cover. These campaigns involved local FPOs and schools to ensure widespread participation.

2 Water Conservation Projects: Given the water scarcity issues in Bahraich the government has implemented projects focused on rainwater harvesting and the rejuvenation of traditional water bodies². These efforts aim to improve water availability and quality.

3 Renewable Energy Initiatives: The Uttar Pradesh New and Renewable Energy Development Agency (UPNEDA) promotes the use of solar energy in rural areas. This includes installing solar panels in schools health centers and other public buildings.

4. Disaster Management and Flood Control: Bahraich is prone to flooding especially during the monsoon season. The state government has been working on improving flood management infrastructure and early warning systems to mitigate the impact of floods

Project under Tribal Development Fund is being implemented in Mihinpurwa block wherein mango and guava plantation is being done in 450 acres of land.

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 Currently in Bahraich district Kalanamak Rice is a registered GI product and applications for Haldi and Jimikand are pending with DPIIT. Wheat Stalk Artifacts from Bahraich a One District One Product can also be explored for GI registration.

129

[illegible]

130

131

132

133

32	Garison Sector - Marketing Capital	08	No.	700000000	Rs.	130	47	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13	13
----	------------------------------------	----	-----	-----------	-----	-----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----

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
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	
CBS	100191.00	52285.49	100191.00	67285.58	55220.25	68386.61	68778.75	68778.75	
RCBs	744.00	358.81	744.00	237.73	5742.88	198.11	7226.80	7226.80	
SCARDB	795.00	178.05	795.00	0.00	1767.04	0.00	1313.96	1313.96	
RRBs	44496.00	45566.89	44496.00	74653.73	59637.75	83307.11	64763.55	64763.55	
Others						0.00	657.11	657.11	
Sub total (A)	146226.00	98389.24	146226.00	142177.04	122367.92	151891.83	142740.17	142740.17	
Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		Target
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	
CBS	5000.00	3138.34	5000.00	118384.89	46075.13	119322.81	55844.23	55844.23	
RCBs	0.00	0.00	0.00	0.00	4701.58	13.50	5842.69	5842.69	
SCARDB	0.00	0.00	0.00	88.48	1410.48	157.42	1061.08	1061.08	

RRBs	1100.00	1551.60	1100.00	4390.13	44664.58	4155.58	51611.29
Others					0.00	0.00	540.97
Sub total (A)	6100.00	4689.94	6100.00	122863.50	96851.77	123649.31	114900.26

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	105191.00	55423.83	105191.00	185670.47	101295.38	187709.42	124622.98
RCBs	744.00	358.81	744.00	237.73	10444.46	211.61	13069.49
SCARDB	795.00	178.05	795.00	88.48	3177.52	157.42	2375.04
RRBs	45596.00	47118.49	45596.00	79043.86	104302.33	87462.69	116374.84
Others	0.00	0.00	0.00	0.00	0.00	0.00	1198.08
Sub total (A)	152326.00	103079.18	152326.00	265040.54	219219.69	275541.14	257640.43

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	0.00	31044.84	0.00	163250.87	40106.74	178731.27	76095.56
RCBs	0.00	0.00	0.00	0.00	2976.06	0.00	697.83
SCARDB	0.00	0.00	0.00	0.00	436.93	0.00	0.00
RRBs	0.00	5587.07	0.00	9126.29	17196.48	10840.00	70568.90
Others						0.00	742.92
Sub total (A)	0.00	36631.91	0.00	172377.16	60716.21	189571.27	148105.21

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	56611.00	15519.29	56611.00	2812.51	7148.38	10793.39	7576.99	
RCBS	0.00	0.00	0.00	0.00	718.82	0.00	49.00	
SCARDB	0.00	0.00	0.00	0.00	211.32	0.00	0.00	
RRBS	4402.00	540.46	4402.00	152.63	6727.51	150.00	7213.87	
Others					0.00	0.00	24.01	
Sub total (A)	61013.00	16059.75	61013.00	2965.14	14806.03	10943.39	14863.87	

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	161802.00	101987.96	161802.00	351733.85	148550.50	377234.08	208295.53	
RCBS	744.00	358.81	744.00	237.73	14139.34	211.61	13816.32	
SCARDB	795.00	178.05	795.00	88.48	3825.77	157.42	2375.04	
RRBS	49998.00	53246.02	49998.00	88322.78	128226.32	98452.69	194157.61	
Others	0.00	0.00	0.00	0.00	0.00	0.00	1965.01	
Sub total (A)	213339.00	155770.84	213339.00	440382.84	294741.93	476055.80	420609.51	

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
C L	52285.49	358.81	178.05	45566.89		67285.58	237.73	0.00	74653.73		142177.04

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
C L	68386.61	198.11	0.00	83307.11	0.00	68778.75	7226.80	1313.96	64763.55	657.11	142740.17

Table 2: Term Loan

Particulars	2021-22					2022-23					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
C L	52285.49	358.81	178.05	45566.89		67285.58	237.73	0.00	74653.73		142177.04
W S											0.00
L D											0.00
F M											0.00
P & H											0.00
AH -D											0.00
AH -P											0.00

139

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	68386.61	198.11	0.00	83307.11	0.00	151891.83	68778.75	7226.80	1313.96	64763.55	657.11	142740.17	
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	119322.81	13.50	157.42	4155.58	0.00	123649.31	55844.23	5842.69	1061.08	51611.29	540.97	114900.26	
Grand Total (I +II)	187709.42	211.61	157.42	87462.69	0.00	275541.14	124622.98	13069.49	2375.04	116374.84	1198.08	257640.43	

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.	150000
2	Aquaculture inputs production			No.	400000
3	Bakery & Confectionery Unit			No.	1000000
4	Bee Keeping			No.	371500
5	Buffalo Farming			1+1	248000
6	Cold Storage			No.	40000000
7	Cold Storage	For Dairy Products		No.	3500000
8	Combine harvester	Tractor mounted Wheel type		No.	1800000
9	Commercial Broiler Farming			5000	2458000
10	Commercial Broiler Farming			5000	5846000
11	Commercial Layer Farming			10000	11642000
12	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
13	Compost/ Vermi Compost	Vermi Compost		No.	31000
14	Compost/ Vermi Compost	Vermi Compost		No.	750000
15	Compost/ Vermi Compost	Agro. Waste Compost		No.	19000000
16	Crossbred Cattle Farming			1+1	219000
17	Custom Service Units/ Custom Hiring Centers			No.	8500000
18	Dairy Cow and Heifer rearing			2	1013000
19	Diesel Pump Sets			No.	44750
20	Diesel Pump Sets			No.	49500

21	Drip Irrigation			ha	119000
22	Education			No.	10000000
23	Education Loans	Study in India		No.	2000000
24	Exotic Fruits			ha	277400
25	Export Credit	Pre Shipment Export Credit		No.	40000000
26	Export Credit	Post Shipment Export Credit		No.	40000000
27	Fish Culture			ha	100000
28	Floriculture			ha	337200
29	Floriculture			sq. m.	89400
30	Floriculture			ha	1481800
31	Food Grain Processing	Flour Mill		No.	500000
32	Goat	Rearing Unit		20+1	414000
33	Godown			No.	10000000
34	Godown			No.	1500000
35	Godown			No.	3500000
36	Graded Buffalo Farming			5+5	248000
37	Healthcare	Hospital		No.	10000000
38	Integrated Farming			ha	250000
39	Integrated Pisciculture			ha	100000
40	Loan for Affordable Housing Projects			No.	600000
41	Loans to Distressed Persons			No.	50000
42	Manufacturing Sector	Working Capital	Micro	No.	500000
43	Manufacturing Sector	Term Loan	Small	No.	50000000

44	Manufacturing Sector	Working Capital	Small	No.	5000000
45	Manufacturing Sector	Term Loan	Micro	No.	2500000
46	Manufacturing Sector	Term Loan	Medium	No.	250000000
47	Manufacturing Sector	Working Capital	Medium	No.	50000000
48	Market Yard			No.	1500000
49	Mushroom Cultivation			1000 Kg. per Cycle	211000
50	New Orchard	Tropical/ Sub Tropical Fruits		ha	1516500
51	New Orchard	Tropical/ Sub Tropical Fruits		ha	70800
52	New Orchard	Tropical/ Sub Tropical Fruits		ha	88800
53	New Orchard	Tropical/ Sub Tropical Fruits		ha	1301600
54	New Orchard	Tropical/ Sub Tropical Fruits		ha	154300
55	New Orchard	Tropical/ Sub Tropical Fruits		ha	120000
56	New Orchard	Tropical/ Sub Tropical Fruits		ha	167500
57	Nursery			ha	1967700
58	Nursery/ Propagation unit			ha	534800
59	Ornamental Fish Hatchery			No.	800000
60	Other machinery			No.	78000
61	Other machinery	Other Machinery & Equipments		No.	210000
62	Other Plantation Crops			ha	1650900
63	Pig Breeding Unit			10+2	1095000

64	Plantation	Teak			ha	163310
65	Plantation	Bamboo			ha	86636
66	Plantation	Bamboo		Agro	Acre	174615
67	Power Tiller				No.	203000
68	Protection Structure	Poly/ Green Housing			sq.m.	1301600
69	Purchase/ Construction of a Dwelling Unit (Individual)				No.	2000000
70	Reclamation of Problem Soils		5		ha	43600
71	Rice Processing				No.	3000000
72	Sanitation				No.	25000
73	Seed Drill				No.	135000
74	Sericulture				No.	300000
75	Service Sector	Working Capital		Medium	No.	25000000
76	Service Sector	Term Loan		Small	No.	50000000
77	Service Sector	Working Capital		Small	No.	5000000
78	Service Sector	Term Loan		Medium	No.	125000000
79	Service Sector	Working Capital		Micro	No.	500000
80	Service Sector	Term Loan		Micro	No.	2500000
81	Sheep	Rearing Unit			20+1	379000
82	SHGs/ JLGs				No.	150000
83	Solar Energy	Roof Top Solar PV System with Battery			No.	100000
84	Solar PV Pump Sets (AC)				No.	361800
85	Spice Processing				No.	300000
86	Sprinkler Irrigation				ha	182000
87	Sprinkler Irrigation				ha	107000

88	Thresher			No.	135000
89	Thresher			No.	180500
90	Tissue Culture	Tissue Culture Lab for Plant Propagule Multiplication		No.	25000000
91	Tractor	With Implements & Trailer		No.	725000
92	Tractor	With Implements & Trailer		No.	950000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Potato/ Aloo (Irrigated)	Acre	99017
2	Broiler Farming	Others_Bahraich	1000	170000
3	Buffalo Farming	Others_Bahraich	1+1	162000
4	Cage Culture	Others_Input for cage culture	60 to 100 Cu. M	150000
5	Cereals	Maize/ Makka (Irrigated)	Acre	22672
6	Cereals	Wheat/ Gehu (Irrigated)	Acre	27935
7	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	29757
8	Fish Culture	Bio floc_100 m3_Fish farming in RAS/Bio floc system	2 ton per cycle	300000
9	Goat Farming	Rearing Unit _ Semi_intensive_Bahraich	20+2	59000
10	Integrated Farming	Others_fish cum poultry diry fish farming	Acre	180000
11	Oil Seeds	Sesame/ Til/ Seasmum/ Gingelly (Irrigated)	Acre	15182
12	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	17814
13	Oil Seeds	Groundnut/ Moongfali (Irrigated)	Acre	19028
14	Pulses	Lentil/ Masur/ Masoor (Irrigated)	Acre	16599
15	Spices & Condiments	Turmeric/ Haldi (Irrigated)	Acre	74899
16	Sugar Crops	Sugarcane/ Ganna (Irrigated)	Acre	98988

Abbreviations

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

FPO	Farmer Producer Organisation
FSS	Farmers Service Society
GLC	Ground Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
ha	Hectare
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large-sized Adivasi Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MINRE	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	Kailash C Joshi
Designation	DDM, NABARD
Address 1	285/B Raipur Raja Jail Road
Address 2	Bahraich
Post Office	Bahraich City SO
District	Bahraich
State	Uttar Pradesh
Pincode	271801
Telephone No.	
Mobile No.	8981058880
Email ID	bahraich@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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



NABFINS LIMITED | A Subsidiary of NABARD

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



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

Uttar Pradesh Regional Office
11 Vipin Khand, Gomti Nagar, Lucknow – 226 010
Uttar Pradesh

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