



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



बलिया
Ballia

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: Ballia

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:

Mohit Yadav

District Development Manager

NABARD

Ballia

PLP Document finalized by: Uttar Pradesh Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	The district is located in the Eastern-Plain agroclimatic zone in the eastern region of UP.
2	Type of soil	The district primarily has alluvial/light loamy soil.
3	Primary occupation	The main economic activities in the district are agriculture, animal husbandry, poultry farming, horticulture, fisheries, trade, and services.
4	Land holding structure	The district has a total of 372,851 holdings with a total area of 226,811 hectares, out of which 352,542 holdings (95%) with an area of 155,790 hectares belong to small and marginal farmers (up to 2 hectares). The average size of holdings in the district is 0.60 hectares.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The flow of credit in the priority sector was Rs.1054.15 crore, Rs.1601.76 crore, and Rs.2244.85 crore in 2021-22, 2022-23, and 2023-24, respectively
2	CD Ratio	The CD Ratio of the district was 24.7, 28.0 and 31.4 as on March 2022, March 2023 and March 2024 respectively.

3	Investment credit in agriculture	Investment credit flow in agriculture was Rs. 223.64 crore, Rs. 277.40 crore, and Rs. 419.38 crore in 2021-22, 2022-23, and 2023-24, respectively
4	Credit flow to MSMEs	The flow of credit in the MSME sector was Rs. 336.01 crore, Rs. 650.33 crore, and Rs. 880.55 crore in 2021-22, 2022-23, and 2023-24, respectively
5	Other significant credit flow, if any	The flow of credit in the Other priority sector was Rs. 336.01 crore, Rs. 650.33 crore, and Rs. 880.55 crore in 2021-22, 2022-23, and 2023-24, respectively

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The PLP projections for year 2025-26 is Rs. 5183.89 crore
2	Projection for agriculture and its components	The PLP projection for agriculture for year 2025-26 is Rs. 2835.13 crore
3	Projection for MSMEs	The PLP projection for MSME for year 2025-26 is Rs. 1917.46 crore
4	Projection for other purposes	The PLP projection for other purposed for the year 2025-26 is Rs. 431.30 crore

5. Developmental Initiatives

1. The district is promoting the formation of Self-Help Groups (SHGs) and their linkage with banks, as well as the formation of Joint Liability Groups (JLGs).
2. As of March 31, 2024, 11,540 SHGs have been formed, out of which 5,433 groups have been provided with credit linkage from banks.
3. There are 8 Aspirational Development Blocks in the district, special focus is given for credit flow in these districts.

6. Thrust Areas

1. Thrust areas include the KCC saturation financing of FPOs, construction of modern storage/cold storage facilities under the Agriculture Infrastructure Fund (AIF), financing of SHGs/JLGs, expansion of irrigation facilities, improvement in dairy development, etc.
2. NABARD has initiated several development activities, including promoting SHG/JLG promoting institutions, organizing workshops, seminars, FPOs, AIF, improving agricultural productivity, natural resource management, development of the non-farm sector, and cluster formation, among others.

7. Major Constraints and Suggested Action Points

1. The major constraints in the development of the district include the unavailability of critical inputs like quality seeds, fertilizers, nurseries, veterinary services, poultry hatchery units, cattle feed units, power supply, and milk procurement routes
2. Other issues include sodic soils, inadequate forest cover, weak marketing infrastructure for non-agricultural produce, and underdeveloped rural haats
3. The suggested interventions for improvement include ensuring the availability of seeds, fertilizers, veterinary services, establishing milk procurement routes, breed improvement services, improving the quality of livestock, ensuring adequate power supply.
4. The district administration/state government can utilize the RIDF loan facility from NABARD for infrastructure development in areas like power, irrigation, rural road construction, and land reforms.

8. Way Forward

1. A coordinated approach is necessary to increase capital formation in the district, aligning the various schemes/programs of the central and state governments with NABARD's efforts.
2. Progress in district level credit, better monitoring and review in BLBC/DCC meetings, and effective implementation of FI, including oral lessees and sharecroppers through JLGs, will ensure the desired progress in capital formation and increase in agricultural income.

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	- 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	- 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	- 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	262923.50
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	205388.77
2	Term Loan for agriculture and allied activities	57534.73
B	Agriculture Infrastructure	8633.73
C	Ancillary activities	11955.15
I	Credit Potential for Agriculture A+B+C)	283512.38
II	Micro, Small and Medium Enterprises	191746.40
III	Export Credit	0.00
IV	Education	3595.50
V	Housing	22003.10
VI	Social Infrastructure	2596.04
VII	Renewable energy	2197.35
VIII	Others	12738.45
	Total Priority Sector	518389.22

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	196274.18
2	Water Resources	6937.38
3	Farm Mechanisation	18937.41
4	Plantation & Horticulture with Sericulture	2699.54
5	Forestry & Waste Land Development	683.78
6	Animal Husbandry - Dairy	25991.01
7	Animal Husbandry - Poultry	7012.01
8	Animal Husbandry - Sheep, Goat, Piggery	2484.27
9	Fisheries	1903.92
10	Farm Credit- Others	0.00
	Sub total	262923.50
B	Agriculture Infrastructure	
1	Construction of storage	5309.50
2	Land development, Soil conservation, Wasteland development	637.93
3	Agriculture Infrastructure - Others	2686.30
	Sub total	8633.73
C	Ancillary activities	
1	Food & Agro. Processing	10101.15
2	Ancillary activities - Others	1854.00
	Sub Total	11955.15
II	Micro, Small and Medium Enterprises	
	Total MSME	191746.40
III	Export Credit	0.00
IV	Education	3595.50
V	Housing	22003.10
VI	Social Infrastructure	2596.04
VII	Renewable energy	2197.35
VIII	Others	12738.45
	Total Priority Sector	518389.22

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Central Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	2981.00
2	No. of Sub Divisions	6
3	No. of Blocks	17
4	No. of revenue villages	1828
5	No. of Gram Panchayats	940

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	N0s.
1	State	Uttar Pradesh
2	District	Ballia
3	Agro-climatic Zone	AZ34 - Eastern Plain
4	Climate	Moist sub-humid to dry sub-humid
5	Soil Type	Alluvial sodic and diara soil

3. Land Utilisation [Ha]

Sr. No.	Particulars	NØs.
1	Total Geographical Area	311817
2	Forest Land	66
3	Area not available for cultivation	46307
4	Barren and Unculturable land	5434
5	Permanent Pasture and Grazing Land	646
6	Land under Miscellaneous Tree Crops	5792
7	Cultivable Wasteland	3235
8	Current Fallow	23258
9	Other Fallow	10237

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	NØs.
1	Safe	17
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	17

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	NØs.	% to Total	Ha.	% to Total
1	<= 1 ha	315710	85	105996	47
2	>1 to <=2 ha	36832	10	49794	22
3	>2 to <=4 ha	15188	4	40998	18
4	>4 to <=10 ha	4861	1	26517	12
5	>10 ha	260	0	3506	2
6	Total	372851	100	226811	101

6. Workers Profile [In '000]

Sr. No.	Particulars	NØs.
1	Cultivators	153.93
2	Of the above, Small/ Marginal Farmers	145.54

3	Agricultural Labourers	161.19
4	Workers engaged in Household Industries	38.13
5	Workers engaged in Allied agro activities	449.96
6	Other workers	216.27

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	3239.77	1672.90	1566.87	2935.66	304.11
2	Scheduled Caste	494.70	257.63	237.07	466.72	27.98
3	Scheduled Tribe	110.11	56.82	53.29	99.18	10.93
4	Literate	141.30	81.50	59.80	70.20	77.60
5	BPL	198.00	102.00	96.00	181.00	17.00

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	482.44
2	Rural Households	437.30
3	BPL Households	198.00

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	321.68
2	Having source of drinking water	482.44
3	Having electricity supply	482.44
4	Having independent toilets	482.44

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	1828
2	Villages having Agriculture Power Supply	1828
3	Villages having Post Offices	334
4	Villages having Banking Facilities	1828
5	Villages having Primary Schools	1678
6	Villages having Primary Health Centres	78
7	Villages having Potable Water Supply	1828
8	Villages connected with Paved Approach Roads	1201

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Handbook
1.a Additional Information	District Statistical Handbook
2. Soil & Climate	District Statistical Handbook
3. Land Utilisation [Ha]	District Statistical Handbook
4. Ground Water Scenario (No. of blocks)	District Statistical Handbook
5. Distribution of Land Holding	District Statistical Handbook
6. Workers Profile [In '000]	District Statistical Handbook
7. Demographic Profile [In '000]	District Statistical Handbook
8. Households [In '000]	District Statistical Handbook Census 2011
9. Household Amenities [Nos. in '000 Households]	District Statistical Handbook Census 2011
10. Village-Level Infrastructure [Nos.]	District Statistical Handbook

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	3471
2	Primary Health Centres	19
3	Primary Health Sub-Centres	84
4	Dispensaries	7
5	Hospitals	7
6	Hospital Beds	1178

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	2741
2	Registered FPOs	79
3	Agro Service Centres	6
4	Soil Testing Centres	4
5	Approved nurseries	32
6	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	250.34
2	Irrigation Potential Created	80.87
3	Net Irrigated Area (Total area irrigated at least once)	178.23
4	Area irrigated by Canals/ Channels	21.29
5	Area irrigated by Wells	156.93
6	Area irrigated by Tanks	0.01
7	Area irrigated by Other Sources	0.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	280.96

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	6096
2	Railway Line [km]	114
3	Public Transport Vehicle [Nos]	10641
4	Goods Transport Vehicles [Nos.]	6880

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	217703	4811	212892
2	Cattle - Indigenous	217199	5267	211932
3	Buffaloes	249786	5086	244700
4	Sheep - Cross bred	2047	0	2047
5	Sheep - Indigenous	16513	0	16513
6	Goat	157490	26000	131490
7	Pig - Cross bred	772	0	772
8	Pig - Indigenous	5990	0	5990
9	Horse/Donkey/Camel	2126	2126	0
10	Rabbit	0		
11	Poultry - Improved	156693	156693	0
12	Poultry - Indigenous	0		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	56
2	Veterinary Dispensaries	46
3	Disease Diagnostic Centres	40
4	Artificial Insemination Centers	102
5	Animal feed manufacturing units	4
6	Dairy Cooperative Societies	152
7	Milk Collection Centres	305
8	Fishermen Societies	21
9	Livestock Aid Centers (No.)	46
10	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	888.50	MT	1	gm/day
2	Egg	195.86	Lakh Nos.	6	nos/p. a.
3	Milk	393019.00	MT	332	gm/day
4	Meat	8024.00	MT	7	gm/day

Sources

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

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	24.49	24.49	25.05
2	Land Holdings - SF (%)	10.00	10.00	10.00
3	Land Holdings - MF (%)	85.00	85.00	85.00
4	Rainfall -Normal (mm)	684	684	684
5	Rainfall - Actual (mm)	339	749	499
6	Cropping Pattern	Kharif - Paddy, Maize, Urd, Moong Rabi - Wheat, mustard, linseed. Vegetables- peas, onion, potato, tomato, green chillies		

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	52090.79	83259.76	117486.77

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	116.20	297.81	2562.91	121.43	299.00	2462.32	116.41	287.00	2465.42
2	Wheat	138.00	542.11	3928.33	136.84	516.12	3771.70	147.72	514.65	3483.96
3	Maize	2.93	8.17	2788.40	27.93	31.59	1131.04	33.51	53.70	1602.51
4	Groundnut	0.30	0.26	866.67	0.25	0.30	1200.00	0.26	0.30	1153.85
5	Indian Mustard	0.96	1.45	1510.42	0.92	1.27	1380.43	9.00	13.16	1462.22
6	Pearl Millet	1.88	4.08	2170.21	1.66	3.60	2168.67	1.98	4.29	2166.67
7	Sorghum	1.70	2.70	1588.24	1.66	2.46	1481.93	1.96	3.13	1596.94
8	Chickpea	3.12	7.26	2326.92	3.19	5.49	1721.00	3.56	6.38	1792.13
9	Pea	3.72	8.40	2258.06	2.82	4.00	1418.44	3.84	5.68	1479.17
10	Lentil	6.32	4.29	678.80	6.33	8.75	1382.31	6.48	8.90	1373.46

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	3.68	3.68	3.68
2	Net sown area (lakh ha)	2.17	2.17	2.17
3	Cropping intensity (%)	169.59	169.59	169.59

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	101.15	101.15	101.15
2	Fertilizer consumption - Rabi (kg/ha)	157.40	157.40	157.40

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

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	31650	57375	66566
2	GLC through KCC (Rs. lakh)	29727.24	55519.79	75548.40

Table 8: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	54935	40187	27269
2	Crop Loss Compensation, if any (Rs. lakh)	494.00	493.00	361.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	LDM Office & SLBC India Portal
Table 2: GLC under Agriculture	District Statistical Handbook
Table 3: Major Crops, Area, Production, Productivity	District Statistical Handbook
Table 4: Irrigated Area, Cropping Intensity	District Statistical Handbook

Table 5: Input Use Pattern	District Statistical Handbook agmarknet.gov.in
Table 6: Trend in procurement/ marketing	LDM Office & SLBC India Portal
Table 7: KCC Coverage	Agriculture Department
Table 8: Crop Insurance	Agriculture Department

Water Resources

Table 1: GLC

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

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	80	80	80
2	Net Irrigated Area ('000 ha)	178	178	178
3	Gross Irrigated Area ('000 ha)	281	281	281

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	Ballia	Bairia	Safe	Safe	Safe
2	Uttar Pradesh	Ballia	Bansdih	Safe	Safe	Safe
3	Uttar Pradesh	Ballia	Beruarbari	Safe	Safe	Safe
4	Uttar Pradesh	Ballia	Chilkahar	Safe	Safe	Safe
5	Uttar Pradesh	Ballia	Dubhar	Safe	Safe	Safe
6	Uttar Pradesh	Ballia	Garwar	Safe	Safe	Safe
7	Uttar Pradesh	Ballia	Hanumanganj	Safe	Safe	Safe
8	Uttar Pradesh	Ballia	Maniar	Safe	Safe	Safe
9	Uttar Pradesh	Ballia	Murlichhapra	Safe	Safe	Safe
10	Uttar Pradesh	Ballia	Nagra	Safe	Safe	Safe
11	Uttar Pradesh	Ballia	Navanagar	Safe	Safe	Safe
12	Uttar Pradesh	Ballia	Pandah	Safe	Safe	Safe
13	Uttar Pradesh	Ballia	Rasra	Safe	Safe	Safe
14	Uttar Pradesh	Ballia	Reoti	Safe	Safe	Safe
15	Uttar Pradesh	Ballia	Siar	Safe	Safe	Safe
16	Uttar Pradesh	Ballia	Sohanv	Safe	Safe	Safe
17	Uttar Pradesh	Ballia	Belhari	Safe	Safe	Safe

Sources

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

Farm Mechanisation

Table 1: GLC

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

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	13500	14000	15968
2	Power Tillers	109	109	109
3	Threshers/Cutters	49	52	67

Table 3: Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	73	76	79
2	Other minor repair & service centers (No.)	94	97	103

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Mechanisation in District	vahan.parivahan.gov.in/vahan4dashb oard/
Table 3: Service Centers	agriculture.up.gov.in

Plantation & Horticulture including Sericulture

Table 1: GLC

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

Table 2: High Tech Orchards

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

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Prod. ('000 MT)
1	Mango	0.25	625.00	625.00	0.25	625.00	625.00	0.25	625.00	625.00
2	Guava	0.70	8.75	8.75	0.70	8.75	8.75	0.70	8.75	8.75
3	Banana	0.41	4460.80	4460.80	0.41	4460.80	4460.80	0.41	4460.80	4460.80
4	Muskmelon	0.30	6.00	6.00	0.30	6.00	6.00	0.30	6.00	6.00
5	Watermelon	0.30	60.00	60.00	0.30	60.00	60.00	0.30	60.00	60.00
6	Tomato	0.10	0.30	0.30	0.10	0.30	0.30	0.10	0.30	0.30
7	Pointed Gourd	0.39	1.03	1.03	0.39	1.03	1.03	0.39	1.03	1.03

Table 4: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storage	15	15	15

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & 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

Forestry & Waste Land Development

Table 1: GLC

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

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	0	0	0
2	Waste Land ('000 ha)	10	10	10
3	Degraded Land ('000 ha)	4	4	5

Table 3: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	22	22	22

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Area under Forest Cover & Waste Land	District Statistical Hand Book
Table 3: Nurseries (No.)	nms.pmsupfd.in/ZstockNurserywiseHQ.aspx?P=1

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)	NA	NA	NA

Table 2: Processing Infrastructure

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

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	LDM Office & SLBC India Portal
Table 2: Processing Infrastructure	District AH Dept
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)	NA	NA	NA

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	156693	156693	156693
2	Of the above, male (No.)	156693	156693	156693
3	Of the above, female (No.)	0	0	0
4	Broiler Farms (No.)	32	32	32
5	Hatcheries (No.)	1	1	1
6	Popular breeds	Indigenous Chicken	Indigenous Chicken	Indigenous Chicken

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Poultry	Livestock Census 2019

Animal Husbandry - SGP

Table 1: GLC

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

Table 2: Popular Breed(s)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Popular Breed(s)	District Animal Husbandry Dept

Fisheries

Table 1: GLC

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

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	346	350	352
2	Reservoirs (No.)	0	0	0
3	Fish Seed Hatchery (No.)	1	1	1

Table 3 : Marine Fisheries (No.)

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

Table 4 : Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

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

Farm Credit - Others & Integrated Farming
Table 1: GLC

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

Table 2: Area under Integrated Farming

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

Sources

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

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	459.68	592.12	563.52
2	Loans for Storage Godowns (₹ lakh)	0.00	0.00	0.00
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00
4	Loans for Other Agri Infrastructure (₹ lakh)	459.68	592.12	563.52

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	15	15	15
2	Cold Storages (Capacity - '000 MT)	118	118	118
3	Storage Godowns (No.)	580	580	580
4	Storage Godowns (Capacity - '000 MT)	17	17	17
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	3	3	3
6	Market Yards [Nos] / Wholesale Market (No.)	2	2	2

Sources

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

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

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

Table 2: Area requiring Soil Treatment & Area Treated

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Area requiring Soil Treatment & Area Treated	Agriculture Department and KVK

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)	NA	NA	NA

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	60008.00	60939.00	58990.00
2	Pesticides Consumption ('000 kg)	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC data and LDM Office
Table 2: Fertilizer Consumption	District statistical hand book

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)	8959.87	9618.29	17792.42

Sources

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

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	33601.71	65032.95	88055.30
2	No. of units financed	16345	18693	23857

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	NA	NA	NA
2	Micro Units (No.)	28466	28466	28466
3	Small Units (No.)	255	255	255
4	Medium Units (No.)	7	7	7
5	Udyog Aadhar Registrations (No.)	31643	31643	31643

Table 3: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	2	2	2

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: MSME units - Cumulative	dcmsme.gov.in
Table 3: Skill Development Trainings	NABARD MEDP/LEDP

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)	225.52	367.18	532.06
3	GLC under Housing (Rs. lakh)	2567.60	4304.61	3074.55

Table 2: Progress under PMAY

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

Table 3: Progress under SBM

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

Sources

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

Public Infrastructure Investments
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	NA	NA	NA
2	Amt of RIDF assistance (Rs. lakh)	3887.83	7296.13	12243.79

Sources

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

Social Infrastructure Investments
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	9.00	40.07	20.57

Sources

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

Renewable Energy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	NA	NA	NA
2	Assistance under Green Climate Fund (Rs. lakh)	NA	NA	NA
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	0.00	0.00	1.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India 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)	132.22	2770.28	5055.88
2	JLG Bank Linkage (Rs. lakh)	9011.48	11387.48	8953.36
3	Loans through SHPIs (Rs. lakh)	NA	NA	NA
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	NA	NA	0.00

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	2.00	2.00	10.50
2	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	1.50	1.50	0.00

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	17	17	17
2	No. of SHGs formed	2274	3832	1054
3	No. of SHGs credit linked (including repeat finance)	278	2241	4741
4	Bank loan disbursed (Rs. lakh)	196.38	3284.69	6164.01
5	Average loan per SHG (Rs. lakh)	0.71	1.47	1.30
6	Percentage of women SHGs %	100.00	100.00	100.00

Sources

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

Status and Prospects of Cooperatives
Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	328	328	328
2	Consumer Stores (No.)	2	2	2
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	0	0	0
5	Marketing Societies (No.)	14	14	14
6	Labour Societies (No.)	2	2	2
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	1	1	1
9	Agro Processing Societies (No.)	32	32	32
10	Others (No.)	174	174	174
11	Total (No)	553	553	553

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.)	165	165	165

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	National Coop Data Base (cooperatives.gov.in)
Table 2: Details of credit cooperative societies	National Coop Data Base (cooperatives.gov.in)

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	149	149	57	58	34	0	3947	922	0	0
Regional Rural Bank	87	87	68	17	2	0	5708	313	0	0
District Central Coop. Bank	20	20	10	7	3	0	0	0	0	0
Coop. Agr. & Rural Dev. Bank	4	4	4	0	0	0	0	0	0	0
Primary Agr. Coop. Society	165	165	165	0	0	0	0	0	0	0
Others	9	9	1	5	3	0	18801	3321	0	0
All Agencies	434	434	305	87	42	0	28456	4556	0	0

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks				0	1020898.73	1200003.22	1321753.70	10.1
Regional Rural Bank				0	248846.10	271025.01	278070.14	2.6

Cooperative Banks					0	0	14046.58	13578.43	13137.22	-3.2	0.81
Others					0	0	1869.70	4239.88	6602.06	55.7	0.41
All Agencies	0	0	0	0	0	0	1285661.11	1488846.54	1619563.12	8.8	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	153263	178716	208906	16.9	68.5	261982.07	339788.95	407363.14	19.9	80.20
Regional Rural Bank	93460	58354	75258	29.0	24.7	44733.85	65874.38	90537.88	37.4	17.82
Cooperative Banks	1500	1561	1730	10.8	0.6	2817.81	2840.44	2579.39	-9.2	0.51
Others	24841	23223	19277	-17.0	6.3	8435.89	8715.03	7459.89	-14.4	1.47
All Agencies	273064	261854	305171	16.5	100.0	317969.62	417218.80	507940.30	21.7	100.00

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	25.7	28.3	30.8
Regional Rural Bank	18.0	24.3	32.6
Cooperative Banks	20.1	20.9	19.6
Others	451.2	205.5	113.0
All Agencies	24.7	28.0	31.4

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1368046	572845	161383	69881
Regional Rural Bank	375858	233309	57249	35539
Cooperative Banks	0	0	0	0
Others	0	0	237	0
All Agencies	1743904	806154	218869	105420

6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	153487.93	37.7	62780.48	15.4	58002.63	14.2	0.00	0.0
Regional Rural Bank	64780.64	71.6	50077.47	55.3	23513.79	26.0	0.00	0.0
Cooperative Banks	191.94	7.4	191.94	7.4	0.00	0.0	0.00	0.0
Others	6024.39	80.8	4436.88	59.5	5675.39	76.1	0.00	0.0
All Agencies	224484.90	44.2	117486.77	23.1	87191.81	17.2	0.00	0.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach't [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach't [%]	Target [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach't [%]	Ach'ment [%]	
Commercial Banks	195333.38	149376.44	76.5	237018.00	196235.88	82.8	295043.00	264774.12	89.7	83.0			
Regional Rural Bank	96477.70	17111.59	17.7	90768.00	61742.74	68.0	109741.00	80575.72	73.4	53.0			
Cooperative Banks	218.83	555.57	253.9	607.00	464.18	76.5	676.00	505.10	74.7	135.0			
Others	0.00	7423.47	0	0.00	7563.25	0	0.00	6031.89	0	0.0			
All Agencies	292029.91	174467.07	59.7	328393.00	266006.05	81.0	405460.00	351886.83	86.8	75.8			

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach't [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach't [%]	Target [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach't [%]	Ach'ment [%]	
Crop Loan	141508.91	29727.24	21.0	152259.00	55519.79	36.5	169769.00	75548.40	44.5	34.0			
Term Loan (Agri.)	52754.87	22363.55	42.4	62959.00	27739.97	44.1	70142.00	41938.37	59.8	48.8			
Total Agri. Credit	194263.78	52090.79	26.8	215218.00	83259.76	38.7	239911.00	117486.77	49.0	38.2			
MSME	31166.96	33601.71	107.8	36440.00	65032.95	178.5	80000.00	88055.30	110.1	132.1			
Other Priority Sectors*	41998.92	19722.95	47.0	49951.00	11883.31	23.8	55686.00	18942.83	34.0	34.9			
Total Priority Sector	267429.66	105415.45	39.4	301609.00	160176.02	53.1	375597.00	224484.90	59.8	50.8			



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	261982.07	24051.15	9.2	339788.95	23792.05	7.0	407363.14	25044.27	6.1	7.4
Regional Rural Bank	44733.85	13743.02	30.7	65874.38	5030.58	7.6	90537.88	5058.54	5.6	14.6
Cooperative Banks	2817.81	2264.57	80.4	2840.44	3482.14	122.6	2579.39	775.69	30.1	77.7
Others	8435.89	900.86	10.7	8715.03	829.56	9.5	7459.89	704.16	9.4	9.9
All Agencies	317969.62	40959.60	12.88	417218.80	33134.33	7.94	507940.30	31582.66	6.22	9.01

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Source(s)	
1	SLBC Portal
2	LDM Office Ballia

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 Indias agriculture sector by leveraging digital technology inspired by the success of Indias digital revolution in other sectors. With a substantial financial outlay of 2817 crore it focuses on creating a Digital Public Infrastructure (DPI) for agriculture.

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

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

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Uttar Pradesh Dairy Development and Milk Product Promotion Policy 2022: The policy aims to boost the dairy industry by encouraging the establishment of milk-based industries and attracting Rs.5000 crore in capital investment over the next five years (2022-27).

The policy seeks to raise milk processing levels from 10 percent to 25 percent (as on 2022) and expand processing capacity from 44 percent to 65 percent (as on 2022). It ensures fair pricing for milk producers promotes high-quality processed milk products and enhances market development and exports. The policy also focuses on creating employment upgrading skills adopting new technologies reforming dairy cooperatives and simplifying procedures for investors.

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

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

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

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

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

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

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

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

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

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

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

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

Uttar Pradesh Mukhyamantri Kisan evam Sarvahit Bima Yojana: This initiative aims to offer comprehensive insurance coverage to support the health and well-being of farmers and other beneficiaries. The scheme provides treatment facilities in hospitals up to a certain amount with coverage up to Rs. 2.50 lakh available in all government medical institutions and medical universities. Additionally prosthetic limbs worth up to Rs 1 lakh will be provided. In the event of accidental death or disability a maximum amount of Rs. 5 lakh will be given. (Link: <https://govtschemes.in/hi/utatara-paradaesa-maukhamantarai-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 3 percent 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 Samridhhi 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

The total geographical area of Ballia district is 2,981 sq. km. The Net Sown Area (NSA) in the district is 216,842 hectares and the Gross Cropped Area (GCA) is 367,784 hectares, with a cropping intensity of 170 percent.

The Net Irrigated Area (NIA) is 178,230 hectares, which is 82.19 percent of the total, and the remaining area is rainfed. With the agriculture departments plan to make the wasteland cultivable, there is a possibility of an increase in the Net Sown Area (NSA) in the future.

As per land classification, the district has a total of 372,851 land holdings with a total area of 226,811 hectares, out of which 352,542 holdings (totaling 155,790 hectares) belong to small and marginal farmers (up to 2 hectares), which is 95 percent of the total holdings. The average size of land holding in the district is 0.60 hectares.

The major kharif crops in the district are paddy, maize, bajra, jowar and arhar, while the major rabi crops are wheat, lentil, maize, barley, chickpea and pea. Mustard is the primary oilseed crop grown in the district.

The credit flow towards Crop Production, Maintenance and Marketing during the last 3 years i.e. 2021-22, 2022-23 and 2023-24 was Rs. 29727.24 lakh, Rs. 55519.79 lakh and Rs. 75548.40 respectively. Zero budget natural farming is not yet being practised in the district, and there is a need to focus on it.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

There are a total of four soil testing laboratories in the district. Due to small number of labs compared to the number of land holdings, this facility is not available in time to all the farmers. Shortage of electricity hampers irrigation which delays timely sowing/planting. The prevalent practice of canal irrigation has led to an increase in soil salinity. Farmers are constrained to buy seeds from the open market due to insufficient seed distribution by departments. Cooperative societies are a major source for the distribution of agricultural inputs. They need to be more proactive active and service-oriented. There is a need to promote concept of Negotiable Warehouse Receipt among farmers in district so that with holding capacity of farmers may be increased and post-harvest credit may be made available. Under Interest Subvention Scheme farmers are given an interest incentive of 3 for timely repayment of loans. Government has launched schemes for assistance to buy drones natural farming and millet revival which can significantly improve agriculture in district.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

During the last year, the Net Sown Area of the district was 216,842 hectares whereas the Net Irrigated Area was 178,230 hectares. Thus, 82.19 percent of the Net Sown Area in the district has adequate irrigation facilities. Uttar Pradesh Dynamic Groundwater Resources Report, all 17 development blocks of the district are in the safe category.

Water resource management is an important task. As there is a direct correlation between agricultural productivity and assured irrigation, it is necessary to exploit the available irrigation potential, better manage the available water resources, and improve the water use efficiency of the available infrastructure.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Two major rivers - Ganga and Ghaghara flow through the district. The soil of the district is mainly alluvial which is suitable for wells shallow medium and deep tubewells drip and sprinkler irrigation. Out of the 17 development blocks in the district, 11 blocks, namely Siar, Nagra, Rasra, Chilkahar, Navanagar, Pandah, Maniar, Beruarbari, Garwar, Sohanv, and Hanumanganj, are covered by canals.

The irrigated area in the district is (1) 21,291 hectares (11.94%) by canals, (2) 6,117 hectares (3.43%) by government tube wells, (3) 149,289 hectares (83.76%) by private tube wells and (4) 1,525 hectares (0.86%) by wells. Thus, tube wells are the main source of irrigation in the district.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The Government of India has set an ambitious target of increasing agricultural power from 2.76 kilowatts per hectare to 4 kilowatts per hectare by 2030. With this level of agricultural power availability agricultural productivity can go up to 4.2 tons per hectare. Agricultural mechanization through the use of machines such as tractors power tillers combine harvesters and other equipment in agricultural operations saves on hard labor time and wages and increases production and productivity.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The district has 15968 tractors, 38098 diesel engines and 122 power tillers available. Under this activity the Agriculture Department provides subsidies on farm machinery. The remaining requirement can be financed by banks. Under the scheme of Promoting Agricultural Mechanization for Crop Residue Management there is an 80 subsidy for setting up farm machinery banks for custom hiring and a 50 subsidy

for farmers to purchase machinery for crop residue management along with arrangements for awareness education and communication on crop residue management.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Due to the diverse agro-climatic and agro-ecological conditions of Ballia district, there is considerable potential for commercial production of horticultural crops. In the district, though all fruits of tropical conditions are available, quantity is very low. Major plantation crop in district is Banana which is grown in Murli Chhapra Block and in small pockets of other blocks. Murli Chhapra, Bairia, Sohaon, Garwar block of district are known for vegetables like green peas, watermelon, green chilli, tomato, pointed gourd and other seasonal vegetables. However farmers need to reduce use of pesticide in cultivation.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The district's climate is very favorable for the commercial production of various fruit crops such as mango, papaya, banana, tomato, peas, chili, onion, potato etc. The district can also produce roses, marigolds and medicinal plants. There is a need to increase pack houses and processing plants for vegetables. Chandrasekhar Garden, where the office of the District Horticulture Officer is located, is spread over 4 acres of land and has a government nursery.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Under the National Forest Policy 1988, it is stipulated that a minimum of one-third of the country's total land area should have forests or trees. The forest area of Ballia district is only 66 hectares, which is approximately 0.02 percent of the total geographical area. Therefore, it is necessary to preserve the existing forest resources and further expand the tree-covered area. The process of afforestation needs to be accelerated in the district

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Understanding the importance of agroforestry the Government of Uttar Pradesh has included the pro- motion of agroforestry along with increasing tree plantation on agricultural land and enhancing farmers' income in its State Forest Policy 2017. The district has cultivable wasteland of 3235 hectares and fallow land of 33495 hectares which can be used to increased forest cover.

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

India is the largest milk-producing country in the world accounting for 23 of global production. The state of Uttar Pradesh is the highest milk-producing state in the country. According to the Livestock Census 2019, there are approximately 424824 cows and 244700 buffaloes in the district of Ballia. Of the total female livestock population in the district there are 212892 cross-bred cows and 211932 indigenous cows which provide approximately 1076.76 MT of milk per day. The average milk availability is only 332 grams per person per day which is less than the state average of 486 grams.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The district has facilities like veterinary hospitals, livestock development centres, and artificial insemination centres, but the supporting services are not adequate. There is only one private processing unit in the district, which is associated with Amul. Azamgarh Milk Producers Cooperative Union is the nodal agency for dairy activities. There are only 38 active milk producer cooperatives and 269 milk producer cooperatives are defunct or under liquidation. The chilling plant capacity of the Milk Union facility located in the district is 30,000 litres. Dairy farm animals struggle with the problem of fodder. There are many local feed shops in the district that generally procure feed from outside and sell it to consumers in the local market. The lack of extensive milk routes in the district is a major constraint, leading to problems in commercial scale milk sales.

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

According to the 20th Livestock Census the total poultry population in Uttar Pradesh is 125.25 million. During 2021-22 the total egg production was 4.04 billion which was 3.12 of the all-India production. During the financial year 2021-22 the state recorded an annual growth rate of 11.36 in egg production compared to the financial year 2020-21. During the year 2021-22 the availability of eggs in the state was only 15 eggs/person/year while at the national level the availability was 95 eggs/person/year. According to the Poultry Census 2019 the total poultry population in the district is 156693. The district produces approximately 1.9 crore eggs annually which ensures the availability of only 06 eggs per person per year.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Under the Zero Hunger category the state's Sustainable Development Goal for 2030 is to increase the availability of eggs per person from 15 in 2020 to 29 in 2030 and the availability of meat per person from 1527 grams in 2020 to 3053 grams in 2030. While there is potential in this area in the district, banks do not feel comfortable in

disbursing loans in large quantities due to the lack of insurance coverage. Some large farmers are setting up broiler and layer units in the district but still more significant efforts are needed.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

In the district, pig and sheep rearing activity is negligible. Only goat rearing is done here, which is a very good source of income for the poor. According to Livestock Census 2019, the total number of sheep in the district is 18560 and the total number of pigs is 6762. Meanwhile, the total number of goats is 157490. The geographic and climatic conditions of the district are suitable for rearing all these animals. Generally, Barbari breed of goats is reared here.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

While there is a possibility of financing by banks for goat rearing in the district, the demand for bank loans for sheep and pig rearing is very low. There is a need to establish advanced laboratories in the areas of disease diagnosis and forecasting, feed/food microbiology, feed processing etc. For meat production, scientific facilities related to this area in the district are inadequate. Under the Zero Hunger category the state's Sustainable Development Goal for 2030 is to increase the availability of meat per person from 1527 grams in 2020 to 3053 grams. The central government has decided to expand the facilities of Kisan Credit Card (KCC) to help farmers associated with animal husbandry and fisheries to meet their working capital requirements.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

The Ballia district has a large number of water bodies, ponds, etc. which provides extensive scope for fish farming. Due to the natural structure of the region, many reservoirs, small ponds, etc. were built long ago to supply drinking water and irrigation water. These ponds, which are of various convenient sizes and are found in a large part of the district, can be used for fish farming. Also, two major rivers - Ganga and Ghaghara flow through the district where mainly Rohu and Katla fish are farmed. The total production of fish in the district is 888.50 MT/annum.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The main source of fisheries in Ballia district are rivers and perennial or seasonal water sources. There is potential for construction of water bodies. Three hatcheries are producing 12 lakh fingerlings. Fish farming is done in 5 departmental ponds and 347 private ponds, with water areas of 10.70 Ha. and 195 Ha. respectively, producing 630 Qtl. and 8255 Qtl. of fish respectively. Fingerlings are distributed through fisheries department. Fish

consumption is high in the district but local production is low, so fish is procured from other districts.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

With changing times farmers or cultivators have started using motorcycles for transportation but it is seen that some farmers or cultivators are still using bullock carts for transportation. In particular jute wall hanging weavers apart from traditional means of transportation use their own motorcycles to bring and take carpet-making materials and to deliver finished carpet products to carpet companies.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Small and marginal farmers as well as other cultivators also prefer to use their own motorcycles for daily business activities. Due to this the sale of motorcycles is happening in large quantities in the district and banks also prefer to finance motorcycles as the vehicle is hypothecated and registered with the Regional Transport Office making the loan amount secured.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Integrated Farming System (IFS) has been defined as “a combination of two or more components which utilizes the principles of complementarity and progressive management tools to derive maximum complementarity and minimum competition among the enterprises to achieve higher income family nutrition and environmental benefits on a sustained basis.” The assessment of farm income indicates that diversified farms with two or more enterprises generate almost double the income compared to those with two or fewer enterprises. In the district integrated farming can be promoted through various integrated farming system models like - Crop + Dairy Integrated Farming System Model for Income Enhancement and Employment Generation (1 ha) Crop + Livestock Integrated Farming System Model for Sustainable Livelihood (1 ha) Horticulture + Dairy Integrated Farming System Model for Marginal Farmers of Western Plains (0.70 ha) Dairy-based Integrated Farming System Model for Income Enhancement and Employment Generation (1 ha) Crop + Orchard based Integrated Farming System Model for Western Plains (1.5 ha) Vegetable based Integrated Farming System Model for Marginal Farmers (0.4 ha) etc.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

National Mission for Sustainable Agriculture (NMSA) - The NMSA formulated under the National Action Plan on Climate Change (NAPCC) is one of the eight missions. The NMSA aims to promote sustainable

agriculture through climate change adaptation measures. The Rainfed Area Development (RAD) programme implemented by the RFS Division is a component of this mission. Rainfed Area Development (RAD) Programme - This programme focuses on integrated farming systems to enhance productivity and mitigate risks associated with climate variability.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Agricultural products are highly perishable with limited shelf-life, hence requiring appropriate storage facilities. The basic requirement for storing any commodity, including food grains, is a completely covered and sealed space that protects the product from weather vagaries. The total production of foodgrains and horticulture product in the district is approx 9.18 lakh MT and 51.67 lakh MT respectively. Therefore, there is significant potential in the district for the development of basic infrastructure for processing, transportation, and storage of food grains, fruits and vegetables.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

The district has 12 cold storage facilities with a total storage capacity of 85,873 metric tons. The transportation arrangement from the rural areas to the godowns/cold storage is inadequate. Therefore, creating additional storage capacity is the need of the hour. Additionally, there are 580 rural godowns with a storage capacity of 17,500 metric tons, and there is a potential to develop storage capacity of around 7.8 lakh metric tons. The biggest hindrance in the development is the lack of electricity supply, which is a matter of grave concern in the district. The condition of roads in the district is poor, leading to spoilage of fruits and vegetables during transportation. Under schemes of AIF, AMI and NWR various facilities may be created in district.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land is a fundamental resource that meets the basic needs of the life support system of our planet. In order to ensure food security, in addition to the stability of land and land resources, there is an immediate need to improve the existing agricultural productivity to bring more land under the plough. The capacity of the wasteland to produce food grains and provide vegetative cover can make a significant contribution to this effort. The available agricultural land in the Ballia district is plagued by low productivity, low income and low employment. The distribution of rainfall is uneven, making crop production highly risky and uncertain. Land conservation and watershed development activities, directly or indirectly, enhance agricultural productivity. The land development and conservation

activities to be carried out to increase land productivity are - land levelling and development of agricultural land, improvement of soil quality through specialised reclamation systems, water management, development of wasteland, watershed development, etc. In the district, several projects have been implemented under NABARD RIDF for land levelling and watershed development/flood control in the last few years.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The total area reported for land utilization in the district is 311817 hectares out of which 5434 hectares is reported as barren and uncultivable. Farmers are not aware of the availability of bank loans for land improvement. Efforts are needed to promote community development works. Imbalanced use of increasing chemical fertilisers, burning of crop residues in fields, negligible inclusion of leguminous crops in the fodder, lack of proper drainage, and non-receipt of soil test reports on time are leading to deterioration of soil health day by day. The watershed projects implemented in the district lack a scientific approach.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

For increasing agricultural productivity, it is necessary that the seeds are certified and genetically pure. Along with reducing the cost of plants/seeds, seed production/tissue culture is a good business for entrepreneurial farmers to get higher income. There is an urgent need for polyhouse facilities along with intensive cultivation of high-quality vegetables, as well as protection from pests/insects and adverse weather conditions. Farmers need direct sales centres for vegetables to ensure the availability of vegetables at proper prices for both the farmers and the consumers. Due to the disproportionate use of chemical fertilisers, the soil has become unhealthy. There is need to focus on the production of organic manures and their increased usage. Considering all these factors, the assessment of the physical and financial credit requirements of the necessary agricultural basic services has been done according to the activities.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Agricultural landholdings are generally small, and 69% of the total cultivable land area is under such landholdings of less than 2 hectares. Only four soil testing facilities are established in the district. There is no facility for testing micronutrients. The availability of organic seeds and manure is low.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

In India only 10 percent of agricultural produce is processed resulting in a lot of wastage. Studies estimate that at the national level the post-harvest loss (calculated based on 2012-13 production data at 2014 wholesale prices) of major agricultural produce is annually valued at Rs. 92651 crore. According to the study the percentage of post-harvest losses is as follows: Cereals - 4.65 - 5.99, Pulses - 6.36 - 8.41, Oilseeds - 3.08 - 9.96, Fruits and Vegetables - 4.58 - 15.88, Milk - 0.92, Inland Fisheries - 5.23, Marine Fisheries - 10.52, Meat - 2.71, Poultry - 6.74. In such a scenario value addition through food and agriculture processing is the best solution to achieve better returns from agricultural products. The Ministry of Food Processing Industries, Government of India, has launched the One District One Product (ODOP) scheme, an initiative to promote and brand one product from each district of the country to boost economic development at the district level. This scheme adopts a one district one product approach to achieve economies of scale in input sourcing, access common services, and marketing of products.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The economy of Ballia district is mainly based on two sectors: agriculture and non-agricultural involving value addition of agricultural products such as rice mills, flour mills, spice industry, dairy products, etc. In real terms, the development of the industrial sector is almost negligible. Therefore, it would not be an exaggeration to say that the value addition of agricultural products is the first step in the development of the industries of the district. The main food processing activities in the district include rice mills, flour mills, edible oil units, and bakeries. The main food grains and other products produced in the district are paddy, wheat, maize, oilseeds, pulses, and potatoes. Under the Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME) scheme, financial assistance is provided to entrepreneurs and Farmer Producer Organizations (FPOs) to set up units for processing of ODOP and other food products.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

The agricultural sector requires supporting industries to promote production activities. These enterprises are also a source of employment and economic development, even though many of them are not located in rural areas. Promoting the development of such activities will increase the value addition in their production, such as

processing of consumer products on the farm or in rural areas. This will increase the stability of the agriculture-based rural economy. Through cooperative enterprises or by selling their products directly to farm stores and markets, farmers can gain more control over their economic situation. With the diversification and innovation of agricultural activities the need for support and extension services is also increasing every year.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

In this direction it is important for agriculture graduates or graduates of other agriculture-related subjects (such as horticulture, animal husbandry, veterinary, forestry, dairy, poultry, fisheries etc.) to establish agri-clinics and agri-business centers. Under the scheme all banks will provide attractive loan facilities up to Rs. 20.00 lakh to a single entrepreneur or up to Rs. 100 lakh to groups of 5 entrepreneurs (of which one should be a graduate in Business Development and Management). A refinance facility from NABARD is also available for banks. Under this scheme the Government of India provides a grant of 36 percent for general category beneficiaries and 44 percent for SC/ST category beneficiaries through NABARD. There is a lack of awareness in the agri-clinic and agribusiness sectors resulting in a shortage of trained agricultural graduates by MANAGE.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

In Ballia, the development of the non-agricultural sector, such as value addition activities of agricultural products like rice mills, flour mills, spice industry, wood crafts, dairy products, etc., as well as the service sector, are in their infancy, limited to meeting domestic demands. In real terms, the development of the industrial sector is almost negligible. Its expansion will also expand the demand in the service sector, which can lay foundation for the emergence of large industries in the near future. Due to the limited land resources, agricultural and other land-based activities cannot be expanded beyond a certain limit, so the non-agricultural sector is the only sector that has unlimited potential for employment opportunities and development for the growing population

3.2 Infrastructure and linkage support available, planned and gaps

The number of micro, small and medium enterprises are 28834, 420 and 12 respectively. The District Industries Center should make arrangements for training of entrepreneurs, extension services, supply of raw materials, and sale of finished goods, etc. The lack of electricity is the biggest obstacle in industrial development, and the level of its supply is extremely worrying. Small units and self-help groups can be provided with better facilities for the sale of their produced goods. The District Rural Development Agency and the District Industries Center should provide the necessary support in this regard. Lack of availability of adequate and timely credit, limited access to capital, complete dependence on debt financing and delayed payments. Inadequate infrastructure including electricity, water, roads etc., problems of storage, designing, packaging and product display, inadequate availability of basic facilities like work sheds, tool rooms, product testing laboratories, electricity, rural broadband and innovation hubs are acting as a hindrance to the growth of the sector.

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 industrial sector in the district is still in its infancy. Currently, there are no export units available in the district that can provide direct or indirect employment to the people.

4.1.2 Infrastructure and linkage support available, planned and gaps

Currently, export sector does not have potential in the district's economy.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The purpose of education is to enable creative self-expression through physical, mental, aesthetic, and moral development, which contributes not only to individual development but also to the development of the economy. Considering this, the United Nations Convention on the Rights of the Child has recognized education as an important legal right. According to the 2011 census, the literacy rate in Uttar Pradesh is 67.68 percent (eighth lowest in the country), with male literacy at 77.28 percent and female literacy at 57.18 percent. In a decade from 2001, the literacy rate in Uttar Pradesh increased by 13.45 percent, but there are widespread regional disparities. According to the 2011 census, the literacy rate in Ballia district is 60.62 percent., the male literacy rate is 69.40 percent while female literacy rate is 51.24 percent.

4.2.2 Infrastructure and linkage support available, planned and gaps

There are 2146 primary schools, 1185 upper primary schools and 668 secondary schools. Under Priority Sector Lending, loans and advances can be granted to individuals for educational purposes include loans up to Rs. 10 lakh for study in India and Rs. 20 lakh for pursuing professional courses abroad.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

According to the Economic Census 2011, the district of Ballia has a total of 4,82,440 families, of which 3,21,684 are permanent, 64,158 are semi-permanent, 84,807 are temporary (27,526 usable and 57,281 unusable) and 11,791 are of other types of houses.

4.3.2 Infrastructure and linkage support available, planned and gaps

Out of the total 4,82,440 houses, 57,281 houses are in a dilapidated condition and require rehabilitation. According to the Economic Census 2011, 75 percent of rural families in the country have an income of Rs. 5000 per month or less. Financial institutions will find it difficult to fulfill the home loan needs of these families. Individual loans up to Rs. 35 lakhs in metropolitan centers (population of ten lakhs and above) and Rs. 20 lakhs in other centers for purchase/construction of housing unit per family can be granted under the priority sector lending, provided the total cost of the housing unit does not exceed Rs. 45 lakhs in metropolitan centers and Rs. 30 lakhs in other centers. Loans up to Rs. 5 lakh per unit in metropolitan centers and up to Rs. 2 lakh in other centers can be granted for repair of damaged housing units.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Ballia district is agrarian and situated on the banks of river Ganga, so available infrastructure is in the nature of flood protection measures, irrigation canal, irrigation pump, canals, rural roads bridges, schools and veterinary hospitals.

5.1.2 Infrastructure and linkage support available, planned and gaps

There is a need for creation of more infrastructure like flood protection measures, irrigation, roads, bridges, culverts and agricultural facilities.

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

The rural road and bridge projects have improved connectivity in rural areas. As a result, there has been an improvement in the level of education/health/trade. The flood control projects have also enabled rabi crop cultivation on the agricultural land regained post receding of water, in addition to flood control in the villages. Migration from flood affected villages has stopped and the rural population is living a safe and prosperous life. Irrigation-related projects have led to an increase in the irrigated area as well as cropping intensity in the district.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

All 1828 villages in the district have drinking water facilities but there is a complete lack of clean water facilities hence the need for RO plants - 1000 LPD. The district has a total of 117 hospitals healthcare facilities and dispensaries of all types which means approximately one hospital per 27690 individuals which is very low; ideally there should be one hospital per 10000 individuals. Thus, against the total requirement of 324 hospitals the existing 117 hospitals indicate a shortfall of 207 hospitals.

5.2.2 Infrastructure and linkage support available, planned and gaps

Support is available under Ayushman Bharat' Ayush scheme NRHM, Swachh Bharat Mission-Grameen and Jal Jeevan Mission schemes. Banks need to provide adequate credit in this sector. There is a adequate potential for public investment along with private participation through bank credit for establishing schools colleges and hospitals and modernizing/upgrading existing infrastructure.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The district has a total of 1828 villages all of which are electrified although the power supply situation is extremely poor. Solar lights/ solar home lighting have been identified as an emerging activity in the district. Banks are also emphasizing lending for this activity as an alternative to conventional electricity supply.

5.3.2 Infrastructure and linkage support available, planned and gaps

PM KUSUM scheme, solar pump scheme, solar light scheme, PM Suryaghar Yojna etc are available.

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	282	352.964800	352.9648
B	Ongoing tranches	121	416.027100	351.2807
	Total (A + B)	403	768.991900	704.2455

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	137	572.833200	544.2617
B	Rural roads & bridges	265	195.724500	159.5496
C	Social Sector	1	0.434200	0.4342
	Total (A + B + C)	403	768.991900	704.2455

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	137	Irrigation potential	ha	0
B	Rural roads	265	Road length	km	0
C	Bridges	1	Bridge Length	m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Social	1	Access to intermediate level education	persons/annum	1000

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

In the district all 17 blocks are NRLM intensive. As on 31.3.2024, 11495 SHGs were formed and 5433 were given credit of Rs. 8349.10 lakh by Banks. Small Finance bank and some private sector banks are also extending credit through JLG mode. As on 31 March 2024 an amount of Rs. 8953.39 lakh was outstanding to JLGs by Banks.

6.2 Infrastructure and linkage support available, planned and gaps

In the district the formation of self-help groups in rural areas is mainly being done by the National Rural Livelihoods Mission (NRLM). This is a major program of the Government of India. In the state this project is being implemented by the Uttar Pradesh State Rural Livelihoods Mission (UPSRLM).

In the state all districts and blocks have been selected under this program from 01 April 2021. Under the NRLM scheme NABARD's concessional refinance scheme is available to banks to promote lending to self-help groups under which Regional Rural Banks and District Cooperative Banks are provided refinance at concessional interest rate of 4 percent (for loans up to Rs. 3 lakhs) and 3 percent (for loans from Rs. 3 lakhs to Rs. 5 lakhs). Under the National Rural Livelihoods Mission the department provides skill training to the promoted groups and engages them in various income generating activities. NABARD is running livelihood-based programs to enable women to establish and manage successful enterprises and increase their income. There are two major programs under this initiative - the Micro Entrepreneurship Development Program (MEDP) and the Livelihood and Enterprise Development Program (LEDP).

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 To reduce post-harvest losses and to encourage farmers to store their produce in a recognized warehouse, the Government of India extended a subsidy of up to Rs. 3.00 lakh to small and marginal farmers holding KCC for a period in 2011-12. Started a scheme to provide concessional post-harvest loan. The benefit of 2 percent interest subvention is also available to banks for providing credit assistance to small and marginal farmers (SF / MF) at 7 percent interest per annum for up to six months against Negotiable Warehouse Receipts (NWR) issued by recognized warehouses.
- 2 Along with KCC, the benefit of interest subsidy has now been extended to animal husbandry and fishery farmers also, hence banks and agriculture departments are expected to focus on such farmers so that they are assured access to additional KCC.
- 3 Agriculture Department needs to extend soil testing facilities to each gram panchayat in the district. Also, the distribution of certified seeds needs to be ensured
- 4 Natural Farming needs to be encouraged in horticulture.

2. Water Resources

- 1 Drip irrigation can be used for sugarcane and other horticultural crops and sprinkler irrigation can be used for wheat, gram, chilly, maize and other suitable crops. This improves the distribution of irrigation water. The Agriculture/Horticulture Department may consider setting up a demonstration farm to make farmers aware of such technologies.
- 2 Public tube wells are not running at full capacity due to lack of proper maintenance. Therefore, by proper maintenance schedule and replacement of faulty equipment, better utilisation of public assets can be done so that irrigation facilities can be provided to larger areas.
- 3 NABARD provides loans to the state government under the Rural Infrastructure Development Fund (RIDF) for the expansion of irrigation facilities. Keeping in mind the needs of the district, the district administration can avail loan assistance under RIDF.

3. Farm Mechanization

- 1 Popularising use of small implements like power tillers etc among small and marginal farmers.
- 2 Setting up of Custom Hiring Centres needs to be encouraged. Financing facility is available for the activity is available under Agriculture Infrastructure Fund.
- 3 Promotion of agricultural mechanisation for crop residue management: This scheme has been created to encourage the use of modern agricultural equipment to prevent air pollution caused by burning of crop residues and loss of nutrients and micro-organisms in the soil.
- 4 Workshops for maintenance and upkeep of machinery and skill training for same needs to be promoted.

4. Plantation and Horticulture

- 1 Mission for Integrated Development of Horticulture (MIDH): A scheme sponsored by the Government of India for the overall development of the sector of horticulture, fruits, vegetables, root and tuber crops, mushrooms, spices, flowers, aromatic plants, coconut, cashew, cocoa and bamboo etc., under which subsidy is available.
- 2 Setting up of tissue culture lab in district by Horticulture Department.
- 3 Promoting hardening process of banana sapplings under shed net.
- 4 Setting up of processing units under PMFME.
- 5 Creation of Farm Gate Infrastructure under AIF.
- 6 Marginal and Small farmers need to be encouraged to move towards cash crops

5. Forestry/ Waste Land Development

- 1 Popularisation of hi-tech plantation on commercial scale and bankable models
- 2 The Forest Department provides extension services and planting material (SPP) for forestry development. Although social forestry program is being implemented by the Forest Department, there is a need to create nurseries in each block and develop extension services to motivate people to promote this activity.
- 3 Under forestry in the district, commercially viable species like eucalyptus, neem, bamboo, rosewood, teak etc. can be promoted. Bamboo, Subabul, Pongamia and Poplar can also be promoted under agroforestry.

6. Animal Husbandry - Dairy

- 1 Rural Development Infrastructure Facility (RIDF), infrastructure for veterinary services can be developed in rural areas. This includes construction of new hospitals / dispensaries and renovation of existing hospitals / dispensaries.
- 2 The facilities of Kisan Credit Card (KCC) have been extended to the Animal Husbandry and Fisheries Farmers (AH&F) to help them meet their working capital requirements for the above activities.
- 3 Low Cost Insurance facilities should be extended to Dairy farmers.
- 4 Active Milk Collection Centres with BMC and other instruments need to be established.

7. Animal Husbandry - Poultry

- 1 "National Livestock Mission" program of the Central Government provides subsidy on capital investment for the development of poultry units and related infrastructure facilities. There is need for awareness programmes to popularize the mission.
- 2 Setting up poultry feed units on commercial scale needs to be ensured.

8. Animal Husbandry - Sheep, Goat, Piggery

- 1 "National Livestock Mission" program of the Central Government provides subsidy on capital investment for the development of small ruminants and piggery units and related infrastructure facilities. There is need for awareness programmes to popularize the mission.
- 2 Capacity building programmes must be conducted by KVK and Animal Husbandry Department.
- 3 Access to credit and insurance facilities to be ensured.

9. Fisheries

- 1 Pradhan Mantri Matsya Sampada Yojana (PMMSY) is a flagship scheme for focused and sustainable development of the fisheries sector in the country. There is need for awareness programmes to popularize the scheme.
- 2 Supply of refrigerated vans for transportation to markets.

10. Construction of Storage and Marketing Infrastructure

- 1 Under the Pradhan Mantri Kisan Sampada Yojana, financial assistance is provided for the construction of cold storages to reduce the gap between the available cold storage capacity and the required cold storage capacity across the country.
- 2 Accreditation of warehouses and godowns through WDRA.
- 3 Popularising NWR and Warehousing Receipt Financing.

11. Land Development, Soil Conservation and Watershed Development

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

12. Agriculture Infrastructure: Others

- 1 Awareness creation among bankers and farmers for adoption of NADEP and Vermicompost.

13. Food and Agro. Processing

- 1 Increased financing under PMFME.
- 2 Setting up infrastructure for export promotion and linking ancillary units with it.

14. Agri. Ancillary Activities: Others

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

15. Micro, Small and Medium Enterprises (MSME)

- 1 Awareness among entrepreneurs about CGTMSE and schemes of Government.
- 2 Finance to entrepreneurs by Banks with facility of CGTMSE.

16. Export Credit

- 1 Work needs to be done on power, roads etc. to ensure broad-based development and good investment opportunities.
- 2 Setting up of export infrastructure in vegetable and plantation growing areas.
- 3 Promoting ancillary units for agro processing.
- 4 Easy availability of export credit.
- 5 Training by APEDA for legal formalities.

17. Education

- 1 The student community (Higher Secondary and above) can be made aware of the ongoing educational loan schemes , interest subsidy schemes and simple procedures to avail them.
- 2 Along with general education, vocational education should be specially promoted.
- 3 Professional institutions need to be established in the district .
- 4 The Rural Infrastructure Development Fund can be used to fill infrastructural gaps - particularly for building schools or connecting villages to major centres where schools are located.
- 5 Banks to extend credit as per Priority sector norms.

18. Housing

- 1 Rapid urbanisation in and around district headquarters requires easy access to bank credit for housing.
- 2 Planning and approval process needs to be streamlined.

19. Social Infrastructure

- 1 Healthcare infrastructure at district and block level needs to be created.
- 2 Creation of Sanitary infrastructure in all markets on use and pay basis needs to be done.

20. Renewable Energy

- 1 Banks and govt departments should motivate people to adopt non-conventional energy sources and sensitize them about loan availability .
- 2 Creation of infrastructure for Net Metering/energy evacuation to increase financing under Solar roof top scheme.

21. Informal Credit Delivery System

- 1 Skill training to SHG members for setting up enterprise.
- 2 Linking SHGs/enterprises with online markets/ e-commerce through ONDC etc.
- 3 Easy access to credit from banks.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. There are a total of 7577 PACs in Uttar Pradesh, out of which 6974 are active. For interest subvention, the State Government has sanctioned a total of Rs.300.00 crore in the budget. 70 PACs operating in the district will benefit from this. Under the AIF scheme, 688 PACs have been sanctioned godowns, out of which construction of 100 godowns has been completed. Under the UP RSBY scheme, 7479 micro ATMs have been provided to PACs. Internet facility has been made available at the apex bank UPGB at the State level.
2. To increase the membership of PACs and activate inactive members, the Government of Uttar Pradesh has prepared village-wise data of members associated with PACs and launched a membership drive to increase active members. For the year 2022-23, a target of enrolling 10 lakh new members and activating 6 lakh inactive members was set, against which 196388 new members were enrolled and 68304 inactive members were activated as on 31st March 2023.
3. The Government of Uttar Pradesh contributed Rs. 100.00 lakh towards share capital increase in District Cooperative Banks during the financial year 2022-23.
4. 16 newly licensed banks (Weak Banks) were unable to honor the withdrawal demand from their depositors. To address the grievances of affected depositors and build the image of cooperative banks, the Government of Uttar Pradesh, NABARD and Reserve Bank of India took an initiative and convened a special High Level Meeting on 20th June 2022 under the chairmanship of Principal Secretary (Cooperation)-cum-RCS, Government of Uttar Pradesh and a roadmap was prepared with consensus to address the liquidity issues of these banks and a committee was constituted to monitor the progress of these banks.
5. The total imbalances at DCCB level have increased rapidly in the past few years and stood at Rs.1378.08 crore as on 31st March 2022. In this direction, the Government of Uttar Pradesh and NABARD took an initiative and convened a High Level Meeting on 22nd November 2022 with the Principal Secretary-cum-RCS,

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

5. Status of Cooperatives in the District

1. In the district, there are a total of 165 Primary Agricultural Credit Cooperative Societies (PACS) affiliated with the Ballia District Central Cooperative Bank out of which 160 PACS are functioning. The operational societies are spread across the seventeen blocks of the district.
2. There are 20 branches of Zila Sahkari Bank Ballia. Additionally, there are four operational branches of the UP Sahkari Gram Vikas Bank in the district.
3. Under other societies, the district has 14 Cooperative Marketing Societies out of which only 8 are functional, 307 Dairy Cooperative Societies out of which only 38 are functional, 21 Fisheries Cooperative Societies out of which 17 are functional. (Source: <https://cooperatives.gov.in>). Considering the geographical situation of the district, the coverage of these cooperative institutions is negligible. A large number of societies are either Non-functional/Dormant or under liquidation.
4. Under the Centrally Sponsored Scheme for PACS Computerization, a total of 108 PACS in the district (40 in Phase-1, 55 in Phase-2 and 13 in Phase-3) are being computerized.

6. Potential for formation of cooperatives

1. Currently, the district has a total of 17 blocks and 940 Gram Panchayats. The operational coverage of cooperative societies is not uniform across all blocks/ gram panchayats and there is need to increase coverage of cooperative societies. Additionally, there is potential for the formation of new Dairy Cooperative Societies and Fisheries Cooperative Societies, which will have a widespread impact on promoting economic activities in these sectors.
2. New Societies can be formed in place of societies which are non-functional/dormant or under liquidation.

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	Collectivisation	Formation and pro- motion of 'Ballia Maize and Banana Farmer Producer Company Limited' (FPO) under CSS 10000 FPO Scheme.	Bairia	Implementing agency for CSS	CSS Scheme	500	Reduction in farm input costs. Increase in farmer income through value addition and efficient agricultural practices
2	Collectivisation	Formation and pro- motion of ' Murli Chapra Maize and Banana Farmer Producer Company Limited' (FPO) under CSS 10000 FPO Scheme.	Murli Chapra	Implementing agency for CSS	CSS Scheme	500	Reduction in farm input costs. Increase in farmer income through value addition and efficient agricultural practices

3	Collective sation	Formation and promotion of 'Sohaon Narayan Dairy Farmer Producer Company Limited' (FPO) for animal husbandry and dairy activities under PODF ID scheme.	Sohaon	Funding	Animal Husbandry	500	Reduction in animal husbandry input costs. Increase in farmer income through value addition and efficient animal husbandry practices
4	Women Empowerment	Formation and promotion of 500 self- help groups under the Self Help Group Promotion Program	Sohaon, Belhari, Pandah, Maniar	Funding	NRLM	500	Financial Inclusion, Livelihood training, bank credit etc.
5	Women Empowerment	Livelihood & Enterprise Development Program (LEDP) on Readymade Garments	Pandah	Funding	NRLM	90	Skill development, livelihood training, promoting wage and self employment, facilitation of bank credit
6	Financial Inclusion	Financial and Digital Literacy Programmes	All blocks	Funding	Various Banks	0	Camps conducted to promote financial literacy, including digital banking channels
7	Banking Technology	PACS Computerization	All blocks	Funding, Coordination	Cooperatives	0	Increase efficiency and transparency in working of PACS, improved customer service and new products

Success Stories

Success Story 1: Formation and Promotion of Dairy FPO in Sohanv Block



1. Scheme :	PODF-ID
2. Project Implementing Agency :	Maa Sursari Sewa Sansthan
3. Duration of the project :	3 years
4. Beneficiary :	Dairy Farmers
No. of beneficiaries :	400
Community :	Dairy Farmers Small/Marginal Farmers
State :	Uttar Pradesh
District :	Ballia
Block :	Sohanv
Village :	Narahi

1.1 Support provided

- Grant for management cost to FPO for 03 years.
- Grant for handholding cost to Project Implementing Agency for 03 years.

1.2 Pre-implementation status

- Prior to implementation of project the milk routes in Sohanv block were non-functional. Dairy farms in the block did not have any institutional support for marketing of dairy produce as well as procurement of inputs.

- Income from dairy activities was low and many farmers discontinued dairy activity due to declining incomes.

1.3 Challenges faced

- Mobilization of dairy farmers for membership share-capital was a major challenge.
- Setting up market linkages for dairy produce and arranging logistics was also challenging.

1.4 Impact

- Milk collection at the Sohaon Narayan Farmer Dairy Producer Company Limited has reached 2000 litres per day.
- The FPO is also producing curd paneer ghee khoya etc and is marketing the same in various locations in the district.
- Milk is being supplied to Ballia as well as Ghazipur district.
- Dairy farmers in the block are getting fair price for their dairy produce. Inputs like cattle feed supplements veterinary services medicines etc are being provided by the FPO at low cost which is resulting in increased margin for farmers engaged in dairy activity.

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.

1.2 Climate Finance and Challenges

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

increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario - At the State Level

2.1 State Action Plan for Climate Change

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

by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.

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

Appendix 1c

Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
- 3.1 Prospects of Climate Action in the District
 - a India is one of the countries that are more vulnerable to climate change. The projections for India show that the average climate is likely to be warmer by 1.7 to 2.0 degree Celsius for 2030s and by 3.3 - 4.8 degree Celsius for 2080s compared to the pre-industrial times. The precipitation is likely to increase by 5 to 6 per cent and 6 to 14 per cent for 2030s and 2080s respectively. Agriculture being a biological production process is obviously affected by climate and hence the projected change in climate will have implications to sustainability of agricultural production and of livelihoods of those dependent on agriculture. As climate change aggravates all other problems such as land degradation market volatility rising input costs slowing response to added inputs that hinder agricultural growth it is recognized as a potent threat to sustainability of agriculture. Ballia district has been classified under medium category of climate change risk based on intensity-cum-extensity of climate change.
 - b Ballia district is prone to floods and several blocks of the district are affected by floods every year due to increase in water level in Ganga and Ghaghara rivers during the monsoon season. Further a large number of agricultural holdings are rainfed and are prone to variations in monsoon pattern. There is need to mitigate climate risk like through adoption of practices and techniques like climate resilient crop varieties direct seeded rice; insitu crop residue management; agroforestry interventions; and integrated farming systems.
- 3.2 Any specific Climate Change initiative in the District by
 - a Govt. of India is promoting Climate Change initiatives through its agencies like ICAR NICRA Banks etc through various technological interventions as well as low cost credit and subsidies for adopting technology for climate change risk mitigation under AIF.
 - b Indian Council of Agricultural Research (ICAR) has developed climate resilient crop varieties for improving the food production. Since 2014 a total of 1971 climate resilient varieties have been developed and released which include 429 abiotic stress tolerant varieties and 1542 biotic stress tolerant. District-wise Crop Contingency Plans have been prepared by NICRA-ICAR for mitigating risk to agriculture in case of adverse climate events like hailstorms floods drought pests and diseases etc.

- c State Government is promoting climate resilient practices in agriculture through various promotional/subsidy schemes for insitu crop residue management farm mechanization climate resilient seeds etc.
- d NABARD had sanctioned a project titled "Dissemination of low poly tunnel technology for off-season vegetable cultivation for socio-economic development of small/marginal farmers" in Garwar Block of the district. The project demonstrated use of poly tunnel technique to achieve climate resilience in cultivation of horticulture crops. The project resulted in successful off-season cultivation of vegetables and helped in increasing income of 20 farmers by Rs. 6000 to Rs.8000 per month.
- e Krishi Vigyan Kendra Ballia is aiding farmers in mitigating climate change risk through various training and sensitization programmes for adoptions of resilient techniques and practices in agriculture.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 Currently Ballia does not have any local product having distinct nature quality and characteristics linked to the district. There is need to identify and promote a product in the district which can be granted Geographical Indication Tag. This will aid in boosting the rural economy of the district and create employment at village level.

Annexure 1 District-Ballia

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Soil / Unit Cost (Rs)	Balika	Bansidh	Bolhari Bazarbar	Chalkaha	Dubhar	Garwar	Hanmanga	Manikar	Murlichha	Nagra	Navmanga	Pandah	Rasra	Rooti	Siar	Soham	District Total
I. Agriculture																					
A. Farm Credit																					
A.1 Crop Production, Maintenance, Marketing																					
1	Annual Vegetables - Onion/ Pyaz/ Kanda (-)	180	Acre	39676	44	15	197	23	31	361	66	66	87	45	33	75	25	54	45	187	1241
					37.46	5.99	78.16	9.13	12.3	61.48	14.52	26.19	34.52	17.85	13.89	29.76	9.92	21.43	17.85	74.19	492.39
2	Annual Vegetables - Other Vegetables (-)	180	Acre	48513	1339	1117	425	526	263	1356	532	516	612	416	365	387	171	1649	648	576	11555
					747.69	542.67	206.45	255.55	127.77	658.79	258.46	259.69	385.18	292.19	202.11	388.02	83.88	781.7	314.82	279.84	5662.37
3	Annual Vegetables - Potato/ Aloo (-)	180	Acre	54251	385	288	106	112	66	348	134	128	147	155	104	97	42	483	162	143	2916
					268.87	151.9	57.51	71.61	35.81	184.45	72.7	69.98	79.75	84.89	56.42	52.62	22.79	218.53	87.89	77.58	1581.97
4	Annual Vegetables - Tomato/ Tamatar (-)	180	Acre	40881	778	559	213	263	132	679	266	258	294	207	182	193	87	884	324	288	5831
					386.62	224.89	85.37	105.41	52.91	272.15	106.62	103.41	117.84	125.85	82.97	72.95	34.87	322.25	120.86	115.41	2337.12
5	Cereals - Barley/ Jau (-)	180	Acre	14989	385	288	106	112	66	348	134	128	147	155	104	97	42	483	162	143	2916
					57.67	41.94	15.88	19.77	9.89	58.91	20.87	19.32	22.82	23.22	15.58	14.53	6.29	68.37	24.27	21.87	437.25
6	Cereals - Maize/ Makka (-)	180	Acre	17884	2478	1199	1344	616	256	701	941	505	917	2420	369	683	746	1257	647	488	15738
					428	188.57	262.54	107.13	58.33	119.2	168.81	99.47	155.93	423.18	59.34	182.53	136.85	47.44	213.74	76.81	2676.89
7	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	180	Acre	15385	429	227	328	185	215	329	227	202	177	429	215	185	152	282	253	215	658
					46	34.92	58.46	29.88	33.88	58.52	34.92	31.88	27.23	86	31.88	28.46	21.39	31.88	38.22	31.88	187.23
8	Cereals - Rice/ Chawal/ Dhan (Irrigated)	180	Acre	38164	9436	13891	6592	10814	18185	7499	13812	8593	8553	36842	16818	17562	16575	12698	21819	8642	232516
					2865.15	4217.86	2081.59	3283.56	5521.69	2277	3950.96	2689.38	3948.84	2597.83	9364.86	4863.71	4971.38	3855.62	6382.21	2624.86	79599.33
9	Cereals - Sorghum/ Jowar (-)	180	Acre	12955	283	388	279	177	153	253	255	506	197	279	227	327	202	382	127	578	4367
					36.66	36.87	36.14	22.93	19.82	32.78	33.84	65.55	25.52	36.14	29.41	16.45	16.84	39.12	16.45	73.84	565.73
10	Cereals - Wheat/ Gehu (-)	180	Acre	25181	9268	12737	6485	10481	17686	7855	13173	7988	12597	8183	29176	15934	17183	15838	28968	8618	225772
					2124.35	3197.31	1627.8	2619.76	4417.78	1770.88	3386.55	2895.87	3161.97	2831.93	7121.47	3999.59	4318.21	3975.5	3151.69	5263.18	2161.2
11	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	180	Acre	14178	184	186	126	133	25	37	91	184	74	99	74	32	62	36	119	99	72
					34.74	25.51	17.85	18.85	3.54	5.24	12.89	14.74	18.49	14.83	10.49	4.53	8.79	4.25	16.86	14.83	10.72
12	Pulses - Pea/ Field Pea/ Motachana/ Garden Pea (Irrigated)	180	Acre	17884	344	541	223	177	288	296	245	229	231	387	111	259	198	198	143	428	4512
					58.49	91.99	37.92	36.1	35.37	58.33	41.66	38.94	39.28	65.81	18.87	44.84	33.67	32.11	24.32	71.42	787.23
13	Pulses - Pigeon Pea/ Arhar dal/ Tur dal/ Red gram (Irrigated)	180	Acre	12551	1877	1078	669	531	625	889	736	687	1161	333	778	593	573	931	438	1268	13833
					235.18	134.3	83.97	66.65	78.44	111.58	92.38	86.23	145.72	41.79	97.65	74.43	71.67	116.85	53.97	158.14	1736.2
14	Spices & Condiments - Turmeric/ Haldi (Irrigated)	180	Acre	63538	38	15	12	12	15	12	15	15	22	15	12	12	16	17	28	15	54
					32.31	9.23	7.38	7.38	9.23	7.38	6.15	5.23	13.54	9.23	7.38	7.38	6.15	10.46	12.31	9.23	33.23
15	Sugar Crops - Sugarcane/ Ganna (Irrigated)	180	Acre	55482	57	325		225	1862	32	1114	298	1287	1081	1492	716	1435	99	1714	228	11857
					31.62	188.32	124.83	589.22	17.75	618.87	143.34	714.85	777.3	827.79	397.25	796.17	796.17	54.93	962.86	122.86	6356.56
					7489.21	9085.39	4569.87	6762.74	10997.18	5672.96	8749	5772.27	8786.78	5945.18	10848.92	10311.5	10779.73	10854.89	8959.23	13489.23	5999.11
					748.52	984.52	456.9	676.27	3899.72	567.3	874.9	557.22	878.68	594.91	1084.89	1031.85	1072.97	1085.4	895.91	1348.92	5999.11
	Post-harvest/HH Consumption (185)				1481.84	1817.04	913.81	1352.55	2199.44	1134.59	1749.8	1114.44	1741.36	1189.83	3688.18	2863.7	2145.95	2818.81	2791.83	2681.85	1199.82
	Repairs & maintenance of farm buildings (20%) Sub Total																				156274.78

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs.)	Bairia	Bansadh	Belhari	Chikha	Dubhar	Garwar	Hamanaga	Manjar	Murlichha per a	Kogra	Kovanaga	Pandah	Rasra	Rekti	Siar	Sohany	District Total
A. 2 Water Resources																					
1	Diesel Pump Sets---	88	No.	43800	Ph 49	31	31	29	31	28	28	33	47	29	31	33	31	37	78	29	630
	Diesel Pump Sets---	88	No.	44750	Ph 49	31	31	29	31	28	28	33	47	29	31	33	31	37	77	29	613
	Diesel Pump Sets---	88	No.	40500	Ph 49	34	33	25	31	28	28	33	47	29	31	33	31	37	77	27	612
	Diesel Pump Sets---	88	No.	55550	Ph 51	33	33	25	31	28	28	33	47	29	31	33	31	37	77	29	615
2	Drip Irrigation---	88	ha	66000	Ph 49	33	33	25	31	28	28	33	47	29	31	33	31	37	77	29	613
	Drip Irrigation---	88	ha	90000	Ph 49	31	33	25	31	28	28	33	47	29	31	33	31	37	77	29	613
	Drip Irrigation---	88	ha	112000	Ph 49	33	33	25	31	28	28	33	47	29	31	33	31	37	77	29	613
	Drip Irrigation---	88	ha	119000	Ph 49	33	33	25	31	28	28	33	47	29	31	33	31	37	77	29	613
3	Drip Irrigation---	88	ha	154000	Ph 49	33	33	25	31	28	28	33	47	29	31	33	31	37	77	29	613
	Solar PV Pump Sets (AC)---	88	No.	158900	Ph 2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	2.54	34
	Solar PV Pump Sets (AC)---	88	No.	213700	Ph 3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	3.42	34
	Solar PV Pump Sets (AC)---	88	No.	256000	Ph 4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	4.1	69.7
4	Solar PV Pump Sets (AC)---	88	No.	301500	Ph 4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	4.82	94
	Solar PV Pump Sets (AC)---	88	No.	361000	Ph 5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	5.79	142.63
	Solar PV Pump Sets (AC)---	88	No.	419000	Ph 6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	6.7	200.07
	Solar PV Pump Sets (AC)---	88	No.	481000	Ph 7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	7.71	244.47
5	Solar PV Pump Sets (AC)---	88	No.	542000	Ph 8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	8.39	420.43
	Solar PV Pump Sets (AC)---	88	No.	602700	Ph 9.64	9.64	9.64	9.64	9.64	9.64	9.64	9.64	9.64	9.64	9.64	9.64	9.64	9.64	9.64	9.64	500.43
	Sprinkler Irrigation --	88	ha	37000	Ph 8.55	8.55	8.55	8.55	8.55	8.55	8.55	8.55	8.55	8.55	8.55	8.55	8.55	8.55	8.55	8.55	450.43
	Sprinkler Irrigation --	88	ha	40000	Ph 9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	9.78	580.43
6	Sprinkler Irrigation --	88	ha	107000	Ph 1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	130.47
	Sprinkler Irrigation --	88	ha	102000	Ph 2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	2.91	160.47
	Sprinkler Irrigation --	88	ha	109000	Ph 4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	250.47
	Mini Sprinkler 1 hac	88	ha	200000	Ph 4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	4.9	300.47
7	Tube Well---	88	No.	23000	Ph 8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	8.17	280.47
	Tube Well---	88	No.	27000	Ph 8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	8.43	320.47
	Tube Well---	88	No.	30000	Ph 9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	9.48	350.47
	Tube Well---	88	No.	33000	Ph 10.53	10.53	10.53	10.53	10.53	10.53	10.53	10.53	10.53	10.53	10.53	10.53	10.53	10.53	10.53	10.53	390.47
8	Tube Well---	88	No.	36000	Ph 11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	11.58	440.47
	Tube Well---	88	No.	40000	Ph 12.68	12.68	12.68	12.68	12.68	12.68	12.68	12.68	12.68	12.68	12.68	12.68	12.68	12.68	12.68	12.68	490.47
	Tube Well---	88	No.	48000	Ph 13.73	13.73	13.73	13.73	13.73	13.73	13.73	13.73	13.73	13.73	13.73	13.73	13.73	13.73	13.73	13.73	540.47
	Tube Well---	88	No.	60000	Ph 15.88	15.88	15.88	15.88	15.88	15.88	15.88	15.88	15.88	15.88	15.88	15.88	15.88	15.88	15.88	15.88	690.47
Sub Total	Tube Well---	88	No.	1135000	BL 18.16	18.16	18.16	18.16	18.16	18.16	18.16	18.16	18.16	18.16	18.16	18.16	18.16	18.16	18.16	18.16	6937.30

Sr. No.	Activity	Bank Loan Factor (%)	Unit Factor Size	SoF / Unit Cost (Rs)	Basirai	Bansdih	Behari	Chikahat	Dubhar	Ganwar	Hemanganj	Manjar	Murlichhat	Nagra	Navanganj	Pandah	Rasra	Reoti	Siam	Soham	District Total								
A.1 Farm Mechanisation																													
1	Combine harvester--	88	No.	2450000	Pr	6	5	5	5	6	4	5	5	6	3	5	3	4	5	5	4	81							
					BL	117.6	98	98	98	117.6	78.4	98	98	117.6	58.8	98	58.8	78.4	98	98	78.4	98	78.4	1587.6					
					Pr	25	17	17	18	15	16	14	14	24	15	16	17	16	15	19	39	15	314	314					
					BL	53	37.4	37.4	39.6	33	35.2	30.8	30.8	37.4	52.8	33	35.2	37.4	35.2	41.8	85.8	33	690.8	690.8					
					Pr	25	17	17	18	15	16	14	14	24	15	16	17	16	15	39	39	15	314	314					
2	Tractors--	88	No.	3750000	BL	75	51	51	45	48	42	42	51	45	48	51	48	51	48	57	317	45	942						
					Pr	25	17	17	18	15	16	14	14	24	15	16	17	16	15	39	39	15	314	314					
					BL	110	74.8	74.8	79.2	66	78.4	61.6	61.6	74.8	185.6	66	78.4	74.8	70.4	83.6	171.6	66	1381.6	1381.6					
					Pr	25	17	17	18	15	16	14	14	24	15	16	17	16	15	39	39	15	314	314					
					BL	155	105.4	105.4	111.6	93	99.2	86.8	86.8	105.4	148.8	93	99.2	105.4	99.2	117.8	241.8	93	1946.8	1946.8					
3	Leveller--	88	No.	3420000	Pr	25	17	17	18	15	16	14	14	24	15	16	17	16	19	39	15	314							
					BL	68.4	46.51	46.51	49.25	41.06	43.78	38.3	38.3	46.51	65.66	41.06	43.78	41.06	43.78	51.98	186.7	41.86	859.69	859.69					
					Pr	11	8	8	8	7	7	6	6	8	11	7	8	7	8	7	8	17	7	143	143				
					BL	6.86	4.99	4.99	4.99	4.37	4.37	3.74	3.74	4.99	8.11	4.37	4.37	4.99	4.37	4.99	4.37	4.99	4.37	869.22	869.22				
					Pr	8	8	8	8	7	7	6	6	8	11	7	8	7	8	7	8	16	7	138	138				
					BL	8.06	7.17	7.17	7.17	6.27	6.27	5.38	5.38	7.17	9.85	6.27	6.27	7.17	6.27	7.17	6.27	7.17	6.27	123.66	123.66				
					Pr	10	7	7	7	7	7	6	6	8	11	7	8	7	8	7	8	17	7	162	162				
					BL	10.16	7.06	7.06	7.06	6.72	6.72	5.76	5.76	7.06	11.52	6.72	6.72	7.06	6.72	7.06	6.72	7.06	6.72	136.14	136.14				
					Pr	11	8	8	8	7	7	6	6	8	11	7	8	7	8	7	8	17	7	141	141				
					BL	11.62	8.45	8.45	8.45	7.39	7.39	6.34	6.34	8.45	11.62	7.39	7.39	8.45	7.39	8.45	7.39	8.45	7.39	148.91	148.91				
					Pr	11	8	8	8	7	7	6	6	8	11	7	8	7	8	7	8	17	7	141	141				
					BL	13.2	9.6	9.6	9.6	8.4	8.4	7.2	7.2	9.6	13.2	8.4	8.4	9.6	8.4	9.6	8.4	9.6	8.4	369.2	369.2				
					Pr	11	8	8	8	7	7	6	6	8	11	7	8	7	8	7	8	17	7	141	141				
					BL	13.64	9.92	9.92	9.92	8.68	8.68	7.44	7.44	9.92	13.64	8.68	8.68	9.92	8.68	9.92	8.68	9.92	8.68	174.84	174.84				
					4	Other machinery--	88	No.	170000	Pr	11	8	8	7	7	6	6	8	11	7	8	7	8	17	7	141	141		
										BL	15.58	11.33	11.33	9.91	9.91	8.5	8.5	11.33	15.58	9.91	9.91	11.33	9.91	11.33	24.07	9.91	1599.67	1599.67	
Pr	4	5	4	5						4	4	6	4	5	7	4	3	5	3	3	2	3	71	71					
BL	16.8	21	16.8	21						16.8	16.8	25.2	16.8	21	29.4	16.8	21	12.6	12.6	8.4	12.6	208.2	208.2						
Pr	11	8	8	8						7	7	6	6	8	11	7	8	7	8	7	8	17	7	141	141				
5	Other machinery--	88	No.	6700000	BL	58.96	42.88	42.88	42.88	37.52	32.16	32.16	42.88	58.96	37.52	37.52	42.88	37.52	42.88	91.11	37.52	755.76	755.76						
					Pr	11	8	8	8	7	7	6	6	8	11	7	8	7	8	7	8	17	7	141	141				
					BL	69.52	50.56	50.56	50.56	44.24	44.24	37.92	37.92	50.56	69.52	44.24	44.24	50.56	44.24	50.56	107.44	44.24	851.12	851.12					
					Pr	11	8	8	8	7	7	6	6	8	11	7	8	7	8	7	8	17	7	141	141				
					BL	76.56	55.68	55.68	55.68	48.72	48.72	41.76	41.76	55.68	76.56	48.72	48.72	55.68	48.72	55.68	118.32	48.72	981.36	981.36					
					Pr	11	8	8	8	7	7	6	6	8	11	7	8	7	8	7	8	17	7	141	141				
					BL	81.84	59.52	59.52	59.52	52.88	52.88	44.64	44.64	59.52	81.84	52.88	52.88	59.52	52.88	59.52	126.48	52.88	1000.04	1000.04					
					Pr	11	8	8	8	7	7	6	6	8	11	7	8	7	8	7	8	17	7	141	141				
					BL	8	8	8	8	7	7	6	6	8	11	7	8	7	8	7	8	17	7	141	141				
					Pr	11	8	8	8	7	7	6	6	8	11	7	8	7	8	7	8	17	7	141	141				
					BL	91.52	66.56	66.56	66.56	58.24	58.24	49.92	49.92	66.56	91.52	58.24	58.24	66.56	58.24	66.56	141.44	58.24	1173.12	1173.12					
					Pr	11	8	8	8	7	7	6	6	8	11	7	8	7	8	7	8	17	7	141	141				
					BL	104.0000																							
					5	Other machinery--	88	No.	1250000	Pr	11	8	8	8	7	7	6	6	8	11	7	8	7	8	17	7	141	141	
										BL	36.08	26.24	26.24	26.24	22.96	22.96	19.68	19.68	26.24	36.08	22.96	22.96	26.24	22.96	26.24	55.76	22.96	462.48	462.48
										Pr	11	8	8	8	7	7	6	6	8	11	7	8	7	8	7	8	17	7	141
BL																													
Pr																													

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Self / Unit Cost (Rs)	Enrichment	Benadth	Belhari	Benarbar	Chikha	Dubhar	Garwar	Hanzang	Manjar	Murichha	Nagra	Navanaga	Pandah	Rasra	Reoti	Silar	Soham	District Total
A-4 Plantation & Horticulture																						
1	Bee Keeping--50 colonies	80	No.	371500	Ph 14.85 BL 37.83	5 37.83	5 37.83	5 37.83	5 37.83	5 37.83	5 37.83	5 37.83	5 37.83	5 37.83	5 37.83	5 37.83	5 37.83	5 37.83	5 37.83	5 37.83	5 37.83	5 37.83
2	Floriculture--1000 sq. ft.	88	ha	1481000	Ph 35.56 BL 23.71	2 23.71	2 23.71	2 23.71	2 23.71	2 23.71	2 23.71	2 23.71	2 23.71	2 23.71	2 23.71	2 23.71	2 23.71	2 23.71	2 23.71	2 23.71	2 23.71	2 23.71
3	Floriculture--20x10m	88	sq. ft.	89400	Ph 2.15 BL 1.43	1 1.43	1 1.43	1 1.43	1 1.43	1 1.43	1 1.43	1 1.43	1 1.43	1 1.43	1 1.43	1 1.43	1 1.43	1 1.43	1 1.43	1 1.43	1 1.43	1 1.43
4	Floriculture--2.5x2.5m	88	ha	504000	Ph 14.02 BL 9.34	2 9.34	2 9.34	2 9.34	2 9.34	2 9.34	2 9.34	2 9.34	2 9.34	2 9.34	2 9.34	2 9.34	2 9.34	2 9.34	2 9.34	2 9.34	2 9.34	2 9.34
5	Floriculture--30m X15m	88	ha	337200	Ph 8.09 BL 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4	2 5.4
6	Floriculture--30m X20m	88	ha	273200	Ph 6.56 BL 4.37	2 4.37	2 4.37	2 4.37	2 4.37	2 4.37	2 4.37	2 4.37	2 4.37	2 4.37	2 4.37	2 4.37	2 4.37	2 4.37	2 4.37	2 4.37	2 4.37	2 4.37
7	Floriculture--60m X30m	88	ha	376900	Ph 9.05 BL 6.03	2 6.03	2 6.03	2 6.03	2 6.03	2 6.03	2 6.03	2 6.03	2 6.03	2 6.03	2 6.03	2 6.03	2 6.03	2 6.03	2 6.03	2 6.03	2 6.03	2 6.03
8	Floriculture--60x6m	88	sq. ft.	89000	Ph 2.14 BL 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42
9	Floriculture--75m X75cm	88	ha	277400	Ph 6.66 BL 4.44	2 4.44	2 4.44	2 4.44	2 4.44	2 4.44	2 4.44	2 4.44	2 4.44	2 4.44	2 4.44	2 4.44	2 4.44	2 4.44	2 4.44	2 4.44	2 4.44	2 4.44
10	Mushroom Cultivation--250 sqm.	88	kg. per Cycle	21000	Ph 1.69 BL 3.38	1 3.38	1 3.38	1 3.38	1 3.38	1 3.38	1 3.38	1 3.38	1 3.38	1 3.38	1 3.38	1 3.38	1 3.38	1 3.38	1 3.38	1 3.38	1 3.38	1 3.38
11	New Orchard - Tropical/ Sub Tropical Fruits--1.8x1.8m	88	ha	167500	Ph 4.02 BL 2.68	2 2.68	2 2.68	2 2.68	2 2.68	2 2.68	2 2.68	2 2.68	2 2.68	2 2.68	2 2.68	2 2.68	2 2.68	2 2.68	2 2.68	2 2.68	2 2.68	2 2.68
12	New Orchard - Tropical/ Sub Tropical Fruits--1.8x1.8m	88	ha	189300	Ph 4.54 BL 3.03	2 3.03	2 3.03	2 3.03	2 3.03	2 3.03	2 3.03	2 3.03	2 3.03	2 3.03	2 3.03	2 3.03	2 3.03	2 3.03	2 3.03	2 3.03	2 3.03	2 3.03
	New Orchard - Tropical/ Sub Tropical Fruits--1.8x1.8m	88	ha	129500	Ph 1 BL 10.36	1 10.36	1 10.36	1 10.36	1 10.36	1 10.36	1 10.36	1 10.36	1 10.36	1 10.36	1 10.36	1 10.36	1 10.36	1 10.36	1 10.36	1 10.36	1 10.36	1 10.36
13	New Orchard - Tropical/ Sub Tropical Fruits--1000 sq. ft.	88	ha	1301000	Ph 11.24 BL 20.83	2 20.83	2 20.83	2 20.83	2 20.83	2 20.83	2 20.83	2 20.83	2 20.83	2 20.83	2 20.83	2 20.83	2 20.83	2 20.83	2 20.83	2 20.83	2 20.83	2 20.83
	New Orchard - Tropical/ Sub Tropical Fruits--1000 sq. ft.	88	ha	1516500	Ph 24.26 BL 24.26	2 24.26	2 24.26	2 24.26	2 24.26	2 24.26	2 24.26	2 24.26	2 24.26	2 24.26	2 24.26	2 24.26	2 24.26	2 24.26	2 24.26	2 24.26	2 24.26	2 24.26
14	New Orchard - Tropical/ Sub Tropical Fruits--1000 sq. ft.	88	ha	72700	Ph 2 BL 1.16	2 1.16	2 1.16	2 1.16	2 1.16	2 1.16	2 1.16	2 1.16	2 1.16	2 1.16	2 1.16	2 1.16	2 1.16	2 1.16	2 1.16	2 1.16	2 1.16	2 1.16
	New Orchard - Tropical/ Sub Tropical Fruits--1000 sq. ft.	88	ha	88000	Ph 0.71 BL 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42	1 1.42

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total																		
A.5 Working Capital - Bee Keeping																							
Sub Total		NA	NA	NA	0																		
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bairia	Bansdah	Belhari	Beruarbar	Chilkaha	Dubhar	Garwar	Hamanaga	Manjar	Murlichha	Nagra	Navanaga	Pandah	Rasra	Reoti	Siar	Sohany	District Total	
A.6 Forestry																							
1	Nursery/ Propagation unit-2.85	88	ha	534888	Ph 12.84 BL 12.84	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	51
2	Plantation-Bamboo-5 m x 5 m	88	ha	866316	Ph 5.54 BL 5.54	6	6	6	6	7	7	8	9	7	9	6	7	8	8	5	8	9	129
3	Plantation-Casuarina-3 m x 3.5 m	88	ha	113671	Ph 5.46 BL 5.46	6	5	5	6	7	5	7	5	7	5	8	7	6	6	5	9	8	112
4	Plantation-Eucalyptus-3 m x 3.5 m	88	ha	93376	Ph 6.71 BL 6.71	9	8	8	8	7	6	4	7	5	8	7	8	7	9	5	6	7	128
5	Plantation-Poplar-5 m x 4 m	88	ha	235848	Ph 5.64 BL 5.64	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	51	
6	Plantation-Teak-2 m x 2 m	88	ha	163318	Ph 5.23 BL 5.23	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	68	
Sub Total					5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	5.23	683.78	
A.7 Animal Husbandry - Dairy																							
1	Buffalo Farming--	88	3+1	248800	Ph 323.39 BL 323.39	163	178	158	163	141	153	156	188	126	151	178	137	172	177	165	189	178	2741
2	Dairy Cattle/Buffalo Shed--	88	No.	25888	Ph 66 BL 66	64	39	39	45	42	39	33	33	41	57	36	39	41	39	46	93	36	769
3	Dairy Cow and Heifer rearing-1 Cow and 1 Heifer--Jersey/Holstein	88	2	194888	Ph 442 BL 442	225	577	577	324	467	467	443	632	593	487	441	441	467	433	358	587	465	7731
4	Indigenous Cattle Farming-- Sahiwal/Tharparkar/Red Sindhi	88	3+1	238888	Ph 685.08 BL 685.08	349	805.5	805.5	582.45	724.78	724.78	687.54	988.86	786.66	724.78	684.43	684.43	724.78	672.62	543.2	911.62	721.68	11908.40
Sub Total					184.64	21.5	71.5	74.99	62.78	68.82	68.82	57.55	57.55	71.5	99.41	62.78	68.82	71.5	68.82	89.22	162.39	62.78	1334.95
District Total																							18895.37

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bairia	Bansdih	Belhari	Chilkaha	Dubhar	Garwar	Hamsanaga	Maniar	Murlichha	Nagra	Navanaga	Pandah	Rasra	Reoti	Siar	Sohani	District Total
A.8 Working Capital - AH - Dairy/Brought animal																					
1	Buffalo Farming Others Ballia	10	1+1	146678	Ph BL	225 338.04	235 339.74	225 338.01	211 309.47	215 315.34	249 365.21	174 255.21	209 306.54	235 344.67	189 277.21	238 345.07	244 357.87	228 334.41	261 382.81	235 344.67	3786 5552.92
2	Indigenous Cattle Farming Others Ballia	10	2	146678	Ph BL	83 121.74	57 83.6	59 86.54	54 79.2	46 67.47	46 67.47	57 83.6	79 115.87	58 73.34	54 79.2	57 83.6	54 79.2	64 93.87	128 187.74	58 73.34	1845 1532.72
Sub Total																					

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bairia	Bansdih	Belhari	Chilkaha	Dubhar	Garwar	Hamsanaga	Maniar	Murlichha	Nagra	Navanaga	Pandah	Rasra	Reoti	Siar	Sohani	District Total
A.9 Animal Husbandry - Poultry																					
1	Commercial Broiler Farming--	88	5000	2458000	Ph BL	3 58.99	3 58.99	2 30.33	3 58.99	3 58.99	2 30.33	3 58.99	3 58.99	3 58.99	3 58.99	3 58.99	3 58.99	3 58.99	3 58.99	3 58.99	45 884.86
2	Commercial Layer Farming--	88	5000	5846800	Ph BL	7 327.38	8 374.14	5 233.80	5 233.80	5 233.80	5 233.80	8 374.14	8 374.14	8 208.61	6 233.80	5 140.3	8 374.14	6 280.61	8 374.14	5 233.80	100 4676.78
Sub Total																					

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bairia	Bansdih	Belhari	Chilkaha	Dubhar	Garwar	Hamsanaga	Maniar	Murlichha	Nagra	Navanaga	Pandah	Rasra	Reoti	Siar	Sohani	District Total
A.10 Working Capital - AH - Poultry																					
1	Broiler Farming Others Ballia	10	5000	803000	Ph BL	3 24.09	3 24.09	2 16.06	3 24.09	3 24.09	2 16.06	3 24.09	3 24.09	3 24.09	3 24.09	3 24.09	3 24.09	3 24.09	3 24.09	3 24.09	45 363.35
2	Layer Farming Others Ballia	10	5000	1760000	Ph BL	3 52.8	3 52.8	2 35.2	3 52.8	3 52.8	2 35.2	3 52.8	3 52.8	3 52.8	3 52.8	3 52.8	3 52.8	3 52.8	3 52.8	3 52.8	46 809.6
Sub Total																					

Sr. No.	Activity	Back Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bairia	Bansadh	Belhari	Beruanbar	Chilkaha	Dubhar	Garwar	Hamanaga	Manjar	Murlichha per a	Nagra	Navanaga	Pandah	Rasra	Reoti	Siar	Sohany	District Total
A.11 Animal Husbandry - Sop																						
1	Goat - Rearing Unit-- Barbari/Sirohi/Jasun area1	88	20-1	410000	Ph BL	14 46.37	13 43.86	13 46.37	14 36.43	11 39.74	11 36.43	11 36.43	13 43.86	11 36.43	11 36.43	11 36.43	13 43.86	12 39.74	14 46.37	19 62.93	11 36.43	215 712.88
2	Pig Breeding Unit--CB Yorkshire/Middle White	88	10-2	1895000	Ph BL	8 8.76	8 8.76	8 8.76	8 8.76	8 8.76	8 8.76	8 8.76	8 8.76	8 8.76	8 8.76	8 8.76	8 8.76	8 8.76	8 8.76	8 8.76	8 8.76	148.92
3	Sheep - Breeding Unit-- Yorkshire	88	500-25	9630000	Ph BL	77.04 77.04	77.04 77.04	77.04 77.04	77.04 77.04	77.04 77.04	77.04 77.04	77.04 77.04	77.04 77.04	77.04 77.04	77.04 77.04	77.04 77.04	77.04 77.04	77.04 77.04	77.04 77.04	77.04 77.04	77.04 77.04	1309.68
4	Sheep - Rearing Unit-- Hali/Graded Hali/CB No/Ino	88	20-1	375000	Ph BL	3.03 3.03	3.03 3.03	3.03 3.03	3.03 3.03	3.03 3.03	3.03 3.03	3.03 3.03	3.03 3.03	3.03 3.03	3.03 3.03	3.03 3.03	3.03 3.03	3.03 3.03	3.03 3.03	3.03 3.03	3.03 3.03	51.51 2222.19
Sub Total																						
A.12 Working Capital - AH - Others/SR																						
1	Goat Farming Rearing Unit - Semi-Intensive Ballia	108	20-1	184000	Ph BL	14 14.56	17 17.68	17 17.68	18 18.72	12 12.48	14 14.56	12 12.48	17 17.68	12 12.48	12 12.48	14 14.56	17 17.68	16 16.64	14 14.56	22 22.88	11 11.44	252 262.88
Sub Total																						
A.13 Fisheries																						
1	Fish Culture --Integrated fish farming livestock cum fish	88	ha	180000	Ph BL	3 2.4	3 2.4	2 1.6	2 1.6	2 1.6	2 1.6	2 1.6	2 1.6	2 1.6	2 1.6	2 1.6	2 1.6	2 1.6	2 1.6	2 1.6	2 1.6	39 31.2
2	Fish marketing--Three wheeler	88	ha.	300000	Ph BL	4 9.6	4 9.6	4 9.6	4 9.6	4 9.6	4 9.6	4 9.6	4 9.6	4 9.6	4 9.6	4 9.6	4 9.6	4 9.6	4 9.6	4 9.6	4 9.6	56 128
3	Fish Seed Hatchery--	88	ha	2500000	Ph BL	4 88	4 88	4 88	4 88	4 88	4 88	4 88	4 88	4 88	4 88	4 88	4 88	4 88	4 88	4 88	4 88	54 1080
4	Integrated Pisciculture -- Paddy cum Fish cultivation	88	ha	180000	Ph BL	7 5.6	7 5.6	5 4	6 4.8	7 5.6	5 4	5 4	7 5.6	8 6.4	7 5.6	6 4.8	7 5.6	5 4	5 4	7 5.6	4 3.2	96 76.8
Sub Total																						

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baria	Bansdah	Bolhari	Bornuabari	Chikahia	Dubhar	Garwar	Hamanaga	Manian	Marichha	Nagra	Nawanagar	Pandah	Rasra	Ruoti	Sian	Sobhav	District Total
A.14 Working Capital - Fisheries																						
1	Fish Culture In Pond/Monoculture - pangasius, pangasius fish farming earthen ponds	10	Acre	300000	Ph	6	6	4	4	4	4	6	4	4	4	4	4	6	4	6	4	78
					BL	18	18	12	12	12	12	18	12	12	12	12	12	18	12	18	12	234
2	Fish Culture in Pond/Polyculture (Composite fish Culture) - Indian Major Carps, Carp fish/ composite fish farming earthen ponds	10	Acre	64000	Ph	6	6	4	4	4	4	6	4	4	4	4	4	6	4	6	4	78
					BL	3.84	3.84	2.56	2.56	2.56	2.56	3.84	2.56	2.56	2.56	2.56	2.56	3.84	2.56	3.84	2.56	49.92
3	Integrated Farming Fisheries with Duckery, fish cum duck Integrated fish Farming	10	Acre	85000	Ph	6	6	4	4	4	4	6	4	4	4	4	4	6	4	6	4	78
					BL	5.1	5.1	3.4	3.4	3.4	3.4	5.1	3.4	3.4	3.4	3.4	3.4	5.1	3.4	5.1	3.4	66.3
4	Integrated Farming Fisheries with Poultry, fish cum poultry Integrated fish Farming	10	Acre	135000	Ph	6	6	4	4	4	4	6	4	4	4	4	4	6	4	6	4	78
					BL	8.1	8.1	5.4	5.4	5.4	5.4	8.1	5.4	5.4	5.4	5.4	5.4	8.1	5.4	8.1	5.4	305.3
5	Integrated Farming Others, fish cum poultry dry fish farming	10	Acre	180000	Ph	6	6	4	4	4	4	6	4	4	4	4	4	6	4	6	4	78
	Sub Total				BL	18.8	18.8	7.2	7.2	7.2	7.2	18.8	7.2	7.2	7.2	7.2	7.2	18.8	7.2	18.8	7.2	348.4
595.92																						
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total																	
A.15 Farm Credit																						
Sub Total																						
Total Farm Credit (Sum of A.1 to A.15)					26293.5																	

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs.)	Bairia	Bansiddh	Belhari	Beruarbar	Chilikah	Dubhar	Garsuar	Hanuwanga	Maniar	Murlichha pr a	Nagra	Navanaga	Pandah	Rasra	Reoti	Siar	Sohamv	District Total
B. Agriculture Infrastructure																						
B.1 Storage Facilities																						
1	Cold Storage--1000 MT	88	No.	8800000	Ph: 3 BL: 192	4	2	2	2	2	2	2	2	2	4	4	2	4	2	4	2	49
2	Godown--/ Rural Godown (1000 MT)	88	No.	3500000	Ph: 4 BL: 112	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	69
3	Market Yard--	78	No.	1500000	Ph: 2 BL: 21	2	1	1	1	1	1	1	1	2	1	2	1	2	1	2	1	23
	Sub Total				BL: 21	21	10.5	10.5	10.5	10.5	10.5	10.5	21	10.5	10.5	21	10.5	21	10.5	21	10.5	241.5
																					5389.5	
B.2 Land Development																						
B.3 Agriculture Infrastructure - Others																						
1	Compost/ Verm Compost-18 TPA	88	No.	290000	Ph: 26 BL: 6.83	23	24	27	32	24	25	33	23	23	20	25	28	33	23	28	25	442
2	Compost/ Verm Compost-18 TPA	88	No.	310000	Ph: 25 BL: 6.2	34	17	4.22	4.46	2.98	3.97	7.44	5.7	5.7	6.2	5.05	5.95	8.93	4.22	8.18	2.38	93.49
3	Compost/ Verm Compost-18 TPA	88	No.	750000	Ph: 9 BL: 54	7	7	5	6	7	6	5	6	4	6	5	7	8	9	11	6	114
4	Seed Processing-All Seed Types-	85	No.	2500000	Ph: 5 BL: 186.25	4	5	4	5	5	6	3	5	6	4	5	5	7	4	5	6	85
	Sub Total				BL: 186.25	85	106.25	85	106.25	127.5	63.75	106.25	127.5	85	106.25	127.5	106.25	148.75	85	106.25	127.5	1806.25
	Total (B.1+B.2+B.3)																					2686.3
																						8633.73

[illegible]

Sr. No.	Activity	Bank	Loan Portfolio Size	Unit Cost (Rs)	Bairia	Bansdh	Belhari	Berstar	Chikha	Dabur	Gurur	Hananga	Maniar	Murichha	Magra	Mananga	Pandah	Rasra	Reeti	Siar	Sohary	District Total	
1	IT, Micro, Small and Medium Enterprises (MSME)	Manufacturing Sector - Term	80	17000000	75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	24	12	24	24	24	16	24	32	16	24	24	16	24	32	16	32	408	
					75	4	3	4	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	88	68	88	68	88	48	88	88	68	88	68	48	88	68	48	88	50	
					75	2	1	3	2	1	2	1	2	3	2	1	2	3	2	1	2	37	
					BL	108	48	128	88	88	48	88	128	88	128	88	128	88	128	88	128	1488	
					75	4	3	4	3	3	2	3	4	2	3	3	2	3	4	2	4	49	
					BL	328	248	328	248	328	168	328	248	328	168	328	168	248	328	168	248	3928	
					75	4	3	4	3	3	2	3	4	2	3	3	2	3	4	2	4	34	
					BL	488	208	488	208	488	208	488	488	208	488	208	488	488	208	488	208	6888	
2	IT, Micro, Small and Medium Enterprises (MSME)	Manufacturing Sector - Term	80	17000000	75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	1208	1008	1208	1008	1208	1008	1208	1008	1208	1008	1208	1008	1208	1008	1208	1008	1208	20108
					75	2	1	3	2	1	2	1	2	3	2	1	2	3	2	1	2	26	
					BL	1208	608	1208	608	1208	608	1208	608	1208	608	1208	608	1208	608	1208	608	1208	15408
					75	2	1	3	2	1	2	1	2	3	2	1	2	3	2	1	2	26	
					BL	1208	608	1208	608	1208	608	1208	608	1208	608	1208	608	1208	608	1208	608	1208	15408
					75	2	1	3	2	1	2	1	2	3	2	1	2	3	2	1	2	26	
					BL	1208	608	1208	608	1208	608	1208	608	1208	608	1208	608	1208	608	1208	608	1208	15408
					75	2	1	3	2	1	2	1	2	3	2	1	2	3	2	1	2	26	
					BL	1208	608	1208	608	1208	608	1208	608	1208	608	1208	608	1208	608	1208	608	1208	15408
3	IT, Micro, Small and Medium Enterprises (MSME)	Manufacturing Sector - Term	80	17000000	75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	1008	608	1008	608	1008	608	1008	608	1008	608	1008	608	1008	608	1008	608	1008	16408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
4	IT, Micro, Small and Medium Enterprises (MSME)	Manufacturing Sector - Term	80	17000000	75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
5	IT, Micro, Small and Medium Enterprises (MSME)	Manufacturing Sector - Term	80	17000000	75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
6	IT, Micro, Small and Medium Enterprises (MSME)	Manufacturing Sector - Term	80	17000000	75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
7	IT, Micro, Small and Medium Enterprises (MSME)	Manufacturing Sector - Term	80	17000000	75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
8	IT, Micro, Small and Medium Enterprises (MSME)	Manufacturing Sector - Term	80	17000000	75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408
					75	3	4	3	3	3	2	3	4	2	3	3	2	3	4	2	4	51	
					BL	2008	2408	2008	2408	2008	2408	2008	2008	2408	2008	2008	2408	2008	2408	2008	2408	2008	30408



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)	District Total
	III. Export Credit				
	Total Export Credit	NA	NA	NA	@

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sub / Unit Cost (Rs.)		Bansila	Belhari Baruarbar		Chikha	Dubhar	Garwar	Honamanga	Peniar	Murlichha	Nagra	Nayanaga	Pandah	Rasra	Recoti	Sisar	Sohany	District Total			
V. Housing																									
1	Loan for Affordable Housing Projects--	85	No.	3000000	Ph	15	15	14	14	14	14	14	14	14	14	14	14	14	14	14	14	240			
					BL	38.25	38.25	35.7	35.7	35.7	35.7	35.7	35.7	35.7	35.7	35.7	35.7	35.7	35.7	35.7	35.7	35.7	35.7	612	
					Ph	18	12	18	11	18	18	18	12	18	18	12	18	18	18	12	12	12	18	13	14
	Loan for Affordable Housing Projects--	85	No.	6000000	BL	52	63.2	51	50.2	51	51	61.2	53	52	51	61.2	61.2	61.2	61.2	53	66.3	71.4	968.8		
					Ph	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	218
					BL	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	3000000	Ph	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	238			
					BL	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	357	6669
					Ph	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14
	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	3500000	BL	476.5	476.5	476.5	476.5	476.5	476.5	476.5	476.5	476.5	476.5	476.5	476.5	476.5	476.5	476.5	476.5	7800.5			
					Ph	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	238
					BL	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119	119
3	Repair of Dwelling Units--	85	No.	6000000	Ph	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	238			
					BL	71.4	71.4	71.4	71.4	71.4	71.4	71.4	71.4	71.4	71.4	71.4	71.4	71.4	71.4	71.4	71.4	71.4	71.4	71.4	1131.8
					BL	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238	238
Total Housing																						22883.1			

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Annexure 2							
Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25							
(₹ Lakh)							
Table 1: Crop Loan							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	98091.00	22379.40	107879.00	29914.41	120285.00	34322.77	106400.00
RCBs	80.00	0.00	82.00	35.39	91.00	10.24	100.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	43338.00	7347.84	44298.00	25569.99	49393.00	41215.39	43500.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	141509.00	29727.24	152259.00	55519.79	169769.00	75548.40	150000.00

Table 2: Term Loan (MT+LT)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	36626.00	20533.99	46335.00	19614.08	51621.00	28457.71	67600.00
RCBs	22.00	0.00	0.00	0.00	0.00	0.00	0.00
SCARDB	498.00	0.00	525.00	58.50	585.00	181.70	400.00

RRBs	15609.00	49.63	16099.00	3104.86	17936.00	8862.08	18000.00
Others	0.00	1779.93	0.00	4962.53	0.00	4436.88	4000.00
Sub total (A)	52755.00	22363.55	62959.00	27739.97	70142.00	41938.37	90000.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	134717.00	42913.39	154214.00	49528.49	171906.00	62780.48	174000.00
RCBs	102.00	0.00	82.00	35.39	91.00	10.24	100.00
SCARDB	498.00	0.00	525.00	58.50	585.00	181.70	400.00
RRBs	58947.00	7397.47	60397.00	28674.85	67329.00	50077.47	61500.00
Others	0.00	1779.93	0.00	4962.53	0.00	4436.88	4000.00
Sub total (A)	194264.00	52090.79	215218.00	83259.76	239911.00	117486.77	240000.00

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	23518.00	30500.90	28504.00	54457.52	62600.00	74573.28	69200.00
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	7649.00	3021.41	7936.00	10391.33	17400.00	13240.02	10500.00
Others	0.00	79.40	0.00	184.10	0.00	242.00	300.00
Sub total (A)	31167.00	33601.71	36440.00	65032.95	80000.00	88055.30	80000.00

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	30337.00	16018.22	36156.00	3271.91	40307.00	16134.17	44100.00	
RCBs	0.00	0.00	0.00	185.74	0.00	0.00	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	11662.00	229.98	13795.00	6258.00	15379.00	1463.15	10900.00	
Others	0.00	3474.75	0.00	2167.66	0.00	1345.51	1000.00	
Sub total (A)	41999.00	19722.95	49951.00	11883.31	55686.00	18942.83	56000.00	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	188572.00	89432.51	218874.00	107257.92	274813.00	153487.93	287300.00	
RCBs	102.00	0.00	82.00	221.13	91.00	10.24	100.00	
SCARDB	498.00	0.00	525.00	58.50	585.00	181.70	400.00	
RRBs	78258.00	10648.86	82128.00	45324.18	100108.00	64780.64	82900.00	
Others	0.00	5334.08	0.00	7314.29	0.00	6024.39	5300.00	
Sub total (A)	267430.00	105415.45	301609.00	160176.02	375597.00	224484.90	376000.00	

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23					Total	Others	RRBs	SCARDB	RCBs	CBs	Total	Others	RRBs	SCARDB	RCBs	CBs	Total
	CBS	RCBs	SCARDB	RRBs	Others	CBS	RCBs	SCARDB	RRBs	Others													
C L	22379.40	0.00	0.00	7347.84	0.00	29727.24	0.00	0.00	25569.99	0.00	29727.24	0.00	0.00	0.00	35.39	29914.41	29727.24	0.00	25569.99	0.00	35.39	29914.41	55519.79

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total	Others	RRBs	SCARDB	RCBs	CBs	Total	Others	RRBs	SCARDB	RCBs	CBs	Total
	CBS	RCBs	SCARDB	RRBs	Others	CBS	RCBs	SCARDB	RRBs	Others													
C L	34322.77	10.24	0.00	41215.39	0.00	75548.40	100.00	0.00	43500.00	0.00	75548.40	0.00	0.00	0.00	100.00	106400.00	75548.40	0.00	43500.00	0.00	100.00	106400.00	150800.00

Table 2: Term Loan

Particulars	2021-22					2022-23					Total	Others	RRBs	SCARDB	RCBs	CBs	Total	Others	RRBs	SCARDB	RCBs	CBs	Total
	CBS	RCBs	SCARDB	RRBs	Others	CBS	RCBs	SCARDB	RRBs	Others													
C L	22379.40	0.00	0.00	7347.84	0.00	29727.24	0.00	0.00	25569.99	0.00	29727.24	0.00	0.00	0.00	35.39	29914.41	29727.24	0.00	25569.99	0.00	35.39	29914.41	55519.79
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	34322.77	10.24	0.00	41215.39	0.00	75548.40	106400.00	100.00	0.00	43500.00	0.00	150000.00
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	28457.71	0.00	181.70	8862.08	4436.88	41938.37	67500.00	0.00	400.00	18000.00	4000.00	90000.00
Sub total	28457.71	0.00	181.70	8862.08	4436.88	41938.37	67500.00	0.00	400.00	18000.00	4000.00	90000.00
Grand Total (I +II)	62780.48	10.24	181.70	50077.47	4436.88	117486.77	174000.00	100.00	400.00	61500.00	4000.00	240000.00

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	50000
2	Agri Clinic & Agri Business Centers			No.	100000
3	Bakery & Confectionery Unit			No.	100000
4	Bee Keeping			No.	371500
5	Buffalo Farming			1+1	248000
6	Cold Storage			No.	800000
7	Combine harvester			No.	245000
8	Commercial Broiler Farming			5000	2458000
9	Commercial Broiler Farming			5000	5846000
10	Commercial Layer Farming			10000	11642000
11	Compost/ Vermi Compost	Vermi Compost		No.	31000
12	Compost/ Vermi Compost	Vermi Compost		No.	750000
13	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
14	Dairy Cattle Buffao Shed			No.	25000
15	Dairy Cow and Heifer rearing	1 Cow and 1 Heifer		2	194000
16	Dairy Processing Unit			No.	150000
17	Dairy Processing Unit			No.	700000
18	Dal/ Pulses Mill			No.	3500000
19	Diesel Pump Sets			No.	43000
20	Diesel Pump Sets			No.	55550
21	Diesel Pump Sets			No.	44750
22	Diesel Pump Sets			No.	49500
23	Drinking Water			No.	50000
24	Drip Irrigation			ha	66000
25	Drip Irrigation			ha	119000
26	Drip Irrigation			ha	99000
27	Drip Irrigation			ha	112000

28	Drip Irrigation			ha	154000
29	Drones			No.	775000
30	Drones			No.	375000
31	Drones			No.	275000
32	Drones			No.	550000
33	Education			No.	10000000
34	Education Loans		Study Abroad	No.	1000000
35	Education Loans		Study Abroad	No.	500000
36	Education Loans		Study in India	No.	200000
37	Education Loans		Study Abroad	No.	200000
38	Education Loans		Study in India	No.	1500000
39	Education Loans		Study in India	No.	2000000
40	Education Loans		Study Abroad	No.	2000000
41	Education Loans		Vocational Education	No.	500000
42	Education Loans		Vocational Education	No.	1000000
43	Education Loans		Study Abroad	No.	1500000
44	Education Loans		Study in India	No.	1000000
45	Education Loans		Study in India	No.	500000
46	Farm Ponds/ Water Harvesting Structures			No.	400000
47	Farm Ponds/ Water Harvesting Structures			No.	100000
48	Farm Ponds/ Water Harvesting Structures			No.	224000
49	Fish Culture			ha	100000
50	Fish marketing			No.	300000
51	Fish Seed Hatchery			ha	2500000
52	Floriculture			ha	376900
53	Floriculture			ha	273200
54	Floriculture			ha	277400
55	Floriculture			sq. m.	89400

56	Floriculture			ha	1481800
57	Floriculture			sq. m.	89000
58	Floriculture			ha	337200
59	Floriculture			ha	584000
60	Food Grain Processing		Flour Mill	No.	500000
61	Fruit Processing		Jam, jelly & Squash	No.	200000
62	Fruit Processing		Pickle	No.	200000
63	Fruit Processing			No.	200000
64	Goat		Rearing Unit	20+1	414000
65	Godown			No.	3500000
66	Healthcare		Hospital	No.	10000000
67	Indigenous Cattle Faming			1+1	218000
68	Individuals/ Individual members of JLGs			No.	200000
69	Individuals/ Individual members of SHGs			No.	200000
70	Integrated Pisciculture			ha	100000
71	Leveller			No.	342000
72	Loan for Affordable Housing Projects			No.	600000
73	Loan for Affordable Housing Projects			No.	300000
74	Loans to Distressed Persons			No.	100000
75	Loans to Distressed Persons			No.	50000
76	Manufacturing Sector		Term Loan	No.	1000000
77	Manufacturing Sector		Term Loan	No.	25000000
78	Manufacturing Sector		Working Capital	No.	500000
79	Manufacturing Sector		Term Loan	No.	10000000
80	Manufacturing Sector		Term Loan	No.	100000000
81	Manufacturing Sector		Working Capital	No.	50000000
82	Manufacturing Sector		Working Capital	No.	200000000
83	Manufacturing Sector		Term Loan	No.	5000000
84	Manufacturing Sector		Working Capital	No.	25000000

85	Manufacturing Sector	Term Loan	Micro	No.	2500000
86	Manufacturing Sector	Term Loan	Small	No.	7500000
87	Manufacturing Sector	Working Capital	Micro	No.	1000000
88	Manufacturing Sector	Working Capital	Micro	No.	200000
89	Manufacturing Sector	Working Capital	Small	No.	1000000
90	Manufacturing Sector	Term Loan	Small	No.	5000000
91	Manufacturing Sector	Working Capital	Micro	No.	200000
92	Manufacturing Sector	Working Capital	Small	No.	500000
93	Manufacturing Sector	Working Capital	Small	No.	1500000
94	Market Yard			No.	150000
95	Mushroom Cultivation			1000 Kg. per Cycle	211000
96	New Orchard	Tropical/ Sub Tropical Fruits		Acre	175200
97	New Orchard	Tropical/ Sub Tropical Fruits		ha	1301600
98	New Orchard	Tropical/ Sub Tropical Fruits		ha	154300
99	New Orchard	Tropical/ Sub Tropical Fruits		ha	1516500
100	New Orchard	Tropical/ Sub Tropical Fruits		ha	70800
101	New Orchard	Tropical/ Sub Tropical Fruits		ha	88800
102	New Orchard	Tropical/ Sub Tropical Fruits		ha	57600
103	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
104	New Orchard	Tropical/ Sub Tropical Fruits		ha	121400
105	New Orchard	Tropical/ Sub Tropical Fruits		ha	189300
106	New Orchard	Tropical/ Sub Tropical Fruits		ha	120000

107	New Orchard	Tropical Fruits			ha	1295400
108	New Orchard	Tropical/ Sub Tropical Fruits			ha	167500
109	Nursery				ha	1967700
110	Nursery/ Propagation unit				ha	534800
111	Oil Extraction				No.	1000000
112	Oil Extraction				No.	500000
113	On Farm development (OFD) Works				m.	75000
114	Other machinery				No.	150000
115	Other machinery				No.	177000
116	Other machinery				No.	790000
117	Other machinery				No.	930000
118	Other machinery				No.	1040000
119	Other machinery				No.	78000
120	Other machinery				No.	525000
121	Other machinery				No.	155000
122	Other machinery				No.	670000
123	Other machinery				No.	112000
124	Other machinery				No.	120000
125	Other machinery				No.	1250000
126	Other machinery				No.	870000
127	Other machinery				No.	1000000
128	Other machinery				No.	132000
129	Other Plantation Crops				ha	185000
130	Others				No.	410000
131	Overdraft to PMJDY Account Holders				No.	5000
132	Overdraft to PMJDY Account Holders				No.	10000
133	Pig Breeding Unit				10+2	1095000
134	Plantation	Teak			ha	163310
135	Plantation	Casuarina			ha	113671
136	Plantation	Poplar			ha	235040

137	Plantation	Eucalyptus		ha	93176
138	Plantation	Bamboo		ha	86636
139	Power Tiller			No.	203000
140	Protection Structure	Poly/ Green Housing		sq.m.	1298500
141	Purchase/ Construction of a Dwelling Unit (Individual)			No.	3000000
142	Purchase/ Construction of a Dwelling Unit (Individual)			No.	3500000
143	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
144	Ready to Eat Products	Papad making		No.	200000
145	Reclamation of Problem Soils		5	ha	43600
146	Repair of Dwelling Units			No.	600000
147	Repair of Dwelling Units			No.	1000000
148	Rice Processing			No.	3000000
149	Sanitation			No.	25000
150	Seed Drill			No.	210000
151	Seed Drill			No.	135000
152	Seed Drill			No.	235000
153	Seed Drill			No.	185000
154	Seed Drill			No.	155000
155	Seed Processing	All Seed Types		No.	2500000
156	Service Sector	Term Loan	Micro	No.	1000000
157	Service Sector	Term Loan	Small	No.	25000000
158	Service Sector	Working Capital	Micro	No.	1000000
159	Service Sector	Working Capital	Micro	No.	500000
160	Service Sector	Term Loan	Small	No.	50000000
161	Service Sector	Working Capital	Small	No.	5000000
162	Service Sector	Term Loan	Micro	No.	5000000
163	Service Sector	Working Capital	Medium	No.	25000000
164	Service Sector	Working Capital	Medium	No.	50000000
165	Service Sector	Working Capital	Micro	No.	200000

166	Service Sector	Working Capital	Small	No.	10000000
167	Service Sector	Working Capital	Micro	No.	2000000
168	Service Sector	Working Capital	Small	No.	15000000
169	Service Sector	Term Loan	Micro	No.	2500000
170	Service Sector	Term Loan	Small	No.	75000000
171	Service Sector	Term Loan	Micro	No.	10000000
172	Service Sector	Term Loan	Small	No.	100000000
173	Service Sector	Working Capital	Small	No.	20000000
174	Sheep	Rearing Unit		20+1	379000
175	Sheep	Breeding Unit		500+25	9630000
176	SHGs/ JLGs			No.	150000
177	SHGs/ JLGs			No.	200000
178	Solar Energy	Roof Top Solar PV System with Battery		No.	150000
179	Solar Energy	Roof Top Solar PV System with Battery		No.	100000
180	Solar PV Pump Sets (AC)			No.	524200
181	Solar PV Pump Sets (AC)			No.	256400
182	Solar PV Pump Sets (AC)			No.	602700
183	Solar PV Pump Sets (AC)			No.	158900
184	Solar PV Pump Sets (AC)			No.	213700
185	Solar PV Pump Sets (AC)			No.	301500
186	Solar PV Pump Sets (AC)			No.	419000
187	Solar PV Pump Sets (AC)			No.	361800
188	Solar PV Pump Sets (AC)			No.	481800
189	Spice Processing			No.	300000
190	Sprinkler Irrigation			ha	182000
191	Sprinkler Irrigation			ha	109000
192	Sprinkler Irrigation			ha	204000
193	Sprinkler Irrigation			ha	37000
194	Sprinkler Irrigation			ha	107000
195	Sprinkler Irrigation			ha	49000

196	Thresher			No.	135000
197	Thresher			No.	180500
198	Thresher			No.	220000
199	Thresher			No.	161000
200	Tube Well			No.	30000
201	Tube Well			No.	682000
202	Tube Well			No.	1135000
203	Tube Well			No.	27000
204	Tube Well			No.	23000
205	Tube Well			No.	33000
206	Tube Well			No.	360000
207	Tube Well			No.	480000
208	Vegetable Processing			No.	200000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Onion/ Piyaz/ Kanda (_)		39676
2	Annual Vegetables	Tomato/ Tamatar (_)		40081
3	Annual Vegetables	Other Vegetables (_)		48583
4	Annual Vegetables	Potato/ Aloo (Irrigated)		54251
5	Broiler Farming	Others_Ballia	5000	803000
6	Buffalo Farming	Others_Ballia		146670
7	Cereals	Sorghum/ Jowar (Irrigated)		12955
8	Cereals	Barley/ Jav (Irrigated)		14980
9	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)		15385
10	Cereals	Maize/ Makka (Irrigated)		17004
11	Cereals	Wheat/ Gehu (Irrigated)		25101
12	Cereals	Rice/ Chaval/ Dhan (Irrigated)		30364
13	Fish Culture in Pond	Monculture _ Pangassius_Pangassius fish farming earthen ponds		300000
14	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Major Carps_Carp fish/ composite fish farming earthen ponds		64000
15	Goat Farming	Rearing Unit _ Semi_intensive_Ballia		104000

16	Indigenous Cattle Farming	Others_Ballia	2	146670
17	Integrated Farming	Fisheries with Poultry_fish cum poultry integrated fish farming		135000
18	Integrated Farming	Others_fish cum poultry diry fish farming		180000
19	Integrated Farming	Fisheries with Duckery_fish cum duck integrated fish farming		85000
20	Layer Farming	Others_Ballia	5000	1760000
21	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		14170
22	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)		12551
23	Pulses	Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)		17004
24	Spices & Condiments	Turmeric/ Haldi (Irrigated)		61538
25	Sugar Crops	Sugarcane/ Ganna (Irrigated)		55482

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
CRRRI	Central Rice Research Institute
CSO	Civil Society Organisation
CWC	Central Warehousing Corporation
DAO	District Agricultural Officer
DAP	Development Action Plan
DBT	Direct Benefit Transfer
DCC	District Consultative Committee
DCCB	District Central Cooperative Bank
DCP	District Credit Plan
DIC	District Industries Centre
DLRC	District Level review Committee
DRDA	District Rural Development Agency
eNAM	Electronic National Agriculture Market
ECGC	Export Credit Guarantee Corporation
FC	Farmers Club
FFDA	Fish Farmers Development Agency
FI	Financial Inclusion
FIF	Financial Inclusion Fund
FIP	Financial Inclusion Plan
FLC	Financial Literacy Centre
FLCCC	Financial Literacy and Credit Counselling Centres

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

NREGP	National Rural Employment Guarantee Programme
NRLM	National Rural Livelihood Mission
NWDPR	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

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- 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)
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- 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

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- 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.

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