



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



बांदा

Banda

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: Banda

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:**

Sandeep Kumar Gautam

District Development Manager  
NABARD

Banda

PLP Document finalized by: Uttar Pradesh Regional Office

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



## Index

Sr. No.	Particulars		Page No.
1	Executive Summary		1
2	Methodology of Preparation of Potential linked Credit Plans (PLPs)		4
	<b>Part A</b>		8
3	District Map		9
4	Broad Sector wise PLP projection for the year 2025-26		10
5	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		11
6	District profile		12
7	Banking Profile		47
	<b>Part B</b>		52
8	Chapter 1	Important Policies and Developments	53
9	Chapter 2	Credit Potential for Agriculture	72
10	2.1	Farm Credit	72
11	2.1.1	Crop Production, Maintenance & Marketing	72
12	2.1.2	Water Resources	73
13	2.1.3	Farm Mechanization	74
14	2.1.4	Plantation & Horticulture, including Sericulture	75
15	2.1.5	Forestry & Waste Land Development	76
16	2.1.6	Animal Husbandry - Dairy	77
17	2.1.7	Animal Husbandry - Poultry	78
18	2.1.8	Animal Husbandry - Sheep, Goat, Piggery	79
19	2.1.9	Fisheries	80
20	2.1.10	Farm Credit - Others	81
21	2.1.11	Sustainable Agricultural Practices	82
22	2.2	Agriculture Infrastructure	83
23	2.2.1	Construction of Storage and Marketing Infrastructure	83
24	2.2.2	Land Development, Soil Conservation and Watershed Development	84
25	2.2.3	Agri. Infrastructure - Others	84
26	2.3	Agriculture - Ancillary Activities	85
27	2.3.1	Food & Agro Processing	85



28	2.3.2	Agri Ancillary Activities - Others	86
29	Chapter 3	Credit potential for MSMEs	88
30	Chapter 4	Credit Potential for Export Credit, Education & Housing	90
31	Chapter 5	Credit Potential for Infrastructure	93
32	5.1	Infrastructure - Public Investments	93
33	5.2	Social Infrastructure involving Bank Credit	94
34	5.3	Renewable Energy	95
35	Chapter 6	Informal Credit Delivery System	98
36	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	99
37	Chapter 8	Status and prospects of Cooperatives	114
38	Chapter 9	NABARD's Projects and Interventions in the District	119
39	Success Stories		122
40	Appendix 1a	Climate Action - Scenario at Global & National Level	126
41	Appendix 1b	Climate Change Scenario - At the State Level	129
42	Appendix 1c	Climate Change Scenario - At the District Level	132
43	Appendix 2	Potential for Geographical Indication (GI) in the district	134
44	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	136
45	Annexure 2	Ground Level Credit Flow - Agency-wise and Sector-wise	146
46	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	149
47	Annexure 4	Unit costs for major activities fixed by NABARD	153
48	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	157
49	Abbreviations		159
50	Name and address of DDM		162
51	NABARD Subsidiary		163

## 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	Banda is an eastern district of the Bundelkhand region of Uttar Pradesh located between 24.53 and 25.55 north latitude and 80.07 and 81.34 east longitude in the south-western part of Uttar Pradesh.
2	Type of soil	The soil of the district is mainly red and black cotton (Kankar Kabar Sandy Rakar).
3	Primary occupation	Agriculture is the most important economic activity in the district and around 75-80 percent of the population is engaged in this activity. Apart from agriculture activities like buffalo rearing poultry farming and fisheries are also being carried out in the district.
4	Land holding structure	The share of Small & Marginal Medium and other farmers in land holding is 80.91 percent 6.09 percent and 19 percent respectively for the district.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The basic level of credit flow in the district was Rs.133099.00 lakh Rs.123212 lakh and Rs.145842.59 lakh in the years 2021-22 2022-23 and 2023-24 respectively which was 59.90 percent 50.80 percent and 57.50 percent of the annual credit plan
---	---	---

2	CD Ratio	The credit to deposit ratio stood at 50.1 percent 44.60 percent and 48.60 percent in the FY 2021-22 2022-23 and 2023-24 respectively.
3	Investment credit in agriculture	The investment credit under agriculture in the district was Rs.6164.00 lakh Rs.49043.00 lakh and Rs.7470.00 lakh in the years 2021-22 2022-23 and 2023-24 respectively.
4	Credit flow to MSMEs	The credit flow under MSME in the district was Rs.10694.00 lakh Rs.11962.00 lakh and Rs.16924.00 lakh in the years 2021-22 2022-23 and 2023-24 respectively.
5	Other significant credit flow, if any	

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

1	Projection for the year	Rs.372834.35 lakhs
2	Projection for agriculture and its components	Rs.241874.95 lakhs
3	Projection for MSMEs	Rs.113840.00 lakhs
4	Projection for other purposes	Rs.17119.4 lakhs

#### 5. Developmental Initiatives

1. A new initiative called the "Integrated Farming System" has been undertaken in the district under NABARD FSPF fund and is implemented by Banda University of Agricultural and Technology. Additionally one DPR on Millets cultivation and value addition is currently being implemented in the district.

#### 6. Thrust Areas

1. The key focus areas for 2025-26 are: greater convergence under GSS credit-linked schemes promoting dairy and allied activities, business expansion of cooperatives and FPOs expansion of industrial activities through MSME units and increasing credit flow under other priority sectors.



## 7. Major Constraints and Suggested Action Points

1. Considering the agrarian economy of the district it is very important that productivity along with increase in ATIs sustaining irrigation facilities adoption of latest technologies etc are taken care.
2. Watershed activities needs to be promoted as Bundelkhand region is more prone to climate adversaries.
3. Skill development initiatives for women youth traditional family artisans parallelly needs to be taken care of.
4. Promoting MSME activities and setting up of new micro and small industries will further help to achieve a trillion dollar economy vision of the state government.

## 8. Way Forward

1. To achieve the total estimated credit potential in the district and specifically to enhance 'capital formation' in agriculture coordinated efforts by all stakeholders such as banks government departments and NGOs are required.
2. Regular monitoring of targets against achievements through the L.B.R. reporting system by banks DLCCs/BLBCs meetings is crucial.
3. The implementation of SHGs JLGs RuPay cards Kisan Credit Cards PMJDY PMSBY PMJJBY Pradhan Mantri Mudra Yojana APY and Stand-Up India Scheme along with the Financial Inclusion campaign can lead to inclusive development and achieve various objectives in the rural areas of the district.

## **Methodology of Preparation of Potential Linked Credit Plans**

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

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

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

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



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

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

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

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

## 5. Agency wise Use

### Utility

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

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

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

## 6. Limitations and constraints

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

## **Part A**



## District Map





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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	228819.57
1	Crop Production, Maintenance and Marketing	193804.64
2	Term Loan for agriculture and allied activities	35014.93
B	Agriculture Infrastructure	6368.38
C	Ancillary activities	6687.00
I	Credit Potential for Agriculture A+B+C)	241874.95
II	Micro, Small and Medium Enterprises	113840.00
III	Export Credit	640.00
IV	Education	720.00
V	Housing	6256.00
VI	Social Infrastructure	1394.00
VII	Renewable energy	2984.40
VIII	Others	5125.00
	Total Priority Sector	372834.35

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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	193804.64
2	Water Resources	8627.54
3	Farm Mechanisation	11444.15
4	Plantation & Horticulture with Sericulture	2660.78
5	Forestry & Waste Land Development	1595.14
6	Animal Husbandry - Dairy	4552.50
7	Animal Husbandry - Poultry	1722.83
8	Animal Husbandry - Sheep, Goat, Piggery	1891.29
9	Fisheries	2491.00
10	Farm Credit- Others	29.70
	<b>Sub total</b>	<b>228819.57</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	2396.00
2	Land development, Soil conservation, Wasteland development	1847.38
3	Agriculture Infrastructure - Others	2125.00
	<b>Sub total</b>	<b>6368.38</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	3461.00
2	Ancillary activities - Others	3226.00
	<b>Sub Total</b>	<b>6687.00</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>113840.00</b>
<b>III</b>	<b>Export Credit</b>	<b>640.00</b>
<b>IV</b>	<b>Education</b>	<b>720.00</b>
<b>V</b>	<b>Housing</b>	<b>6256.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>1394.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>2984.40</b>
<b>VIII</b>	<b>Others</b>	<b>5125.00</b>
	<b>Total Priority Sector</b>	<b>372834.35</b>

## District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Indian Bank

### 1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	4460.00
2	No. of Sub Divisions	5
3	No. of Blocks	8
4	No. of revenue villages	761
5	No. of Gram Panchayats	469

#### 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	Very High
6	Is the % of Tribal Population above the national average of 8.9%	No

### 2. Soil & Climate

Sr. No.	Particulars	N0s.
1	State	Uttar Pradesh
2	District	Banda
3	Agro-climatic Zone 1	Bundel Khand
4	Agro-climatic Zone 2	Bundel Khand
5	Agro-climatic Zone 3	Bundel Khand
6	Agro-climatic Zone 4	Bundel Khand
7	Agro-climatic Zone 5	Bundel Khand
8	Climate	Hot and Semi Humid
9	Soil Type	Rakar Parwa Kabar and Mar

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	N0s.
1	Total Geographical Area	441779
2	Forest Land	5194
3	Area not available for cultivation	83604
4	Barren and Unculturable land	9574
5	Permanent Pasture and Grazing Land	424
6	Land under Miscellaneous Tree Crops	884
7	Cultivable Wasteland	8243
8	Current Fallow	20998
9	Other Fallow	14436

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

Sr. No.	Stage	N0s.
1	Safe	4
2	Critical	0
3	Semi Critical	4
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	8

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		N0s.	% to Total	Ha.	% to Total
1	<= 1 ha	164721	61	73026	20
2	>1 to <=2 ha	55333	20	77432	21
3	>2 to <=4 ha	16587	6	94976	26
4	>4 to <=10 ha	1604	1	22300	6
5	>10 ha	33697	12	93400	26
6	Total	271942	100	361134	99

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

Sr. No.	Particulars	N0s.
1	Cultivators	271.00
2	Of the above, Small/ Marginal Farmers	219.00

3	Agricultural Labourers	155.00
4	Workers engaged in Household Industries	11.00
5	Workers engaged in Allied agro activities	
6	Other workers	114.00

### 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1798.00	965	833	1524	274
2	Scheduled Caste	388.00	208	180	344	44
3	Scheduled Tribe	0.00	0	0	0	0
4	Literate	1003.00	631	372	811	192
5	BPL	0.00				

### 8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	320
2	Rural Households	270
3	BPL Households	123

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	320
2	Having source of drinking water	320
3	Having electricity supply	320
4	Having independent toilets	320

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

Sr. No.	Particulars	N0s.
1	Villages Electrified	657
2	Villages having Agriculture Power Supply	211
3	Villages having Post Offices	207
4	Villages having Banking Facilities	43
5	Villages having Primary Schools	613
6	Villages having Primary Health Centres	43
7	Villages having Potable Water Supply	650
8	Villages connected with Paved Approach Roads	766



## Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical booklet
1.a Additional Information	Other and District vulnerability Atlas
2. Soil & Climate	District KVK profile
3. Land Utilisation [Ha]	District Statistical booklet
4. Ground Water Scenario (No. of blocks)	CGWB 2023 booklet
5. Distribution of Land Holding	District Statistical booklet
6. Workers Profile [In '000]	District Statistical booklet and census booklet65
7. Demographic Profile [In '000]	Census Data
8. Households [In '000]	District Statistical booklet
9. Household Amenities [Nos. in '000 Households]	District Statistical booklet and Others
10. Village-Level Infrastructure [Nos.]	District Statistical booklet and census booklet

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

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1705
2	Primary Health Centres	53
3	Primary Health Sub-Centres	285
4	Dispensaries	210
5	Hospitals	67
6	Hospital Beds	880

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	319
2	Registered FPOs	41
3	Agro Service Centres	22
4	Soil Testing Centres	4
5	Approved nurseries	20
6	Agriculture Pumpsets	1134
7	Pumpsets Energised	8491
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	333
2	Irrigation Potential Created	298
3	Net Irrigated Area (Total area irrigated at least once)	168
4	Area irrigated by Canals/ Channels	58
5	Area irrigated by Wells	7
6	Area irrigated by Tanks	2
7	Area irrigated by Other Sources	100
8	Irrigation Potential Utilized (Gross Irrigated Area)	201

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

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	3904
2	Railway Line [km]	79
3	Public Transport Vehicle [Nos]	2187
4	Goods Transport Vehicles [Nos.]	4925

#### 15. Processing Units

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

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	5636	1260	4376
2	Cattle - Indigenous	249859	85895	163964
3	Buffaloes	423768	110939	312829
4	Sheep - Cross bred	35		
5	Sheep - Indigenous	9667		
6	Goat	281392	49246	232146
7	Pig - Cross bred	69		
8	Pig - Indigenous	5340		
9	Horse/Donkey/Camel	1084		
10	Rabbit	624		
11	Poultry - Improved			
12	Poultry - Indigenous	18488		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	30
2	Veterinary Dispensaries	5
3	Disease Diagnostic Centres	17
4	Artificial Insemination Centers	33
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	0
7	Fodder Farms	
8	Dairy Cooperative Societies	239
9	Milk Collection Centres	
10	Fishermen Societies	40
11	Animal Husbandry Training Centres	
12	Animal Markets	
13	Fish Markets	
14	Livestock Aid Centers (No.)	
15	Licensed Slaughter houses [Nos.]	

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	8234	MT	12.00	gm/day
2	Egg	81	Lakh Nos.	5	nos/p. a.
3	Milk	218965.00	MT	333	gm/day
4	Meat	6020.00	MT	9	gm/day
5	Wool	13.00	MT	1	



### Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District Statistics booklet (DSB)
12. Infrastructure & Support Services For Agriculture[Nos.]	DSB & KVK website & NRM forest dept website
13. Irrigation Coverage ['000 Ha]	District Statistics booklet (DSB)
14. Infrastructure For Storage, Transport & Marketing	Vahan portal and dcmsme.gov.in
15. Processing Units	dcmsme.gov.in
16. Animal Population as per Census [Nos.]	19th Livestock census
17. Infrastructure for Development of Allied Activities [Nos.]	District Statistics booklet (DSB)
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Animal Husbandry department

## 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	24.21	24.21	24.21
2	Land Holdings - SF (%)	80.91	80.91	80.91
3	Land Holdings - MF (%)	6.09	6.09	6.09
4	Rainfall -Normal (mm)	946	946	946
5	Rainfall - Actual (mm)	800	821	626
6	Cropping Pattern	Rabi Kharif	Rabi Kharif	Rabi Kharif

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	117025.00	65145.00	81872.94

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Wheat	162.00	455.00	2808.64	153.00	462.00	3019.61	193.00	635.00	3290.16
2	Chickpea	94.00	111.00	1180.85	90.00	129.00	1433.33	99.00	131.00	1323.23
3	Indian Mustard	3.00	2.00	666.67	2.80	2.10	750.00	11.00	10.00	909.09
4	Pigeon Pea	15.00	32.00	2133.33	15.00	32.00	2133.33	24.00	39.00	1625.00
5	Sorghum	20.00	39.00	1950.00	20.00	39.00	1950.00	41.00	71.00	1731.71
6	Lentil	30	34	1133.33	33.00	22.00	666.67	42.00	36.00	857.14
7	Rice	47.00	114.00	2425.53	47.00	115.00	2446.81	53.00	129.00	2433.96

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	4.62	4.62	4.68
2	Net sown area (lakh ha)	3.39	3.39	2.98
3	Cropping intensity (%)	136.28	136.28	157.05

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	38.00	39.00	46.00
2	Fertilizer consumption - Rabi (kg/ha)	92.00	100.00	84.00
3	Total (kg/ha)	130.00	139.00	130.00

**Table 6: Trend in procurement/ marketing**

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

**Table 7: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	20634	78633	68744
2	GLC through KCC (Rs. lakh)	27793.00	67143.86	72734.00

**Table 8: PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	233536	175479	75592
2	State Govt Sponsored Schemes Coverage (No.)			

**Table 9: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	5	5	5
2	Soil Health Cards Issued (No.)			4800



**Table 10: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	88128	91775	124162
2	Crop Loss Compensation, if any (Rs. lakh)	1107.00	1117.00	861.00

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Status	District statistics booklet
Table 2: GLC under Agriculture	RBI ACP portal
Table 3: Major Crops, Area, Production, Productivity	Agriculture department
Table 4: Irrigated Area, Cropping Intensity	District statistics booklet
Table 5: Input Use Pattern	Fertiliser statistical diary 2021-22
Table 6: Trend in procurement/marketing	enam.gov.in
Table 7: KCC Coverage	RBI ACP portal
Table 8: PM Kisan & Other DBTs	Agriculture department
Table 9: Soil testing facilities	soilhealth.dac.gov.in/
Table 10: Crop Insurance	PMFBY.gov.in

**Water Resources**
**Table 1: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	339	339	298
2	Net Irrigated Area ('000 ha)	213	213	168
3	Gross Irrigated Area ('000 ha)	288	288	201

**Table 2 : Block level water exploitation status**

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Banda	Baberu	Semi-critical	Semi-critical	Semi-critical
2	Uttar Pradesh	Banda	Badokhar Khurd	Safe	Safe	Safe
3	Uttar Pradesh	Banda	Bisanda	Safe	Safe	Safe
4	Uttar Pradesh	Banda	Jaspura	Semi-critical	Semi-critical	Semi-critical
5	Uttar Pradesh	Banda	Kamasin	Safe	Safe	Safe
6	Uttar Pradesh	Banda	Mahuva	Safe	Safe	Safe
7	Uttar Pradesh	Banda	Naraini	Semi-critical	Semi-critical	Semi-critical
8	Uttar Pradesh	Banda	Tindwari	Semi-critical	Semi-critical	Semi-critical

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Irrigated Area & Potential	District Statistics Booklet 2023
Table 2: Block level water exploitation status	NGWB report 2023

## Farm Mechanisation

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	14169.50	2484.16	2653.72

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	1556	1287	1465
2	Power Tillers			123
3	Threshers/Cutters			

**Table 3: Service Centers<sup>11</sup>**

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	50	50	50
2	Other minor repair & service centers (No.)			

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI ACP portal
Table 2: Mechanisation in District	Farm mechanisation study by WAPCOS
Table 3: Service Centers	District Statistics booklet

## Plantation & Horticulture including Sericulture

**Table 1 : Production and Productivity**

Sr. No.		31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Mango	0.02	0.34	0.02	0.35	0.02	0.35
2	Garlic	0.03	0.22	0.03	0.19	0.03	0.19
3	Chilli	0.02		0.02	0.06	0.02	0.06
4	Potato	0.37	9.98	0.37	9.99	0.37	9.99
5	Onion	0.25	5.00	0.25	5.00	0.25	5.00
6	Banana	0.03	1.92	0.03	1.96	0.03	1.96
7	Indian Gooseberry	0.35	3.60	0.35	3.60	0.35	3.60
8	Bitter Gourd	0.02	0.34	0.02	0.34	0.02	0.34
9	Bottle Gourd	0.08	2.00	0.08	2.00	0.08	2.00
10	Brinjal	0.02	7.00	0.02	7.00	0.02	7.00
11	Tomato	0.12	5.23	0.12	5.23	0.12	5.23
12	Guava	0.10	2.0	0.10	2.0	0.10	2.0
13	Cucumber	0.02	0.60	0.02	0.60	0.02	0.60

**Table 2: Production Clusters**

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

### Sources

Table Name	Source(s) and reference year of data
Table 1: Production and Productivity	Horticulture department
Table 2: Production Clusters	District Horticulture office



## Forestry & Waste Land Development

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	5	5	5
2	Waste Land ('000 ha)	11	11	10
3	Degraded Land ('000 ha)	27	27	35

**Table 2 : Nurseries (No.)**

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

## Sources

Table Name	Source(s) and reference year of data
Table 1: Area under Forest Cover & Waste Land	District Statistics booklet 2023
Table 2: Nurseries (No.)	nms.pmsupfd.in

## 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)	235.75	406.96	644.28
2	KCC for working capital (₹ lakh)	58.16	146.91	392.14
3	KCC for working capital (No.)	40	215	306
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

**Table 2: Processing Infrastructure**

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

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

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

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India Portal
Table 2: Processing Infrastructure	District Milk inspector office
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)	9.75	10.53	7.70
2	KCC for working capital (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	0	0	0
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	18488	18488	18488
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)	618	978	2229
5	Hatcheries (No.)	0	0	0
6	Popular breeds	New Hampshire Hobbar	New Hampshire Hobbar	New Hampshire Hobbar

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India Portal
Table 2: Poultry	Animal Husbandry department and livestock census

**Animal Husbandry - SGP**
**Table 1: Popular Breed(s)**

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	
2	Popular goat breed(s)	Bundelkhandi
3	Popular pig breed(s)	Ghughroo Pig Ghurra Berkshire

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Popular Breed(s)	Animal Husbandry department

**Fisheries**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1.60	8.00	5.00

2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	1	11	7
4	KCC for working capital (₹ lakh)	0.95	5.52	3.01

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)			
2	Reservoirs (No.)	75	85	85
3	Cage Culture/ Bio-floc technology (No.)	0	0	10
4	Fish Seed Hatchery (No.)	2	2	2

**Table 3 : Marine Fisheries (No.)**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fishing harbors/ jetties			
2	Mechanised/ non-mechanised boats			
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)			

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Inland Fisheries Facilities	Fishery department Banda
Table 3 : Marine Fisheries (No.)	
Table 4 : Brackish Water Fisheries	
Table 5: Fisheries Infrastructure Development Fund (FIDF)	



## Farm Credit - Others & Integrated Farming

**Table 1: GLC**

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

**Table 2: Area under Integrated Farming**

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

## Sources

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

## Agri. Infrastructure

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	45.30	247.56	231.93
2	Loans for Storage Godowns (₹ lakh)	0.00	12.00	0.00
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00
4	Loans for Other Agri Infrastructure (₹ lakh)	0.00	0.00	0.00

**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	1	1	1
2	Cold Storages (Capacity - '000 MT)	0.02	0.02	0.02
3	Storage Godowns (No.)	23	23	17
4	Storage Godowns ( Capacity - '000 MT)	78976	78976	76200

5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	4	3	3
6	Market Yards [Nos] / Wholesale Market (No.)	10	10	10
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)			

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Agri Storage Infrastructure	District Statistics Booklet 2023

### Land Development, Soil Conservation & Watershed Development

Table 1: GLC

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

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)	36	36	36
2	Area treated for soil & water conservation treatment ('000 ha)	4	4	4
3	Gap ('000 ha)	32	32	32

Table 3: NABARD's interventions

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

### Sources

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

## District Profile

### Key Insights into MSME, Cooperatives, Infrastructure and others

#### Agri Infrastructure - Others

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	0.00	0.00	0.00

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	61167	65224	61182.714
2	Pesticides Consumption ('000 kg)			

**Table 3 : Facilities Available**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Agri-Economic Zones (No.)	0	0	0
2	Cashew Processing Units (No.)	0	0	0
3	Agri Start-Ups (No.)	0	0	0
4	Cashew Processing Capacity ('000 MT)	0	0	0

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Fertilizer Consumption	
Table 3: Facilities Available	District Statistics booklet 2023



### Agri Ancilliary Activities - Food & Agro Processing & Others

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	45.30	830.34	1707.44
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	7835.05	15391.35	28007.43

**Table 2: Procurement**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)			46321
2	Procurement through PACS and LAMPS (MT)			17413

**Table 3: Other Ancilliary Services**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	0	7	0
2	ACABCs (No.)	0	1	2

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Procurement	District food and marketing department
Table 3: Other Ancilliary Services	SLBC India portal and NABARD

### MSME

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	16232.35	38248.86	57614.44
2	No. of units financed	7264	8667	8766
3	Loans under Stand Up India Scheme (Rs. lakh)	15.03	20.02	61.22
4	Loans to Weavers' Coop. Societies (Rs. lakh)	0.00	0.00	0.00

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	2	2	2
2	Micro Units (No.)	12301	12301	12301
3	Small Units (No.)	233	233	233
4	Medium Units (No.)	2	2	2
5	Udyog Aadhar Registrations (No.)	12536	12536	12536

**Table 3: Traditional activities**

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

**Table 4: DIC interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/crafts	Sazar atthar and Agro food industries	Sazar Patthar and Agro food industries	Sazar Patthar and Agro food industries

**Table 5: Skill Development Trainings**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)			593
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)			

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC india portal
Table 2: MSME units - Cumulative	MSME website
Table 3: Traditional activities	District Statistics booklet 2023
Table 4: DIC interventions	DIC office
Table 5: Skill Development Trainings	kaushalpanjee.nic.in

## 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)	133.00	166.81	177.08
3	GLC under Housing (Rs. lakh)	1286.43	1215.29	2147.00

**Table 2: Progress under PMAY**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	13734	24706	16970
2	Amt of subsidy released (Rs. lakh)	20999.40	18936.80	32233.30

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Progress under PMAY	<a href="https://rhreporting.nic.in/">https://rhreporting.nic.in/</a>

## Public Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (Rs. lakh)	329.52	622.49	12045.54

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

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Flood Protection (RIDF)			3
2	Lift Irrigation including Pumphouse (RIDF)			1
3	Rural Bridges (RIDF)		1	1
4	Rural Roads (RIDF)			12
5	Deep Tubewell with Pumpset (RDIF)	1	1	

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Progress under Govt. investments (Type and number of projects)	ridf.nabard.org

## Social Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	0.15	0.24	0.24

**Table 2: Projects (Cumulative)**

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	NA			3
2	NA		3	
3	NA	1		

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Projects (Cumulative)	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)	0.00	2.50	0.00
2	Assistance under Green Climate Fund (Rs. lakh)	0.00	0.00	0.00
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	0.00	0.00	0.00

**Table 2: Go Green Initiatives**

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	NA		1	

**Table 3: Renewable Energy Potential**

Particulars	31.03.2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	Total MW
Potential	200	0	0	0	0	200
Developed	70	0	0	0	0	70
Under Developed	0	0	0	0	0	0
Planned	0	0	0	0	0	0
Gap	130	0	0	0	0	130

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Go Green Initiatives	SLBC India portal
Table 3: Renewable Energy Potential	Neda department

## Informal Credit Delivery

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	2433.38	2654.12	1547.09
2	JLG Bank Linkage (Rs. lakh)	39.44	3263.80	7740.00
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

**Table 2: Promotional Interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.00	0.00	0.00
2	Mission Shakti (SRLM) (Rs. lakh)			
3	NRLM (Rs. lakh)	2035.80	593.46	716.70
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	0.80	0.00	0.00
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	0.00	2.00	0.00

**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	8	8	8
2	No. of SHGs formed	1103	1379	57
3	No. of SHGs credit linked (including repeat finance)	1214	671	1054
4	Bank loan disbursed (Rs. lakh)	4734.87	2106.37	1764.71
5	Average loan per SHG (Rs. lakh)	3.90	3.13	1.67
6	Percentage of women SHGs %	99.0	99.0	99.0

## Sources

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

## 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.)	214	222	239
2	Consumer Stores (No.)	1	1	1
3	Housing Societies (No.)	5	5	5
4	Weavers (No.)	3	3	3
5	Marketing Societies (No.)	4	4	4
6	Labour Societies (No.)	6	6	6
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	0	0	1
10	Others (No.)	93	93	93
11	Total (No)	326	334	352

**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.)	47	47	47
2	Multi state cooperative societies (No.)	2	2	2

### Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	134.209.222.136/cooperative/en/home
Table 2: Details of credit cooperative societies	Banda DCCB and crcs.gov.in
Table 3: Block wise, sector wise distribution of cooperative societies in the district	134.209.222.136/cooperative/en/home
Table 4: Status/progress under various schemes of MoC in the district	Banda DCCB



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

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Uttar Pradesh	Banda	Jaspura							Agro Processing Societies	1	Average
10	Uttar Pradesh	Banda	Baberu	Salary Earners Societies	20	Average						
11	Uttar Pradesh	Banda	Naraini	Milk Societies	11	Average				Milk Societies	6	Average
12	Uttar Pradesh	Banda	Jaspura	Milk Societies	6	Average	Milk Societies	1	Average	Milk Societies	2	Average
13	Uttar Pradesh	Banda	Bisanda	Milk Societies	3	Average				Milk Societies	1	Average
14	Uttar Pradesh	Banda	Badokhar Khurd				Milk Societies	2	Average	Milk Societies	1	Average
15	Uttar Pradesh	Banda	Tindwari				Milk Societies	4	Average	Milk Societies	1	Average
16	Uttar Pradesh	Banda	Mahuva	Milk Societies	1	Average	Milk Societies	1	Average	Milk Societies	2	Average

44

27	Uttar Pradesh	Banda	Kamasin	Labour Societies	1	Average											
28	Uttar Pradesh	Banda	Badokhar Khurd	Labour Societies	2	Average											
29	Uttar Pradesh	Banda	Badokhar Khurd	Marketing Societies	1	Average											
3	Uttar Pradesh	Banda	Kamasin	Agro Processing Societies	2	Average											
30	Uttar Pradesh	Banda	Bisanda	Marketing Societies	2	Average											
31	Uttar Pradesh	Banda	Kamasin	Marketing Societies	1	Average											
32	Uttar Pradesh	Banda		Milk Societies													
4	Uttar Pradesh	Banda	Naraini	Agro Processing Societies	4	Average											

5	Uttar Pradesh	Banda	Badokhar Khurd	Agro Processing Societies	8 Average														
6	Uttar Pradesh	Banda	Bisanda	Agro Processing Societies	4 Average														
7	Uttar Pradesh	Banda	Tindwari	Agro Processing Societies	4 Average														
8	Uttar Pradesh	Banda	Baberu	Agro Processing Societies	4 Average														
9	Uttar Pradesh	Banda	Baberu	Consumer Stores	1 Average														



## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Village s	Househol ds
Commercial Banks	16	69	20	19	30	0	3806	653	10	4638
Regional Rural Bank	1	79	62	13	4	0	243	79	9	4051
District Central Coop. Bank	1	19	3	2	14	0	0	0	37	16842
Coop. Agr. & Rural Dev. Bank	1	3	0	2	1	0	0	0	231	106667
Primary Agr. Coop. Society	1	47	47	0	0	0	0	0	15	6809
Others	1	1	0	0	1	0	0	2086	694	320000
All Agencies	21	218	132	36	50	0	4049	2818	996	459007

### 2. Deposits Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks							
Regional Rural Bank	1280761	1290676	1310301	399013.00	452951.37	545825.24	20.5
				185704.00	198474.59	215575.34	8.6

Cooperative Banks	109514	122743	125997	2.7	8.8	32242.00	35602.72	37094.53	4.2	4.64
Others				0	0.0	0.00	775.02	872.25	12.5	0.11
All Agencies	1390275	1413419	1436298	1.6	100.0	616959.00	687803.70	799367.36	16.2	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	74659	79570	104672	31.5	53.5	179043.00	177881.41	244724.70	37.6	62.96
Regional Rural Bank	312275	91771	88928	-3.1	45.5	115653.00	123516.78	119477.18	-3.3	30.74
Cooperative Banks	0	11237	1868	-83.4	1.0	14524.00	5491.77	24510.01	346.3	6.31
Others	0	0	0	0	0.0	0.00	0.00	0.00	0	0.00
All Agencies	386934	182578	195468	7.1	100.0	309220.00	306889.96	388711.89	26.7	100.00

### 4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	44.9	39.3		44.8
Regional Rural Bank	62.3	62.2		55.4
Cooperative Banks	45.0	15.4		66.1
Others	0	0.0		0.0
All Agencies	50.1	44.6		48.6

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

Agency	Cumulative up to				
	31/03/2024				
	PMJDY	PMSBY	PMJJBY	APY	
Commercial Banks	373289	245653	88225		63202
Regional Rural Bank	279180	1654	1150		44744
Cooperative Banks	14	0	74		0
Others	0	0	154		0
All Agencies	652483	247307	89603		107946

### 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	937.44	0.4	375.64	0.2	1664.18	0.7	10.41	0.0
Regional Rural Bank	471.92	0.4	394.03	0.3	1088.29	0.9	0.11	0.0
Cooperative Banks	49.08	0.2	49.06	0.2	0.00	0.0	0.00	0.0
Others	0.00	0	0.00	0	0.00	0	0.00	0
All Agencies	1458.44	0.4	818.73	0.2	2752.47	0.7	10.52	0.0
							20132.59	5.2

## 7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment t [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment t [%]	
Commercial Banks	109024.00	68064.00	62.4	117940.00	69369.00	58.8	122087.00	93741.79	76.8	66.0
Regional Rural Bank	93585.00	54705.00	58.5	106164.00	33196.00	31.3	109017.00	47192.23	43.3	44.4
Cooperative Banks	19694.00	10330.00	52.5	18479.00	20647.00	111.7	22402.00	4908.57	21.9	62.0
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	222303.00	133099.00	59.9	242583.00	123212.00	50.8	253506.00	145842.59	57.5	56.1

## 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'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	199002.00	102887.00	51.7	165847.00	64066.00	38.6	224281.00	79933.57	35.6	42.0
Term Loan (Agri.)	6164.00	14138.00	229.4	49043.00	1079.00	2.2	7470.00	1939.37	26.0	85.9
Total Agri. Credit	205166.00	117025.00	57.0	214890.00	65145.00	30.3	231751.00	81872.94	35.3	40.9
MSME	10694.00	6864.00	64.2	11962.00	38215.00	319.5	16924.00	57614.44	340.4	241.4
Other Priority Sectors*	6443.00	9210.00	142.9	15731.00	19852.00	126.2	4831.00	6355.21	131.6	133.6



Total Priority Sector	222303.00	133099.00	59.9	242583.00	123212.00	50.8	253506.00	145842.59	57.5	56.1
-----------------------------	-----------	-----------	------	-----------	-----------	------	-----------	-----------	------	------

### 9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	179043.00	33392.99	18.7	177881.41	31237.69	17.6	244724.70	34417.15	14.1	16.8
Regional Rural Bank	115653.00	54350.88	47.0	123516.78	49284.23	39.9	119477.18	44442.89	37.2	41.4
Cooperative Banks	14524.00	0.00	0.0	5491.77	1364.45	24.8	24510.01	1145.97	4.7	9.8
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	309220.00	87743.87	28.38	306889.96	81886.37	26.68	388711.89	80006.01	20.58	25.21

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

Source(s)	
1	RBI ACP portal and DCC DLRC data
2	RBI ACP portal and DCC DLRC data
3	RBI ACP portal and DCC DLRC data



## **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 services

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

Vistara 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 andsecondary 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. FurtherNABARD is included as loaning entity under the revamped AHIDFscheme.

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 AgricultureSector:

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



**Uttar Pradesh Agricultural Export Policy 2019:** The policy provides incentives to promote agricultural exports through farmer clusters and ecosystem support. Clusters ranging from 50 to 350 hectares receive financial support between Rs. 10 lakh to Rs. 40 lakh with additional Rs. 6 lakh for larger areas. Payments are made in installments: 40 percent in the first year and 15 percent annually for the next four years. The policy also offers subsidies for new processing units near clusters, transport subsidies and exemptions from mandi fees and development cess on specific produce. Other initiatives include promoting courses in agriculture exports, supporting packaging design, establishing traceability systems and setting up Export Facilitation Centers. The policy aims to boost market intelligence, innovation and the adoption of Good Agricultural Practices with a focus on organizing

international buyer-seller meets and encouraging business start-ups and investments. (Link: <https://invest.up.gov.in/uttar-pradesh-food-processing-industry-policy-2023/>).

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

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

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

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

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

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

Uttar Pradesh deep tube well free boring scheme: Under the Uttar Pradesh Deep Tubewell Free Boring Scheme the following financial grants will be given to the farmers of the state:-  
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 tubewells. (Link: <https://govtschemes.in/hi/taxonomies/term/59>)



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

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

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

**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 5.8 percent over 2023-24.

Expenditure (excluding debt repayment) in 2024-25 is estimated to be Rs 696632 crore an increase of 14 percent 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 15 percent as compared to the revised estimate of 2023-24.

Revenue surplus in 2024-25 is estimated to be 3 percent of GSDP (Rs 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 3.46 percent of GSDP (Rs 86531 crore). In 2023-24 as per the revised estimates fiscal deficit is expected to be 3.49 percent of GSDP roughly the same as the budget estimate for 2023-24.

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

### 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 Pipraichand Munderwa 27 MW electricity production unit and Sulphur less sugar production units have been installed.

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

Under the Nand Baba Dugdh Mission Rs. 74.21 crore have been proposed which is 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 68 percent more than the current year.

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

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

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

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

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

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

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

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

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

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

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

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

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



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

### 3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Banda is an eastern district of the Bundelkhand region of the state with hot and semi humid climate. The soil type is Black soil Coarse grained greyish brown soil Coarse grain Reddish Brown soil and Clay Loam Black Soil. The major activity of the district is agriculture and allied activity. The kharif crops grown in the district include Paddy, Sorghum, Pearl millet, Sesame and Arhar while the main rabi crops are Mustard/rapeseed, Wheat and Chickpea. The average annual rainfall in the district is 946 mm. The Gross cropped area for the district is 4.68 lakh ha whereas the net sown area is 2.98 lakh ha. The cropping intensity comes out to be around 157.04. The share of Small & Marginal Medium and other farmers in land holding is 80.91 percent 6.09 percent and 19 percent respectively. There are a total of 05 Soil testing labs in district and the no. of soil health card issued is 4800 as per latest data available. The credit flow under the sector during the last three years is Rs.117025.00 lakh, Rs.65145.00 lakh and Rs.81872.94 lakh. Promotion of 50 ha organic clusters by Agriculture department is helping in creating awareness about chemical free farming and promoting water resistant crops. A model of 1 ha Integrated Farming system unit has been established from NABARD support by Banda University of Agriculture and technology to demonstrate the model of regular income round the year.

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

The major challenge for the district is the increase in area of Paddy and Wheat which parallelly increase the use of fertilisers. Bundelkhand is well known for millets and Pulses cultivation, the percentage share of which is decreasing in cultivation. The share of financing under AIF has increased in last two years i.e. Rs.333.20 lakh in FY 2022-23 and Rs.561.49 lakhs in FY 2023-24 which is pushing the agri infrastructure in the district. Major activities include Post harvest processing plants Farm machinery and the rural godowns. Farmers are taking benefits of PMFME scheme for small processing units. Bankers feel safe to lend in such activities backed by government subsidies and credit guarantees. KVK is playing its role through capacity building of farmers in promoting organic and natural farming. They conducted training of more than 200 farmers in FY 2023-24 along with 04 events on Millet's farming promotion. Banda University has partnered with NABARD in demonstrating Integrated Farming System model and other technical aspects. There are 37 FPOs which play a vital role in farm produce aggregation and input supply. 03 FPOs are working in Seed production and marketing and more than 10 FPOs are in input supply. KCC is the major driving force behind the farm credit which needs to be supplemented by efforts of Banks District Administration and NABARD.



## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

The gross irrigated area in the district is 2.0 lakh ha which is 42.73 percent of the gross cropped area. The net irrigated area in the district is 1.68 lakh ha. The percentage of irrigated areas from various sources such as Canals, Tubewell, Wells, Ponds and others is 36 percent, 60 percent, 41 percent and 1 percent respectively. The majority of the tubewells use diesel pump sets. Apart from this the remaining water requirement of the district is met by the Ken Canal System. Ken and Yamuna rivers flow through the district. As per 'Dynamic Ground Water Resources of India' published by Central Ground Water Board (as on March 31 2023) out of 08 development blocks of the district 04 development blocks (Baberu, Tindwari, Naraini, Jaspura) are categorised as Semi Critical and remaining 04 blocks namely Badokhar Khurd, Bisanda, Mahua and Kamasin are categorised as safe. The stage of groundwater extraction (SOE) is 67.36 which is quite high. The major issues faced are over exploitation of Ground Water and declining trend in Ground water levels. Departments such as Horticulture and Agriculture department are providing support in the form of Drip Sprinkler irrigation water supply pipes Solar pumps boring system etc. which ensures water conservation and less wastage of water. These micro irrigation facilities are well favorable for Bundelkhand region which is heavily dependent on rainfall and dominated by Rabi season only.

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

Ken Baghein and Yamuna rivers flow through the district. Banda has been included as one of the districts in Ken Betwa link project and it will benefit the farmers of Banda district. Horticulture Department GoUP is the nodal agency for providing subsidies to the tune of 90 percent and 80 percent to SF/MF and other farmers respectively for adoption of micro irrigation techniques. Under PM KUSUM a total of 1190 Solar Pumps have been installed in the district till 31.03.2024. It is helping to utilize the potential of borings lying dormant due to electricity issues. There are enough vendors present in the district which are providing installation and repair services for such equipment. The major issue is the over extraction of ground water. It necessitates the usage of micro irrigation techniques which will help control the receding ground water table. Sensitisation workshops need to be conducted for farmers by KVKs Agriculture department Horticulture department NEDA etc to promote such micro irrigation techniques. Seeds of good quality which consume less water need to be developed and propagated for the regions. Another intervention might be switching to less water intensive crops such as millets and pulses.

### 2.1.3 Farm Mechanization

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

Farm mechanisation is important as it leads to increased production and productivity better utilisation of irrigation potential adoption of multi cropping pattern etc. Though machinery are used with an objective of minimising cost increasing income minimising losses reducing drudgery in Operations increasing cropping intensity etc. are also the benefits derived. Post harvest machinery helps in value addition and is a source of employment. It generally includes agriculture Tractor Power tillers agricultural implements etc. The average landholding is 1.3 ha for the district and almost 80 percent of the landholding is Small and marginal farmers and it shows the requirement of custom hiring centers in the district. The credit flow under the sector during the last three years is Rs.14169.5 lakh, Rs.2484.16 lakh and Rs.2653.72 lakh. The level of Farm mechanisation in the district is quite low. Tractors still contribute maximum in percentage of farm machinery used in the district. Drones have also emerged as one of the potential sectors for spraying of pesticides nano urea disease detection monitoring etc. in recent couple of years. Bankers may finance such potential equipment including drones to increase GLC and agri term lending in the district thus increasing their contribution in priority sector lending.

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

As per Vahan online portal total number of tractors available in the district is 21421 for non-commercial or agriculture usage. If we divide the irrigated cropped area by 30 acres and unirrigated cropped area by 45 acres, it will assess the number of tractors required which will come to around 33000. 10 percent of the existing tractors may be replaced by new tractors. Subtracting the potential of animals used in agriculture and the existing tractors the total number of tractors required comes out around 10000. Further Such equipment is also eligible for interest subsidy under the Agriculture Infrastructure Fund (AIF) making it a lucrative scheme for financing. If we go through the credit flow under the sector during the last three years we will realise that financing has increased and bankers need to continue this pace for increasing the level of mechanisation in the district. Many SHGs and farmers are getting trained by IFFCO and KVKs on use of Drones in agriculture and drones are provided to potential farmers to promote drones in agriculture. IFFCO has done many demonstrations for spraying of chemicals thus creating awareness about reducing input cost, better labour productivity and time saving. FPOs are getting promoted by State government in providing subsidy upto 80 percent for farm mechanisation and setting up of custom hiring centres. Currently 06 NABARD promoted FPOs have been converged with Farm mechanisation scheme of the state government in the district.



## 2.1.4 Plantation & Horticulture, including Sericulture

### 2.1.4.1 Status of the Sector in the District

The climate of the district is very suitable for commercial production of various fruit crops such as guava, papaya, jujube and amla. Additionally the average landholding size in the district is 1.33 hectare which allows small and marginal farmers to increase their income by cultivating short-duration horticultural crops like vegetables and flowers on their small landholdings. The major fruit crops are Gooseberry, Guava, Citrus fruits, and to some extent banana with an annual production of 3.60 MT, 2.0 MT, 0.26 MT and 1.96MT respectively for the FY 2022-23. Similarly major vegetable crops include Bottle gourd, Brinjal, Cucumber, Green pea, onion, potatoes, tomatoes etc with an annual production of 2MT, 7MT, 0.6MT, 15.38MT, 5MT, 9.99MT and 5.23MT respectively for the FY 2022-23. Latest tools and technologies such as drip and sprinkler has helped farmer to reduce water consumption and better fertiliser usage. The scope of sericulture in the district is very limited as area under sericulture is negligible. Weaver cooperatives can play a major role in promotion of sericulture activities.

### 2.1.97 Infrastructure and linkage support available, planned and .2

The potential for development of plantation crops which are highly location specific depends largely on agro climatic features peculiar to each crop and a host of other factors like land utilization pattern agricultural production pattern change in productivity fluctuations and prices in market demand infrastructure and extension support. Additional assessment of potential under the sector involved and analysis of feasibility of bringing more land under plantation crops replanting of old and uneconomic plantations and adoption of measures for rejuvenation and revitalization of existing plantations with a view to increase production and productivity. The Horticulture Department under the Mission for Integrated development has certain schemes which promotes fruit cultivation and vegetable production. Grant to the extent of Rs.19198/- for Lemon cultivation per hectare, Rs.13620/- for orange per hectare, Rs.18000/- per hectare for Jamun and karaunda. Similarly for Floriculture subsidy to the extent of Rs.16000/- is available for small and marginal farmers and Rs.10000/- for other farmers. For onion production subsidy to the extent of Rs.12000/- per hectare is available. Under pack house and low cost preservation unit subsidy of Rs.2.0 lakh and Rs.1.0 lakh is admissible. Under PMFME scheme capital subsidy to the extent of 35 percent and maximum upto Rs.10 lakh is admissible which can even be converged with AIF. Banks may find a better avenue for financing under PMFME.

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

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

The total geographical area of the district is 441779 hectare out of which the forest area is only 5194 hectares. Agricultural wasteland comprises of 8243 ha and fallow land is 35434 ha (Source – Zila Sankhyikiya Patrika – UP 2023). Some parts of these areas can be utilised for agroforestry. Trees like shisham, jamun, mango, neem, babulamla, ber etc. are suitable for agroforestry/farm forestry. The Forest Department extension services and planting materials are available in the district. Forest areas contain teak mahua amla jujube gum and various types of herbs and medicinal plants. Special emphasis is being given to tree plantation in the district. Additionally, each year forest department has the target of tree plantation which increases the scope of forestry and dense plantation. Setting up of nurseries is another avenue. The credit flow under the sector is not readily available with the department, however bulk plantation proposals such as development of green belt may be taken as an opportunity by banks to finance such projects.

### **2.1.98 Infrastructure and linkage support available, planned and .2**

Recently there are plans to saturate the Bundelkhand expressway with green belt increasing the scope of plantation along roadside. The ICAR – Central Agroforestry Research Institute (CAFRI) located in Jhansi district of Uttar Pradesh is the premier institute for research and development in the field of agroforestry. Farmers may take help from such institutes and KVKs situated in the district to understand the importance of farm forestry agroforestry forest nurseries and make it as a regular source of income. Development of fodder farm fields in such patch of land may be another good option for farmers sustaining their income and livestock activity. Considering the forest area and the fallow land there are vast opportunities to develop such lands for agro forestry. Forest department may impart trainings to farmers SHG women related to generating income from such forestry. Data pertaining to NTFP may be collected and analysed to find the scope in NTFP. Development of eco-tourism may be another rising avenue for investment by private players and bankers to support tourism and related service sector in the district.



## 2.1.6 Animal Husbandry – Dairy

### 2.1.6.1 Status of the Sector in the District

Dairy is an important ancillary activity in the district. In addition to agricultural activity the animal husbandry plays a major role in generating livelihood for the farmers. According to the 20<sup>th</sup> Livestock Census the number of cows and buffaloes in the district is 255495 and 423768 respectively. The major breed is Kenkatha which is best suitable for Bundelkhand region. Though other exotic breeds are present in the district, the numbers are very less. The annual production of milk for the FY 2022-23 is 218965 MT which comes out around 333 gm per person per day. Considering the climatic conditions of the region and the water scarcity dairy emerges as one of the best alternatives for the district which can generate additional income for the farmers. Bankers have also supported Dairy in form of KCC Animal Husbandry and it has helped in increase GLC. The investment credit flow under the sector during the last three years i.e. 2021-22, 2022-23 and 2023-24 is Rs.235.75 lakh, Rs.406.96 lakh and Rs.644.28 lakh including both investment credit and KCC Animal Husbandry. There are 239 dairy cooperatives currently present in the district which are playing a major role in driving agri allied activity including dairy. The state government UP Milk Policy 2018 targets to increase the processing of milk by the organised sector from 12 to 30 percent of total production and to increase the utilisation of marketable surplus by organised entities from 25 to 60 percent.

### 2.1.99 Infrastructure and linkage support available, planned and .2

The district has 30 veterinary hospitals, 05 veterinary dispensaries, 17 disease diagnosis centres and 33 artificial insemination centres. Several self-help groups and Farmer production organizations in the district are engaged in animal husbandry and milk production activities. There is a need to establish milk processing centres for value-added products to increase coverage in untapped villages. There are 02 Chilling plants available in the district which are promoting primary and secondary processing related activities under dairy. NABARD 's Dairy infrastructure development fund (DIDF) was set up with a corpus of Rs.8004 crore to enhance milk processing capacity in the country through modernization of milk processing infrastructure and creation of new infrastructure especially in the cooperative sector. If we analyse the credit flow under the sector during the last three years, we will realise there is a huge gap in issuance of KCC AH in the district. Only 306 applications were sanctioned under KCC AH which is meagre if we compare to the population of animals in the district. Similarly, investment credit under Dairy is also lagging. State government is also running many schemes pertaining to improvement and expansion of animal breeding facilities through artificial insemination and natural insemination in cows/buffaloes' Ultra-frozen semen production center Assistance to states for control of animal diseases etc.

## 2.1.7 Animal Husbandry – Poultry

### 2.1.7.1 Status of the Sector in the District

The poultry sector is potentially the fastest growing and most promising livestock sector. Rural poultry, especially for many resource-deprived poor farmers is essential for their livelihood as it is often the only asset they have. Driven mainly by a very strong demand it has expanded, consolidated and globalised across countries at all income levels over the past 15 years. In the district poultry farming is practiced on a small scale and there is still much to be done at the commercial level. According to the 20th Livestock Census the total poultry population of the district is 18488 birds. The district produces approximately 81 lakh eggs during FY 2022-23. The availability of eggs in the district is only 5 eggs/person/year while the national availability is 101 eggs/person/ year whereas the state availability is 15 eggs/person/ year. There is sufficient demand for eggs in the district which the local production cannot meet. To meet the demand in the district eggs are procured from Hyderabad Punjab and Pune. Day-old chicks are brought from Haryana and poultry feed is procured from Varanasi and Punjab. The credit flow under the sector during the last three years is Rs.9.75 lakh, Rs.10.53 lakh and Rs.7.70 lakh which indicates there is still a lot of scope for investment credit under the sector.

### 2.1.100 Infrastructure and linkage support available, planned and .2

The district has mostly the Broiler farms while the scope of Layer units is very limited. Poultry Policy 2022 of the Government of Uttar Pradesh has been brought to develop entrepreneurship in the field of poultry farming under which an interest subsidy of 7 percent for 5 years (60 months) or the interest rate determined by the bank (whichever is lower) and other concessions and facilities are being provided to the entrepreneur on setting up commercial layers farm and broiler parent farm. Under National Livestock Mission (NLM) scheme of Government of India capital subsidy up to 50 percent for setting up backyard poultry unit is being provided through SIDBI. These issues need to be revisited under the poultry insurance scheme so that small farmers can get the benefit. Skill development for poultry entrepreneurs should be provided widely so that many small and marginal farmers as well as landless poor can take up this activity. There is a need to promote improved indigenous poultry through low input technology which will provide opportunities to small farmers especially from the weaker sections. There is scope for aggregation of small scale activities in poultry under NABARD assisted programmes like SHG JLG or FPO etc. The feed production units in the district are not well organised. Financing by banks under area development schemes would be helpful for the development of poultry sector.



## 2.1.8 Animal Husbandry – Sheep, Goat, Piggery

### 2.1.8.1 Status of the Sector in the District

Sheep/goat/pig rearing is generally an ancillary activity undertaken by small and marginal farmers as well as agricultural laborers. According to the 20th Livestock Census the number of sheep, goats and pigs in the district is 9702, 281392 and 5409 respectively. This activity is popular among the self-help groups established under the National Rural Livelihoods Mission scheme. Rearing sheep and goats for meat and wool as well as pig rearing for meat is a profitable business. Goats and pigs have a high reproductive rate and they require less maintenance compared to other animals. The geographical and climatic conditions of the district are favorable for sheep/goat/pig rearing. The population of sheep goat and pig registered a negative growth in the State in 2019 as compared to 2012. Sheep and goat rearing for meat and wool and pig rearing for meat is a highly profitable business. The annual meat production for the district is 6020 tons. Goats and pigs have a very high reproduction rate and require less care compared to other animals. The geographical and climatic conditions of the district are favorable for sheep/goat/pig rearing. 01 FPO on Goatry has been sanctioned by NABARD in Banda.

#### 2.1.101 Infrastructure and linkage support available, planned and .2

The district has 30 veterinary hospitals, 05 veterinary dispensaries, 17 disease diagnosis centers and 33 artificial insemination centers. Good quality animals are available at various fairs, local markets and nearby districts. Sheep and goat farmer organisations SHGs and producer companies can be promoted with adequate support to further tap the growth prospects of this sector. In 2021-22 a total of 30 animal husbandry related Farmer Producer Organizations (FPOs) have been approved by NABARD in the state out of which 01 was sanctioned in Banda on Goatry. Rendering units and high-value by-product processing units can be set up under PPP mode. Small individual goat units can be promoted on a cluster basis. There is a need to modernise pig farming by ensuring financial support to small farmers for clean and scientific pig production and to discourage sporadic stray pig farming. Under RIDF veterinary hospitals have been sanctioned to support the activity. There a total of 03 Veterinary hospital sanctioned under RIDF in Banda district with an amount of Rs. 37.44 lakh. Under National Livestock Mission (NLM) scheme of Government of India capital subsidy up to 50 percent for setting up Goatry and piggery unit is being provided through SIDBI. ICAR-Central Goat Research Institute provides research and extension facilities to goat researchers to increase goat productivity (meat milk and fiber).

## 2.1.9 Fisheries

### 2.1.9.1 Status of the Sector in the District

Fisheries play a crucial role in India's socio-economic development as an ancillary activity of agriculture. In recent years there has been a steady increase in fish production in Uttar Pradesh. Various types of fish are found in the district mainly rohu, katla, tengra, mangur and padhran. Among these rohu and katla fish are primarily reared. During the FY 2023-24 total coverage under reservoirs for fish production is 3338 ha whereas coverage under unmanaged wetland as per remote sensing application center is 17847 ha. Area under gram panchayats pond is 1018 ha departmental ponds is 47.12 ha and private ponds is 55.61 ha. Total coverage from rivers is 20.54 ha and canals is 24.50 ha. The credit flow under the sector during the last three years is 1.60 lakh, 8.0 lakh and 5.0 lakh which indicates there is a lot of potential in investment credit which is yet to be exploited. Some people have recently started to practice Biofloc systems in the district. There are a total of 40 Fishery cooperative societies in the district. Recently the Ministry of Cooperation GoI has launched initiative to form two lakh new Multipurpose PACS Dairy Fishery cooperatives society covering all the panchayats villages in the country over a period of five years. Once done it will help increase in credit flow in the district. The credit flow under the sector during the last three years i.e. 2021-22, 2022-23 and 2023-24 is Rs.1.60 lakh, Rs.8.0 lakh and Rs.5.0 lakh.

### 2.1.102 Infrastructure and linkage support available, planned and .2

Currently the production of fish seeds in the district is insufficient to meet the demand. The Pradhan Mantri Matsya Sampada Yojana (PMSSY) is a flagship scheme for focused and sustainable development of the fisheries sector in the country with an estimated investment of Rs. 20050 crores for a period of 5 years from 2020-21 to 2024-25 which is part of the Atmanirbhar Bharat package. The Government of India established a new fund called the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) during 2018-19. Under the KCC scheme farmers receive loans at a 7 interest rate which includes a 2 per cent interest subsidy from the government. Additionally as per the existing guidelines an additional incentive at the rate of 3 per annum is provided in case of timely repayment. This means that farmers repaying on time will effectively receive loans at 4 per annum for loan amounts up to Rs. 2 lakh as mentioned above. Mukhyamantri Matsya Sampada Yojana (MMMSY) has been started by the State Government from the year 2022-23 with the objective of first year investment for fish farming in improved Gram Sabha and other leased ponds and establishment of fish seed bank in improved Gram Sabha and other leased ponds. Under the "Nishadraj Boat Subsidy Scheme" 40 percent subsidy will be provided on wooden fishing boat or fiber reinforced plastic boat (FRP boat) net life jacket and icebox etc. up to a maximum limit of Rs. 0.67 lakh.



## **2.1.10 Farm Credit – Others**

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

Although mechanisation in agriculture has improved productivity it is not feasible to operate tractors or other agricultural machinery on many small landholdings. We are ignoring a vital resource available in the agriculture sector which is almost cost free and suits the land holding pattern of India. This resource is animals which have been mechanizing Indian agriculture for centuries. Small and marginal farmers still find it more convenient to cultivate crops traditionally using bullocks and they mainly rely on bullock carts for transporting their produce. Drought animals play a major role in our rural economy. Apart from manual labour traditional farming in India was based on the use of animal power for 97.6 of farmers (landowners) who accounted for 77.2 percent of land holdings. With changing times farmers or cultivators have started using motorcycles for transportation. Additionally small and marginal farmers as well as other cultivators prefer to use their own motorcycles for daily business activities. As a result there is a significant sale of motorcycles in the district and banks also prefer to finance motorcycles.

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

The prices of tractors and related implements are increasing rapidly. The cost of operation (petroleum products price) repair and maintenance is increasing drastically. In such a scenario continuing the old traditional practices may hold small and marginal farmers. Bullock/Camel/Cart Loan Loans are sanctioned by banks for purchase of bullocks drawn carts for the purpose. Additionally, cow dung for bio-gas cow dung cakes and bio-fertilizer may be used for other works. Two wheelers are mostly used for carrying small quantities of inputs as well as ferrying outputs for selling in nearby cities. Financing for purchase of two wheeler is being provided by various financial banks under the investment loan component of KCC. Nowadays two-wheeler bikes are being developed as agricultural equipment that can be used to perform agricultural operations required for cultivating crops in places where land holdings are small and scattered. Kanpur Gaushala Society has developed a bullock powered generator cum battery charger that can fully charge two 12 volt batteries in 3 hours. This is an attempt to solve the problem of electrical power. Bankers may be needed to get more sensitization towards financing in such sectors as there are many small and marginal farmers which are not capable of using machinery in their fields.



## 2.1.11 Sustainable Agricultural Practices

### 2.1.11.1 Status of the Sector in the District

Integrated Farming System (IFS) can be defined as the approach based on the combination of two or more components using the principle of minimum competition and maximum complementarity and aims at sustainable and environmentally friendly development of farm income family nutrition and ecosystem services using modern means of agricultural management. This IFS model of farming is currently not much practiced by the farmers in the district. Though there are high chances that dairy along with crop farming being practiced however both are performed as an isolated activity. Estimation of agricultural income indicates that under diversified agriculture income from more than two enterprises is twice as much as that from two or fewer enterprises. Integrated farming system models have been developed in different parts of the country which include activities related to animal husbandry duck farming poultry farming horticulture apiculture pisciculture and horticultural crops along with other crops. In Uttar Pradesh crop production along with dairy animal husbandry is the prevalent farming system. Almost 96 percent of farmers adopt this system. Essential components of Integrated Farming System i.e. Soil fertility temperature management soil and rainwater conservation use of solar energy self-sufficiency in farm transplantation coordination with livestock recycling income throughout the year to meet social needs etc.

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

As mentioned above this IFS model of farming is not that prevalent in district however with proper sensitisation and capacity building the farmers may adopt this practice in coming time. KVKs Universities have a to play a major role in propagating this practice from lab to land. NABARD in partnership with Banda University of Agriculture and technology (BUAT) is currently implementing the IFS project namely "Multi-level Employment Generation through Integrated Farming System for Sustainable Livelihood in Bundelkhand Region" under its Farm Sector Promotion Fund (FSPF) fund in Banda district. The University has developed a 1-hectare model unit and around 100 farmers have been included in it. The unit recommends components like farm ponds, cropping systems, fruit trees, floriculture and vegetable cultivation, fodder crops, cow rearing, apiculture, fish production, low tunnel nursery vermicompost, nadep compost etc. keeping in mind the small and marginal farmers suitable models for Uttar Pradesh are Crop + Dairy Integrated Farming System Model for Income Enhancement and Employment Generation (1 hectare), Dairy-based Integrated Farming System Model for Income Enhancement and Employment Generation (1 hectare), Sample integrated farming system based on exotic vegetables for marginal farmers (0.4 hectare) etc. Integrated Farming System based on coordination of crop horticulture livestock and fisheries programmes should be launched to promote the Integrated Farming System approach.



## 2.2 Agriculture Infrastructure

### 2.2.1 Construction of Storage and Marketing Infrastructure

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

Efficient storage and marketing infrastructure including warehouses/godowns marketing yards granaries cold storage units and cold storage chains is a critical component of a well-functioning agricultural value chain that helps farmers realize better prices and reduce post-harvest losses. The major crops in the district are Wheat pulses and oilseeds. The credit flow under the sector during the last three years i.e. 2021-22, 2022-23 and 2023-24 is Rs.45.30 lakh, Rs.247.56 lakh and Rs.231.93 lakh. The district has one cold storage with capacity of 200MT whereas there are 17 food storage godowns with capacity of 76200 MT. Though the situation has been improved considering the rise in production of foodgrains there is scope for more no. of mandis. In recent years e-commerce platforms have become major players in marketing. Through the Open Network for Digital Commerce (ONDC) launched by the Government of India NABARD is also collaborating to activate e-commerce in the agriculture sector. Agri-value chain is also one of the major components ranging from input management production technology communication post-harvest management value addition by processing marketing financing export risk mitigation etc. to deliver commodities goods and services in the desired form from their place of primary production to the ultimate consumers.

#### 2.2.106 Infrastructure and linkage support available, planned and .2

There is one cold storage in the district with a capacity of 200MT. The district has 02 godowns of the Food Corporation of India (FCI) with a storage capacity of 20850 MT. The Central Warehousing Corporation has 01 godown with a storage capacity of 9550 MT. The State Warehousing Corporation has 03 godowns with a storage capacity of 30000 MT. Additionally the district has 01 godown operated by the state government with a total capacity of 3800 MT and 08 godowns operated by the state government with a total capacity of 8000 MT and 02 godowns operated by others with a capacity of 4000 MT. The infrastructure present in the district is not sufficient sighting the surplus production requirements of the district. The credit flow in the sector is not as expected as we may see from the figures in above paragraph. Bankers may utilise the AIF scheme for enhancing credit flow under the sector. Under the "World's Largest Grain Project" a pilot project has been initiated at Kotwa Pandey PACS Mirzapur. The Society is setting up a 1400 MT godown a custom hiring centre. Refinance assistance under 'PACS as MSC' has been sanctioned to UPCB. The cooperative department is currently under process to identify the suitable PACS for the World's Largest Grain Project in the district. NABARD provides financial assistance for development and manufacturing of storage and marketing infrastructure under RIDF, AIF, NABARD Assisted Infrastructure Development Fund (NIDA), Food Processing Fund (FDF), WIF, AMI etc.



## 2.2.2 Land Development, Soil Conservation and Watershed Development

### 2.2.2.1 Status of the Sector in the District

Land is a ubiquitous resource that primarily providing the requirements of the basic elements of our planets life supportsystem. To ensure food security there is an urgent need to improvethethe productivity of existing cultivable lands and bring additionallands under the plough. Wastelands which are uncultivated and havethe potential to produce food and provide forest cover can contributesignificantly in this endeavour. The district has a total cultivablewasteland current fallows other fallows and barren land of 53247 hawhich is 12 percent of the total area. The district is vulnerable toravine and land erosion. There is still more than 30000 ha of landwhich needs to be treated to make it useful for agriculture and otherworks.

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

Under the new Agriculture Policy 2013 the Uttar Pradesh Governmenthas identified and initiated crop Security Scheme to minimise thedamage caused by pests/diseases and weeds Launch of the “Soil Health Improvement Mission” on a mission mode to improve soil condition Identification of productive and non-productive land using remote sensing techniques Khet Talab yojana to dug out ponds of size20x20x3m and 30x30x3m. It is proposed to establish seed banks toensure the availability of seeds in drought-affected areas likeBundelkhand and the eastern part of the state. A total of 67watersheds have been approved under NABARDs Watershed Development. Banda has currently 04 Watershed projects under differentstages of implementation covering an area of 2000 ha approximately.Considering the wasteland and other fallow land a greater number of projects along with soil and water conservations works needs to be undertaken by NABARD and district administration to treat the required area. Bankers may also like to finance livelihood pertaining to these watershed families. Under Pradhan Mantri Krishi Sinchai Yojana - Watershed Development Component 2.0 Sprinkler and drip systems have been promoted.

## 2.2.3 Agri. Infrastructure – Others

### 2.2.3.1 Status of the Sector in the District

This chapter details other agriculture-related structures thatimprove the productivity of agriculture and allied activities.Agricultural infrastructure mainly includes an extensive range ofpublic services that facilitate production procurement processing storage and trade. Agricultural infrastructure can be classifiedunder i) Input-based infrastructure including seeds, fertilisers, pesticides, agricultural equipment and machinery etc. ii) Resource-based infrastructure: Water/irrigation agriculturalpower/energy and Physical infrastructure including Road connectivity transportation storage processing conservation etc. As per fertilizer statistics booklet 2021-22 the annual consumption of fertiliser in the district is 61182.71 MT. Organic fertiliser has been identifiedas an emerging activity in the district as indiscriminate use of chemical fertilisers has depleted



soil fertility. Many FPOs are currently into Vermi compost and bio fertiliser production. National Agriculture Market (e-NAM) launched in 2016 is a virtual market platform that connects existing physical mandis i.e. APMC electronically with the theme of "One Nation One Market". Currently 150 commodities including food grains, oilseeds, fiber, fruits and vegetables are traded on the e-NAM platform. Currently there are 02 eNAM Mandi in Banda i.e. Banda and Atarra.

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

The district has a total of 145 seed sale centres, 157 fertiliser sale centers, 162 pesticide sale centers, and 22 Agriculture service center as per District Statistics booklet 2023. With increasing awareness about organic farming the government is promoting the use of organic manure under the Paramparagat Krishi Vikas Yojana (PKVY) scheme of the National Mission for Sustainable Agriculture (NMSA). PM-PRANAM scheme aims to reduce the use of chemical fertilizers by incentivizing states to adopt alternative fertilisers. UP Govt. has earmarked Rs.4.0 cr for promoting bio-fertilizers production units a programme being undertaken to target soil conservation. There is also a need for financing by banks in emerging areas like seed production mushroom production poly house fertilizer/seed sales center etc. The Agriculture Department can guide entrepreneurs on certified seed production. FPOs/PACs may be encouraged to participate in seed production/seed village programme. Targets may be set for KVKs to train specific numbers of farmers every year for setting up vermicompost units. Assistance may be availed by the State Government under RIDF for creation of infrastructure. Banks may provide adequate financial assistance for setting up bio-fertilizer and bio-pesticide production units vermicomposting coir pith composting units etc. by individual farmers/SHGs.

### **2.3 Agriculture - Ancillary Activities**

#### **2.3.1 Food & Agro Processing**

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

Food and agro processing industry refers to activities in which value addition is done by processing primary agricultural produce. Food processing can be viewed as having different levels- primary, secondary and tertiary. Primary processing involves steps like cleaning, grading, sorting, packing etc. Secondary processing involves transformation of the original product at a stage just before final preparation e.g. making rice from paddy. Tertiary processing yields high value added ready-to-eat food like bakery products, instant food health drinks etc. Banda is in top three millets producing districts in the state. Oilseeds is the ODOP adopted by Horticulture department. All these crops have both primary and secondary usage after processing. Under the PMFME scheme establishing/promoting microenterprises in agro processing sector meeting quality standards is being promoted. There are 37 FPOs in the district and almost more than 50 percent of them are under farm aggregation and processing activities. The credit flow under the sector during the last three years is Rs.45.30 lakh, Rs.830.34 lakh and Rs.1707.44 lakh.



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

Under PMFME processing units are being promoted. Under AIF interest subsidy is available for agri processing units and there is a need for convergence between PMFME and AIF. There is a need for collaboration between Farmer Producer Organisations (FPOs) who may act as aggregators or primary processors and the corporate sector. This will lead to better transfer of technology awareness about quality among producer's market/demand driven production etc. Existing FPOs may be encouraged to set up units under Operation Green. Cold storage facilities should be made available in clusters of villages to maintain the quality of agro-based raw materials for a longer period. It is an emerging avenue for Bankers to increase GLC by financing such infrastructure. Banks need to formalize easy procedures for giving loans to such units. Pulses and millets need to be promoted as they are well suited for such regions. Dal mill wheat flour mill Oil expellers millets processing units etc. are emerging units in the district. The Horticulture department is also providing subsidy on Packaging units for which banks can finance. Under Food Processing Fund (FPF) a special fund of Rs.2000 crore- Food Processing Fund (FPF) has been set up in NABARD to provide credit at affordable rates to promote food processing sector.

## 2.3.2 Agri Ancillary Activities - Others

### 2.3.2.1 Status of the Sector in the District

As per RBI's Master Direction No. FIDD.CO.Plan.BC.5/04.09.01/2020-21 dated September 4, 2020 (updated on October 26 2021) the agricultural ancillary activities eligible for priority sector lending are described. Many schemes are promoted under it such as ACABC Loans to PACS as Multi-Service Centers in Uttar Pradesh, a separate line of credit has been established by determining the concessional refinancing under AIF formation and promotion of 10000 FPOs Scheme etc. During the last three years a total of 07 PACS has been developed under PACS as MSC scheme of NABARD in the district. Additionally, there are 03 ACABC loans sanctioned by Bank in these three years. There are 07 FPOs currently formed under 10000 FPOs scheme of government of India promoted by NABARD and NAFED in Banda and several others are formed by NCDC and NRLM. There are a total of 08 intensive blocks in the district under NRLM. During the last three years the number of SHGs formed are 1103, 1379 and 57 and total number of SHGs credit linked during same period are 1214, 671 and 1054. Total credit flow to JLGs during the last three years i.e. 2021-22, 2022-23 and 2023-24 is Rs.39.44 lakh, Rs.3263.8 lakh and Rs.7740.00 lakh and for SHGs the same figure is Rs.4734.87, lakh Rs.2106.37 lakh and Rs.1764.71 lakhs. Private Banks in the district are playing a major role by financing more than 4000 JLGs in FY 2023-24. Financing under SHG is on a decreasing trend which shows bankers need to be sensitized on SHG financing.

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

Considering the potential in the sector bankers need to take ownership for promoting PACS SHGs JLGs FPOs which are one of the emerging clients in the industry. Under AIF PACS will get term loans at 4 percent which will be reduced to just 1 percent with interest subvention under AIF. FPOs involved in processing activities are eligible for capital subsidy under PMFME schemes. NABARD provides long-term loans by way of reimbursement to State Governments under Section 27 of the NABARD Act 1981 for contribution to the share capital of Primary Agricultural Credit Societies (PACS)/Farmer Service Societies (FSS)/Large-sized Tribal Multipurpose Societies (LAMPS) State Cooperative Agriculture and Rural Development Banks (SCARDBs) and Primary Cooperative Agriculture and Rural Development Banks (PCARDBs). Measures to be undertaken include creating awareness among people especially bankers about Agri Clinics and Agri Business Centers. More autonomy may be given to the primary credit co-operative societies to strengthen the cooperative movement.



## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

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

MSME sector forms the backbone of economic progress and development of any state because of its contribution to industrial productivity employment generation versatile nature adaptability and exports. Micro Small and Medium Enterprises (MSME) is a nursery ground for innovation and entrepreneurship. As per revised classification the definition of Micro manufacturing and services units was increased to Rs. 1 Crore of investment and Rs.5 Crore of turnover. The limit of small unit was increased to Rs.10 Crore of investment and Rs.50 Crore of turnover. Similarly the limit of medium unit was increased to Rs.50 Crore of investment and Rs.250 Crore of turnover. According to the 2011 census the population of the district is 17.98 lakh of which the rural population is 15.24 lakh and the urban population 2.74 lakh. The main workers in the district are 4.83 lakh including farmers and agricultural laborers. The main workers constitute 27 percent of the total population. Most of the districts workers are engaged in the unorganised sector. The small landholdings in the district provide employment for only about 4-5 months a year. According to the Zila Sankhyikiya Patrika 2023 the number of factories registered under the Factories Act 1848 in the district is

5. The average daily number of workers and employees employed in all factories is 61. The number of operational rural and small-scale industrial units in the district is 3116. The total number of people employed in rural and small industries is 20122. There is one industrial area in the district with an average of 167 people employed and a production value of approximately Rs.178.23 lakh. The credit flow under the sector during the last three years is Rs.16232.35 lakh, Rs.38248.86 lakh and Rs.57614.44 lakh.

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

Total udyam registrations in the district are 12536. DIC identified industrial clusters include Sazar Patthar and Agro food industries. The Government of India has implemented a robust array of initiatives aimed at bolstering the MSME sector. Recently launched PM Vishwakarma scheme aims to enhance the quality and reach of products and services by artisans and craftspeople integrating them into domestic and global value chains thus improving their socio-economic status and quality of life. Next comes PMEGP which is a central sector scheme administered by the Ministry of MSME. The scheme is implemented by the Khadi and Village Industries Commission (KVIC). Under the Scheme Margin Money (Subsidy) is provided to beneficiaries availing loan from banks for setting up new enterprises. MSME Champions Scheme comprising of three components i.e. MSME-Sustainable (ZED) MSME-Competitive (Lean) & MSME-Innovative (for Incubation IPR Design and Digital MSME) for promoting competitiveness amongst MSMEs through Lean Manufacturing support for

Intellectual Property Rights Zero Defect Zero Effect Scheme etc. A Trust named Credit Guarantee Fund Trust for MSME to implement Credit Guarantee Fund Scheme for MSME has been setup. Budget 2024-25 has enhanced the limit of Mudra loans to Rs.20 lakh from the current Rs.10 lakh for those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' category. State initiatives include ODOP Vishwakarma Shram Samman Yojana MYSY Udyam Sarathi etc. Upskilling absorption of new skills and entrepreneurship should be given priority to address the challenges of migration and reverse migration. State government can provide assistance through seed money/margin money for setting up new enterprises so that bank finance can be easily availed. Banks should use alternatives such as personal guarantees bank statements GST data standardized score cards to evaluate the credit worthiness of MSME borrowers.



## 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

Export credit plays a crucial role in promoting international trade by providing international trade by providing financial assistance to exporters. Government of India is striving to increase resources and change policies to promote external trade and has initiated Foreign Trade Policy 2023(FTP-2023). The Key Approach to the policy is based on these 4 pillars: (i) Incentive to Remission (ii) Export promotion through collaboration - Exporters States Districts Indian Missions (iii) Ease of doing business reduction in transaction cost and initiatives and (iv) Emerging Areas E-Commerce Developing Districts as Export Hubs and streamlining SCOMET policy. Export credit plays a crucial role in promoting international trade by providing financial assistance to exporters. The district is well connected through Bundelkhand expressway and National highway Prayagraj and Jhansi and rail network. The main agriculture product of the district is Sesame Oilseeds based products and pulses. The ODOP of the district is Shazar Stone craft, however the export potential is very limited in the product. Exports do not take place on a large scale in the district. FPOs can play a major role in export whereby farmer collective can be formed to setup export hubs. As per ministry of commerce the district has done an export of near about Rs.2.70 lakhs in FY 2023-24 that too under pharma sector.

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

District has not much potential related to commercial and industrial product exports however as per ministry of commerce the district has done an export of Rs.2.74 lakhs in pharma sector which are very less developed in the district. With the help of the new Agri-Export Policy the state hopes to double its agricultural exports from the current level by the year 2024. Pulses and Millets are major agricultural produce of the district however most of it is utilized for personal consumption and sold in local markets at less price. For this various national and state level agencies are promoting Farmer Producer organisations (FPOs) to utilise the potential in the sector. One of the FPOs in Banda has applied for GI tagging of Pigeon pea pulses which will further help in exports of such product. The "One District One Product scheme" of state has led to the identification and promotion of unique products from each district boosting exports. Shazar Stone craft is ODOP for the district and bankers have played a major role in promotion of ODOP scheme. Additionally, UP aims to attract significant investments further fuelling export growth. Each district is organizing an event called District Investment summit whereby MoUs are signed between entrepreneurs and District industries department to promote investment in the district.



## 4.2 Credit Potential for Education

### 4.2.1 Status of the Sector in the District

Education is fundamental to development and growth and is the most important indicator of development of a nation. It is a fundamental right in the Indian Constitution. Goal 4 of the SDG emphasizes equal access for all women and men to affordable and quality technical vocational and tertiary education including university. The objective of the Education Loan Scheme is to provide financial assistance from banks to eligible/ meritorious students for pursuing higher education in India and abroad. The main emphasis is on making affordable financial assistance available to every meritorious student so that they get an opportunity to pursue further studies. Banks provide financial assistance for various courses in India/abroad. As per the Reserve Bank of India's Priority Sector Lending guidelines an education loan up to Rs. 20.0 lakh including for vocational courses will be considered under the Priority Sector. The credit flow under the sector during the last three years is Rs.133.0 lakh, Rs.166.81 lakh and Rs.177.08 lakh.

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

The district has 01 government engineering college and 03 postgraduate colleges. Students preparing for higher studies are quite large and the infrastructure needed to sustain those students is quite less in district. Therefore the requirement of education loan to pursue higher studies outside the district is a basic requirement. Additionally, the district economy is mostly agrarian and students are dependent on financial requirements to pursue their studies and enhance their skills. Bankers may be sensitised to increase education loan as it is one of the priority sector areas as per RBI direction and offtake under the sector is not encouraging as may be seen above. The National Education Policy 2020 (NEP 2020 replaces the previous National Policy on Education 1986. It provides a comprehensive framework for early education to higher education as well as vocational training in both rural and urban India. The policy aims to transform India's education system by 2021. Samagra Shiksha: A comprehensive program for the school education sector extending from pre-school to class 12 designed to improve school effectiveness measured in terms of equal opportunities for schooling and equitable learning outcomes. Vidya Lakshmi Portal: This is the first of its kind portal for students seeking education loans. Students can view apply and track their loan applications to banks anytime anywhere using the portal. In 2024-25 the Department of School Education and Literacy has been allocated Rs 73008 crore. The combined allocation to the Ministry of Education in the 2024-25 budget stands at Rs.120628 crore; this accounts for 2.5 percent of the total budget and 0.37 percent of India's GDP. In the State budget 2024-25 Rs.1856 crore has been allocated for development of infrastructure facilities in primary and upper primary schools under Samagra Shiksha Abhiyan.

## 4.3 Credit Potential for Housing

### 4.3.1 Status of the Sector in the District

Housing is one of the necessities of mankind which allows him to live in a state of security and dignity. The objective 01 of the United Nations SDG- 11 aims at providing the safe and affordable homes with basic amenities to all by 2030. As per priority sector guidelines Rs.35 lakh in metropolitan centers (with population of 10 lakhs and above) and up to Rs.25 lakh in other centers for purchase /construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan center and at other centers does not exceed Rs.45 lakh and Rs.30 lakh respectively is categorized under PSL. Existing individual housing loans of UCBs presently classified under PSL will continue as PSL till maturity or repayment. Loans for repairs to damaged dwelling units up to Rs.10 lakh in metropolitan centers and up to Rs.6 lakh in other centers for repairs to damaged dwelling units conforming to the overall cost of the dwelling unit is categorised under PSL. Bank Loans for Affordable Housing using at least 50 of FAR/FSI for dwelling units with carpet area of not more than 60 sq.m under PSL norms. There are a total of 2.99 lakh residential households in the districts. As the income of the household increases people tend to move towards cities or upgrade their rural houses from kuccha to pucca and accordingly the housing credit facilities may be helpful for such people. The credit flow under the sector during the last three years is Rs. 1286.43 lakh, Rs.1215.29 lakh and Rs.2147.0 lakh.

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

As per Jila Sankhyikiya Patrika 2023 a total of 2.99 lakh residential households resides in the district. Pradhan Mantri Awas Yojana Rural was revamped in March 2016 to bridge the housing deficit in rural areas. The primary objective of the scheme is to offer pucca houses equipped with essential amenities such as water sanitation & electricity to eligible rural households. The number of houses completed under the PMAY- Rural in the district in the last three years is 25425, 16557 and 28312 respectively. Under the PMAY-G Rs.1953 crore has been allocated for spending in the rural areas and Rs.1293 crore has been allocated under Chief Minister Awas Yojana Gramin in 2024-25. Skill building initiatives for housing sector if possible may be planned in districts by Bankers and NABARD. NABARD supports rural housing by refinancing rural housing loans to Banks and others such eligible financial institutions under priority sector lending. Alignment of State affordable housing policies with GoI's affordable housing policies to eliminate bottlenecks in availing central incentives.



## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

The district is agrarian and it mostly dependent on Monsoon rains. In such a scenario it is very important that the sources of irrigation water availability and transportation facilities should be well developed to complement the agriculture production and marketing. The district is spanning in an area of approx. 4460 square kilometer and is linked to Fatehpur, Chitrakoot, Mahoba, Hamirpur and Madhya Pradesh border. The settlements are old settlements hence rural roads bridges and rail network are extensively laid or are being planned and laid. There are a total of 1733 Primary schools, 929 Upper primary schools, 163 Secondary school, 85 colleges/University and 14 Postgraduate College in Banda. It is very important that the education infrastructure should be well strengthened to cover each village and problem of drop out ratio can be minimised. There is a total of 14 Allopathic Hospital / Dispensary, 8 Community Health Centre, 53 Primary Health center, 1733 Primary School, 929 Upper primary School, 163 Secondary School. This infrastructure is very important to achieve the target of Sustainable Development Goal 3 to ensure healthy lives and promote well-being for all at all ages. The district has many other infrastructure projects currently ongoing either through State funds or assistance from other agencies such as NABARD. It includes projects of Road, Bridges, Irrigation, Tubewell, Lift, irrigation, Hospitals, Renewable energy etc. It helps improve rural connectivity Water availability improving school enrolment ratio promoting animal husbandry activities etc.

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

As per Zila Sankhyikiya Patrika 2023 there are 67 kilometres of national highways and 373 kilometres of state highways in the district. The length of other district and rural roads is 2879 kilometres. The length of roads under the National Highways Authority is 41 kilometres. There are a total of 544 kilometres of roads under permanent bodies. Thus there are a total of 3904 kilometres of paved roads in the district. The district has 17 food grain godowns with a capacity of 76200 metric tons. There are approximately 145 seed sale centres and 80 rural warehouses. The district has a major canal system spanning 1193 km. There are 648 government tubewells and 13190 shallow tubewells, 1052 medium tubewells and 1649 deep tubewells. Some new initiatives for infrastructure development from NABARD has been taken. Rural Infrastructure Promotion Fund (RIPF) to address issues like inadequate planning evaluation and promotional efforts for strengthening rural infrastructure support provided under RIDF capacity building of officials involved in implementation of the projects etc. NABARD Infrastructure Development Assistance (NIDA) has been specially designed as a dedicated and customized window to provide loan support to the State Government for creation of rural infrastructure. NABARD



would provide loan assistance from Long Term Irrigation Fund to National Waterways Development Agency (a SPV floated by GoI under MoWR RD & GR) and various State Govts. to meet their respective shares in the projects. The setting up of a Micro Irrigation Fund in NABARD enabled the achievement of “per drop more crop. Animal Veterinary hospitals have been sanctioned under RIDF assistance of NABARD. Godowns under AMI scheme has been promoted by NABARD.

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

With the development of connectivity routes in rural areas diversification of agricultural areas became possible due to the introduction of new economic activities and new technologies in villages. With the creation of new infrastructures such as Rural roads, Bridges, Schools, Hospitals, Storage facilities, Mandis, irrigation facilities etc. rural connectivity has improved school dropout ratio is reducing literacy rate is on increasing trend health facilities are being ensured in rural areas thus reducing out of pocket expenditure for rural population irrigation in both kharif and rabi season is ensured and many such more benefits are now available to rural population. Rural people have been facilitated in transporting their produce to markets and mandis. Farmers received information about modern farming practices through farmer clubs formed by them and due to easy transportation costs were reduced and villages were directly connected to cities and development centers. The modernization of small tube wells has increased the area under irrigation in rural areas.

## **5.2 Social Infrastructure involving Bank Credit**

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

All 766 villages in the district have drinking water facilities under the Jal Jeevan Mission. There is a total of 14 Allopathic Hospital / Dispensary, 08 Community Health Centre, 53 Primary Health center with 880 beds available as per district statistics booklet 2023 which is very low considering state average. Banks need to provide adequate credit in this sector. This indicates that there is a good potential for public investment along with private participation through bank credit for establishing schools, colleges and hospitals and modernizing/upgrading existing infrastructure.

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

Considering the population of the district there is a huge requirement of social infrastructure such as schools, hospitals, colleges etc. The state government may approach NABARD for funding of social infrastructure under RIDF. There is lot of potential for financing toilets for individuals. Under Affordable Rental Housing Complexes (ARHCs) scheme which is a sub-scheme under Pradhan Mantri Awas Yojana - Urban (PMAY-U) ease of living to urban migrants/ poor in Industrial Sector as well as in non-formal urban economy to get access to dignified affordable rental housing close to their workplace can be provided. Means of transportation are not adequately available in rural areas causing difficulties for rural residents. There are some areas where only government efforts will not be sufficient and development can only occur through the PPP model.

## **5.3 Renewable Energy**

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

The district has 02 municipal councils, 06 municipal areas and 657 inhabited villages. Approximately 2.74 lakh people reside in urban areas and around 15.24 lakh people live in rural areas. Electricity is available in urban areas and all 657 inhabited villages. (Source: Zila Sankhyikiya Patrika 2023). The district has an abundance of livestock. According to the 2019 Livestock Census there are 2.55 lakh cows and 4.23 lakh buffaloes available in the district. Due to dairy farming being a major supplementary activity, even small farmers have 2-3 animals. This is the untapped potential which can be used for biogas production. The total number of biogas plants is 2183 as per Zila Sankhyikiya Patrika 2023 in the district. The PM Surya Ghar Bijali Yojana will boost efforts to harness the district's renewable energy potential. The state is actively pursuing capacity development in renewable energy sources such as solar power small-scale hydro electricity and bio-based electricity production. Efforts are underway to enhance the capacity of these renewable energy sources in Uttar Pradesh. Recently virtual inauguration of 70 MW Solar powerplant was done by Hon'ble CM in Banda. The cost of the plant is approx. 408 cr. It reflects the vision of the state government in promoting renewable energy sources. Grid-Connected Rooftop Solar Power Plants has been launched by the government recently providing subsidy for setting up of grid connected solar energy plants.

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

In the Banda district there are several dealers to provide solar equipment and dealers from nearby cities including Lucknow and Kanpur are ready to provide and service solar equipment in the city. Under Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) by the Ministry of New and Renewable Energy Government of India launched the ambitious PM-KUSUM scheme to enhance farmers income through increased energy production. The PM Surya Ghar Bijali Yojana will boost efforts to harness the districts renewable energy potential. Target under PM Surya Ghar Bijali Yojana for the district for current year is more than 10000 houses. Major challenges include addressing economic priorities and infrastructure gaps by aligning energy production financial sustainability and regulatory policies with state government facilities and ensuring financial viability through effective project financing borrowing prudent budgeting and robust financial management. Bankers have a good opportunity to finance under PM Surya Ghar Bijali Yojana.



## 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	298	265.669800	238.0698
B	Ongoing tranches	23	188.293500	157.3224
	Total (A + B)	321	453.963300	395.3922

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	70	249.764600	231.9823
B	Rural roads & bridges	236	195.056900	154.9542
C	Social Sector	15	9.141800	8.4465
	Total (A + B + C)	321	453.963300	395.383

3. Some of the benefits accrued from the projects sanctioned under RIDF in the district are as under:

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	6	Irrigation potential	ha	7065
B	Rural roads	14	Road length	km	56
C	Bridges	3	Bridge Length	m	259



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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Agriculture	35	Increase in cultivable land	0	0
2	Education	8	Improvement in GER and literacy rate	0	0
3	Veterinary	3	Creation of necessary infrastructure such as Hospitals	0	0
4	Fishery	3	Creation of necessary infrastructure for fishery sector development	0	0
5	0	0	0	0	0
6	0	0	0	0	0

## Chapter 6

### Informal Credit Delivery System

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

This system primarily exists in the state as a Self-Help Group-Bank Linkage Programme (SHG-BLP). Despite the vast branch network of banks in rural areas many marginalised sections such as marginal farmers agricultural labourers, rural artisans and craftsmen small traders and vendors and people from Scheduled Castes still rely on informal credit sources to meet their consumption and production needs. Bankers find it challenging to meet the credit requirements of these weaker sections. Through SHGs these people learn to save, deposit their savings in banks and borrow from banks. Both SHGs and banks benefit from this process. As per the Government of India's aspirations NABARD is at the forefront of intensive efforts to expand and promote SHGs. NABARD launched the Self-Help Group – Bank Linkage Programme (SHG-BLP) in 1992 as a pilot project to link unbankable rural and poor people to the formal banking system. According to the data of Status of Microfinance in India released by NABARD as on 31.03.2024 a total of about 144.22 lakh Self Help Groups (SHGs) have opened savings accounts in banks in India of which about 77.41 lakh SHGs have availed credit under this program. During the last three years the number of SHGs formed are 1103, 1379 and 57 and total number of SHGs credit linked during same period are 1214, 671 and 1054. Total credit flow to JLGs during the last three years i.e. 2021-22, 2022-23 and 2023-24 is Rs.39.44, lakh Rs.3263.8 lakh and Rs.7740.00 lakh and for SHGs the same figure is Rs.4734.87 lakh, Rs.2106.37 lakh and Rs.1764.71 lakhs.

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

The Ministry of Rural Development Government of India launched a new programme known as NRLM now renamed as Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM w.e.f. March 29 2016) by restructuring and replacing the Swarnjayanti Gram Swarozgar Yojana (SGSY) scheme with effect from April 01 2013. The Uttar Pradesh Rural Livelihood Mission (UPSRLM) has covered 826 blocks of 75 districts in the state. All 08 blocks in the district are currently NRLM intensive. As per the policy of NABARD all Women Self Help Groups promoted under NRLM and run by the Ministry of Rural Development Government of India Regional Rural Banks and State Cooperative Banks will be provided refinance at concessional rates of 4 percent and 3 percent depending upon the quantum of loan. NABARD is also implementing various schemes such as the Micro-Entrepreneurship Development Programme (MEDP) Livelihoods and Enterprise Development Programme (LEDP) Village Shops Concessional Refinance Interest Subvention and others. 01 MEDP has been implemented during FY 2021-22 by NABARD in Banda district.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

- 1 Integrated farming needs to be emphasised to increase agricultural productivity.
- 2 Farmers should be encouraged to shift from traditional crops to cash crops - fruits vegetables and medicinal plants.
- 3 An effective plan for solar fencing and other types of fencing/protection should be made to protect against wild animals with provisions for farmer participation.
- 4 The agriculture department watershed department and irrigation department should extensively undertake new irrigation projects watershed development works and construction of rainwater harvesting tanks.
- 5 Ensure timely availability of quality seeds in sufficient quantities. For this seed producer organisations should also be formed through selected farmers.
- 6 Banks should provide crop loans to all farmers based on crop norms determined by the district-level technical committee.
- 7 Landless cultivators sharecroppers tenants (jivare) and small and marginal farmers should be provided loans through joint liability groups.
- 8 Banks should cooperate with eligible farmers in setting up private agriculture clinics and agribusiness centres (AC-ABCs) in the district so that farmers can receive necessary guidance and services.
- 9 Banks should play a positive and active role in providing agricultural loans to FPOs SHGs etc. being formed in the district.
- 10 All farmers should be linked to the Kisan Credit Card scheme; small and marginal farmers landless cultivators and landless labour cultivators should be provided crop loans through SHGs or joint liability groups (JLGs).
- 11 Farmers should be issued a passbook for land records so that they can obtain a Kisan Credit Card without hassle.



## 2. Water Resources

- 1 The agriculture and irrigation departments and the state government should conduct special awareness programs on water use groundwater recharging use of water-saving devices drip/sprinkler irrigation etc. through leaflets, nukkad nataks (street plays) and field visits with the participation of banks.
- 2 Region-specific small irrigation development schemes based on solar energy should be formulated as per local needs and widely promoted.
- 3 Banks should provide assistance through loans for individual farm development works supply of agricultural products farm ponds/water storage tanks drip/sprinkler irrigation systems etc. which are not covered under government programs. NABARD's unit cost booklet can provide guidance for this.
- 4 Banks need to play a more significant role by providing additional loans for various government schemes offering subsidies.
- 5 A comprehensive plan should be made to revive the previously constructed canals and streams in the district which are now dilapidated leaking silted or rendered useless due to drying up or shifting of water sources and submit it for financing under RIDF.
- 6 The Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) launched by the Union Government with the mantra 'Per Drop More Crop' and the goal of providing water to every field aims to undertake rainwater conservation construction of farm ponds, water harvesting check dams etc

## 3. Farm Mechanization

- 1 The district requires small machine-operated implements that can work in the smallest of fields with minimal energy consumption. For example Japanese paddy transplanters and reapers with a cost ranging from Rs. 1.5 to 2.0 lakh have been found suitable for agricultural operations. These small implements should be included in the National Food Security Mission and the Bringing Green Revolution to Eastern India program and promoted through demonstrations.
- 2 Banks should provide loans for such small agricultural implements through self-help groups farmer producer organisations etc.

- 3 Many FPOs and CLFs have been/are being formed in the district. Through them custom hiring centres (CHCs) or farm machinery banks can be established by availing the Agriculture Infrastructure Fund (AIF) scheme. Such centers are also eligible for interest subvention under AIF.

#### 4. Plantation and Horticulture

- 1 To create a value chain for fruits and vegetables small collection centres/zero-energy cool chambers/cold storages processing and packaging units should be established at the development block level in the district.
- 2 Coordination between the horticulture department banks and potential entrepreneurs is needed to effectively popularise horticulture under the National Horticulture Mission.
- 3 Branch managers and other staff in banks lack orientation and need to be trained to provide loans for these activities.
- 4 The horticulture department can decide to run a robust extension program to create awareness and sponsor farmers' applications for starting horticulture activities through bank loans.
- 5 Under the Pradhan Mantri Micro Food Processing Enterprises Upgradation Scheme (PMFME) a 35 percent loan-based grant (maximum Rs. 10 lakh) is available for various processing units. It also provides initial capital at the rate of Rs. 40000 per member for SHGs. This scheme can be converged with the Agriculture Infrastructure Fund (AIF) scheme to avail a 3 percent interest subvention.

#### 5. Forestry/ Waste Land Development

- 1 Banks are not providing any loans in this sector. Agroforestry farm forestry commercial forestry and nursery development are models for which banks can provide loans.
- 2 The district plan should include all the different types of bankable forestry activities that can be undertaken in the district.
- 3 Intensive extension services should be provided by the government to promote high-quality timber trees.
- 4 There is a need for some incentive-based attractive schemes to encourage people's participation in forestry. Government nurseries need to be established to provide good quality planting material for growing useful medicinal plants and agricultural crops along with trees on their agricultural land.



- 5 The forest department needs to conduct training camps and make efforts for more nursery development.
- 6 With the advent of clonal propagation technology clonal plantations can be carried out using this advanced technique. In this context there is a good possibility of financing plantations of plywood/pulpwood (poplar) bamboo etc. and adopting this activity can provide good returns to farmers.

## 6. Animal Husbandry - Dairy

- 1 Steps need to be taken soon to conserve the local cattle breed and its genome provide it with a distinct identity and ensure fair prices for its milk and related products.
- 2 Existing problems in the fodder seed production chain should be seriously considered and addressed. This sector requires some innovative measures such as establishing producer companies arranging markets with the help of private sector agencies etc. Alternative sources of fodder such as azolla production straw processing and silage making should be considered.
- 3 Considering the needs for cross-breeding to improve the breed of indigenous cattle it is deemed necessary to establish "bull mother farms."
- 4 Extensive efforts are needed to provide benefits to all livestock owners under the KCC scheme. Bank branches should promptly and positively dispose of applications forwarded by the animal husbandry and dairy departments and provide impartial feedback.
- 5 The district's animal husbandry and dairy department should also arrange for good semen for artificial insemination to improve local breeds and run vaccination programs.
- 6 Dairy clusters should be identified recognized and suitable entrepreneurs encouraged for commercial dairy operations. Dairy animals should be regularly procured from outside the district with attention paid to their quality.
- 7 According to the National Commission on Agriculture (NCA) the standard for veterinary hospitals based on categorised mature stock units (MSUs) is insufficient. The requirement should be calculated based on one veterinary hospital for every 5000 adult units (AUs). Additionally artificial insemination centres are needed based on approximately every 1000 breedable cows and buffaloes in addition to veterinary institutions.
- 8 Under the Government of India's Animal Husbandry Infrastructure Development Fund (AHIDF) a 3 percent interest subsidy is being provided for the construction of various infrastructure facilities.



## **7. Animal Husbandry – Poultry**

- 1 There is a need to promote private investment in the district and make efforts to establish hatcheries.
- 2 Backyard poultry farming should be encouraged, and insurance companies should develop insurance schemes to support this sector. Under NABARD's ACABC (Agri-Clinic and Agri-Business Centre) scheme unemployed youth who have studied agriculture and ancillary fields should also be encouraged to set up animal clinics/service centres for the development of this sector. Broiler farming should also be promoted in a phased manner.
- 3 Infrastructure can also be established in this sector under the ACID - Animal Husbandry Infrastructure Development Fund.
- 4 Members of self-help groups should be financed after explaining backyard poultry to them.
- 5 The district has immense potential for the development of poultry farming so banks should provide adequate loans in this sector in coordination with government departments.
- 6 To promote the poultry business in the district a cluster approach should be adopted to provide all basic facilities to farmers/entrepreneurs involved in this business at one place. Better coordination between the Animal Husbandry Department and banks is required for this.
- 7 Progressive poultry farmers should be encouraged to set up mini or commercial units.
- 8 For the development of poultry farms in the district it is necessary to establish a fully-equipped office with adequate staff experts and support staff.
- 9 The Department of Animal Husbandry & Dairying Government of India is running the National Livestock Mission (NLM) Entrepreneurship Scheme through SIDBI which provides grants for setting up enterprises.

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

- 1 Shortage of feed and fodder high cost of fodder high mortality rate delay in maturity and long inter-calving period low conception limited marketing facilities for livestock and livestock products encroachment and depletion of public grazing lands inadequate infrastructure and inadequate animal health and breeding services are the major problems in this sector. To address these issues basic infrastructure needs to be developed.
- 2 For the availability of good breeds of goats sheep and pigs in the district the establishment of their breeding centres is necessary.

- 3 Efforts should be made to improve local breeds through crossbreeding with hybrid goats sheep and pigs.
- 4 Under NRLM/NRLM sheep goat and rabbit rearing can also be promoted as an employment-generating business.
- 5 The Animal Husbandry Department should provide improved male and female pigs/Large White Yorkshire piglets Landrace and crossbred varieties to livestock owners to improve their stock.
- 6 Each bank branch should provide a loan for at least one goat and pig rearing unit.
- 7 Banks in intervention with the Animal Husbandry Department should strive for the successful implementation of the KCC-AH&F scheme run by the Government of India and the NLM-Entrepreneurship Scheme run through SIDBI which provides up to 50 percent subsidy.

## 9. Fisheries

- 1 For the construction of basic facilities, the state's Fisheries Department should make full use of the subsidy schemes of agencies like the Government of India and the National Fisheries Development Board. For this the department should submit projects for necessary infrastructure development for financing under the Rural Infrastructure Development Fund (RIDF) of NABARD.
- 2 To increase financing in this area close coordination should be established between fisheries development agencies and banks. Fisheries development agencies should play a more active role in raising awareness that investing in aquaculture is profitable and has good potential.
- 3 Demonstration farms can be established. In addition to shrimp farming innovative schemes like trout fish farming catfish production and ornamental fish farming should be demonstrated to encourage farmers to start these activities.
- 6 An insurance policy should be implemented. Ponds of gram panchayats and more self-help groups should be leased under the Self-Help Group-Bank Linkage Program.
- 7 A Fish Farmer Development Agency should be established in the district and farmers should be provided permits and leasing facilities for riverine fisheries.
- 8 Private entrepreneurs should be encouraged to establish fish seed hatchery and banks should also provide easy financing for this.
- 9 Banks should finance keeping in mind the government schemes so that interested fish farmers not only get government subsidies but also promote fish farming.



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

- 1 There is a need to establish an organised market/mandi/market yard in the district.
- 2 The construction of basic facilities for marketing through Farmer Producer Organizations (FPOs) and Women's Self-Help Groups will certainly improve their skills and provide them with an alternative source of income.
- 3 Banks should finance individual entrepreneurs and small farmers for the construction of storage facilities in the cooperative sector.
- 4 Adequate market yards and warehouses should be constructed by the government in the district so that farmers can store their produce and sell their crops at the right time to get a fair price.
- 5 The Mandi Samiti should also take advantage of the Government of India's grant scheme to mobilise adequate resources for developing storage capacity in the district.
- 6 Fruit and Vegetable Routes should be established in the district and facilities like grading equipment cold rooms and refrigerated vans should be provided along these routes.
- 7 Emphasis should be given to the scientific management of storage facilities to minimise post-harvest losses.
- 8 Under the district's consolidation campaign scattered fields should be consolidated by the government into a single block.
- 9 Considering the importance of storage the Government of India has also extended the duration of the new Agriculture Marketing Infrastructure Sub-Scheme (AMI) of the Integrated Scheme for Agriculture Marketing (ISAM) for providing capital investment subsidy for scientific storage of agricultural produce in rural areas. Entrepreneurs/FPOs/CLFs can benefit from this scheme when it is converged with the Agriculture Infrastructure Fund Scheme (AIF).



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

- 1 Government programmes with subsidies and grant component without linked bank finance have created a sense of dependency in the minds of farmers. Integration of bank finance in government-sponsored schemes also enables higher coverage under a particular programme.
- 2 The departments of agriculture land development and water resources are implementing many programmes on watershed development reclamation of fertile lands and reclamation of saline soils which will result in increase in the area under cultivation of wastelands.
- 3 Programmes of Uttar Pradesh government on rain water harvesting in Bundelkhand as well as reclamation of salt-affected soils etc. with the assistance of World Bank where bank credit is required can be popularised among the banks.
- 4 Demonstration farms of vermiculture technology should be established at district level by the State Government Central Government and KVKs and farmers should be made aware of the benefits of its use.
- 5 Agriculture departments can prepare plans to promote and implement new agricultural practices on soil-treated agricultural lands.

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

- 1 State government may promote the establishment of state-of-the-art tissue culture laboratory to meet the gap in planting material for banana. Horticulture department may plan training cum demonstration for banana/sugarcane farmers on the use of tissue culture plants.
- 2 Agriculture department may guide entrepreneurs on certified seed production. FPOs/PACS may be encouraged to participate in seed production/seed village programme.
- 3 Banks may provide adequate financial assistance for setting up of bio-fertilizer and bio-pesticide production units vermicomposting coir pith composting units etc. by individual farmers/self help groups by availing subsidy available from Government of India schemes.

- 4 Agriculture department may guide entrepreneurs on certified seed production. FPOs/PACS may be encouraged to participate in seed production/seed village programme.
- 5 Banks may provide adequate financial assistance for setting up of bio-fertilizer and bio-pesticide production units vermicomposting coir pith composting units etc. by individual farmers/self help groups by availing subsidy available from Government of India schemes.
- 6 State agriculture departments are finding it difficult to convince all stakeholders like farmers traders and commission agents to move to the online platform i.e. eNAM.
- 7 Banks also need to finance emerging areas like seed production mushroom production poly house fertilizer/seed sales centers etc.
- 8 Farmers lack awareness about bio-fertilizers. It is necessary to motivate small and marginal farmers for organic farming and for this special publicity is needed.

### 13. Food and Agro. Processing

- 1 There is a need to promote and spread awareness about the concept of Farmer Producer Organizations (FPOs) and these organisations need to be strengthened for the benefit of small and marginal farmers.
- 2 Primary Agricultural Cooperative Societies (PACS) should be given more autonomy and empowered so that they can achieve their objectives and function as a profitable institution working for the benefit of their members.
- 3 Banks should provide information about these activities through various platforms and increase financing for them.
- 4 The District Cooperative Bank in coordination with the Assistant Registrar's office should apply for the conversion of at least 5 PACS into Multi-State Cooperative Societies (MSCS) under the PACS to MSCS Conversion Scheme.
- 5 Farmers need to be provided with more information about this sectors that more financing can take place in this sector. The concerned government departments are expected to promote awareness in this regard.

- 6 Entrepreneurs should also avail the benefits of the PMFME scheme (35 percent capital grant from the Centre and an additional 25 percent from the State Government if applicable) implemented by the Horticulture Department and the Agriculture Infrastructure Development Fund - AIF (3 percent interest subsidy) scheme.

#### 14. Agri. Ancillary Activities: Others

- 1 Primary processing facility with proper drying cleaning grading weighing and packaging can be arranged at village/farmgate level for good price in the market.
- 2 There is a need to establish collaboration among Farmer Producer Organizations (FPOs) who can act as aggregators or primary processors. This will lead to better transfer of technology quality awareness among producers market/demand based production etc.
- 3 Lack of electricity. Special publicity is required.
- 4 Appropriate efforts should be made by the banks to exploit the immense possibilities of agricultural production and processing. There is a need to provide proper training/seminars etc. to the bank officers/employees.

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

- 1 There is ample scope for fruit production and fruit processing in the district which has not been tapped yet. Fruit processing units need to be set up in all development blocks of the district.
- 2 The government should take an interest in the rapid development of industrial estates.
- 3 Increase institutional lending for this sector by expanding the Mudra scheme and encouraging small finance banks to play their role.
- 4 Conduct large-scale skill development programs under the Skill India project for the establishment of sustainable units/providing employment to rural youth.



- 5 There is a need to promote skill upgradation product diversification and marketing assistance to realise the potential of handicrafts in the state.
- 6 Capacity building programs focusing on hospitality services need to be organised to unlock the potential in the tourism sector. This becomes important in view of the Government of India's Bed and Breakfast Scheme/ Homestay Scheme.
- 7 There is a need for proper identification of artisans in small groups and linking these groups with banks. The policy of cluster development should be vigorously pursued especially concerning traditional arts and crafts.
- 8 There is a need to address the shortage of raw materials specifically for weavers in the handloom sector in the state.
- 9 Private companies dominate the transportation sector. Banks can leverage their reach and access the transportation sector.
- 10 Joint efforts are the need of the hour to connect small and tiny industrial groups with industrial houses.
- 11 Aggregation of produce through a marketing agency under a common brand name will be effective in addressing the marketing problem.
- 12 The tourism sector has a synergistic impact on the development of traditional art forms crafts and culture. The development of this sector will open up opportunities for self-employment.
- 13 The District Industry Centre SRISRI and KVIC/KVI should provide training and necessary linkages to upgrade the skills of artisans.
- 14 Uninterrupted power supply should be ensured for industries established in the rural and urban areas of the district.
- 15 Clusters of units related to artisans weavers and craftsmen etc. should be developed in the district.

- 16 Financial institutions need to be more market-oriented. Banks can provide the benefits of the 'Credit Guarantee Fund Trust' scheme to beneficiaries. Banks demand collateral security and guarantors from beneficiaries which many entrepreneurs are unable to provide. Banks should include these loans under the 'Credit Guarantee Fund Trust' scheme and provide loans to beneficiaries without security. This will also provide banks with a guarantee of repayment up to 85 percent.
- 17 To facilitate the flow of credit to micro and small enterprises and provide them with easy access to adequate loans the Government of India has established Mudra Bank and launched the Pradhan Mantri Mudra Yojana. Every bank branch should promote and publicise this scheme in coordination with the District Industry Centre.
- 18 Banks should ensure that the benefits of the Government of India's Start-Up/Stand-Up schemes are provided to as many entrepreneurs as possible.

#### 16. Export Credit

- 1 Infrastructure Development with collection centres - includes integrated cold chain infrastructure with collection centres
- 2 Skill Enhancement Programs- Train local artisans and workers in modern techniques and quality standards to meet international market demands
- 3 Market Research and development -Provide businesses with market research data and insights about potential international markets and trends
- 4 Adherence to International Standards - Help local industries adhere to international quality and safety standards like ISO Organic and fair trade
- 5 Handicrafts and Textiles -Promote traditional crafts and textiles offering training in modern designs and techniques while ensuring protection of intellectual property.
- 6 Agriculture and Food Processing - Focus on value addition in agriculture through food processing packaging and branding of products.

## 17. Education

- 1 Banks need to provide adequate loans in this sector
- 2 Measures should be taken to increase awareness about educational loans.
- 3 NEP 2020 may be adopted for better results
- 4 The private sector can actively invest in the education sector which can bridge a significant gap in financing. Private financing apart from the loan issue can also address other issues such as industry-institution interaction research faculty etc.
- 5 There is ample scope for making the process of private participation more liberal to attract the best investors and provide quality relevance with a wider range and diversity of courses.
- 6 It has been emphasised that loans in this category need to be securitized to impart quantitative and qualitative momentum to this sector. To reduce instances of default on "education loans" parents can be taken as co- guarantors.
- 7 Coordinated efforts by banking and the government are needed to continuously motivate students to pursue higher education through awareness programs/campaigns.
- 8 Banks can raise awareness among all customers through print and electronic media to increase the flow of education loans.

## 18. Housing

- 1 Banks need to provide adequate loans in this sector.
- 2 Major problems in the housing sector are - increase in cost of land and construction lack of microfinance measures and limited reach of existing measures inadequacy of financial assistance given for purchase of housing site.
- 3 It is also necessary to establish coordination between various departments to provide plots for domestic wadi (homestead) in this sector.



- 4 Some processes in this sector need to be simplified such as the 'gestation period' for housing projects the requirement of multiple approvals from various authorities etc.
- 5 Banks can raise awareness among all customers through print and electronic media to increase the flow of housing loans.
- 6 Converting agricultural land into residential land needs to be made easier. The new delimitation of the Municipal Corporation should be done promptly.
- 7 The Pradhan Mantri Awas Yojana (PMAY) is currently implementing both the 'Rural' Housing Scheme and the 'Urban' Housing Scheme. Under the scheme for urban areas economically weaker sections and low-income groups are eligible for a 6.5 percent interest subsidy on housing loans up to Rs. 6 lakhs. For the middle-income group a 4 percent interest subsidy is provided on housing loans up to Rs. 9 lakhs and a 3 percent interest subsidy is provided on housing loans up to Rs. 12 lakhs. For implementing the scheme the government has designated HUDCO and the NHB as the subsidy channelizing agencies.
- 8 The Reserve Bank of India has increased the limit for housing loans falling under the priority sector to Rs. 35 lakhs in metro cities and Rs. 25 lakhs in other places.

#### 19. Social Infrastructure

- 1 Efforts should be made to increase women's participation.
- 2 Bankers need to understand investing in these infrastructures.
- 3 The public should fully avail the benefits of government schemes such as the Pradhan Mantri Awas Yojana Nirmal Bharat Yojana and Sarva Shiksha Abhiyan.
- 4 Efforts should be made to fully empower the Swachh Bharat Mission of the Prime Minister.
- 5 All line departments should submit projects for financing under RIDF for the construction of essential infrastructure in their respective sectors.

## 20. Renewable Energy

- 1 Under the Chief Minister's Solar Self-Employment Scheme rural residents of the area should be encouraged to apply and such proposals should be expedited upon receipt.
- 2 Branch managers should motivate those borrowers who have been given loans for commercial dairy (4-5 animals) or farmers who have 5-5 animals to adopt the biogas scheme.
- 3 Branches should prepare a comprehensive plan for the entire village in intervention with non-governmental organisations so that the entire village can have access to biogas.
- 4 In the district banks should create awareness among farmers and initiate the process of providing loans for solar lights.
- 5 In areas where the number of livestock is sufficient government departments should make efforts to popularise biogas.
- 6 This scheme should be publicised during the programs conducted by various government and non-government organisations and rural residents should be encouraged to adopt it.
- 7 There is a need to promote and publicise the PM Suryaghar Muft Bijli Yojna.

## 21. Informal Credit Delivery System

- 1 The guidelines issued by the Reserve Bank of India for providing loans to Self-Help Groups and Joint Liability Groups under the Pradhan Mantri Jan Dhan Yojana should be followed and a branch-wise action plan for loan disbursement should be prepared. The employees working in the district banks lack orientation and they should be provided regular training.
- 2 Data on landless farmers in the district is not available; therefore the Agriculture Department should collect block-wise data on all such farmers.
- 3 The number of ATMs in the district should be increased especially at the branches of Regional Rural Banks and Cooperative 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. The cooperative sector in (State Name) comprises a total of 41332 cooperatives covering about 33589 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/Weavers/ Marketing/ Industrial societies etc.) and 7583 rural credit co-operatives (PACS LAMPs FSS etc.). These primary societies have nearly Ninety-three lakh members spread across 58102 Gram Panchayats Likewise long-term rural co-operative credit institutions cover 01 State Co-operative Agriculture and Rural Development Banks (SCARDB). Further there are 169 MSCS having their registered office in the state. Besides there are about 10 district level federations 5 state level federations operating in the state. The cooperative scenario of the district is average where 398 cooperative societies (Credit Cooperative Societies-47 and Non-Credit Cooperative Societies-351) cover various business sectors
2. With the idea of "Sahakar se Samridhi" of GoI and to strengthen the Cooperative movement at the grass root level GoUP has undertaken various initiatives to strengthen and deepen the cooperative movement and also promote and propagate a cooperative -based inclusive development model to attain self-reliance.
3. Model bye-laws for PACS - In order to encourage transformation of grassroots PACS into Multi-Purpose Credit Societies GoI has prepared and circulated model Bye-laws for adoption by States. Model bye-laws has been notified by UP State Govt and subsequently adopted by every PACS of the State. These bye-law has made agriculture driven PACS to Bahuuddeshiya PACS (B-PACS). PACS can undertake more than 25 business activities like dairy fishery storage warehouses Common Service Centres (CSCs) banking correspondence activities pertaining to new and renewable energy and other emerging areas. Currently all the 47 PACS in the district have adopted model bye laws.
4. PACS as MSC: Uttar Pradesh Government has encouraged Uttar Pradesh Cooperative Bank to avail grant and soft loan assistance for diversification of their activities 1016 PACS identified to build godowns which are affiliated to 42 DCCBs total refinance assistance to tune of Rs.68.98 Crore under "Special Refinance Assistance under PACS as MSC" to the UP CB as on. Efforts are also being made to cover diversified activities and increase the coverage of PACS under the scheme. Currently 07 PACS from the district are enrolled under PACS as MSC scheme.

5. Recently Ministry of Cooperation GoI has launched initiative to form two lakh new Multipurpose PACS Dairy Fishery cooperatives society covering all the panchayats villages in the country over a period of five years
6. Centrally Sponsored Project for PACS Computerisation: To make PACS self-reliant in tune with 'Atmanirbhar Bharat Abhiyaan' the Government of India (GoI) has on 29th June 2022 approved the Centrally Sponsored Project for Computerisation of PACS for a period of five years from 2022-23 to 2026-27. For the implementation of the project 5686 PACS have been sanctioned in UP for computerization. Uttar Pradesh was the FIRST state where the Service Level Agreement and Work order for both hardware Procurement and System Integrator were signed and onboarded. Uttar Pradesh has been one of the leading states in the implementation of the Project with the day to days activity of the PACS being captured on a real time basis in a computerized environment taking forward the vision of Digital India. All the 47 PACS in the district are currently covered under PACS Computerisation scheme.
7. World's largest grain Storage: Under the "World's largest grain project" refinance assistance of Rs 1 47 64900/- has been sanctioned under PACS as MSC to UPCB for creation of infrastructure at Kotwa Pandey PACS Mirzapur. The society houses a 1400 metric tonnes warehouse a custom hiring centre and weight bridge cabin. The Project was inaugurated by Hon'ble Prime Minister Shri Narendra Modi on 24.02.2024
8. Godown under World's Largest Grain Storage at B-PACS Kotwa Pandey: A watershed event was orchestrated in the 'Sahkar Se Samridhi' road map through the formal signing of a pioneering tripartite Memorandum of Understanding (MoU). This ground-breaking agreement seamlessly brings together the 11 District Central Cooperative Banks (DCCBs) 22 Bahuuddeshiya Primary Agriculture Credit Societies (B-PACS) and the National Building Construction Corporation (NBCC) etching an incredible mark under the second phase of the world's largest grain storage project.
9. PACS as common Service centres (CSCs): The ministry of Electronics and Information Technology MoC NABARD and CSCe-services have signed an MoU to register and digitise PACS/LAMPs to provide more than 300 e-services to common citizens. Services inter alia include banking insurance Aadhar enrolment/update legal services agri input management PAN card bus/air/rail ticket services etc. PACS as CSC will diversify their businesses for self-sustenance. 5314 PACS have been onboarded to CSC facilities with 5170 CSC IDs being created with transactions of Rs.9.90 Cr in the state. Currently 38 PACS in the district have CSC ID.



10. 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. Hardware support for digitization of legacy data training to the employees etc. will be provided under the project. 323 branches 18 Regional offices and Head Office of UPSGVV will be computerised under the scheme.
11. Engagement of Cooperative Interns for strengthening the Cooperatives with the aim to ensure that benefits of initiatives initiated by Ministry of Cooperation Government of India reach the grass root level strengthen cooperative based economic model and ensure necessary capacity building to the cooperatives it has been decided that all State Cooperative Banks (StCBs) and District Cooperative Central Banks (DCCBs) may hire young professionals namely "Cooperative Intern" initially for three years in which each intern will be hired for one year only. NCDC will administer the scheme with the support and cooperation of State Governments. NABARD will monitor the implementation of the scheme which will be executed by StCBs.
12. PACS as PM Bharatiya Jan Aushadhi Kendra for improving access to generic medicines at the rural level: The Government is promoting PACS to operate Pradhan Mantri Bhartiya Janaushadhi Kendras which will provide additional income source to them and ease access to generic medicines for rural citizens. 971 B-PACS in 75 Districts have applied of which 573 have received initial approval 266 B-PACS have got Drug License (DL) and 168 have received store code. Currently 04 PACS in the district have taken drug license to sell under PM Bharatiya Jan Aushadhi Kendra.
13. PACS as Pradhan Mantri Kisan Samriddhi Kendras (PMKSK): The Government is promoting PACS to operate PMKSK to ensure easy accessibility of fertilizer & related services to farmers in the country. 7083 PACS in the state are functioning as Prime Minister Kisan Samrudhhi Kendra and all the PACS sanctioned under PACS Computerisation Project have been developed as PMKSY.
14. Membership of National Cooperative Export Society (5 Societies per District) 325 Societies from 54 Districts have applied for membership of National Cooperative Export Society.
15. Membership of National Cooperative Organic Society (5 Societies per District) 290 Societies from all 75 Districts have applied for membership of Membership of National Cooperative Organic Society.
16. Membership of Bharatiya Beej Sahakari Samiti (5 Societies per District) 4037 societies from all 75 Districts have become members of Bharatiya Beej Sahakari Samiti.



3. The distribution of all blocks under the operational area of any cooperative society or included by any society or otherwise is generally not uniform. Therefore the potential for the formation of cooperative societies in the blocks of these areas is good.
4. The formation of societies would have a wide- spread impact in promoting economic activities in these areas.

## 5. Status of Cooperatives in the District

1. There are a total of 47 B PACS in Banda district. The district has an average profile of cooperative societies
2. The cooperative societies in the district cover majorly the dairy fisheries and agriculture sectors. The cooperative scenario of the district is average where 398 cooperative societies (Credit Cooperative Societies-47 and Non-Credit Cooperative Societies-351) cover various business sectors
3. Total number of Dairy and agri allied cooperatives are 240 Total number of Agro Processing / Industrial Cooperative are 28 Total number of Consumer Cooperative is 01 Total number of Credit & Thrift Society are 20 Total number of Fishery Cooperative are 40 Total number Handloom Textile & Weavers Cooperative are 03 Total number of Housing Cooperative Society are 05 Total number of Labour Cooperative are 06 Total number of Marketing Cooperative Society are 04 Total number of Urban Cooperative Bank (UCB) are 06 and total number of BPACS are 47 (source: National cooperatives database Ministry of cooperation).
4. Most credit cooperative societies are not fully meeting the credit needs of their members where the average loan per member is 0.50 lakh due to which members have to borrow from other banks resulting in potential business losses for the societies.
5. Recently PACS membership drive was conducted in the district whereby new members were added in the B PACS.
6. All the societies have adopted the new model bye laws.

## 6. Potential for formation of cooperatives

1. There is a good potential for cooperative activity in the area.
2. Recently efforts were taken by District cooperatives development committee (DCDC) whereby it is being planned to have one cooperative in each panchayat of the district.

## Chapter 9

### NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Watershed Development	Marjha Watershed	Marjha Jaspura Banda	Soil and water conservation works Plantation Drainage line treatment Capacity Building Livelihood generation Women development etc	With state government scheme such as PMKISAN Social security schemes Banking plan MGNREGA etc	3650	Soil and water conservation Livelihood generation capacity building of families involved increase in credit flow improvement in ground water Table
2	Watershed Development	Pannaha watershed	Pannaha and deorakamasin banda	Soil and water conservation works Plantation Drainage line treatment Capacity Building Livelihood generation Women development etc	With state government scheme such as PMKISAN Social security schemes Banking plan MGNREGA etc	2785	Soil and water conservation Livelihood generation capacity building of families involved increase in credit flow improvement in ground water Table

3	Watershed Development	Chandwara watershed	Chandwara Jaspura Banda	Soil and water conservation works Plantation Drainage line treatment Capacity Building Livelihood generation Women development etc	With state government scheme such as PMKISAN Social security schemes Banking plan MGNREGA etc	2500	Soil and water conservation livelihood generation capacity building of families involved increase in credit flow improvement in ground water Table
4	Watershed Development	Piparodar watershed	Piparodar Jaspura Banda	Soil and water conservation works Plantation Drainage line treatment Capacity Building Livelihood generation Women development etc	With state government scheme such as PMKISAN Social security schemes Banking plan MGNREGA etc	5255	Soil and water conservation livelihood generation capacity building of families involved increase in credit flow improvement in ground water Table
5	Awareness Creation	Fidgi Camps	Every Block and at panchayat level	Financial and Digital literacy camps to promote financial inclusion	Yes with Banks	2000	Promoting financial literacy and financial inclusion
6	Infrastructure Development	RIDF	Different blocks	Financial support in form of credit to develop rural infrastructure	With State Government and different line departments		To help finance rural infrastructure projects. Reducing the rural urban divide improve connectivity and invest in rural infrastructure.



7	Institution Development	Refinance to DCCB and RRB Increase in GLC and PACS computerisation	Different blocks	Refinance support and infrastructure support to PACS for computerisation	With PACS and DCCB	49	To support capital formation in agriculture and related activities and improve GLC. Promoting cooperatives through digitization
8	Women Empowerment	MEDP	Badokhar khurd	Training and capacity building of women	With PMEGP and PMFME scheme	35	Setting up of income generating units
9	Promotional Activity	DPR project on Millets	Daulatpur Badokhar khurd	Training and capacity building with demonstration plots of millets	With Agricultural department	25	Increase in Millets cultivation through self replication approach and promotion of Millets value addition
10	Promotional Activity	DPR project on Integrated Farming system	Banda University of Agriculture and Technology	Training and capacity building with 01 ha of model IFS unit.	With Banda University	100	To prepare a model of 01 hectare keeping in mind the Bundelkhand climate zone to provide a source of income to the farmers throughout the year.
11	Collectivisation	FPOs	Jaspura Naraini Bisanda Mahua Badokhar khurd and Kamasin	Promotion of FPOs	With Agriculture department	3000	sustainable and equitable agriculture and rural prosperity through effective credit support related services institution development and other innovative initiatives.
12	Promotional Activity	Rural Haat	Naraini	Rural Haat	NA	5000	Construction of Grameen Haat

## Success Stories

### Success Story 1: Pannah Watershed



1. Scheme : Watershed Development Fund

2. Project Implementing Agency : Manvodaya Sansthan

3. Duration of the project : 4 years

4. Beneficiary :

No. of beneficiaries : 557

Community : Farmer collectives

State : Uttar Pradesh

District : Banda

Block : Kamasin

Village : Pannah Deorar

#### 1.1 Support provided

- A total Grant of Rs. 1731.04 lakhs was sanctioned for implementation of WDF project in 02 villages of Banda district.
- Training and Capacity Building support was provided to the farmers covered under the project.
- The objective was to promote Soil and water conservation works sustainable NRM crop resilience livelihood and food security measures climate proofing interventions etc through NABARD support and convergence with Government schemes credit linked ADS to accelerate the credit flow.
- A total of 1025 ha of land to be treated with above works.

## **1.2 Pre-implementation status**

- The area covered under the scheme was majorly Rabi season dominated. Crops during Kharif season was not taken due to water availability issues.
- Run off of rainwater was quite high.
- Farmers lacked in collective approach and were doing farming in distributed manners.
- Farm lands were in urgent requirement of bunding to promote soil and water conservations.
- Farmers were unaware of Watershed approach.

## **1.3 Challenges faced**

- Decentralized and participatory development
- Ensuring inclusion of all stakeholders
- Managing upstream and downstream interrelations
- Managing common pool resources
- Difficulty in getting credit from banks for landless farmers and women for ensuring inclusive development.
- Sometimes it is difficult to assess the impact of the interventions done on the farmers field in terms of lack of tools and technologies in measuring the same.
- Sustaining the interventions done on field.

## **1.4 Impact**

- Generation of mandays throughout project implementation phase thus creating livelihoods for locals and families involved.
- Productivity and production of crops increased changes in land use and cropping pattern adoption of modern technologies etc.
- Promotion of participatory approach.
- Improvement in Socio-economic conditions of the people such as income employment assets health education etc.
- Increase in availability of water in Soil and Water Conservations structures in project area.
- Soil and water conservation measures successfully implemented with community participation.
- Capacity building of farmers on productivity enhancement measure alternative livelihoods sustainable farming practices.



## Success Story 2: Enhancing income of Farmers involved in Jowar Production through its production and processing



1. Scheme : FSPF
2. Project Implementing Agency : Shri Shivnandan Sewa Sansthan
3. Duration of the project : 2.5 years
4. Beneficiary :  
  
No. of beneficiaries : 25  
  
Community : Farmer collectives  
  
State : Uttar Pradesh  
  
District : Banda  
  
Block : Badokhar Khurd  
  
Village : Daulatpur

### 2.1 Support provided

- A total grant of Rs. 12.55 lakhs was sanctioned for implementation of the project in Banda district.
- Training and Capacity Building support was provided to the farmers covered under the project.
- The objective was to increase the area under Millet cultivation in the project area and improve the productivity per acre in the project area through use of Hybrid seeds and scientific cultivation.
- Replication of the interventions done under the project through voluntary efforts of other farmers.

- Jowar processing and value addition especially training women on secondary processing.
- Creation of boring facility for the farmers for Rabi season.

## **2.2 Pre-implementation status**

- Farmers were totally unaware of scientific cultivation practices of Jowar.
- Absence of processing and value addition properties of jowar in the project area.
- An average of 1 quintal per acer was the estimated production before our project interventions.
- Lack of participatory approach.
- Maximum area was lying vacant in kharif before project interventions.

## **2.3 Challenges faced**

- Decentralized and lack of participatory approach
- Ensuring inclusion of all stakeholders
- Damage from Wild animals to the crops as area is quite prone to wild boars
- Confidence/Capacity building of banks for supporting jowar processing units.
- Sometimes it is difficult to assess the impact of the interventions done on the farmers field in terms of lack of tools and technologies in measuring the same especially measuring climate change impacts.
- Sustaining the interventions done on field.
- Collectivisation of farmers under a single umbrella for performing project interventions.

## **2.4 Impact**

- Production of Millets in the target fields was just doubled from the previous year. A minimum 2 to 3 quintal per acre was output from each targetted field.
- Farmers are now understanding the value addition properties of millets and are selling processed form of millets such as flour .
- Promotion of Hybrid seeds of Jowar by farmers which helped them in enhancing yield.
- Increase in income of farmers as now maximum farmers are selling their produce in processed form.
- Replication by other farmers which were not part of our project.

## Appendix 1a

### Climate Action & Sustainability

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

##### 1.1 Climate Change and its Impact

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

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

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

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

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

##### 1.2 Climate Finance and Challenges

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

## 2 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.

### 3 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.

### 4 Way Forward

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



## Appendix 1b

### Climate Action & Sustainability

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

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

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

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

**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.

**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.

**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.

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

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



## Appendix 1c

### Climate Action & Sustainability

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

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

- a) The district largely consists of irregular uplands without crops of rocks intermingling with lowlands. Black cotton soil is prominent in the central part. The climate of the district is characterized by a hot summer and a pleasant winter. The climate action projects which could be undertaken in the various sectors are as follows:
  - a) Agriculture: The district is in top 5 vulnerable districts when it comes to agriculture sector. The average annual rainfall is 850 mm. The major requirement for the region is Watershed project since most of the rainwater is drained through rivers and underground seepage is very less which reduce ground water table. There is still more than 30000 ha of area which is required to be covered under irrigation and the estimated cost of the project would be 6600.0 lakhs.
  - b) Reducing fertility of soil: The usage of fertiliser is increasing day by day and thus farmers need to be sensitised about organic and natural farming. Clusters of organic farming could be formed to demonstrate the productivity and land reclamation.
  - c) Temperature: District is under top 10 which have recorded the highest Average Maximum Temperature. Plantation cover needs to be extended for tackling the problem.
  - d) Land reclamation: There is a need of continue gullied and ravine area reclamation to stop further ingress of ravines into the non-ravine farmland. District has approximately 82 sq km of agriculture wasteland which may be reclaimed.
- b) Under Agriculture more than 30000 ha of area which is required to be covered under irrigation. The Agricultural department along with Irrigation department may take several initiative to bring more area under irrigation. Lift canal irrigation projects may be taken up in Ken river which may brough several hectare area under irrigation. Similarly tubewells may be installed at relevant places.
  - a) Regarding Soil fertility agriculture department may form organic clusters focusing on organic and chemical free farming. Use of Nano urea may be promoted wherever required. GoUP has launched the cluster-based NMNF in 2022-23 covering 56 districts of Uttar Pradesh to promote natural farming in the state.



b) Land development department may carry out land levelling in undulated area of Jaspura and Badokhar khurd blocks. Bunds may be constructed on farmers land to conserve soil and water. Watershed projects may be taken up in areas having slope. PM Krishi sinchai yojna (Watershed component) may be helpful in such areas. Integrated Watershed Management Program 2.0 may be helpful in such areas.

c) Create a pool of Master Trainers on Climate Smart Agriculture approaches and technologies.

d) Develop Village level agriculture contingency plans incorporating analysis of historical climate data and future climate projections to define the climate contingencies of the villages.

### 3.2 Any specific Climate Change initiative in the District

Project namely "Ecosystem Services based Adaptation to Climate Change in Bundelkhand region of Uttar Pradesh" was implemented by Forest and Wildlife Department Government of Uttar Pradesh in 16 villages of Banda Hamirpur Orai (Jalaun) & Chitrakoot forest divisions supported by NABARD. The project was started in year 2018 and completed in 2022. The main objectives of the project was:

a) To carry out a baseline study to assess vulnerability provide Orientation & Planning in identified villages of 4 Forest Divisions.

b) To improve ecosystem in community / grazing lands grasslands and adjoining lands through agroforestry.

c) To create structures to arrest run-off of rain water (check dams borewell recharge ponds) in JFMC and other areas falling in the same catchment areas.

d) To document learnings for wider replication.

Many research projects are being implemented by Banda University of Agriculture and Technology through financial support of ICAR and Government of UP.

State government under NABARD RIDF Fund is developing new projects in Banda such as recent Ramjanki Lift Canal irrigation project in Banda district modernisation of tubewells etc.

a) State horticulture department is providing subsidy for the drip and sprinkler system under per drop more crop scheme micro irrigation component of PM Krishi sinchai yojana. Subsidy for small and marginal farmers is 90 percent whereas for other farmers is 80 percent.

b) Under IWMP 2.0 many watershed projects have been taken up in Banda.

A total of 67 watersheds have been approved under NABARDs Watershed Development Fund in the state. Out of these 04 Watershed projects are currently being implemented in Banda district. The major works include Farm Bunding Masonary Outlet Stone Outlet Stone gully plug Renovation of earthen dam Spillway Plantation Crop Demonstration Livelihood promotion training and capacity building etc.

## 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 Banda Shazar Pathar Craft has been designated GI tag from Banda district. The Banda Shazar Patthar craft is among the earliest forms of jewellery made from stones. These Banda Shazar Patthar have been given names based on how they look. Found in the Ken River it is an entirely natural product. The art form Local craftspeople in Banda have been creating the exquisite Banda Shazar Patthar craft for generations. They employ traditional equipment and exclusive techniques to create their products which are meticulously crafted at different stages. The entire Banda Shazar Patthar craft production process from raw material acquisition to finished product is a labour-intensive traditional procedure. Banda Shazar Patthar Craft was awarded the GI tag in the year 2023. Currently there are 32 authorised users of the Banda Shazar Pathar Craft.
- 4 Another potential GI product "Bundelkhand Deshi Arhar" application has been filed from Banda district by one of the NABARD promoted FPOs namely "Kalinjar Naraini Farmer Producer Company Limited" situated in Naraini block of Banda district. The proposal was mooted by FPO under the guidance of the DDM NABARD. NABARD has undertaken the initiative for forming a FPO with its primary produce as Pulses in the FY 2021-22. The FPO was successfully registered in same FY and proper handholding support was given by the DDM in nurturing the FPO from a producer to being a supplier. Today FPO has more than 500 shareholders. The FPO mentioned hereby is currently working on Pulses especially the desi Arhar as the region is famous for production of Desi Arhar. The GI application has been filed in the year 2023 and is currently at Pre examination stage. The application number for GI is 1146.



- 5 Another potential GI product “Sohan Halwa” a sweet dish from Banda has ample scope to get registered as a GI product. Currently the DDM is in discussion with the producers and the suppliers in the district to look out for possible application from its authorised vendor. This product is made from Kathiya wheat which is Gluten free high in Fiber Rich in nutrients like vitamin A vitamin B1 B2 and B3 as well as calcium phosphorus iron and zinc and can thrive in harsh climatic conditions of Bundelkhand.



## Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baberu	Badokhar Khurd	Bisanda	Jaspura	Kamasin	Mahuva	Naraini	Tindwari	District Total
	I. Agriculture												
	A. Farm Credit												
	A.1 Crop Production, Maintenance, Marketing												
1	Cereals - Barley/ Jav (Irrigated)	100	Acre	13765	Phy 184 BL 25.33	334 45.98	183 25.19	14 1.93	183 25.19	222 30.56	814 112.05	128 17.62	2062 283.85
2	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	9919	Phy 1600 BL 158.7	40 3.97	460 45.63	721 71.52	3085 306	65 6.45	393 38.98	327 32.44	6691 663.69
3	Cereals - Rice/ Chaval/ Dhan (Irrigated)	100	Acre	27976	Phy 4920 BL 1376.42	4920 1376.42	22620 6328.17	99 27.7	3930 1099.46	40320 11279.92	22630 6330.97	960 268.57	100399 28087.63
4	Cereals - Sorghum/ Jowar (Irrigated)	100	Acre	9846	Phy 6810 BL 670.51	4982 490.53	2710 266.83	5903 581.21	6814 670.91	1816 178.8	10900 1073.21	6359 626.11	46294 4558.11
5	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	22267	Phy 44450 BL 9897.68	44450 9897.68	49400 10999.9	12350 2749.97	29640 6599.94	59280 13199.88	44450 9897.68	41980 9347.69	326000 72590.42
6	Oil Seeds - Groundnut/ Moongfali (Irrigated)	100	Acre	21457	Phy 148 BL 31.76	148 31.76	148 31.76	148 31.76	148 31.76	148 31.76	1420 304.69	148 31.76	2456 527.01
7	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	11518	Phy 1002 BL 115.41	2104 242.34	701 80.74	1905 219.42	1002 115.41	301 34.67	1102 126.93	2104 242.34	10221 1177.26
8	Oil Seeds - Linseed/ Alsi Ka Beej/ Flax Seed (Irrigated)	100	Acre	9312	Phy 442 BL 41.16	2487 231.59	222 20.67	222 20.67	165 15.36	111 10.34	443 41.25	1547 144.06	5639 525.1
9	Oil Seeds - Sesame/ Til/ Sesamum/ Gingelly (Irrigated)	100	Acre	6822	Phy 5100 BL 347.92	4800 327.46	4000 272.88	1200 81.86	4030 274.93	1800 122.8	3700 252.41	6800 463.9	31430 2144.16
10	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)	100	Acre	13360	Phy 20731 BL 2769.66	27639 3692.57	12093 1615.62	24186 3231.25	25913 3461.98	12093 1615.62	27639 3692.57	25913 3461.98	176207 23541.25
11	Pulses - Lentil/ Masur/ Masoor (Irrigated)	100	Acre	12955	Phy 15039 BL 1948.3	14413 1867.2	8146 1055.31	2506 324.65	9399 1217.64	3759 486.98	2506 324.65	8147 1055.44	63915 8280.17
12	Pulses - Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	100	Acre	10526	Phy 1101 BL 115.89	689 72.52	456 48	37 3.89	368 38.74	321 33.79	1057 111.26	643 67.68	4672 491.77
13	Pulses - Pigeon pea/ Arhar/ Matar/ Chana/ Garden Pea (Irrigated)	100	Acre	14575	Phy 2010 BL 292.96	1257 183.21	627 91.39	251 36.58	627 91.39	188 27.4	188 27.4	1193 173.88	6341 924.21
14	Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	12530	Phy 1423 BL 178.3	2133 267.26	8535 1069.44	50 6.27	1422 178.18	14225 1782.39	7468 935.74	220 27.57	35476 4445.15
	Pulses - Urdbean/ Udid/ Biri/				Phy 2326	776	543	620	700	311	1084	1627	7987

15	Black Gram/ Mash/ Mash Kalai (Irrigated)	100	Acre	10526	BL	244.83	81.68	57.16	65.26	73.68	32.74	114.1	171.26	840.71
						18214.8	18812.17	22008.7	7453.94	14200.6	28874.1	23383.89	16132.3	149080.49
	Post-harvest/HH Consumption (10%)					1821.48	1881.22	2200.87	745.39	1420.06	2887.41	2338.39	1613.23	14908.05
	Repairs & maintenance of farm assets (20%)					3642.97	3762.43	4401.74	1490.79	2840.11	5774.82	4676.78	3226.46	29816.1
	Sub Total													193804.64

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baberu	Badokhar Khurd	Bisanda	Jaspura	Kamasin	Mahuva	Naraini	Tindwari	District Total
<b>A.2 Water Resources</b>														
1	Diesel Pump Sets--	80	No.	43000	Phy	1000	2000	2000	600	2000	2000	600	1000	11200
					BL	344	688	688	206.4	688	688	206.4	344	3852.8
2	Drip Irrigation--	80	ha	66000	Phy	70	35	35	100	35	35	100	70	480
					BL	47.52	23.76	23.76	63.36	23.76	23.76	63.36	47.52	316.8
3	Solar PV Pump Sets (AC)--	80	No.	213700	Phy	30	60	60	30	60	60	30	30	360
					BL	51.29	102.58	102.58	51.29	102.58	102.58	51.29	51.29	615.48
4	Sprinkler Irrigation --	80	ha	49000	Phy	180	90	90	240	90	90	240	180	1200
					BL	126.71	63.12	63.12	149.76	63.12	63.12	149.76	126.24	804.95
5	Sprinkler Irrigation --Mini Sprinkler 1 hac	80	ha	109000	Phy	139	80	80	230	80	80	230	140	1059
					BL	121.21	69.76	69.76	200.56	69.76	69.76	200.56	122.08	923.45
6	Tube Well--	80	No.	33000	Phy	94	182	182	83	182	182	83	92	1080
					BL	258.94	221.44	221.44	359.88	221.44	221.44	359.88	249.6	2114.06
	Sub Total													8627.54

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baberu	Badokhar Khurd	Bisanda	Jaspura	Kamasin	Mahuva	Naraini	Tindwari	District Total
<b>A.3 Farm Mechanisation</b>														
1	Combine harvester--	80	No.	245000	Phy	3	3	3	3	3	3	1	1	20
					BL	58.8	58.8	58.8	58.8	58.8	58.8	19.6	19.6	392
2	Drones--	80	No.	275000	Phy	8	12	7	7	5	12	12	7	70
					BL	17.6	26.4	15.4	15.4	11	26.4	26.4	15.4	154
3	Leveller--	80	No.	342000	Phy	100	120	120	120	110	100	100	100	870
					BL	273.6	328.32	328.32	328.32	300.96	273.6	273.6	273.6	2380.32
4	Other machinery--	80	No.	155000	Phy	228	220	220	190	170	170	170	170	1538
					BL	728.88	673.2	673.2	636	611.2	611.2	611.2	611.2	5156.08



5	Power Tiller--	80	No.	203000	Phy BL	120 194.88	120 194.88	108 175.39	100 162.4	100 162.4	100 162.4	100 162.4	100 162.4	100 162.4	848 1377.15
6	Seed Drill--	80	No.	185000	Phy BL	55 61.4	110 122.8	105 115.4	55 61.4	105 115.4	110 122.8	60 68.8	55 61.4	55 61.4	655 729.4
7	Thresher--	80	No.	135000	Phy BL	90 115.4	150 198.4	150 198.4	90 115.4	150 198.4	150 198.4	90 115.4	90 115.4	90 115.4	960 1255.2
	Sub Total														11444.15
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Baberu	Badokhar Khurd	Bisanda	Jaspura	Kamasin	Mahuva	Naraini	Tindwari	District Total	
A.4 Plantation & Horticulture															
1	Floriculture--10mX10m	80	sq. m.	89400	Phy BL	1 0.72	3 2.15	3 2.15		3 2.15	3 2.15	1 0.72		14 10.04	
2	Floriculture--2.5mX2.5m	80	ha	584000	Phy BL	8 37.38	5 23.36	5 23.36	8 37.38		5 23.36	8 37.38	8 37.38	52 242.96	
3	Floriculture--30cm X20cm	80	ha	273200	Phy BL	1 2.19	1 2.19	1 2.19	1 2.19	1 2.19	1 2.19	1 2.19	1 2.19	8 17.52	
4	Floriculture--60cm X30cm	80	ha	376900	Phy BL	10 30.15	10 30.15	10 30.15	10 30.15	10 30.15	10 30.15	10 30.15	10 30.15	80 241.2	
5	Floriculture--6mX6m	80	sq. m.	89000	Phy BL	20 14.24	20 14.24	20 14.24	20 14.24	20 14.24	20 14.24	20 14.24	20 14.24	160 113.92	
6	Floriculture--75cm X75cm	80	ha	277400	Phy BL	5 11.1	5 11.1	5 11.1	5 11.1	5 11.1	5 11.1	5 11.1	5 11.1	40 88.8	
7	Mushroom Cultivation--250 sqmt.	80	1000 Kg. per Cycle	211000	Phy BL	40 67.52	40 67.52	40 67.52	40 67.52	40 67.52	40 67.52	40 67.52	40 67.52	320 540.16	
8	New Orchard - Tropical/ Sub Tropical Fruits--1.8mX1.8m	80	ha	167500	Phy BL	25 34.37	20 28.54	20 28.54	25 34.37	20 28.54	20 28.54	25 34.37	25 34.37	180 251.64	
9	New Orchard - Tropical/ Sub Tropical Fruits--10mX10m	80	ha	72700	Phy BL	60 34.9	60 34.9	60 34.9	60 34.9	50 29.08	39 22.68	60 34.9	60 34.9	449 261.16	
10	New Orchard - Tropical/ Sub Tropical Fruits--5mX5m	80	Acre	175200	Phy BL	1 1.4	3 4.2	3 4.2		3 4.2	3 4.2	1 1.4		14 19.6	
11	New Orchard - Tropical/ Sub Tropical Fruits--6mX6m	80	ha	120000	Phy BL	30 28.8	20 19.2	20 19.2	30 28.8	20 19.2	20 19.2	30 28.8	30 28.8	200 192	
12	New Orchard - Tropical/ Sub Tropical Fruits--7mX7m	80	ha	70800	Phy BL	30 16.99	25 14.16	25 14.16	30 16.99	25 14.16	25 14.16	30 16.99	30 16.99	220 124.6	
13	Nursery ---	80	ha	1967700	Phy BL	1 15.74	2 31.48	1 15.74	1 15.74	1 15.74	1 15.74	1 15.74	1 15.74	9 141.66	



139

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baberu	Badokhar Khurd	Bisanda	Jaspura	Kamasin	Mahuva	Naraini	Tindwari	District Total
<b>A.8 Animal Husbandry - Poultry</b>													
1	Commercial Broiler Farming--	80	5000	2458000	Phy 5 BL 179.63	6 199.29	5 179.63	5 179.63	6 226.4	6 226.4	6 226.4	6 226.4	45 1643.78
	Sub Total												1643.78
<b>A.9 Working Capital - AH - Poultry</b>													
1	Broiler Farming_Others_Banda	100	1000	51000	Phy 16 BL 8.16	15 7.65	24 12.24	20 10.2	20 10.2	20 10.2	20 10.2	20 10.2	155 79.05
	Sub Total												79.05
<b>A.10 Animal Husbandry - SGP</b>													
1	Goat - Breeding Unit--	80	500+25	9630000	Phy 1 BL 77.04	2 154.08	1 77.04	1 77.04	1 77.04	1 77.04	1 77.04	1 77.04	9 693.36
2	Goat - Rearing Unit--	80	20+1	414000	Phy 30 BL 99.36	30 99.36	30 99.36	30 99.36	30 99.36	30 99.36	30 99.36	30 99.36	240 794.88
3	Barbari/Sirohi/Jamunapari Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	Phy 1 BL 8.76	1 8.76	1 8.76	1 8.76	1 8.76	1 8.76	1 8.76	1 8.76	8 70.08
4	Sheep - Rearing Unit-- Nali/Graded Nali/CB Merino	80	20+1	379000	Phy 1 BL 3.03	1 3.03	1 3.03	1 3.03	1 3.03	1 3.03	1 3.03	1 3.03	8 24.24
	Sub Total												1582.56
<b>A.11 Working Capital - AH - Others/SR</b>													
1	Goat Farming_Rearing Unit - Semi-intensive_Banda	100	20+1	123000	Phy 32 BL 39.36	32 39.36	32 39.36	31 38.13	31 38.13	31 38.13	31 38.13	31 38.13	251 308.73

Sub Total														308.73
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baberu	Badokhar Khurd	Bisanda	Jaspura	Kamasin	Mahuva	Naraini	Tindwari	District Total	
A.12 Fisheries														
1	Aquaculture inputs production--Mini Fish Feed Mill 2 Ton per day	80	No.	3000000	Phy BL	7 168	7 168	7 168	7 168	7 168	7 168	7 168	56 1344	
2	Fish Seed Hatchery--	80	ha	2500000	Phy BL	2 40	2 40	2 40	2 40	2 40	2 40	2 40	16 320	
3	Ornamental Fish Hatchery--	80	No.	50000	Phy BL	20 8	41 56	20 8	41 56	20 8	20 8	20 8	242 176	
Sub Total													1840	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baberu	Badokhar Khurd	Bisanda	Jaspura	Kamasin	Mahuva	Naraini	Tindwari	District Total	
A.13 Working Capital - Fisheries														
1	Cage Culture_Others_Input for cage culture	100	60 to 100 Cu. M	150000	Phy BL	40 60	40 60	40 60	40 60	40 60	40 60	40 60	320 480	
2	Fish Seed Rearing__fish seed rearing	100	Acre	60000	Phy BL	25 15	50 30	20 12	30 18	40 24	40 24	40 24	285 171	
Sub Total													651	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baberu	Badokhar Khurd	Bisanda	Jaspura	Kamasin	Mahua	Naraini	Tindwari	District To	
A.14 Farm Credit														
1	Integrated Farming--Crop + Dairy (1ha)	90	ha	450000	Phy BL	0 0	1 4.05	0 0	0 0	0 0	1 4.05	0 0	2 8.1	
2	Integrated Farming--Crop + Plantation (1.50 ha)	90	ha	650000	Phy BL	0 0	0 0	0 0	0 0	0 0	0 0	1 5.85	2 11.7	
3	Integrated Farming--Plantation + Dairy (1ha)	90	ha	550000	Phy BL	0 0	1 4.95	0 0	0 0	0 0	1 4.95	0 0	2 9.9	
Sub Total													29.7	
Total Farm Credit (sum of A.1 to A.14)													228819.57	



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bareru	Badokhar Khurd	Bisanda	Jaspura	Kamasin	Mahuva	Naraini	Tindwari	District Total
	<b>B. Agriculture Infrastructure</b>													
	<b>B.1 Storage Facilities</b>													
1	Godown--/ Rural Godown (1000 MT)	80	No.	3500000	Phy	5	5	4	5	3	5	5	5	37
					BL	140	140	112	140	84	140	140	140	1036
2	Godown--/ Rural Godown (5000 MT)	85	No.	20000000	Phy	1	1	1	1	1	1	1	1	8
					BL	170	170	170	170	170	170	170	170	1360
	<b>Sub Total</b>													2396

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bareru	Badokhar Khurd	Bisanda	Jaspura	Kamasin	Mahuva	Naraini	Tindwari	District Total
	<b>B.2 Land Development</b>													
1	Biofertilizers --200 tpa unit	80	No.	160000	Phy	30	40	30	30	30	30	30	30	250
					BL	38.4	51.2	38.4	38.4	38.4	38.4	38.4	38.4	320
2	Farm Ponds/ Water Harvesting Structures--20 m X 20 m	80	No.	100000	Phy	80	80	80	80	80	75	60	55	590
					BL	64	64	64	64	64	60	48	44	472
3	Farm Ponds/ Water Harvesting Structures--30 m X 30 m	80	No.	224000	Phy	40	40	40	40	40	40	40	40	320
					BL	71.68	71.68	71.68	71.68	71.68	71.68	71.68	71.68	573.44
4	On Farm development (OFD) Works --	80	m.	75000	Phy	100	100	30	50	100	20	100	30	530
					BL	60	60	18	30	60	12	60	18	318
5	Reclamation of problem soils--5-8 t gypsum + 1 DP + Bhaincha cron	80	ha	43600	Phy	50	50	50	100	50	20	100	50	470
					BL	17.44	17.44	17.44	34.88	17.44	6.98	34.88	17.44	163.94
	<b>Sub Total</b>													1847.38

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bareru	Badokhar Khurd	Bisanda	Jaspura	Kamasin	Mahuva	Naraini	Tindwari	District Total
	<b>B.3 Agriculture Infrastructure - Others</b>													
1	Seed Processing-All Seed Types-	85	No.	2500000	Phy	10	30	10	10	10	10	10	10	100
					BL	212.5	637.5	212.5	212.5	212.5	212.5	212.5	212.5	2125
	<b>Sub Total</b>													2125
	<b>Total (B.1+B.2+B.3)</b>													6368.38

143

[illegible]

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Badokhar Khurd	Bisanda	Jaspura	Kamasin Mahua	Naraini	Tindwari	District Total
	III. Export Credit										
1	Export Credit -Post Shipment Export Credit-	80	No.	40000000	Phy 0	1	0	0	0	0	1
					BL 0	320	0	0	0	0	320
2	Export Credit -Pre Shipment Export Credit-	80	No.	40000000	Phy 0	1	0	0	0	0	1
					BL 0	320	0	0	0	0	320
	Total Export Credit				0	640	0	0	0	0	640

[illegible]



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baberu	Badokhar Khurd	Bisanda	Jaspura	Kamasin	Mahuva	Naraini	Tindwari	District Total
<b>V. Housing</b>													
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy 40 BL 680	40 680	40 680	40 680	40 680	40 680	40 680	40 680	320 5440
2	Repair of Dwelling Units--	85	No.	600000	Phy 20 BL 102	20 102	20 102	20 102	20 102	20 102	20 102	20 102	160 816
	Total Housing												6256
<b>VI. Social Infrastructure</b>													
1	Education--	85	No.	10000000	Phy 1 BL 85	1 85	1 85	1 85	1 85	1 85	1 85	1 85	8 680
2	Healthcare-Hospital-	85	No.	10000000	Phy 1 BL 85	1 85	1 85	1 85	1 85	1 85	1 85	1 85	8 680
3	Sanitation--	85	No.	25000	Phy 20 BL 4.25	20 4.25	20 4.25	20 4.25	20 4.25	20 4.25	20 4.25	20 4.25	160 34
	Total Social Infrastructure												1394
<b>VII. Renewable Energy</b>													
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	100000	Phy 400 BL 360	400 360	400 360	400 360	400 360	400 360	400 360	400 360	3316 2984.4
	Total Renewable Energy												2984.4
<b>VIII. Others</b>													
1	Individuals/ Individual members of SHGs --	85	No.	200000	Phy 10 BL 17	10 17	10 17	10 17	10 17	10 17	10 17	10 17	80 136
2	Loans to Distressed Persons--	90	No.	50000	Phy 30 BL 13.5	30 13.5	30 13.5	30 13.5	30 13.5	30 13.5	30 13.5	30 13.5	170 76.5
3	SHGs/ JLGs--JLG	100	No.	150000	Phy 100 BL 150	100 150	100 150	100 150	100 150	100 150	100 150	100 150	800 1200
4	SHGs/ JLGs--SHG	100	No.	150000	Phy 100 BL 150	100 150	100 150	100 150	100 150	100 150	100 150	100 150	1200 2475
	Total Others												3712.5
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)												5125
													372834.35

## 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	92201.00	26375.25	90549.00	29944.12	98747.00	35624.73	98766.75	
RCBs	18302.00	0.00	19083.00	60.70	20803.00	4906.55	20807.17	
SCARDB		0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	89430.00	52493.17	98370.00	30174.40	104731.00	39402.29	104751.94	
Others		0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	199933.00	78868.42	208002.00	60179.22	224281.00	79933.57	224325.86	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	4672.00	477.16	5097.00	1062.82	5529.00	1937.42	5530.08	
RCBs	0.00	0.00	252.00	0.00	274.00	0.00	274.04	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

RRBs	1398.00	0.00	1539.00	15.08	1667.00	1.95	1667.36
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	6070.00	477.16	6888.00	1077.90	7470.00	1939.37	7471.48

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	
CBs	96873.00	26852.41	95646.00	31006.94	104276.00	37562.15	104296.83
RCBs	18302.00	0.00	19335.00	60.70	21077.00	4906.55	21081.21
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	90828.00	52493.17	99909.00	30189.48	106398.00	39404.24	106419.30
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	206003.00	79345.58	214890.00	61257.12	231751.00	81872.94	231797.34

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	
CBs	7766.00	15074.10	9473.00	35245.03	14225.00	50187.45	44097.50
RCBs	609.00	0.00	672.00		729.00	0.00	2259.90
SCARDB	0.00	0.00	0.00		0.00	0.00	0.00
RRBs	1788.00	1158.25	1817.00	3003.83	1970.00	7426.99	6107.00
Others	0.00	0.00	0.00		0.00	0.00	0.00
Sub total (A)	10163.00	16232.35	11962.00	38248.86	16924.00	57614.44	52464.40



**Table 5: Other Priority Sector**

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	2105.00	3193.44	3301.00	1302.84	3586.00	5992.19	4751.20
RCBs	424.00	0.00	550.00	0.00	596.00	2.02	774.80
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	458.00	37.12	598.00	141.53	649.00	361.00	872.70
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	2987.00	3230.56	4449.00	1444.37	4831.00	6355.21	6398.70

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	106744.00	45119.95	108420.00	67554.81	122087.00	93741.79	153145.53
RCBs	19335.00	0.00	20557.00	60.70	22402.00	4908.57	24115.91
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	93074.00	53688.54	102324.00	33334.84	109017.00	47192.23	113399.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	219153.00	98808.49	231301.00	100950.35	253506.00	145842.59	290660.44

### Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	26375.25	0.00	0.00	52493.17	0.00	78868.42	29944.12	60.70	0.00	30174.40	0.00	60179.22

Table 1: Crop Loan

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	35624.73	4906.55	0.00	39402.29	0.00	79933.57	98766.75	20807.17	0.00	104751.94	0.00	224325.86

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	26375.25	0.00	0.00	52493.17	0.00	78868.42	29944.12	60.70	0.00	30174.40	0.00	60179.22
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00

150



Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	35624.73	4906.55	0.00	39402.29	0.00	79933.57	98766.75	20807.17	0.00	104751.94	0.00	224325.86
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	1937.42	0.00	0.00	1.95	0.00	1939.37	5530.08	274.04	0.00	1667.36	0.00	7471.48
Sub total	1937.42	0.00	0.00	1.95	0.00	1939.37	5530.08	274.04	0.00	1667.36	0.00	7471.48
Grand Total (I +II)	37562.15	4906.55	0.00	39404.24	0.00	81872.94	104296.83	21081.21	0.00	106419.30	0.00	231797.34

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	2000000
2	Aquaculture inputs production			No.	3000000
3	Biofertilizers			No.	160000
4	Combine harvester			No.	2450000
5	Commercial Broiler Farming			5000	2458000
6	Commercial Broiler Farming			5000	5846000
7	Custom Service Units/ Custom Hiring Centers			No.	8500000
8	Dairy Processing Unit			No.	700000
9	Dal/ Pulses Mill			No.	1000000
10	Diesel Pump Sets			No.	43000
11	Drip Irrigation			ha	66000
12	Drip Irrigation			ha	99000
13	Drones			No.	275000
14	Education			No.	10000000
15	Education Loans	Study in India		No.	500000
16	Export Credit	Post Shipment Export Credit		No.	40000000
17	Export Credit	Pre Shipment Export Credit		No.	40000000
18	Farm Ponds/ Water Harvesting Structures			No.	100000
19	Farm Ponds/ Water Harvesting Structures			No.	224000



20	Fish Seed Hatchery				ha	2500000
21	Floriculture				ha	273200
22	Floriculture				ha	277400
23	Floriculture				ha	376900
24	Floriculture				ha	584000
25	Floriculture				sq. m.	89000
26	Floriculture				sq. m.	89400
27	Food Grain Processing			Flour Mill	No.	1500000
28	Fruit Processing				No.	200000
29	Goat			Breeding Unit	500+25	9630000
30	Goat			Rearing Unit	20+1	414000
31	Godown				No.	3500000
32	Godown				No.	20000000
33	Healthcare			Hospital	No.	10000000
34	Indigenous Cattle Faming				1+1	218000
35	Individuals/ Individual members of SHGs				No.	200000
36	Integrated Farming				ha	450000
37	Integrated Farming				ha	550000
38	Integrated Farming				ha	650000
39	Leveller				No.	342000
40	Loan to MFIs for Onlending to for Agri. Purposes				No.	1000000
41	Loan to PACS/ FSS/ LAMPS				No.	1500000
42	Loans to Distressed Persons				No.	50000
43	Manufacturing Sector			Term Loan	Medium	350000000

44	Manufacturing Sector	Term Loan	Micro	No.	10000000
45	Manufacturing Sector	Term Loan	Small	No.	75000000
46	Manufacturing Sector	Working Capital	Medium	No.	50000000
47	Manufacturing Sector	Working Capital	Micro	No.	2000000
48	Manufacturing Sector	Working Capital	Small	No.	15000000
49	Mushroom Cultivation			1000 Kg. per Cycle	211000
50	New Orchard	Tropical/ Sub Tropical Fruits		Acre	175200
51	New Orchard	Tropical/ Sub Tropical Fruits		ha	120000
52	New Orchard	Tropical/ Sub Tropical Fruits		ha	167500
53	New Orchard	Tropical/ Sub Tropical Fruits		ha	189300
54	New Orchard	Tropical/ Sub Tropical Fruits		ha	70800
55	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
56	Nursery			ha	1967700
57	Nursery/ Propagation unit			ha	534800
58	Oil Extraction			No.	500000
59	On Farm development (OFD) Works			m.	75000
60	Ornamental Fish Hatchery			No.	50000
61	Ornamental Fish Hatchery			No.	5000000
62	Other machinery			No.	155000
63	Other machinery			No.	870000
64	Pig Breeding Unit			10+2	1095000

65	Plantation	Bamboo			ha	86636
66	Plantation	Poplar			ha	235040
67	Plantation	Teak			ha	163310
68	Power Tiller				No.	203000
69	Protection Structure	Poly/ Green Housing			sq.m.	1298500
70	Purchase/ Construction of a Dwelling Unit (Individual)				No.	2000000
71	Reclamation of Problem Soils		5		ha	43600
72	Repair of Dwelling Units				No.	600000
73	Rice Processing				No.	1000000
74	Sanitation				No.	25000
75	Seed Drill				No.	135000
76	Seed Drill				No.	185000
77	Seed Processing	All Seed Types			No.	2500000
78	Sheep	Rearing Unit			20+1	375000
79	SHGs/ JLGs				No.	150000
80	Solar Energy	Roof Top Solar PV System with Battery			No.	100000
81	Solar PV Pump Sets (AC)				No.	213700
82	Sprinkler Irrigation				ha	107000
83	Sprinkler Irrigation				ha	109000
84	Sprinkler Irrigation				ha	49000
85	Thresher				No.	135000
86	Thresher				No.	180500
87	Tube Well				No.	1135000
88	Tube Well				No.	33000
89	Tube Well				No.	682000
90	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	Broiler Farming	Others_Banda	1000	51000
2	Cage Culture	Others_Input for cage culture	60 to 100 Cu. M	150000
3	Cereals	Barley/ Jav (Irrigated)	Acre	13765
4	Cereals	Wheat/ Gehu (Irrigated)	Acre	22267
5	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	27976
6	Cereals	Sorghum/ Jowar (Irrigated)	Acre	9846
7	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)	Acre	9919
8	Fish Seed Rearing	_fish seed rearing	Acre	60000
9	Goat Farming	Rearing Unit _ Semi_intensive_Banda	20+1	123000
10	Indigenous Cattle Farming	Others_Banda	2	75000
11	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	11518
12	Oil Seeds	Groundnut/ Moongfali (Irrigated)	Acre	21457
13	Oil Seeds	Sesame/ Til/ Seasmum/ Gingelly (Irrigated)	Acre	6822
14	Oil Seeds	Linseed/ Alsi Ka Beej/ Flax Seed (Irrigated)	Acre	9312
15	Pulses	Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	Acre	10526

16	Pulses	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)	Acre	10526
17	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	Acre	12530
18	Pulses	Lentil/ Masur/ Masoor (Irrigated)	Acre	12955
19	Pulses	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)	Acre	13360
20	Pulses	Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)	Acre	14575

## Abbreviations

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



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

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

**Name and address of DDM**

Name Sandeep Kumar Gautam  
Designation DDM, NABARD  
Address 1 A10 Awas Vikas Banda 210001Address  
2 A10 Awas Vikas Banda 210001Post Office  
Banda HO  
District Banda  
State Uttar Pradesh  
Pincode 210001  
Telephone No. 5192220880  
Mobile No. 7376290572  
Email ID banda@nabard.org

Banda, PLP 2025-26





## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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



## NABFINS LIMITED | A Subsidiary of NABARD

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



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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

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

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

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



## **NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD**

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

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

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



**NAB FOUNDATION**

**Leveraging the power of convergence**

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

### **WHAT DOES NABFOUNDATION WANT FROM YOU?**

#### **IF YOU ARE AN INDIVIDUAL**

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

#### **IF YOU ARE A CSR UNIT**

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

### **IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO**

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

#### **IF YOU ARE WITH THE GOVERNMENT**

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

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

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







NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

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

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