



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



बाराबंकी  
Barabanki

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: Bara Banki

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:**

Shweta

District Development Manager

NABARD

Bara Banki

PLP Document finalized by: Uttar Pradesh Regional Office

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



## Index

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



30	2.3.2	Agri Ancillary Activities – Others	74
31	Chapter 3	Credit potential for MSMEs	76
32	Chapter 4	Credit Potential for Export Credit, Education & Housing	78
33	Chapter 5	Credit Potential for Infrastructure	82
34	5.1	Infrastructure – Public Investments	82
35	5.2	Social Infrastructure involving Bank Credit	88
36	5.3	Renewable Energy	89
37	Chapter 6	Informal Credit Delivery System	90
38	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	91
39	Chapter 8	Status and prospects of Cooperatives	98
40	Chapter 9	NABARD's Projects and Interventions in the District	101
41	Success Stories		103
42	Appendix 1a	Climate Action - Scenario at Global & National Level	104
43	Appendix 1b	Climate Change Scenario – At the State Level	107
44	Appendix 1c	Climate Change Scenario – At the District Level	108
45	Appendix 2	Potential for Geographical Indication (GI) in the district	109
46	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	110
47	Annexure 2	Ground Level Credit Flow – Agency-wise and Sector-wise	121
48	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	124
49	Annexure 4	Unit costs for major activities fixed by NABARD	125
50	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	130
51	Abbreviations		131
52	Name and address of DDM		134
53	NABARD Subsidiary		135

## 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	26.9268 N, 81.1834 E
2	Type of soil	Alluvial Clayey Loam Soil
3	Primary occupation	Agriculture, Labour
4	Land holding structure	Marginal and Small 84 %, Large 16 %

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	more than 100 %
2	CD Ratio	The CD Ratio is 72.5 in the district.
3	Investment credit in agriculture	71088 Lakh
4	Credit flow to MSMEs	180504 Lakh
5	Other significant credit flow, if any	1739.29 Lakh (CROP LOAN)

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

1	Projection for the year	931883.95 Lakh
2	Projection for agriculture and its components	535519.30 Lakh
3	Projection for MSMEs	317550 Lakh
4	Projection for other purposes	78814.65 Lakh

## 5. Developmental Initiatives

1. NABARD has undertaken various developmental programs such as the formation of Self-Help Groups (SHGs) and their linkage with banks, livelihood and entrepreneurship development programs for women in SHGs, formation of Farmer Producer Organizations (FPOs) and their market linkages, showcasing NFS.
2. Organising 'Swachhata Hi Seva' (Development through Cleanliness) awareness programs in the district, and working towards increasing small and marginal farmers' income and self-employment generation.
3. NABARD has also contributed to the development of roads, bridges, irrigation, health infrastructure, education, etc., in the district through the RIDF scheme. As of March 31, 2024, NABARD has approved 100 ongoing projects in the district under various tranches of RIDF for Rural Infrastructure.
4. NABARD is playing a crucial role in the developmental activities undertaken by the Ministry of Cooperation, Government of India, for cooperative societies. In this regard, NABARD is working on the computerization of 70 Primary Agricultural Cooperative Societies in 1st & 2nd phase in the district.
5. DPR Projects on growth of Banana plantation and Hydraponics cultivation are completed in the district.

## 6. Thrust Areas

1. NABARD has identified certain areas to focus on for 2025-26, including financing of SHGs/JLGs, expansion of irrigation facilities, warehousing, improvement in dairy development, Farmer Producer Organizations (FPOs), and enterprise establishment viz. formation of OFPO in the non-agricultural sector.
2. In Barabanki district, the Investors' Summit and the untiring efforts of the district administration led to the receipt of proposals worth nearly 7000 crores for enterprise establishment. These proposals are expected to be implemented on the ground in the next two financial years.
3. Considering the priorities of the Government of India in the cooperative sector, there is a need for special focus on the business activities and management of cooperative banks and cooperative societies. In the agricultural sector, there is a special need to promote new technologies under GAP.



## 7. Major Constraints and Suggested Action Points

1. The rural economy of the district is entirely based on agriculture. The district has a high potential for cultivating fruits (especially mangoes and guavas), hybrid vegetables, mushrooms, mint, medicinal plants, and flowers, among others.
2. To promote ancillary activities, there is an urgent need to strengthen extension services. Special efforts should be made to develop organised markets for storage and marketing of agricultural produce and fruit processing in the district.
3. Cold storage facilities shall be developed in clusters of villages to maintain the quality of agro-based raw materials. Additionally, the state government will fix the prices of various agro-based raw materials annually, like pricing mechanism for sugarcane. Marketing facilities shall be developed.
4. There is need to harness solar energy in the district. Each block in the district needs soil testing laboratories, strengthening of the existing extension network, technology dissemination, demonstration of better agricultural implements and mechanisation in farmers' fields, irrigation etc.

## 8. Way Forward

1. To achieve the estimated total credit potential in the district and particularly to enhance 'capital formation' in agriculture, coordinated efforts are required from all stakeholders, such as banks, government departments, and NGOs. Regular monitoring of targets versus achievements in DLCC/BLBC meet
2. The implementation of SHGs, JLGs, RUPAY cards, Kisan Credit Cards, Pradhan Mantri Jan Dhan Yojana, Pradhan Mantri Suraksha
3. Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Mudra Yojana, Atal Pension Yojana, and Stand Up India Scheme, and the financial inclusion campaign can lead
4. Empowering Primary Agricultural Cooperative Societies will help accelerate the growth rate of the agricultural sector.

## **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 potential 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.

5.

#### 6. Methodology of estimation of credit potential

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

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

## 7. 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.

## 8. 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	469253.01
1	Crop Production, Maintenance and Marketing	399187.05
2	Term Loan for agriculture and allied activities	70065.96
B	Agriculture Infrastructure	25775.54
C	Ancillary activities	40491.35
I	Credit Potential for Agriculture A+B+C)	535519.90
II	Micro, Small and Medium Enterprises	317550.00
III	Export Credit	36800.00
IV	Education	4545.00
V	Housing	24548.00
VI	Social Infrastructure	2082.50
VII	Renewable energy	331.20
VIII	Others	10507.35
	Total Priority Sector	931883.95

### 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	378462.45
2	Water Resources	7124.11
3	Farm Mechanisation	11780.40
4	Plantation & Horticulture with Sericulture	4839.07
5	Forestry & Waste Land Development	173.31
6	Animal Husbandry - Dairy	45244.70
7	Animal Husbandry - Poultry	12823.70
8	Animal Husbandry - Sheep, Goat, Piggery	3438.72
9	Fisheries	4363.80
10	Farm Credit- Others	1002.75
	<b>Sub total</b>	<b>469253.01</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	20060.00
2	Land development, Soil conservation, Wasteland development	1493.44
3	Agriculture Infrastructure - Others	4222.10
	<b>Sub total</b>	<b>25775.54</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	39036.85
2	Ancillary activities - Others	1454.50
	<b>Sub Total</b>	<b>40491.35</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>317550.00</b>
<b>III</b>	<b>Export Credit</b>	<b>36800.00</b>
<b>IV</b>	<b>Education</b>	<b>4545.00</b>
<b>V</b>	<b>Housing</b>	<b>24548.00</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>2082.50</b>
<b>VII</b>	<b>Renewable energy</b>	<b>331.20</b>
<b>VIII</b>	<b>Others</b>	<b>10507.35</b>
	<b>Total Priority Sector</b>	<b>931883.95</b>

## District Profile

### Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Bank of India

#### 1. Physical & Administrative Features

Sr. No.	Particulars	NØs.
1	Total Geographical Area (sq.km)	3895.00
2	No. of Sub Divisions	6
3	No. of Blocks	15
4	No. of revenue villages	1845
5	No. of Gram Panchayats	1155

#### 1.a Additional Information

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

#### 2. Soil & Climate

Sr. No.	Particulars	NØs.
1	State	Uttar Pradesh
2	District	Bara Banki
3	Agro-climatic Zone 1	Eastern Plain
4	Climate	DRY SUB HUMID TO SEMI ARID
5	Soil Type	Alluvial

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	NØs.
1	Total Geographical Area	386607
2	Forest Land	5974
3	Area not available for cultivation	48189
4	Barren and Unculturable land	3228
5	Permanent Pasture and Grazing Land	1545
6	Land under Miscellaneous Tree Crops	7479
7	Cultivable Wasteland	5086
8	Current Fallow	25138
9	Other Fallow	16385

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

Sr. No.	Stage	NØs.
1	Safe	15

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		NØs.	% to Total	Ha.	% to Total
1	>2 to <=4 ha	2866	1	15602	5
2	>4 to <=10 ha	137	0	2668	1

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

Sr. No.	Particulars	NØs.
1	Cultivators	385.47
2	Of the above, Small/ Marginal Farmers	358.00
3	Agricultural Labourers	226.17
4	Workers engaged in Household Industries	51.44
5	Workers engaged in Allied agro activities	973
6	Other workers	171.21

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

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	3260	1707	1553	2904	356
2	Scheduled Caste	864	453	411	833	31
3	Scheduled Tribe	0.61	0.6	0.01	0.54	0.07
4	Literate	1692	1010	682	1478	214.44
5	BPL	227	118.85	108.15	220	7

### 8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	579.00
2	Rural Households	519.00
3	BPL Households	227.00

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	356.00
2	Having source of drinking water	223.00
3	Having electricity supply	108.00
4	Having independent toilets	103.00

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

Sr. No.	Particulars	N0s.
1	Villages Electrified	1800
2	Villages having Agriculture Power Supply	1800
3	Villages having Post Offices	364
4	Villages having Banking Facilities	520
5	Villages having Primary Schools	1793
6	Villages having Primary Health Centres	79
7	Villages having Potable Water Supply	1800
8	Villages connected with Paved Approach Roads	1822

### Sources

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



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

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

Sr. No.	Particulars	N0s.
1	Anganwadis	3052
2	Primary Health Centres	58
3	Primary Health Sub-Centres	474
4	Dispensaries	151
5	Hospitals	58
6	Hospital Beds	1494

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

Sr. No.	Particulars	N0s.
1	Fertiliser/Seed/Pesticide Outlets	4042
2	Registered FPOs	83
3	Agro Service Centres	365
4	Soil Testing Centres	7
5	Approved nurseries	2
6	Agriculture Pumpsets	114772
7	Pumpsets Energised	2772
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	N0s.
1	Area Available for Irrigation (NIA + Fallow)	298.00
2	Irrigation Potential Created	
3	Net Irrigated Area (Total area irrigated at least once)	257.00
4	Area irrigated by Canals/ Channels	55.00
5	Area irrigated by Wells	19.00
6	Area irrigated by Tanks	40.00
7	Area irrigated by Other Sources	9.00
8	Irrigation Potential Utilized (Gross Irrigated Area)	508.00

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

Sr. No.	Particulars	N0s.
1	Pucca Road [km]	6308
2	Railway Line [km]	131

### 15. Processing Units

Sr. No.	Type of Processing Activity	No. of units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	17

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

Sr. No.	Category of animal	Total	Male	Female
1	Rabbit	1232	504	728

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	37
2	Veterinary Dispensaries	1
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	103
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	1
7	Fodder Farms	1
8	Dairy Cooperative Societies	454
9	Milk Collection Centres	550
10	Fishermen Societies	31
11	Animal Husbandry Training Centres	1
12	Animal Markets	17
13	Fish Markets	40
14	Livestock Aid Centers (No.)	65

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	1724.00	MT	4	gm/day
2	Egg	15695.00	Lakh Nos.	481	nos/p. a.
3	Milk	500.00	Lakh LPD	153	gm/day

## Sources

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

## 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	47.00	49.00	48.00
2	Land Holdings - SF (%)	85.73	85.73	85.73
3	Land Holdings - MF (%)	10.53	10.53	10.53
4	Rainfall -Normal (mm)	1061	1061	1061
5	Rainfall - Actual (mm)	1353	1099	1340
6	Cropping Pattern	CerealsVegetables and Oilseeds- Sesame	CerealsVegetables and Oilseeds- Sesame, Groundnut	CerealsVegetables and Oilseeds- Sesame, Groundnut

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	4000.04	3859.04	2450.17

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	180.66	613.71	3397.04	198.73	644.4	3242.59	189.45	580.00	3061.49
2	Wheat	166.36	672.28	4041.12	183	705.9	3857.38	204.70	807.81	3946.31
3	Maize	2.42	2.93	0.00	2.68	3.08	0.00	4.30	5.48	0.00
4	Lentil	24.65	18.16	736.71	27.11	19.07	703.43	2.08	1.72	0.00
5	Sesame	2.57	1.43	0.00	28.25	14.98	530.27	20.03	11.00	549.18
6	Menthool Mint	76.50	107.10	1400.00	84.15	112.46	1336.42	76.22	104.91	1376.41



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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	5.09	5.19	5.60
2	Net sown area (lakh ha)	2.62	2.62	2.73

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	0.16	0.17	0.26
2	Fertilizer consumption - Rabi (kg/ha)	0.16	0.17	0.26

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	7	7	7
2	Volume of marketing through RMCs/eNAM platforms (MT)	117343	1177589	1182404

**Table 7: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	114728	138884	192468
2	GLC through KCC (Rs. lakh)	180449.00	143659.00	462248.00

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	405546	419530	434000
2	State Govt Sponsored Schemes Coverage (No.)	364421	376987	390000

**Table 9: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	6	6	6
2	Soil Health Cards Issued (No.)	327052	338330	350000



**Table 2: Irrigated Area & Potential**
**Table 10: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	32700	225553	136789
2	Crop Loss Compensation, if any (Rs. lakh)	179.85	1240.54	760.36

**Table 11: Seed Replacement Ratio %**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Lentil	27	28	25
2	Maize	22	23	25
3	Rice	18.00	20.00	28.00
4	Wheat	19	22	25

### Sources

Table Name	Source(s) and reference year of data
Table 1: Status	SPIDER
Table 2: GLC under Agriculture	DCP
Table 3: Major Crops, Area, Production, Productivity	Depatt. Of agriculture
Table 4: Irrigated Area, Cropping Intensity	SPIDER
Table 5: Input Use Pattern	SPIDER
Table 6: Trend in procurement/ marketing	Mandi Samiti
Table 7: KCC Coverage	DCP
Table 8: PM Kisan & Other DBTs	SPIDER
Table 9: Soil testing facilities	SPIDER
Table 10: Crop Insurance	IFFCO TOKIO Insurance CPL
Table 11: Seed Replacement Ratio %	SPIDER

### Water Resources

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	258	258	289
2	Net Irrigated Area ('000 ha)	242	242	257
3	Gross Irrigated Area ('000 ha)	482	482	508

Table 3: Block level water exploitation status

Sr. No	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Bara Banki	Bani Kodar	Safe	Safe	Safe
2	Uttar Pradesh	Bara Banki	Banki	Safe	Safe	Safe
3	Uttar Pradesh	Bara Banki	Dariyabad	Safe	Safe	Safe
4	Uttar Pradesh	Bara Banki	Dewa	Safe	Safe	Safe
5	Uttar Pradesh	Bara Banki	Fatehpur	Safe	Safe	Safe
6	Uttar Pradesh	Bara Banki	Haidargarh	Safe	Safe	Safe
7	Uttar Pradesh	Bara Banki	Harakh	Safe	Safe	Safe
8	Uttar Pradesh	Bara Banki	Masauli	Safe	Safe	Safe
9	Uttar Pradesh	Bara Banki	Nindaura	Safe	Safe	Safe
10	Uttar Pradesh	Bara Banki	Puredalai	Safe	Safe	Safe
11	Uttar Pradesh	Bara Banki	Ramnagar	Safe	Safe	Safe
12	Uttar Pradesh	Bara Banki	Sidhaur	Safe	Safe	Safe
13	Uttar Pradesh	Bara Banki	Sirauli Gauspur	Safe	Safe	Safe
14	Uttar Pradesh	Bara Banki	Suratganj	Safe	Safe	Safe
15	Uttar Pradesh	Bara Banki	Trivediganj	Safe	Safe	Safe

**Table 2: Irrigated Area & Potential**

Table Name	Source(s) and reference year of data
Table 1: Irrigated Area & Potential	SPIDER
Table 2: Block level water exploitation status	SPIDER

### Farm Mechanisation

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	15318.00	19925.00	23231.00

**Table 2: Mechanisation in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	11200	12233	36700
2	Power Tillers	320	128	360
3	Threshers/Cutters	300	486	570

**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.)	232	232	206
2	Other minor repair & service centers (No.)	1925	1925	2474

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Mechanisation in District	SPIDER
Table 3: Service Centers	SPIDER

## Plantation & Horticulture including Sericulture

**Table 1: Crop Identified for One District-One**

**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	MINT	MINT	MINT
2	Area cultivated (Ha)	77	84	76

**Table 2: Weavers Clusters**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	HANDLOOM SCARVES	HANDLOOM SCARVES	HANDLOOM SCARVES
2	Weavers' population (No.)	1394	1196	1196
3	Reeling Units (No.)	149	180	180

## Sources

Table Name	Source(s) and reference year of data
Table 1: Crop Identified for One District-One Product	CFTRI-CSIR
Table 2: Weavers Clusters	SPIDER DC HANDLOOM



Table 1 : Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Mango	12.25	1847.00	12.47	1970.00	12.25	2068.00
2	Potato	17.52	354.30	18.30	6789.60	19.50	7196.00
3	Ridge Gourd	0.30	6429.00	0.33	7489.00	0.33	8208.00
4	Marigold	67.00	130.00	72.00	140.00	75.00	149.00

Table 4: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MISSION FOR INTEGRATED DEVELOPMENT OF HORTICULTURE	329	412	580

## Sources

Table Name	Source(s) and reference year of data
Table 1: Production and Productivity	DoH
Table 2: NHM Schemes (Cumulative Nos.)	DoH

## Forestry & Waste Land Development

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

Sr. No.	Particulars	31/03/2024
1	Forest Cover ('000 ha)	6
2	Waste Land ('000 ha)	8
3	Degraded Land ('000 ha)	36

**Table 4: Nurseries (No.)**

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Hitech Nursery	2	2	2

## Sources

Table Name	Source(s) and reference year of data
Table 1: Area under Forest Cover & Waste Land	DEPARTMENT OF FOREST
Table 2: Nurseries (No.)	DEPARTMENT OF HORTICULTURE AND FOOD PROCESSING

## 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)	1546.32	3815.93	5008.00
2	KCC for working capital (No.)	114728	13884	192648

**Table 2: Processing Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	16	16	20

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	District Credit Plan
Table 2: Processing Infrastructure	Spider

#### Animal Husbandry - Poultry

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	611.00	426.55	9442.00
2	KCC for working capital (₹ lakh)	916.50	169.00	3742.00
3	KCC for working capital (No.)	89	108	2385

**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular breeds	Peafowl, Kingfisher, Egrets, Sparrows	Peafowl, Kingfisher, Egrets, Sparrows	Peafowl, Kingfisher, Egrets, Sparrows

#### Sources

Table Name	Source(s) and reference year of data
Table 1 GLC	SLBC Data
Table 2: Poultry	Spider

## Animal Husbandry Sheep Goat Piggery

**Table 1: Popular Breed(s)**

Sr. No.	Particulars	31/03/2024
1	Popular Sheep breed(s)	Muzaffarnagari, Nali, Chokla
2	Popular Goat breed(s)	Barabari, Jamunapari

### Sources

Table Name	Source(s) and reference year of data
Table 1: Popular Breed(s)	Spider

## Fisheries

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	210.02	157.90	142.06
2	KCC for working capital (No.)	131	150	66
3	KCC for working capital (₹ lakh)	155.19	184.37	173.51

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	216	297	317
2	Reservoirs (No.)	4	4	4
3	Fish Seed Hatchery (No.)	0	0	1

**Table 3 : Brackish Water Fisheries**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Brackish Water Area (ha)	322	446	752
2	Area developed (ha)	140	194	327
3	Area available for development (ha)	182	252	425

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	District Credit Plan
Table 2: Inland Fisheries Facilities	Spider
Table 3 : Brackish Water Fisheries	Spider

## Agri. Infrastructure

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	6.25	394.92	2881.37



**Table 2: Agri Storage Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Storage Godowns (No.)	6	16	16
2	Storage capacity available with PACS/ LAMPS/ RMCs(000MT)	14	14	14

**Sources**

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

## District Profile

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

#### Agri Infrastructure - Others

**Table 1: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	8687	8976	13964

**Table 2: Facilities Available**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Agri-Economic Zones (No.)	1	1	1
2	Cashew Processing Units (No.)	1	1	1

#### Sources

Table Name	Source(s) and reference year of data
Table 1: Fertilizer Consumption	SPIDER
Table 2: Facilities Available	SPIDER

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

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MUDRA Loans (Rs. lakh)	10066.00	38976.00	40525.00

**Table 2: Other Ancilliary Services**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	0	0	0
2	ACABCs (No.)	8	7	2

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCP
Table 2: Other Ancilliary Services	NABARD DISTRICT DATA

**MSME**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	32495.31	146395.00	180504.00
2	No. of units financed	3584	15781	19251
3	Loans under Stand Up India Scheme (Rs. lakh)	0.00	6210.00	40525.00

**Table 2: MSME units - Cumulative**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	32	32	32
2	Micro Units (No.)	160	166	188
3	Small Units (No.)	186	246	113
4	Medium Units (No.)	95	149	180
5	Udyog Aadhar Registrations (No.)	441	561	481

**Table 3: Traditional activities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	15	15	15
2	Handicrafts Clusters (No.)	17	17	17
3	Weavers' Coop. Societies (No.)	4000	4000	4000

**Table 4: DIC interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/crafts	ODOP-TEXTILE	ODOP-TEXTILE	ODOP-TEXTILE

**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)	9883	10233	10534
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	2	2	2

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DISTRICT CREDIT PLAN
Table 2: MSME units – Cumulative	SPIDER
Table 3: Traditional activities	DIC
Table 4: DIC interventions	DIC
Table 5: Skill Development Trainings	NABARD

### Export/ Education/ Housing

**Table 1: GLC**

Sr. No.	Particulars	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	5872.00
2	GLC under Education (Rs. lakh)	736.49	352.00
3	GLC under Housing (Rs. lakh)	10823.66	485.00

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DISTRICT CREDIT PLAN

### Public Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (Rs. lakh)	6373.00	6373.00	6373.00

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

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	AGRICULTURE	23	25	30
2	IRRIGATION	2	5	10
3	ROADS	20	48	50
4	BRIDGES	4	7	10

### Sources

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



## Renewable Energy

**Table 1 : Go Green Initiatives**

Sr. No.	Project Name	31/03/2024
		No. of Projects
1	RELIANCE COMMERCIAL SCALE CBG PLANT	1
2	BIO GAS PLANTS-OTHERS	5460

**Table 2 : Renewable Energy Potential**

### Sources

Particulars	31-03-2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	Total MW
Potential	887	0	39	53	26	1005
Developed	100	0	5	1	1	107
Under Developed	14	0	3	0	0	17
Planned	25	0	8	0	0	33
Gap	748	0	23	52	25	848

Table Name	Source(s) and reference year of data
Table 1: Go Green Initiatives	UPNEDA DIC
Table 2: Renewable Energy Potential	UPNEDA DIC

## Informal Credit Delivery

**Table 1: 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)	20.00	10.00	0.00
2	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	3.00	1.50	0.00

**Table 2: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	15	15	15
2	No. of SHGs formed	2362	2362	2362
3	No. of SHGs credit linked (including repeat finance)	0	0	289
4	Bank loan disbursed (Rs. lakh)	0.00	0.00	894.00
5	Average loan per SHG (Rs. lakh)	0.00	0.00	3.09
6	Percentage of women SHGs %	1.0	1.0	1.0

**Sources**

Table Name	Source(s) and reference year of data
Table 1: Promotional Interventions	NABARD
Table 2: Status of SHGs	DRLM

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

Sr. No.	Particulars	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	434	434
2	Marketing Societies (No.)	1	1
3	Sugar Societies (No.)	4	4
4	Agro Processing Societies (No.)	14	14
	Total (No)	453	453

**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.)	143	143	143

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	Bara Banki	Banki	Agro Processing Societies	9	Average	Agro Processing Societies	9	Average	Agro Processing Societies	9	Average
10	Uttar Pradesh	Bara Banki	Dariyabad	Agro Processing Societies	7	Average	Agro Processing Societies	7	Average	Agro Processing Societies	7	Average
11	Uttar Pradesh	Bara Banki	Puredala	Agro Processing Societies	7	Average	Agro Processing Societies	7	Average	Agro Processing Societies	7	Average
12	Uttar Pradesh	Bara Banki	Bani Kodar	Agro Processing Societies	9	Average	Agro Processing Societies	9	Average	Agro Processing Societies	9	Average
13	Uttar Pradesh	Bara Banki	Sidhaur	Agro Processing Societies	10	Average	Agro Processing Societies	10	Average	Agro Processing Societies	10	Average

14	Uttar Pradesh	Bara Banki	Haidarga rh	Agro Proce ssing Socie ties	5	Average	Agro Proce ssing Socie ties	5	Average
15	Uttar Pradesh	Bara Banki	Trivedig anj	Agro Proce ssing Socie ties	7	Average	Agro Proce ssing Socie ties	7	Average
16	Uttar Pradesh	Ayodhya	Mawai	Agro Proce ssing Socie ties	10	Average	Agro Proce ssing Socie ties	10	Average
17	Uttar Pradesh	Ayodhya	Rudauli	Agro Proce ssing Socie ties	9	Average	Agro Proce ssing Socie ties	9	Average
2	Uttar Pradesh	Bara Banki	Harakh	Agro Proce ssing Socie ties	9	Average	Agro Proce ssing Socie ties	9	Average
3	Uttar Pradesh	Bara Banki	Masauli	Agro Proce ssing Socie ties	6	Average	Agro Proce ssing Socie ties	6	Average
4	Uttar Pradesh	Bara Banki	Dewa	Agro Proce ssing Socie ties	6	Average	Agro Proce ssing Socie ties	6	Average

5	Uttar Pradesh	Bara Banki	Fatehpur	Agro Processing Societies	13	Average	Agro Processing Societies	13	Average
6	Uttar Pradesh	Bara Banki	Nindaura	Agro Processing Societies	9	Average	Agro Processing Societies	9	Average
7	Uttar Pradesh	Bara Banki	Suratganj	Agro Processing Societies	10	Average	Agro Processing Societies	10	Average
8	Uttar Pradesh	Bara Banki	Ramnagar	Agro Processing Societies	10	Average	Agro Processing Societies	10	Average
9	Uttar Pradesh	Bara Banki	Sirauli Gauspur	Agro Processing Societies	7	Average	Agro Processing Societies	7	Average

Sources

Table Name	Source(s) and reference year of data
Table 1 to 4	MoC



## 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	21	184	131	53		0	0	313	14	4559
Regional Rural Bank	1	94	82	12		0	0	587	20	6293
District Central Coop. Bank	1	23	20	3		0	0	0	96	30474
Coop. Agr. & Rural Dev. Bank	1	9	6	3		0	0	0	301	0
Primary Agr. Coop. Society	1	143	143	0		0	0	0	15	4225
All Agencies	25	453	382	71		0	0	900	446	45551

### 2. Deposits Outstanding

Agency	Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	662172.84	633378.00	976764.00	54.2
Regional Rural Bank	196375.60	100093.00	214973.00	114.8
				17.61

Cooperative Banks	21517.92	20780.96	28762.00	38.4	2.36
All Agencies	880066.36	754251.96	1220499.00	61.8	100.00

### 3. Loans & Advances Outstanding

Agency	Amount of Deposit [Rs. lakh]				Share (%)
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	
Commercial Banks	369966.96	454294.66	669986.00	47.5	75.72
Regional Rural Bank	185587.20	201193.20	203048.00	0.9	22.95
Cooperative Banks	12288.24	12057.40	11819.00	-2.0	1.34
Others	0.00	0.00	0.00	0	0.00
All Agencies	567842.40	667545.26	884853.00	32.6	100.00

### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	55.9	71.7	68.6
Regional Rural Bank	94.5	201.0	94.5
Cooperative Banks	57.1	58.0	41.1
Others	0	0	0
All Agencies	64.5	88.5	72.5

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	22274	665631	241737	122084
Regional Rural Bank	21506	4668	3348	73586
Cooperative Banks	0	199	77	0
Others	0	0	0	0
All Agencies	43780	670498	245162	195670

## 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	452500.00	67.5	79516.00	11.9	103960.00	15.5		0.0
Regional Rural Bank	106873.00	52.6	92585.00	45.6	119860.00	59.0		0.0
Cooperative Banks	4417.00	37.4	1828.00	15.5	0.00	0.0		0.0
Others		0	0.00	0	0.00	0		0
All Agencies	563790.00	63.7	173929.00	19.7	223820.00	25.3	0.00	0.0



Other Priority Sectors*	18571.74	15590.90	83.9	36588.44	30339.00	82.9	37186.49	138269.00	371.8	179.5
Total Priority Sector	376968.72	224848.13	59.6	444730.42	576738.00	129.7	475881.68	563790.00	118.5	102.6

#### 9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] 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			0			0	667235.00	81575.00	12.2	4.1
Regional Rural Bank	212342.00	28589.00	13.5	218013.00	36478.00	16.7	203048.00	37088.00	18.3	16.2
Cooperative Banks	12797.09	2202.86	17.2	13280.60	2000.16	15.1	11819.00	2776.00	23.5	18.6
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	225139.09	30791.86	13.68	231293.60	38478.16	16.64	882102.00	121439.00	13.77	14.70

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

Source(s)	
1	LDM Office Barabanki
2	LDM Office Barabanki
3	LDM Office Barabanki



## **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 NDDDB NFDB NCDC and other National level Federations

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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



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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

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

## **2. Union Budget**

### **2.1. Important Announcements**

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.



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

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

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

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

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

## **2.2. Highlights related Agriculture & Farm Sector**

Priorities identified for Agricultural Sector

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

Focus Areas

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

### **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. RBIs 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. NAB

5.iii. ARD 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.iv. 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 at PACS and cooperative milk societies.

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

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

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

## **9. Farm Sector Development**

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

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



9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

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

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



**12. Agriculture Credit during 2023-24:**

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

**13. Technology Facilitation Fund (TFF):**

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

**5. Govt Sponsored Programmes linked with Bank Credit**

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

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

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

Uttar Pradesh Horticulture and Food Processing Industry Policy – 2022: The policy offers extensive incentives to boost the states food processing sector. Key subsidies include 35 percent of costs for plant machinery and technical civil work capped at Rs. 5 crore and 25 percent for expansion or modernization up to Rs. 1 crore. The policy also provides 100 percent stamp duty exemption on land purchases and 75 percent rebates on external development

charges. Special incentives include a 50 percent subsidy on solar power projects for rural processing units with 90percent for women entrepreneurs. Cold chain infrastructure and value addition receive a 35percent subsidy with up to Rs. 10 crore for specific projects. The policy encourages decentralized processing and storage offering grants of up to 50percent or Rs. 50 lakh. Additionally a 25 percent freight subsidy on exports (excluding Nepal Bangladesh and Bhutan) and interest subsidies for Reefer Vehicles are provided. The entire state is treated as a unified market allowing license holders to operate across mandis. (Link-<https://invest.up.gov.in/uttar-pradesh-food-processing-industry-policy-2023/>)

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

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

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



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

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

(Link: <https://updairydevelopment.gov.in/NBDMSchemes.aspx>)

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

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

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

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

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

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

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

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

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

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

<https://govtschemes.in/hi/utatara-paradaesa-maukhayamantarai-kaisaana-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 5.8percent over 2023-24.

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

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

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

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

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

### **2.2. Highlights related Agriculture & Farm Sector**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

Since independence, the share of the Indian agriculture sector has declined over the past few years, but it still remains the primary source of livelihood for approximately 58% of India's population. Income from crop constitutes a substantial 37% of farmers' overall income. In FY 2023-24, the total agricultural production is slightly lower than the foodgrain production (329.7 million tonnes) in 2022-23, primarily because of poor and delayed monsoons. The major economic activity of Barabanki District is agriculture. The number of cultivators (including agricultural labourers) constitutes 18.76% of the total population and 73.31% of the total main workers (Census 2011). The main crop seasons are Kharif, Rabi and Zaid. The main crops of Kharif are paddy, urad, arhar, maize, jowar, bajra while the main crops of rabi are wheat, mustard, peas, gram, and lentil. Mentha, urad and maize crops are grown in Zayed. It has the largest share of mentha. The crop cycle of wheat- mentha-paddy is mainly adopted by the farmers. GCA is 5.6 Lakh Hectares, NSA is 2.73 Lakh Hectares hence Cropping Intensity is 205.13. The district falls under Eastern Plain Zone and soil consists of Alluvial and Loamy content. Normal Rainfall is 1063 mm. 54% of farmers are having land less than 1 hectare, 26% between 1 to 2 hectares, 14 % between 2 to 4 Hectares, 5 % between 4 to 10 Hectares and 1 % above 10 hectares. Ground level credit to Crop remained Rs 40 crores, 38.59 crores and 24.50 crores in previous three

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

1. There are 24 cold storages in the district with a capacity of 234783 metric tonnes and a total of 562 food grain warehouses with a capacity of 229729 metric tonnes.

2. There are 6 soil testing laboratories in the district. Soil testing facility is available in all tehsils except Sirauli tehsil, these numbers are inadequate in terms of area and land holding of the district.

3. There are 193 mandis in the district. These number are low considering agricultural production and commercial farming. The participation of marginal farmers in mandis and government procurement is very low.

4. The long distance of procurement centres from the village, delay in government procurement, long waiting period before sale at the centre, opacity in weighing and quality assessment, delay in payment and role of intermediary in some places are some of the factors that force farmers to sell the produce to the village trader (bara) at a price lower than the MSP.



5. Limited facilities for conducting major nutrient assessment are available at existing laboratories. Facility for testing of micronutrients and fertilizers is not available.

6. In February 2020, the Union Cabinet approved the reform of "Pradhan Mantri Fasal Bima Yojana (PMFBY)" and "Restructured Weather Based Crop Insurance Scheme (RWBCIS)" to address the existing challenges in the implementation of crop insurance schemes. Enrollment under schemes has been made voluntary for all farmers.

## **2.1.2 Water Resources**

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

District is situated on the Gangetic plain (alluvial). Both surface water and groundwater are abundant. The net sown area in the district is 264483 hectares, of which 93.67% is irrigated. But due to the increasing area of banana and mentha, the pressure on water resources is bound to increase in the long run. Therefore, water management techniques like micro irrigation need to be encouraged. The uses of Drip and Sprinkler irrigation are yet to be popularise, although they are in increasing trend. The adoption of drip irrigation under MIDH scheme can help farmers manage water resources more effectively, especially in areas with limited rainfall. Gross Irrigated Area is 5.08 Lakh hectares.

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

1. The district has 1706 km of canal network, 105041 tube wells (including 303 government tube wells) and 466 wells irrigated 228045 hectares of net sown area and 488233 hectares of gross sown area. The average rainfall in the last three years (2020-21, 2021-22, 2022-23) in the district has been recorded at 1353 mm, 1099 mm and 1340 mm respectively, while the normal standard rainfall of the district is 1061 mm. (Source- INDIA WRIS).

2. As per ground water estimation of 2023, the net availability of ground water is 189227.52 ha.m and current annual exploitation is 115723 ha.m.

3. Component of recharge from other than rainfall in Uttar Pradesh is 35.33 BCM

with highest in Barabanki district 130928 Ham where maximum canal irrigation facility is available.

4. Stage of ground water extraction 63.13% as a whole for the district. The highest stage of ground water extraction is 68.79% in MASAULI block.

5. Though farmers are willing and installing solar irrigation system to mitigate cost of irrigation, but they are having only option to install standalone solar irrigation system instead of grid connected solar irrigation system due to lack of farm level electric infrastructure. As per the average available sunshine hours in Uttar Pradesh farmers can generate solar electricity up to 1800 hours in a year but hardly use 250-300 hours in years, resulting loss of opportunity for additional income from solar system.

6. Banks have limited financial instruments for financing solar irr

### 2.1.3 Farm Mechanization

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

Farm mechanisation provides many other financial and social benefits to the farmers along with increasing agricultural productivity. This saves 15 to 20 percent in the use of manure and seeds, 20 to 30 percent in labour and operating time. Apart from this, there is an increase of 5 to 20 percent in crop density and 10 to 15 percent increase in agricultural productivity. This helps in attracting rural youth to the agricultural sector. With farm mechanisation, agricultural Activities can be completed in time according to the requirement of the crop.

The average agricultural power availability in India has increased from 1.1 kW/ha in 1995-96 to 2.02 kW/ha in 2013-14. The Government of India has formulated a number of schemes and policies to increase mechanisation in Indian agriculture. The Government of India has set an ambitious target of increasing agricultural power from 2.02 kW per hectare to 4 kW per hectare by 2030. With the availability of agricultural power at the above level, agricultural productivity can be increased to 4.2 tonnes per hectare. In Barabanki district total GLC under Farm Mechanisation is 23231.01 Lakh during 2023-24. Custom Hiring and Agro Service Centers are 206 & there are other 2474 minor repair centers for farm implements.

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

1, There are many industrial establishments in the district where fodder machines to rotavators are manufactured. Dealers of various companies There are also vendors and repairs/repairs. There are facilities for proper maintenance.

2. Under the Central Government's Sub Mission on Agriculture Scheme, the State Government has launched Farmer Producer Organizations/Cooperative Organizations. Cooperatives/ Gram Panchayats Farmers will be given Farm Machinery Bank / Farm Machinery Bank. Custom hiring centre facility has been provided in the district.

3. Power tillers are more suitable for medium and small land holdings. A trolley with a power tiller can be installed for transportation of agricultural produce. They use less fuel and can be used for many purposes just like tractors.

4. On one hand, the population dependence on agriculture for livelihood is continuously increasing, while on the other hand, the share of agriculture and allied sectors in the state's Gross Domestic Product (GDP) is continuously decreasing. It was 60% in 1950, which decreased to only 24% in 2018-19 (Uttar Pradesh State Financial Survey). To change the dilapidated condition of agriculture in the state, it is necessary to rapidly increase mechanization in agriculture.

5. Tractor Density is lower in the district which in comparison to other states like Punjab. In order to increase productivity and efficiency in the agriculture, more interventions on use of crop implements is suggested,



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

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

For more than 92% of small holding farmers, horticultural crops are the main source of higher income, employment and nutrition per unit area. The climate and geographical condition of Barabanki district is suitable for plantation of horticultural crops. The declining level of profit in traditional cereal crops has led farmers to take up medicinal farming, vegetable cultivation, floriculture and fruit cultivation. Beekeeping and mushroom cultivation are also emerging as major activities in some development blocks. This diversification has definitely increased the income of the farmers, but the non-availability of an organised platform for marketing the produce, stagnation in the productivity of old gardens and lack of necessary infrastructure after plucking, are some of the major reasons which are hindering the area expansion and production/productivity growth of plantation and horticulture crops. Mango and Potato are two major crops under Plantation and Horticulture, coverage of 12250 & 19500 Hectares respectively. Modern Agriculture Techniques and Sustainable Resource management have attributed to the success of these crops.

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

1. Under the Mission MIDH for Integrated Development of Horticulture, Government of India contributes 60% of the total outlay for development programmes in all States except Northeast and Himalayan States, 40% share is contributed by State Governments.

2. The horticulture department has 02 nurseries accredited with NHB; Udhauli (2 ha) and Satrikh (1.73 ha) produce about 17000 high quality fruit bearing plants per year. There are also a large number of private nurseries, but no private nurseries are registered, so the quality of the plants distributed from these nurseries is not fixed.

3. The Horticulture Department has a 60-acre potato seed breeding farm in Belhara, Fatehpur but it is unable to meet the requirement of the district. Potato productivity has stagnated over the years due to timely non-availability of certified seed.

4. At present, various schemes are being implemented in various districts within the State such as Integrated Mission for Development of Horticulture, Establishment of Drip/Sprinkler Irrigation System, National Mission on Medicinal Plants, Development of Horticulture in SC/ST Areas, Rashtriya Krishi Vikas Yojana, Scheme for Promotion of Quality Betel Produce in the State, Fruit Belt Development Plan and Food Processing Development Schemes.

5. Mini centres of excellence/hi-tech nurseries are also under construction at District Barabanki.

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

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

Uttar Pradesh lacks natural forest resources. As per available records, its forest area is 1657296 hectares (6.86% of the total geographical area). The actual forest area is only 14,338 sq km (5.95% of the total geographical area). The per capita forest area of the state is 0.011 hectares. The forest area of Barabanki is 5974 hectares (1.53%). The forest area per capita is 0.001 hectares. About 8067 hectares of land in the district is barren and about 36000 hectares of land is fallow. a massive afforestation program -

-2024 has been launched by the State Government in which more than 3650 lakh saplings have been planted during the financial year 2024-25.

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

The Forest Department provides extension services and planting material (SPP) for forestry development. It has 01 division and subordinate units present in the district.

2.Forestry is commercially underdeveloped due to lack of sufficient land area available to the farmers for cultivation other than the fertile land used for cultivation.

3.It is proposed to implement green belts in all 75 districts of the State wherein 8-12 feet saplings will be planted in each district and 3 to 4 sites will be developed as green belts.

4.The 'Sub-Mission on Agroforestry' scheme for Uttar Pradesh is being operated on the basis of funding pattern 60:40 (Government of India: State Government). Financial assistance will be supported to farmers to the extent of 50% of the actual cost of Activities (limited to 50% of the estimated cost).

The livestock sector is a vital part of Indian agriculture, significantly contributing to the country's economy. From 2014-15 to 2022-23, the livestock sector grew at an impressive Compound Annual Growth Rate (CAGR) of 7.38 per cent at constant prices. The contribution of livestock to the total GVA (at constant prices) in agriculture and allied sectors increased from 24.32 per cent in 2014-15 to 30.38 per cent in 2022-23. In 2022-23, the livestock sector contributed 4.66 per cent of the total GVA, significantly boosting the per capita availability of milk, eggs, and meat (Economic Survey 2023-24).

## **2.1.6 Animal Husbandry - Dairy**

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

The animal husbandry sector plays an important role in the rural economy and contributes 33% of the Gross State Domestic Product (GSDP) from agriculture in Uttar Pradesh. The number of milch animals in Barabanki district is 3.83 lakh, which produces about 5 lakh litres of milk per day.



According to the animal census 2019, the total livestock population in the district is 833092 lakh. Out of this, 328821 are cows and 508830 buffaloes. According to the 2019 census, livestock population decreased by 13.25 per cent, cows increased by 48.05 per cent and buffaloes decreased by 20.44 per cent. The major bovine breeds of the district are Haryana, Sahiwal and Tharparkar, of which Sahiwal has a major part. The main breeds in the Mahisha dynasty are Bhadawari and Murra. Total GLC flow in the district is to the tune of Rs 50.08 Crores in 2023-24.

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

1. In view of the increasing demand for milk and processed products in the local market and the nearby state capital (Lucknow), the large share of small and marginal farmers in the agricultural population and the natural inclination for dairy activity in the rural population, there is a lot of potential for the development of dairy sector in the district.

2. There are 37 veterinary hospitals and 65 animal service centres in the district. There are 103 artificial insemination centres working in the district. Of these, 66 centres are of the Animal Husbandry Department, 15 of BAIF and 31 of PCDF.

3. Amul, Gyan and Parag have set up 550 milk collection centres in the district and a total of 451 milk cooperative societies are operating. However, due to most of the villages in the district not being connected to milk routes, cattle farmers have to depend on milkmen to sell milk.

4. Animal Husbandry is provided by the Central Government to the farmers through the facility of Kisan Credit Card (KCC) to help them meet their working capital requirements. Under this scheme, 7% annual interest rate on KCC-Dairy Credit Limited up to 2 lakh and 3% interest subsidy on timely repayment of loan will be given by the Central Government.

5. The system of milk procurement in the district is not well developed, there is scope for setting up dairy societies/milk collection centres besides revival of non-functional societies. There is a need to establish milk processing centres for value added products.

#### **2.1.7 Animal Husbandry – Poultry**

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

According to the 20th Livestock Census, the total poultry population in Uttar Pradesh is 125.25 lakh. Total egg production during 2018-19 is 260.5 crore which is 2.5% of all India production. During the financial year 2018-19, egg production in the state registered an annual growth of 6.8%. During the year 2018-19, the availability of eggs in the state was less than only 12 eggs/person/year, while at the national level the availability was 79 eggs/year. Person/year. Keeping in view the population of the district (32.60 lakh) and consumption norm (180 eggs/person/year), the total requirement of eggs in the district is about 16 lakh eggs / day. The production of

broilers in the district is about 6000 kg/ha. While the meat requirement is about 98000 kg/day keeping in view the consumption norm (11 kg/person/year for all types of meat). It's day. Therefore, there is immense potential for the development of poultry in the district.

Total GLC in the district is Rs11.18 crores during 2023-24.

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

1. According to the Livestock Census-2019, Barabanki has a poultry population of 3.18 lakh. Most of the poultry population is in Nindaura and Fatehpur development blocks.

2. There are 37 veterinary hospitals and 66 animal service centres in the district. But there is no separate facility available for poultry related extension services.

3. A large number of farmers are engaged in poultry farming in the district but there is no arrangement for the supply of chickens in the district. Therefore, there is a need to encourage the establishment of hatcheries in the district.

4. Separate KCC loan facility is being provided by the Government of India for animal husbandry and fisheries like KCC crop loan. Under this scheme, KCC loans will be given for animal husbandry and fisheries at 7% (up to Rs. 2 lakh) interest rate and 3% interest subsidy will also be given on timely loan repayment.

5. In order to improve the productivity of birds, the state government has announced UP Poultry Development Policy-2013 and Poultry Development Programme for setting up commercial layer units and broiler parent farms in the state with interest subsidy, incentives and exemption on stamp duty for sales tax for purchase of land, feed etc.

6. There is scope for promotion of FPOs especially in the small scale and backyard poultry sector. Bank may finance SHG, JLGs, FPOs, etc. for promotion of backyard as well as the commercial poultry units and setting up of mini feed plants/feed mills.

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

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

Sheep, goat and pig rearing is done in rural areas mainly by certain communities and SC/ST as main or additional livelihood earning. Mainly this activity is done on a small scale and its commercialization is low. In Barabanki district also, pig and goat rearing is done along with agriculture by landless and small/marginal farmers. Most of the units are very small. Sheep farming is not in vogue in the district. According to the livestock 2019 census, the population of sheep, goat and pig in the district is 400, 229206 and 5646 respectively. The famous breeds of goat in the district are Barbari and Jamunapari. The pig population is mainly of local species. At present, pig and goat rearing is basically done traditionally, which is unorganized and completely unscientific. There is a lack of commercial thinking among



the farmers in the district, which leads to low productivity. The per capita meat availability is 307 gm whereas according to the norms it should be 11 kg/person/year (all types of meat). Keeping in view the gap between demand and supply, proximity of the state capital and climate of the district, there is a need to establish commercial units for goat and pig farming. In recent times, some progressive farmers have also shown interest in pig/goat breeding,

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

1. Separate KCC loan facility is being provided by the Government of India for animal husbandry and fisheries like KCC crop loan. Under this scheme, KCC loans will be given for animal husbandry and fisheries at 7% (up to Rs. 2 lakh) interest rate and 3% interest subsidy will also be given on timely loan repayment.

2. Availability of good breed is a hindrance in the development of goat and pig farming. Farmers buy cattle from the local market. There are not enough breeding farms for goat rearing. Some government veterinary hospitals have facilities for breeding the Barbary breed, but it is inadequate. There is a great need to promote private investment in the breeding sector.

3. The requirement of trained workers for artificial insemination should be worked out and trained in recognized institutions.

4. There is a need to upgrade/modernize/strengthen livestock markets by creating infrastructure facilities on the pattern of Agricultural Produce Marketing Centres. This will help in marketing of meat and meat products.

5. Shortage of feed and fodder High cost of feed, double breeder, high mortality, delay in maturity and long intercalving; low conception; Restricted marketing facilities for livestock and livestock produce, encroachment and degradation of public pastures, inadequate infrastructure, veterinary health and reproductive services are the major problems.

6. Rendering units and high-value by-product processing units under PPP mode can be established.

### **2.1.9 Fisheries**

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

Being an ancillary activity of agriculture, fisheries occupy a very important place in the socio-economic development of India. It is important in livelihood, food security and economic development. Fish is an economical source of high protein and omega-3 fatty acids. Therefore, its role in India's food security is very important. Uttar Pradesh, being a landlocked state, has the scope of fisheries confined to the inland area. Inland fresh water sources are abundant in this region such as rivers, canals, reservoirs, lakes, riverine wetlands, ponds etc. The major shrimp species of India originate in Uttar Pradesh and it is definitely the backbone of fresh aquaculture in our country. 4 Departmental Ponds and 313 Private ponds covering

327 hectare exist in the district for Fish Cultivation. Total 1724 MT Fish Production reported during 2022-23.

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

1. There are a total of about 10641 ponds (area 6525 ha) in the district, including 75 private ponds (41 ha). All other ponds are owned by the Gram Panchayat. Apart from this, there are 49 lakes of 416 ha and a water logging area of 150 ha. Thus, an area of about 7100 ha is available for fish farming.

2. Separate KCC loan facility is being provided by the Government of India for animal husbandry and fisheries like KCC crop loan. Under this scheme, KCC loans will be given for animal husbandry and fisheries at 7% (up to Rs. 2 lakh) interest rate and 3% interest subsidy will also be given on timely loan repayment.

3. Funding by banks in this sector is being affected due to non-insurance facilities for fisheries by insurance companies.

4. According to the policy, lease for fisheries of ponds is given to fishermen, SC/ST and others in the same order. This has led to many aspiring farmers/farmers. Fishermen or Self Help Groups not belonging to the SC/ST community are not able to take up fish farming. Therefore, there is a need for a change in policy.

5.d) During the Budget session 2024-25, to ensure availability of quality brood for quality seed, Finance Minister, Government of India, Smt. Nirmala Sitharaman announced the financial support for setting up a network of Nucleus Breeding Centre (NBC) for shrimp brood stocks. Further, financing for shrimp farming, processing and export will be facilitated through NABARD. Establishment of state-of-art facilities in NBCs will improve the ge

#### **2.1.10 Farm Credit – Others**

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

Notable lenders that provided two wheeler loans by online lenders through its portal services .

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

NBFC play a significant role in providing two wheeler loans in rural areas, having more flexible lending criteria thereby reaching a larger rural population. Similarly, MFIs do financing to individuals who do not have access to traditional banking services.

#### **2.1.11 Sustainable Agricultural Practices**

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

In the country, the farmer is mainly focused on crop production in which there is a lot of uncertainty in income and employment. In this



context, the integration of various agricultural enterprises has great potential to supplement farmers' income and increase Total labour employment. Use of Natural Farming, Cover Cropping like rye, Organic Farming, Hydraconics, conservation of tillage have gained popularity during previous years amongst farmers.

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

1. Various schemes such as National Livestock Mission, Horticulture Department, Fisheries Department and Agriculture Department can be used to promote integrated farming systems.

2. Special emphasis should be given on market-oriented diversification, livelihood enhancement and alternative crop development, rearing better cattle quality and value addition of primary raw materials.

3. In order to popularise affordable agricultural practices, the concerned departments should develop models and arrange for training of farmers.

## **2.2 Agriculture Infrastructure**

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

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

Under the self-reliant India campaign, the Government of India has set up an Agricultural Infrastructure Fund of Rs 1 lakh crore to attract private investors in the agricultural sector. Under the Agricultural Infrastructure Fund, provision of loans, interest subvention and grants under government sponsored programs has been made to agricultural cooperatives, farmer groups, FPOs, agri-entrepreneurs, start-ups etc. This fund will provide cold stores, cold chains, storage facilities, silos, grading and packaging units, Units like e-marketing points, fruit ripening chambers, waxing plants will be funded.

Under this financing facility, there will be an interest subvention of 3% per annum on all loans up to Rs. This subvention will be available for a maximum period of seven years. Further, credit guarantee coverage will be available under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) for loans up to Rs 2 crore for eligible borrowers.

Total flow to Storage and Marketing Infrastructure is Rs 28.81 crores in respect of 16 accounts during 2023-24 in the district. (Source SLBC India Portal)

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

1, About 12.60 lakh metric tonnes of main food grains (paddy and wheat) are produced in the district, against which storage capacity of 229729 MT is available. Thus, only 18.17% of the food grain



production is scientifically available for storage. 72% of the available storage capacity is in the Government and Cooperative sector. 2. Assuming that about 40% of the food grain production in the district will be available for storage, we can estimate that there is a need to build 5 lakh MT storage capacity in the district. This requirement is beyond the capacity required for horticultural crops. There are 24 cold storages in the district with a total capacity of 2.34 lakh MT. These are all potato based.

3. All cold storages in the district are for storing potatoes. Since the production of other vegetables and fruits is increasing in the district, investment in the construction of multi-commodity cold storage should be encouraged. Zero Energy Cool Chamber should be established at the village level. Zero Energy Cool Chamber helps small vegetable growers to store vegetables on the farm for 2-3 days at low cost.

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

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

A large area of land in Barabanki district has become infertile due to non-scientific farming, no change in crop cycle for years and excessive fertiliser and pesticide use during crop planting. Therefore, in view of the need to improve soil health, there is a need to invest in conservation of soil and water sources so that the decline in crop yield can be prevented.

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

1. There are 6 laboratories for soil testing in the district. Of these, 5 are from the Agriculture Department at the tehsil level (other than Sirauli) and one is of National Fertilizer Limited (NFL) at the district level. According to the Agriculture Department, testing of micronutrients is also now available in the district.

2. The cultivable wasteland, present fallow, other fallow and barren land in the district is 52911 hectares i.e. 13.62 percent of the total reported area. The uncultivable and cultivable land and cultivable land are 3614 hectares and 8067 hectares respectively.

3. In the district, 4943 hectares of land is affected by soil saline and alkaline problems, which can be diagnosed and brought under cultivation.

4. It is necessary that all laboratories should be equipped with the facility of testing micronutrients and fertilisers. Portable soil testing machines can be placed at Gram Panchayat level.

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

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

The Activities which are gaining increasing importance in modern agriculture for increase in productivity, reduction in cost and environmental balance include tissue culture, agricultural biomechanics, use of organic fertilisers and organic pesticides, use of earthworm and NADEP manure, etc. The use of quality seed can increase productivity by about 25%. For the increase of agricultural production and productivity, it is necessary that soil testing is done by the farmers from time to time. Due to the imbalanced use of chemical fertilisers, the soil has become unhealthy, so vermicompost should be promoted in place of chemical fertilisers and the farmer should make vermicompost using crop residue and dung, which can result in reducing the cost of cultivation.

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

1. In Barabanki district, the inclination towards banana cultivation has increased among the farmers. Banana is cultivated by tissue culture plants in about 1 8500 hectares of all development blocks. Tissue culture plants are supplied by Lucknow-based Biotech Park, Reliance, Jain Irrigation and Bengaluru-based companies.
2. Tissue Culture Lab has also been established by Sagar Agri Sciences (Safdarganj, Masauli) in the district which is approved by the Department of Biotechnology, Government of India. Its capacity is 20 lakh plants / year. Some farmers of the district supply seedlings to the farmers by secondary hardening of banana tissue culture seedlings.
3. There is a lack of awareness among farmers about bio-fertilizers. It is necessary to motivate small and marginal farmers for organic farming and for this, there is a need to spread publicity.
4. Emerging areas like seed production, mushroom cultivation, poly houses, fertiliser/seed outlets etc. also need to be financed by banks. Demonstration, training and extension services can be introduced to popularise the best and recommended practices in organic agriculture.
5. Essential to motivate small and marginal farmers for organic farming.
6. Financial support is required from banks in emerging sectors such as seed production, mushroom production, polyhouse cultivation, and fertilizer/seed sales centres.

### **2.3 Agriculture – Ancillary Activities**

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

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

Processing and marketing are the upcoming linkages that help accelerate agricultural development which are factors for enhancing the quality of produce, creating employment opportunities and increasing the net income of farmers. Uttar Pradesh has a rich agricultural base and is



the largest producer of food grains and sugarcane. Milk, fruit and vegetable processing are best suited for the state due to high labour intensity. The state provides suitable conditions, incentives and facilities for the development of agricultural production and has immense potential for setting up agro-based industrial units. The state's Food Processing Industries Policy, 2017 aims to create an ideal destination for setting up food processing industries. Food parks in the state are in Barabanki, Varanasi, Gorakhpur and Saharanpur. These parks provided facilities for multi-chamber and controlled atmosphere cold storage, sorting, grading and cleaning to meet the specific needs of the food processing industry. Metha is the ODOP produce in the district, majorly grown in 76000 hectares and producing 105 MT in a year. Many processing plants are in use. Subsidy for cultivation under GAP under Export policy of the GouP.

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

1. Kursi has a food park with an area of 110 acres. There are a total of 240 plots, in which 80% of the plots have been allotted. On an average, plots are small (1000 sq.m.-2000 sq.m.), hence food parks have more small scale units. The food park is operated by UPSIDC.

2. About 185 units are currently installed. UPSIDC has also set up a modern cold storage at the food park which is no longer in working condition. In the absence of a captive power plant of the park, the units do not get uninterrupted power, which negatively affects the production and profitability.

3. Food processing is the link between the primary sector (agriculture) and the secondary sector (construction). Apart from the common infrastructure facilities like power, water, transportation in the development of food industry, storage/storage, silos, cold storage and cold chain, APMC market for availability of raw materials, quality control laboratory, Support services such as machinery and equipment infrastructure, licensing agencies, skill development institutes, marketing and branding services are required

4. There is a good possibility of setting up a potato flaking unit in the district. It can be started on a pilot basis.

5. The Government of India (GOI) enhances this effort through policies like PMKSY and PLISFPI, which promote global competitiveness and infrastructure growth. The Uttar Pradesh state government supports these initiatives with its own food processing policy, offering incentives as 100% exemption

## **2.3.2 Agri Ancillary Activities - Others**

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

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

1. Kursi has a food park with an area of 110 acres. There are a total of 240 plots, in which 80% of the plots have been allotted. On an average, plots are small (1000 sq.m.-2000 sq.m.), hence food parks have more small scale units. The food park is operated by UPSIDC.



2.About 185 units are currently installed. UPSIDC has also set up a modern cold storage at the food park which is no longer in working condition. In the absence of a captive power plant of the park, the units do not get uninterrupted power, which negatively affects the production and profitability.

3.There is a need for collaboration between Farmer Producer Organizations (FPOs) which can act as aggregators or primary processors and the corporate sector. This will lead to better transfer of technology, awareness among producers about quality, market/demand driven production etc.

4.Food processing is the link between the primary sector (agriculture) and the secondary sector (construction). Apart from the common infrastructure facilities like power, water, transportation in the development of food industry, storage/storage, silos, cold storage and cold chain, APMC market for availability of raw materials, quality control laboratory, Support services such as machinery and equipment infrastructure, licensing agencies, skill development institutes, marketing and branding services are required

5.There is a good possibility of setting up a potato flaking unit in the district. It can be started on a pilot basis.

## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

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

The Government of India (GoI) has notified new norms for classifying enterprises as Micro Small and Medium Enterprises vide Gazette Notification dated June 26 2020. An enterprise will be classified as a micro small or medium enterprise based on the following criteria: A micro enterprise is an enterprise where the investment in plant and machinery or equipment does not exceed one crore rupees and the turnover does not exceed five crore rupees;

A medium enterprise is an enterprise where the investment in plant and machinery or equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees

A medium enterprise is an enterprise where the investment in plant and machinery or equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees. In terms of classification of manufacturing and service sector units there will be no distinction between manufacturing and service sectors and exports made by MSME units will also not be counted in the turnover limit.

MSMEs also act as complementary units to major industries. The MSME sector is the backbone of economic progress and development of any state due to its contribution to industrial productivity employment generation multifaceted nature adaptability and exports. MSMEs account for about 60 of the total industrial production of Uttar Pradesh. Micro enterprises constitute 99.61 (89.64 lakh) in the MSME sector of Uttar Pradesh while the remaining 0.39 (0.35 lakh) is the share of small enterprises. There is an increase of 23 % in credit flow to MSME units in District Barabanki. Credit to the tune of Rs 324.95 crores, 1463.95 crores and Rs 1805.04 crores was extended in MSME units in the district for last three years,

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

1. Development Institute of MSME has identified clusters in the manufacturing and service sector in the district. These are rice mills, terracotta, chikan kari, durries and rugs, zari embroidery and fashion accessories. Stone carvings are marked in the service area.

2. The main craft of the district is chikankari zari, embroidery, bone carving and pottery. Embroideries/ Zari embroidery occurs in almost all development blocks; It is mainly concentrated in Bundoora, Deva, Fatehpur, Banki, Masauli and Haidargarh. The carving on the bone takes place at Mailraiganj in Sirauli development block. Under the handloom sector there are 25000 looms in the district on which stoles are made. These stores are in high demand abroad especially in the Middle East countries.

3.The handloom textile industry has been identified under the One District One Product Scheme of the Government of Uttar Pradesh. Under this scheme an action plan has been made to promote a specific product by marking it in each district of the state. District Industries Center District Unit has been made the nodal department for the implementation of the scheme. Financial assistance is being provided by the state government to the traders and weavers associated with the identified products under special subsidy schemes.

4.In order to promote handloom textile industry under One District One Product Scheme a Common Facility Centre is being set up at Saidanpur Development Block-Sirauli Gauspur and a Common Facility Centre for Chikankari is proposed to be established at Bhanmau Development Block-Harakh.

5.Efforts are necessary to increase the direct market access of handicrafts men. At present most artisans work on wages for small traders/intermediaries. District Industries Centre should arrange for effective training of entrepreneurs and training product centres should be established. Clusters of units belonging to artisans weavers and artisans etc. should be created in the district.



## 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

India supports 17.84 of the worlds population and 15 of the livestock population with only 2.4 of the worlds land and 4 of water resources. However in the year 2019 world agricultural trade accounted for about 3.1 percent of its total agricultural exports. Indias Agriculture Export Policy aims to double agricultural exports to US\$ 60 billion by 2022 from current US\$ 30 billion and thereafter to US\$ 100 billion in the next few years with a stable trade policy.

Uttar Pradesh covers an area of 2.46 lakh sq. km. With this it is the fourth largest state in the country. Uttar Pradesh ranks third in terms of state GDP in the country but the states share in Indias total exports is less than 5. There is an urgent need to promote exports in the state to exploit the full potential of the states economy and to generate employment. Government of India is striving to increase resources and change policies to promote external trade and has initiated Foreign Trade Policy 2023(FTP-2023) which is a dynamic and open policy that will adjust to emerging needs. It is a policy document which is based on continuity of time-tested schemes facilitating exports as well as a document which is nimble and responsive to the requirements of trade and is based on principles of 'trust' and 'partnership' with exporters. 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 e-initiatives and (iv) Emerging Areas - E-Commerce Developing Districts as Export Hubs and streamlining SCOMET policy. The FTP 2023 encourages recognition of new towns through "Towns of Export Excellence Scheme" and exporters through "Status Holder Scheme". The FTP 2023 is facilitating exports by streamlining the popular Advance Authorization and EPCG schemes and enabling merchanting trade from India.

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

1. In order to promote exports in the district the District Export Promotion Committee has been constituted by the District Industries Center and the District Export Action Plan is being prepared in collaboration with the Directorate of MSME Kanpur. The main objective of the committee is to provide a platform for export related work in the district so that the problems faced by the export entrepreneurs can be resolved on one platform. This initiative of the UP government will definitely be very helpful in increasing exports in the district.

2. Lack of foreign exchange branches in the district and operations outside the district make it difficult for the exporter to get

credit. Power supply and availability is a problem that needs to be addressed. It should be ensured that pre-shipment loans are settled or converted into post-shipment credit within the stipulated time after departure of goods.

3. The main items exported from Barabanki district are mentha crystal and stole (hand loom). Two units of Mentha Crystal are operating in the district which also directly exports. Mentha crystals worth an estimated Rs 200 crore are exported every year. Stoles (handlooms) are mainly exported to countries in the Middle East and countries in Europe. Many weaver families in the district are associated with this activity but very few finished goods are exported. Whatever is exported it is done through the export establishments located in Delhi. At present only 5-6 firms export directly from Barabanki.

4. Barabanki is also emerging for export of green chillies. But now only outside exporters are doing this work who buy goods from farmers and export them from other cities.

5. Micro Small and Medium Exporters are invited to MSME/MSME. Proper training should be imparted by export organisations. Technical assistance may be sought from banks in this regard

## **4.2 Credit Potential for Education**

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

Goal 4 of the SDG emphasizes equal access for all women and men to affordable and quality technical vocational and tertiary education including university. Bank provides financial assistance to meritorious students for pursuing higher education in India/abroad. The main thrust is to provide financial assistance to every meritorious student at an affordable rate so that he can get an opportunity to study further. As per RBI instructions single person can avail loans up to Rs.10 lakh for educational purposes including professional courses same are included in priority sector. For loans taken for the purpose of pursuing higher education abroad the limit is Rs.20 lakh primarily with no limit on the sanctioned amount of loan.

#### **Constitutional Rights and Provisions**

Equal access to quality education to the entire population has become the need of the hour in order to assure their participation in nation building.

Key provisions related to education in the Indian Constitution include: Article 21A: The Constitution (Eighty-sixth Amendment) Act 2002 inserted Article 21-A in the Constitution of India to provide free and compulsory education of all children in the age group of six to fourteen years as a Fundamental Right.

Article 30: All minorities whether based on religion or language shall have the right to establish and administer educational institutions of their choice.



Article 45: The state shall endeavour to provide early childhood care and education for all children until they complete the age of six years.

Article 46: The state shall promote with special care the educational and economic interests of the weaker sections of the people particularly the Scheduled Castes and Scheduled Tribes and shall protect them from social injustice and all forms of exploitation. scholarships and fee waiver schemes for economically weaker sections (EWS) such as the Central Sector Scheme of Scholarship for College and University Students (CSSS) exists.

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

Literacy rate (Total) is 61.75 Male LR is 70.27 and Female LR is 52.34 respectively. There are 2 medical colleges 2 engineering colleges One Teachers Training college One polytechnic and 27 ITIs in the private and government sector in the district. In the financial year 2023-2024 a digital library is being established at the village panchayat and ward level with a budget allocation of Rs 300 crore for which Rs 498 crore is proposed in the financial year 2024-2025. Under Secondary Education by the year 2024-2025 all government secondary schools in the state will be equipped with basic facilities and a budget provision of Rs 516.64 crore is proposed under the Comprehensive Education Scheme for providing smart classes and ICT labs in each government secondary school.

A provision of Rs 200 crore is proposed for the maintenance of facilities in supported government secondary schools. The student community (higher secondary and above) and members of self-help groups should be made aware of the ongoing educational loan schemes interest subsidy schemes and the simple procedures to avail them. This will facilitate a smooth demand-supply chain during times of need and also protect customers from fraudulent businesses.

2.Funds such as RIDF NIDA and RIAS can be utilized to address infrastructural deficiencies particularly for the construction of schools or to connect villages to major centers where schools are located.

4.In the case of public sector banks in urban semi-urban and rural areas there should be a quick and systematic process adopted to avoid time delays in educational loan disbursement. Banks should also promote follow-up inspections and awareness programs for the beneficiaries themselves. Special packages should be designed to ensure satisfactory repayment of educational loans by rural individuals.

### **4.3 Credit Potential for Housing**

#### **4.4**

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

Housing is the basic need of human beings. A house is important not only from the family point of view but also from the social point of



view. With the improvement in the economic condition of families and their aspirations increasing the need for housing is also increasing. According to the Projections of the Ministry of Rural Development there is a housing shortage of 439.3 lakh houses in rural areas of India during the Twelfth Five Year Plan period.

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

1. Due to its proximity to Lucknow Dewa and Banki blocks are urbanised. Apart from this 210 villages of Deva Nindaura and Banki blocks are proposed in Lucknow Development Authority Master Plan Lucknow Metro is also proposed to be extended to Dewa development block. Therefore there has been a significant increase in housing construction Activities which has also increased the demand for credit.

2. According to the 2011 census out of a total 5.79 lakh families in Barabanki district 3.56 lakh families live in pucca houses. The remaining 2.23 lakh families either live in kutchha houses or are houseless.

3. Due to the rising value of land the ever-increasing construction cost it has become very difficult for the lower income group to buy a house in urban areas. Therefore it is necessary that adequate amounts of long-term loans are given by banks.

4. The benefits of the schemes being run by the government for house construction / purchase should be given to the eligible people easily.

5. The major problems of the housing sector are escalation of land and construction costs lack of microfinance measures limited access to existing measures inadequacy of financial assistance for housing/site purchase. Banks can play an active role in providing loans for housing. Banks need to lend more and more under PMAY-G.

6. Housing loans as a percentage of GDP increased from FY12 to FY24 from ₹6.6 Lakh Crore to 11.2 Lakh Crore. Traditionally banks have been the most significant players in the housing finance sector.

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

In the Indian context infrastructure is like a lifeline for agricultural development. Investment in infrastructure both in agricultural and non-farm sectors increases capital formation leading to increased production and productivity and ultimately reduces poverty. Uttar Pradesh is India's third-largest economy contributing about 8 to the national GDP. The total geographical area of Uttar Pradesh is 240.93 lakh hectares of which 188.40 lakh hectares is cultivable. It has an area of 165.42 lakh hectares under cultivation. Rural infrastructure in irrigation roads bridges agriculture etc. sectors is the major driver in accelerating the overall growth rate of the economy. Investment in rural infrastructure creates new economic opportunities and activities creates additional employment and income facilitates and improves the delivery of other rural services and enhances the skills of the rural poor.

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

The purpose of public investment in infrastructure is to improve the three major variables Physical Social and Institutional infrastructure. The investments include the entire gamut of public and private infrastructure such as land development irrigation transport communication storage Agri marketing and Technology education health amenities.

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

The National Bank for Agriculture and Rural Development (NABARD) has set up a Rural Infrastructure Development Fund in the year 1995-96 to provide assistance to commercial banks for their agriculture/agricultural Activities. The minimum credit to the priority sector contributes a fixed percentage of the shortfall in disbursement. Since then NABARD has been funding various infrastructure projects of State Governments on a large scale. R.I.D.F.

#### 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	0	0.000000	0
B	Ongoing tranches	100	288.494700	191.186
	Total (A + B)	100	288.494700	191.186

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

3. (₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	5	24.303300	21.9711
B	Rural roads & bridges	28	151.552200	84.27
C	Social Sector	67	112.639200	84.9449
Total (A + B + C)		100	288.494700	191.186

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Agri - Other than Irrigation	1	Project for flood protection work at Chahlarighat -Ganeshpur und between m 51.730 to km 52.800 u/s Elgin bridge on right bank of Saryu (Ghaghra)	Nos	93442000.00
2	Agri - Other than Irrigation	1	Project for onstruction of spurs at KM 0.980 of alinagar ainmau bund on right bank of iver sarayu in district Barabanki	Nos	77410000.00



3	Agri - Other than Irrigation	1	Project for protection work and channelisation dredging on gram koiarain purwa bund on river saryu in district barabanki	Nos	113931000.00
4	Agri - Other than Irrigation	1	Project for protection work and channelisation dredging on right side of saryu river gram telwari	Nos	112238000.00
5	Agri - Other than Irrigation	1	Project for flood protection work at Chahlarighat -Ganeshpur bund b/w km 47.35 to km-47.60 u/s lgin bridge on right bank of Saryu river	Nos	38505000.00
6	Agri - Other than Irrigation	1	Veterinary Hospital Harkh	Nos	4017000.00
7	Agri - Other than Irrigation	1	Veterinary Hospital Jaidpur	Nos	4017000.00
8	Agri - Other than Irrigation	1	Veterinary Hospital Niamatganj	Nos	4017000.00
9	Agri - Other than Irrigation	1	Veterinary Hospital Udhapur	Nos	4017000.00
10	Agri - Other than Irrigation	1	Veterinary Hospital Dewa	Nos	6911000.00

11	Agri - Other than Irrigation	1	Project for River Training nti erosion ork through dredging at village Ahaata and others at /B of river Saryu in dist. Barabanki/Ba hraich	Nos	75566000.00
12	Agri - Other than Irrigation	1	Flood protection works to protect cluster of villages Dhaukhariya Jainpurwa Mallahanpurw a etc near Alinagar animau bund on right bank of river	Nos	49106000.00
13	Agri - Other than Irrigation	1	Project for nti erosion work for protection of village Basantpur nd Patra on right bank of river Saryu/Ghaghr a in district Bara Banki.	Nos	23638000.00

14	Agri - Other than Irrigation	1	Project for flood protection work of Alinagar animau bund between km 5.050 to km 26.000 on the right bank of river Saryu/Ghaghara in district	Nos	34738000.00
15	Agri - Other than Irrigation	1	Project for flood protection work at Chahlari Ghat Ganeshpur und between m 44.450 to m 45.000 on right bank of Ghaghara river in district Bara	Nos	29705000.00
16	Agri - Other than Irrigation	1	Project for onstruction f revetment and slope pitching between km 7.000 to km 47.350 at Chahlari Ghat Ganeshpur bandh Upstream of lgin bridge on	Nos	37582000.00



17	Agri - Other than Irrigation	1	Project for onstruction f revetment and slope pitching between km 1.000 to km 51.730 at Chahlari Ghat Ganeshpur bundh upstream of lgin bridge on	Nos	66223000.00
18	Agri - Other than Irrigation	1	Project for nti erosion works in front of Alinagar animau bund between km 3.980 to km 14.600 at right bank of river Saryu (Ghaghara) river in district	Nos	24156000.00
19	Agri - Other than Irrigation	1	Baddopur	Nos	4017000.00
20	Agri - Other than Irrigation	1	Chaubisi	Nos	4017000.00
21	Agri - Other than Irrigation	1	Fatehganj	Nos	4017000.00
22	Agri - Other than Irrigation	1	Subeha	Nos	4017000.00
23	Agri - Other than Irrigation	1	Udhauli	Nos	4017000.00

24	Agri - Other than Irrigation	1	C/O Basantpur-Khajuri Marginal Embankment on R/B of River Ghaghara in District Barabanki (U.P.)	Nos	680106000.00
25	Agri - Other than Irrigation	1	Veterinary Hospital-Bhagaulitirth	Nos	4028000.00
26	Agri - Other than Irrigation	1	Veterinary Hospital-Fatehpur	Nos	4028000.00
27	Agri - Other than Irrigation	1	Veterinary Hospital-Kotwadham	Nos	4028000.00
28	Agri - Other than Irrigation	1	Veterinary Hospital-Trilokpur	Nos	4028000.00

## 5.2 Social Infrastructure involving Bank Credit

### 5.2.1 Status of the Sector in the District

Rapid changes in social and economic sectors high technology and increasing population have resulted in a rapidly increasing demand for infrastructure facilities. Government has been making changes in the policy legislation from time to time with reference to the quantum and nature of public investment to derive maximum return from the limited resources available. Social participation was considered essential for achieving innovative technology high quality and economic viability in the projects. It was on this basis that the public-private partnership was founded. This was later changed to usher in a public-private-people partnership model.

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

There are an adequate number of primary and middle schools for boys and girls in Barabanki district. Under the Sarva Shiksha Abhiyan the Government is constructing schools from its own budget. The private sector is also constructing primary and middle schools in rural areas. But the inadequate number of undergraduate and postgraduate schools especially for girls in rural areas is a matter of consideration. There are only 4 undergraduate and 1 postgraduate school for girls in the district (Source Sankhya Patrika-2022). The private

sector can participate in this sector with financial assistance from the banks. 5. The government has been focusing on provisioning of assets such as schools institutes of higher learning hospitals access to sanitation water supply road connectivity affordable housing skills and livelihood opportunities. This gains significance given the fact that India is home to the worlds youngest population as half of its population is below the age of 25. It has also been estimated that demographic advantage in India is available for five decades from 2005-06 to 2055-56 longer than any other country in the world. This demographic advantage can be reaped only if education skilling and employment opportunities are provided to the young population.

### **5.3 Renewable Energy**

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

Uttar Pradesh is one of the highest electricity consuming states every year. With the countrys coal reserves depleted and other fuel supplies inadequate it is necessary to explore all possible viable options for the production of electricity and alternative energy. Solar energy biogas and biofuels are the three major sources of energy that have not been tapped properly. The Indian government has set ambitious targets for renewable energy for the short medium and long term it was announced to increase renewable capacity to 227 GW by 2022 and 275 GW by 2027 significantly higher than its 175 GW target as per the Paris Agreement in 2015. These include adding 114 GW of solar capacity 67 GW of wind power. By 2030 55 of the total installed power capacity in India will be renewable energy. After the ratification of the Paris Agreement the focus of the Indian government has shifted to clean energy so this sector has become quite attractive for domestic and foreign investors.

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

1. According to the 2011 census about 5000 households were completely dependent on solar energy for lighting. Biogas is a good energy option in view of the number of dairy animals. It is estimated that at least 2 lakh rural households in the district will have more than three animals. Such families can set up small gobar gas plants.

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## Chapter 6

### Informal Credit Delivery System

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

What started as a link between the "Bankseva Apatra" rural poor and the formal banking system to meet the micro-credit needs of the poor has now grown to become the worlds largest microfinance initiative with 144.22 lakh Self Help Groups representing 178 million rural households in every corner of India. NABARD as the facilitator and mentor of the microfinance initiative in the country since 1992 has given definite direction to the microfinance programme. It has made a tremendous socio-economic impact on the empowerment of women. For promotion and nurturing of SHGs NABARD is providing grant-in-aid to various partners such as NGOs Federation of SHGs Banks PACS Farmers Clubs Village Watershed Development Committees in the form of Self Help Promotion Institutions: All the development blocks of the district have been declared NRLM Intensive by the State Government. Under Micro Finance Institutions The average ticket size per loan stood at Rs 46636 as on 31 March 2024 as against Rs 41369 as of 31 March 2023. With nearly Rs 6.5 Lakh core outstanding including both SHG and JLG models the sector significantly contributes the growth of this informal sector in the country.

At present 62 MFIs are functioning with 2903 branches in 75 districts Uttar Pradesh and their scope has also increased considerably. Client outreach of MFIs had grown substantially within the last ten years touching 660 Lakh from 532 Lakh within FY 2023 to FY 2024 and 2024 is Rs 43.605 Crore with Y-o-Y growth of 24 (all India highest) (Source: Status of Microfinance in India 2023-24.)

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

1. Self Help Groups are being formed in rural areas in the district mainly by NRLM. DAY-National Rural Livelihood Mission (DAY-NRLM) was implemented throughout India from 01 April 2013 to give further impetus to the Self Help Group Bank Linkage Program by restructuring the SGSY programme.

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

- 1 Considering the average KCC loan of 1.5 lakh per farmer, the significant loan potential under crop loans in the district has not been fully utilized.
- 2 Under PMFBY, areas with deviation category will be subject to Crop Cutting Experiments (CCE) for yield Loss assessments.
- 3 The scheme of Interest Subvention (IS) may be given impetus in the district.
- 4 To promote the use of NWR/e-NWR issued by regulated warehouses as a preferred means of financing.
- 5 There is a need to raise awareness among farmers about the adverse effects of excessive fertilizer use on soil health to promote a sustainable and conservative approach.
- 6 Agri Stack is the digital foundation being set up by the government to make it easier to bring various stakeholders together to improve agriculture in India and enable better outcomes and results for the farmers by using data and digital services. This facility need to be promoted

#### 2. Water Resources

- 1 There Is an urgent need to popularize solar pumping system.
- 2 Recharging of Ground water from canal water when not in use needs to be explored in the district.
- 3 Micro Irrigation should be taken up in a mission mode and its role in yield improvement may be emphasized along with its significance in water saving.
- 4 Encouraging farmers to go for less water intensive production techniques like SRI, ridge and furrow technique.

#### 3. Farm Mechanization

- 1 There is a need to raise awareness amongst the farmers for the use of power tillers for small landholdings.
- 2 Use of farm machines can be made more effective and profitable by establishment of Custom Hiring Centers at the PACS/ FPO level.
- 3 Potential for use of drone technology in agriculture may assessed.

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

- 1 To enhance the farmers' income, ensure nutritional security, and reduce the post-harvest losses of horticultural produce, mainly fruits, and vegetables, it is essential to promote horticulture based entrepreneurial development.
- 2 Production and supply of quality planting material will continue to be a high priority area for horticulture development. In this context, special emphasis to be laid for establishment of Hi-tech nurseries having provision for mother/scion blocks of improved varieties, good quality rootstock banks and tissue culture labs.
- 3 High density planting and tree canopy management of orchards, right from establishment stage, to be given focus to derive better yield.

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

- 1 Taking up various afforestation programme for development of agro-forestry and farm forestry.

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

- 1 Setting up of climate smart dairy farms with additional cost towards the green components.
- 2 Fodder banks, cattle feed units, silage making, and green fodder hydroponic units needs to be established with provision of fodder seeds, chaff- cutters.

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

- 1 Promotion of backyard poultry with low input technology poultry birds .
- 2 Banks may finance cold chain for poultry products, transport vehicles, small outlets to cover the entire components of value chain.
- 3 Insurance Companies to relook into the issues of poultry insurance eg underestimating value of assets, not including all potential risks, failing to update policies regularly.
- 4 Due to large Consumption in food Industry and availability of markets.Establishment of 30 Commercial Broilers Firms for 5000 Birds is



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

- 1 Need to upgrade/modernize/strengthen livestock markets by building up infrastructural facilities on the pattern of APMCs.
- 2 Rendering units and high-value by-product processing units under PPP mode can be established.

### **9. Fisheries**

- 1 Community ponds need to be repaired and upgraded by village panchayats.
- 2 An adequate extension services due to a shortage of staff in the fisheries department.
- 3 To address the shortage of high-quality fish seeds, Eco/Mini hatcheries at the block level and potentially state-of-the-art hatcheries at the district level should be established.
- 4 To promote new potential activities such as integrated fish farming, genetically improved farming (GIFT) tilapia, fish-shrimp farming, pangasius fish farming, ornamental fish farming, biofloc, and recirculating aquaculture systems (RAS), demonstration farms should be set up to encourage farmers to adopt these practices.

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

- 1 Construct village-level storage infrastructure/silos to enable farmers to store and market their produce at appropriate times to maximize their value.
- 2 Capacity building of farmers and farmer groups on proper handling and packaging of vegetables and fruits.
- 3 Development of food processing parks, mega food parks, and cold chain facilities to strengthen the agricultural value chain with forward and backward linkages.
- 4 Organizing international buyer-seller meetings within the state and abroad using all platforms and modes such as roadshows, exhibitions, social media, and digital platforms.
- 5 Promoting web- and app-based agriculture market information systems for access to real-time market intelligence and transparent price discovery.

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

- 1 Reclamation of fallow land and culturable waste land through cultivation.
- 2 Precision land levelling and use of efficient irrigation equipment for economizing in water requirements of crops including diversification of crops suiting to water availability are important issues in the region.
- 3 Area covered under Micro Irrigation in the state is less as compared to Gross Irrigated Area, which needs to be increased.
- 4 Efforts may be made to enhance the capacity of more and more farmers so to increase the area and crops under Natural farming and Organic farming (under PGS certification). Farmers may be provided marketing support and infrastructure so that premium prices may be made available to the farmers.
- 5 Approximately 25000 farmers have already been onboarded to avail benefits from the Voluntary Carbon markets (@ \$6/tonnes of CO<sub>2</sub> sequestered) by Department of Environment, Forest and Climate Change, GoUP in 06 divisions. The scheme is supposed to cover the entire Uttar Pradesh by 2026-27.

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

- 1 Modern seed processing labs to bridge the gap in raw material for banana cultivation.
- 2 FPOs/PACs can be encouraged to participate in seed production/seed village programs.
- 3 Demonstration, training, and extension services can be initiated to popularize the best practices in organic farming.
- 4 Financial support is required from banks in emerging sectors such as seed production, mushroom production, polyhouse cultivation, and fertilizer/seed sales centres.

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

- 1 To enhance food safety and quality, the food processing industry should adopt comprehensive quality assurance mechanisms. These include Total Quality Management (TQM), obtaining FSSAI licenses, and adhering to standards such as ISO 9000, ISO 22000, Hazard Analysis and Critical Control Points (HACCP), Good Manufacturing Practices (GMP), and Good Hygienic Practices (GHP).
- 2 Development of Inland Container Depots under CBEC, activate through increase in Trade Volume & Developing Cold Chain and Creation of additional storage capacity.



- 3 Special Product Groups shall be established to ensure the timely supply of raw materials. This includes setting up raw material banks in industries with large-scale concentrations.
- 4 Diversification efforts will also be promoted to motivate farmers to cultivate special raw materials, thereby optimizing land use and supporting the agro-processing sector.
- 5 ODOP Farm products, categorized under Micro, Small, and Medium Enterprises (MSME), present valuable opportunities for farmers. Agricultural Marketing through e-platforms and increase in trade volume is anticipated.

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

- 1 Food & agro-processing industry sector helps in solving difficult problems of food security, food inflation. It is also capable of providing healthy, nutritious food.
- 2 Food Processing being a labour intensive industry will provide localized employment opportunities and thus will reduce the push factor in source regions of migration.
- 3 Attracting private investment in these sectors in vegetable processing, fruit processing, milk processing, and meat processing through PPP.
- 4 Regular electric supply in industrial areas shall be ensured, and transport subsidies shall be introduced to reduce production costs.
- 5 The Uttar Pradesh state government supports these initiatives with its own food processing policy, offering incentives such as 100% exemptions in stamp duty and mandi fees for new units, as well as capital investment subsidies under the ODOP scheme. The PMFME scheme aids in formalizing micro-enterprises and boosting their capacities. By leveraging these combined efforts and strategic policies, Uttar Pradesh can bolster its food processing industry, create local employment, reduce agricultural waste, and elevate the value of processed agricultural products in both domestic and global markets.

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

- 1 Initiative to promote MSME skills through Polytechnic Colleges, Vocational Colleges etc. in the district considering the demographical and economic status both,
- 2 Efforts should be made to upgrade MSMEs through modern and new technologies to achieve global quality standards.



- 3 Upskilling, absorption of new skills and entrepreneurship should be given priority to address the challenges of migration and reverse migration due to low economic activity in urban and rural areas of the district.
- 4 Greater credit distribution with emphasis by banks on cluster based programs and initiatives.
- 5 State government can provide assistance through seed money/margin money for setting up new enterprises so that bank finance can be easily availed.
- 6 Banks should use alternatives such as personal guarantees, bank statements, GST data, standardized score cards to evaluate the credit worthiness of MSME borrowers.

#### **16. Export Credit**

- 1 Infrastructure Development with collection centres - includes integrated cold chain infrastructure with collection centres
- 2 Train local artisans and workers in modern techniques and quality standards to meet international market demands
- 3 Help local industries adhere to international quality and safety standards, like ISO, Organic and fair trade
- 4 Provide businesses with market research, data, and insights about potential international markets and trends

#### **17. Education**

- 1 The student community (higher secondary and above) and members of self-help groups should be made aware of the ongoing educational loan schemes, interest subsidy schemes, and the simple procedures to avail them. This will facilitate a smooth demand-supply chain during times of need and also protect customers from fraudulent businesses.
- 2 Teacher education and infrastructure development should be an immediate priority for curbing significant shortage of professionally qualified teachers. There is an urgent need to establish sufficient teacher training institutes in the district.
- 3 In the case of public sector banks in urban, semi-urban, and rural areas, there should be a quick and systematic process adopted to avoid time delays in educational loan disbursement. Banks should also promote follow-up inspections and awareness programs for the beneficiaries themselves. Special packages should be designed to ensure satisfactory repayment of educational loans by rural individuals.

## **18. Housing**

- 1 Government interventions are required for stable financing under 'Housing for All'.
- 2 According to Niti Aayog, land lying idle with various sick/loss-making public-sector undertakings (PSUs) of the central/ state governments may be used to resolve the issue of land availability for affordable housing projects.
- 3 Alignment of State affordable housing policies with GoI's affordable housing policies to eliminate bottlenecks in availing central incentives as well as ensuring compliance with the state policies, required for approval purposes at state/city level.

## **19. Social Infrastructure**

- 1 Banks can play an active role in financing social infrastructure.

## **20. Renewable Energy**

- 1 Within the commitment to increase the share of non-fossil fuel sources in production of electricity generation, rooftop solar holds significant promise.

## **21. Informal Credit Delivery System**

- 1 Promotion of 21020 JLGs in 2024-25 is allocated. Accordingly institutional credit by RRB on mutual guarantee of the beneficiaries may be enhanced. VOs, SHG Federations, banks can get facility from NABARD by joining as Joint Liability Promoting Institutions for three years.



## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

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

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

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

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

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

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



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

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

1. With the objective of imparting dynamism to the cooperative movement in Uttar Pradesh small/marginal farmers and families living below the poverty line are being provided with crop loans industrial loans tractor loans housing loans silk production loans animal husbandry loans etc. at low interest rates through cooperative banks under the Cooperative Participation Scheme. Interest relief is being provided on loans disbursed under the Cooperative Participation Scheme. The objective of the schemes being run by the Cooperative Department is not only to provide the facility of cheap loans to farmers but also to make the rural and urban population of different regions of the state prosperous and uplift their standard of living. To fulfill these objectives the Cooperative Department is implementing various schemes like the Cooperative Credit and Funding Scheme Buy-Sell Scheme Consumer Scheme etc. and providing financial assistance to cooperative societies.
2. The computerization of all PACS (Primary Agricultural Credit Societies) in the state of Uttar Pradesh is in progress with the cooperation of the Government of India State Government and NABARD.
3. Uttar Pradesh Government has encouraged Uttar Pradesh Cooperative Bank to avail grant and soft loan assistance for diversification of their activities under PACS as MSC 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 " to the UP CB.
4. As a part of serving each Gram Panchayat by a cooperative society Government of Uttar Pradesh has linked all 7000 plus existing PACS dairy and fishery societies under existing Gram Panchayat.

5. Establishing New Multipurpose PACS/ Dairy/ Fishery Cooperatives in uncovered Panchayats: Government on 15.02.2023 has approved the
6. e Plan for strengthening cooperative movement in the country and deepening its reach up to the grassroots. The Plan envisages establishment of new multipurpose PACS or primary dairy/ fishery cooperative societies covering all the uncovered Panchayat/ villages of the country in the next five years through convergence of various GOI schemes. All 58102 Gram Panchayats in Uttar Pradesh have been mapped in the state and 1046 Dairy/Fisheries societies have been registered

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

1. The distribution of cooperative societies in the district entails agri and allied sectors.
2. The district has a good profile of cooperative institutions. There are a total of 596 cooperative societies covering areas like agriculture animal husbandry fisheries etc.
3. 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.
4. 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.

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

1. There is good potential for cooperative societies to operate in the areas of animal husbandry fisheries and agriculture across all development blocks. The formation of societies in these areas will have a widespread impact in promoting economic activities.

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	Infrastructure Development	Rural Roads Irrigation Agriculture Bridge	100 Projects in Entire District	Loan	nil	100000	Rural connectivity Agriculture Development
2	Infrastructure Development	Refinance Support to DCCB and RRB	All Blocks	Refinance Assistance	nil	800000	Increase in Resources of banks Increase in Credit dispensation and CD ratio
3	Collectivisation	Promotion of FPOs	All Blocks	Grant	nil	50000	Collective Purchase and Selling Work efficiency through Business development plan CEO & BoDs availability Registration Members through share capital contribution
4	Promotional Activity	Livelihood Entrepreneurs development Programme - Tie and Dye	Masauli Block	Grant	nil	5000	Self employment and Livelihood Creation



5	Promotional Activity 1	Micro Entrepreneurs Development Programme - Jute Bag Making	Banki Block	Grant	nil	5000	Livelihood Development Skill Training
6	Promotional Activity 1	Exposure visits of Farmers	Banki Block	Grant	nil	1000	Three days training inter state or Intra State on relevant activity
7	Awareness Creation	DPR on Hydroponics	Masauli Block	Grant	nil	900	Implementation in 3 villages for increase of Farmers Income
8	Financial Inclusion	Financial Inclusion camps Demo Unit	Banki block	Grant	nil	12000	Increase in Resources of the bank Financial Literacy in Rural Areas Financial Inclusion
9	Institution Development	PACS Computerisation	Entire District	Share	nil	250000	Migration of Legacy data Enhanced FI and Business Opportunities
10	Promotional Activity 1	Functional Infrastructure Grading Sorting Packing of Ground Nuts /Rice/ Wheat	Fatehpur & Siddhaur Blocks	Subsidy	nil	500000	Under AMI scheme value chain are supported

## Success Stories

### Success Story 1: As Simple as Kid

1. Scheme : Grant assistance under FSPF for implementing DPR Project on Community Managed Goat Breeding cum Marketing Centers

2. Project Implementing Agency : The Goat Trust

3. Duration of the project : Two Years

4. Beneficiary :

No. of beneficiaries : 200

Community : Rural Youth and Women as potential Livestock Entrepreneurs for small Livestock based enterprises

State : Uttar Pradesh

District : Bara Banki

Block : Dewa

Village : 20 villages in each Dewa and Fatehpur blocks

Aforesaid project had successfully covered 40 villages in Fatehpur & Dewa block of Barabanki, benefiting approximately 1000 goat farmers. The project also selected and trained 25 Pashusakhi from the community who provided valuable services to the goat farming community. These services included: A. Preventive health management services, including deworming and vaccination. B. Formulation of Pashudana for pregnant and milking goats. C. Distribution of Pachpanprash as an immunity booster. D. Provision of milk replacers to ensure nutrition for AI-born kids. Purchase of goats from the community based on live body weight, achieving a rate that was 20% higher than the local market.

## 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.

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

##### 1.2 Climate Finance and Challenges

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is US\$10.1 trillion. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future.

##### 1.3 Initiatives of Govt. of India

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



#### 1.4 Initiatives of RBI

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

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

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

#### 1.5 Initiatives of NABARD (for sustainability)

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

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

## 1.6 Way Forward

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.

## Appendix 1b

### Climate Action & Sustainability

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

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

a) Uttar Pradesh 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. 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 2017-18 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.

c. **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.



## Appendix 1c

### Climate Action & Sustainability

#### 3 Climate Change Scenario

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

- a To stop stubble burning and use as eco alternatives,  
Statutory directions for strict implementation of the updated revised plan of action for prevention and control of paddy stubble burning including achieving the targets for reduction of stubble burning events as in the respective plans was issued. Secondly,

Major alternate usage of paddy straw shall be implemented as economic resource are:

- i. Biomass Power Projects
- ii. Co-firing in Thermal Power plants
- iii. Feed stock for 2G Ethanol plants
- iv. Feed stock in Compressed Biogas plants
- v. Fuel in Industrial Boilers, WTE plants, Brick Kilns etc.
- vi. Packaging materials, Agri-panels etc

- b a)To stop Pollution caused by Plastic, Notified Plastic Waste Management Amendment Rules, 2023 for effective implementation of Extended Producer Responsibility (EPR) Guidelines and removal of difficulties are implementable. Further amendments were made to Promote mission of circular economy to move fast towards achieving climate goals.
- 1.Extended Producer Responsibility (EPR) for Used Oil to be strictly followed.
  2. E-Waste (Management) Rules & Battery Waste Management Rules to be strictly followed.
- b) The ecoalternatives included material made from sea-weed, bagasse, rice and wheat bran, rice stubble, plant and agricultural residue, banana and, areca leaves, jute and cloth.
- c)Reduce, Reuse and Recycle (RRR) Centres to be set up.
- d)Say No to Single Use Plastic.
- e) Promoting Publication based on Technology for Manufacturing Plywood using single use plastics as a binding agent.
- f) On mass scale, Cleanliness Drive shall be implemented.

## **Appendix 2**

### **Potential for Geographical Indication (GI) in the district**

- 1 India as a member of the World Trade Organization (WTO) enacted the Geographical Indications of Goods (Registration & Protection) Act 1999 has come into force with effect from 15th September 2003.
- 2 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 as well as gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 3 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.
- 4 In Uttar Pradesh product under GI is under One district One Product scheme. Hence producers get promotion in National or International Market through exhibitions or Buyers - Sellers Meet. The product for Barabanki is Textile.

**Annexure-1**

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Banki	Dariyabad	Dewa	Fatehpur	Haidargarh	Harakh	Masauli	Nindaura	Puredalai	Ramnagar	Sidhaur	Sirauli Gauspur	Suratganj	Trivediganj	District Total
	<b>I. Agriculture</b>																		
	<b>A. Farm Credit</b>																		
	<b>A.1 Crop Production, Maintenance, Marketing</b>																		
1	Annual Vegetables - Potato/Aloo (Irrigated)	100	Acre	89352	Phy	835	1075	1075	4250	2175	2175	2175	1100	2175	1100	1100	3240	1100	29000
					BL	746.09	960.53	960.53	3797.46	1943.41	1943.41	1943.41	982.87	1943.41	982.87	982.87	2895	982.87	25912.08
2	Cereals - Maize/ Makka (Irrigated)	100	Acre	9109	Phy	525	525	525	525	520	525	522	525	525	525	525	525	525	7867
					BL	47.82	47.82	47.82	47.82	47.37	47.82	47.55	47.82	47.82	47.82	47.82	47.82	47.82	716.58
3	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	11741	Phy	215	175	240	170	190	170	210	275	215	215	240	220	250	3190
					BL	25.24	20.55	28.18	19.96	22.31	19.96	24.66	32.29	25.24	25.24	28.18	25.83	29.35	374.54
4	Cereals - Rice/ Chawal/ Dhan (Irrigated)	100	Acre	26316	Phy	23950	27000	24500	26500	26500	26900	25500	24860	24800	24400	24400	24400	24500	377210
					BL	6302.68	7105.32	6447.42	6973.74	6973.74	7079	6710.58	6542.16	6526.37	6421.1	6421.1	6421.1	6447.42	99266.57
5	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	24089	Phy	23235	25650	23235	25635	25635	25635	23235	23235	23235	23235	23235	23235	23235	358150
					BL	5597.08	6178.83	5597.08	6175.22	6175.22	6175.22	5597.08	5597.08	5597.08	5597.08	5597.08	5597.08	5597.08	86274.77
6	Medicinal And Aromatic Plants - Menthol Mint/ Pudina (-)	100	Acre	30008	Phy	13200	15700	13200	15650	15650	13400	13250	13250	13250	13800	13250	13250	13250	206250
					BL	3961.06	4711.26	3961.06	4696.25	4696.25	4021.07	3976.06	3976.06	3976.06	3981.04	3976.06	3976.06	3976.06	61891.51
7	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	14170	Phy	2247	2124	1260	2370	2250	2250	1750	1260	2300	1260	2000	1630	1260	30136
					BL	318.4	300.97	178.54	335.83	318.83	318.83	247.98	178.54	325.91	178.54	283.4	230.97	178.54	4270.28
8	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	10931	Phy	2390	2390	2390	2390	2390	2390	2390	2390	2390	2390	2390	2390	2390	35850
					BL	261.25	261.25	261.25	261.25	261.25	261.25	261.25	261.25	261.25	261.25	261.25	261.25	261.25	3918.75
9	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	60931	Phy									1450				6250	13950
					BL				3808.19					883.5				3808.19	8499.88
						17259.62	10586.53	17481.88	22307.53	20438.38	19866.56	18808.57	17618.07	19586.64	17414.94	17597.76	19455.11	21328.58	291124.96
	Post-harvest/HH Consumption (10%)																		29112.5
	Repairs & maintenance of farm assets (20%)																		58224.99
	Sub Total																		378462.45



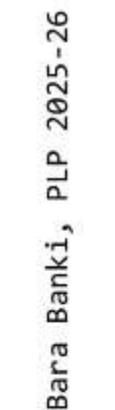
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bani Kodar	Banki	Dariyabad	Dewa	Fatehpur	Haidargarh	Harakh	Masauli	Nindaura	Puredalai	Ramnagar	Sidhaur	Sirauli Gauspur	Suratganj	Trivediganj	District Total
A.2 Water Resources																					
1	Diesel Pump Sets--	80	No.	44750	Phy	315	315	315	315	315	315	325	325	325	325	325	325	315	315	315	4785
					BL	112.77	112.77	112.77	112.77	112.77	112.77	116.35	116.35	116.35	116.35	116.35	112.77	112.77	112.77	1713.03	
	Diesel Pump Sets--	80	No.	55550	Phy	325	325	325	325	375	375	375	375	375	375	325	355	325	325	5155	
					BL	144.43	144.43	144.43	144.43	166.65	166.65	166.65	166.65	166.65	144.43	157.76	144.43	144.43	2290.88		
	Drip Irrigation--	80	ha	66000	Phy	25	10	6	10	10	10	10	10	10	6	6	10	6	10	10	149
					BL	13.2	5.28	3.17	5.28	5.28	5.28	5.28	5.28	5.28	3.17	3.17	5.28	3.17	5.28	5.28	78.68
2	Drip Irrigation--	80	ha	112000	Phy	40	10	5	10	15	10	10	10	5	10	10	5	5	5	10	160
					BL	35.84	8.96	4.48	8.96	13.44	8.96	8.96	8.96	4.48	8.96	8.96	4.48	4.48	8.96	4.48	8.96
	Drip Irrigation--	80	ha	154000	Phy	80	40	40	40	40	40	40	40	40	40	40	40	40	40	35	635
					BL	98.56	49.28	49.28	49.28	49.28	49.28	49.28	49.28	49.28	49.28	49.28	49.28	49.28	49.28	43.12	782.32
3	Solar PV Pump Sets (AC)--	80	No.	361800	Phy	40	40	30	40	36	30	35	30	35	30	40	35	40	35	40	536
					BL	115.78	115.78	86.83	115.78	104.2	86.83	101.3	86.83	86.83	101.3	86.83	101.3	115.78	101.3	115.78	1551.4
4	Sprinkler Irrigation --	80	ha	49000	Phy	50	50	50	40	40	50	35	50	50	50	50	50	50	50	50	715
					BL	19.6	19.6	19.6	15.68	15.68	19.6	13.72	19.6	19.6	19.6	19.6	19.6	19.6	19.6	19.6	19.6
5	Tube Well--	80	No.	480000	Phy	3	5	5	5	6	5	5	5	5	5	5	5	5	5	5	74
					BL	11.52	19.2	19.2	19.2	23.04	19.2	19.2	19.2	19.2	19.2	19.2	19.2	19.2	19.2	19.2	19.2
	Sub Total																				7124.11

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bani Kodar	Banki	Dariyabad	Dewa	Fatehpur	Haidargarh	Harakh	Masauli	Nindaura	Puredalai	Ramnagar	Sidhaur	Sirauli Gauspur	Suratganj	Trivediganj	District Total
A.3 Farm Mechanisation																				
1	Combine harvester---	80	No.	2450000	Phy	1	2	2	2	2	2	2	2	2	2	1	1	1	1	25
				BL	19.6	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	39.2	19.6	19.6	19.6	19.6	490
2	Combine harvester-Tractor mounted Wheel type-	80	No.	3050000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
				BL	24.4	24.4	24.4	24.4	24.4	24.4	24.4	24.4	24.4	24.4	24.4	24.4	24.4	24.4	24.4	24.4
3	Leveller-Laser Guided-Laser land leveller	80	No.	4550000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
				BL	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64	3.64
4	Other machinery-Other Machinery & Equipments- Rotavator 60 inches	80	No.	2100000	Phy	32	32	32	40	34	31	37	31	31	40	40	31	37	31	511
				BL	53.76	53.76	53.76	53.76	67.2	57.12	52.08	62.16	52.08	52.08	67.2	67.2	52.08	62.16	52.08	858.48
5	Others---	80	No.	4100000	Phy	30	30	20	30	30	30	30	30	30	30	20	30	30	30	420
				BL	98.4	65.6	98.4	65.6	98.4	98.4	98.4	98.4	98.4	98.4	98.4	65.6	98.4	98.4	98.4	1377.6
6	Power Tiller--20 HP	80	No.	2650000	Phy	85	85	85	85	85	85	85	85	85	85	85	85	85	85	1275
				BL	180.2	180.2	180.2	180.2	180.2	180.2	180.2	180.2	180.2	180.2	180.2	180.2	180.2	180.2	180.2	2703
7	Seed Drill--	80	No.	1350000	Phy	42	42	42	42	42	42	42	42	42	42	42	42	42	42	630
				BL	45.36	45.36	45.36	45.36	45.36	45.36	45.36	45.36	45.36	45.36	45.36	45.36	45.36	45.36	45.36	680.4
8	Thresher--	80	No.	1350000	Phy	15	15	20	20	20	15	20	15	20	20	20	15	15	15	265
				BL	16.2	21.6	16.2	21.6	21.6	21.6	16.2	21.6	16.2	21.6	21.6	21.6	16.2	16.2	16.2	286.2
	Thresher--	80	No.	1610000	Phy	45	45	45	40	40	40	40	40	45	40	40	45	45	40	635
				BL	57.96	57.96	57.96	57.96	51.52	51.52	51.52	51.52	51.52	57.96	51.52	51.52	57.96	57.96	51.52	817.88
9	Tractor-With Implements & Trailer-Cultivator	80	No.	8400000	Phy	40	45	45	40	45	40	40	40	40	40	40	40	40	42	617
				BL	268.8	302.4	268.8	302.4	268.8	302.4	268.8	268.8	268.8	268.8	268.8	268.8	268.8	268.8	268.8	282.24
Sub Total																				11780.4

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bani Kodar	Banki	Dariyabad	Dewa	Fatehpur	Haidargarh	Harakh	Masauli	Nindaura	Puredalai	Ramnagar	Sidhaur	Sirauli Gauspur	Suratganj	Trivediganj	District Total
A.4 Plantation & Horticulture																				
1	Bee Keeping--50 colonies	80	No.	371500	Phy	4	4	4	4	4	4	4	4	4	4	4	4	4	4	60
				BL	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	11.89	178.35
2	Mushroom Cultivation--250 sqmt. <b>170 of 178</b>	80	1000 Kg. per Cycle	211000	Phy	6	6		6	10	10	10			10	200		10	6	274
				BL	10.13		10.13		10.13	16.88	16.88	16.88			16.88	337.6		16.88	10.13	462.52
3	Nursery ----	80	ha	196700	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
				BL	15.74	15.74	15.74	15.74	15.74	15.74	15.74	15.74	15.74	15.74	15.74	15.74	15.74	15.74	15.74	236.1
4	Other Plantation Crops--1000 sq. m.	80	ha	165000	Phy	20	20	20	20	20	20	20	20	20	20	20	20	20	20	300
				BL	264.14	264.14	264.14	264.14	264.14	264.14	264.14	264.14	264.14	264.14	264.14	264.14	264.14	264.14	264.14	264.14
Sub Total																				4839.07

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bani Kodar	Banki	Dariyabad	Dewa	Fatehpur	Haidargarh	Harakh	Masauli	Nindaura	Puredalai	Ramnagar	Sidhaur	Sirauli Gauspur	Suratganj	Trivediganj	District Total
A.6 Forestry																				
1	Plantation-Bamboo-5 m x 5 m	80	ha	86636	Phy															
Sub Total																				78



113



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Banki	Dariyabad	Dewa	Fatehpur	Haidargarh	Harakh	Masauli	Nindaura	Puredalai	Ramnagar	Sidhaur	Sirauli Gauspur	Suratganj	Trivedig anj	District Total
<b>A.9 Animal Husbandry - Poultry</b>																			
1	Commercial Broiler Farming-	80	5000	5846000	Phy	17	17	20	17	17	17	17	17	17	20	17	20	17	267
	-			BL	935.36	795.06	795.06	935.36	795.06	795.06	795.06	795.06	795.06	795.06	935.36	795.06	935.36	795.06	12487.1
	Sub Total																		12487.1
<b>A.10 Working Capital - AH - Poultry</b>																			
1	Broiler Farming_Others_Bara Banki	100	500	99000	Phy	20	20	20	10	20	10	20	10	10	20	20	20	20	340
				BL	99	19.8	19.8	19.8	9.9	19.8	9.9	19.8	9.9	9.9	19.8	19.8	19.8	19.8	336.6
	Sub Total																		336.6
<b>A.11 Animal Husbandry - SGP</b>																			
1	Goat - Breeding Unit--	80	500+25	9630000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	15
				BL	77.04	77.04	77.04	77.04	77.04	77.04	77.04	77.04	77.04	77.04	77.04	77.04	77.04	77.04	1155.6
2	Goat - Rearing Unit--Barbari/Sirohi/Jamunapari	80	20+1	414000	Phy	40	40	40	40	40	40	40	40	40	40	35	35	35	585
				BL	132.48	132.48	132.48	132.48	132.48	132.48	132.48	132.48	132.48	132.48	132.48	115.92	115.92	115.92	1937.52
3	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	Phy			4	4			2							10
				BL				35.04	35.04			17.52							87.6
	Sub Total																		3180.72

<b>172 of 178</b>																			
<b>A.12 Working Capital - AH - Others/SR</b>																			
1	Goat Farming_Rearing Unit - Semi-Intensive_Bara Banki	100	10+1	86000	Phy	20	20	20	20	20	20	20	20	20	20	20	20	20	300
				BL	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2	17.2	258
	Sub Total																		258
<b>A.13 Fisheries</b>																			
1	Aquaculture inputs	80	No.	40000	Phy	5	5	5	4	5	5	4	4	5	5	5	5	4	70

	production--			Ø	BL	16	12.8	16	16	12.8	16	16	16	12.8	16	16	12.8	224
2	Aquaculture inputs production--Mini Fish Feed Mill 2 Ton per day	80	No.	30000 ØØ	Phy	1	1	1	1	1	1	1	1	1	1	1	1	15
					BL	24	24	24	24	24	24	24	24	24	24	24	24	360
3	Fish Culture --Integrated fish farming livestock cum fish	80	ha	10000 Ø	Phy	45	50	45	50	45	45	55	45	45	45	45	50	700
					BL	36	40	36	40	36	36	44	36	36	36	36	40	560
4	Integrated Pisciculture -- Paddy cum fish cultivation	80	ha	10000 Ø	Phy	8	4	8	8	8	8	8	8	8	8	8	8	106
					BL	6.4	3.2	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	3.2	6.4	84.8
	Ornamental Fish Hatchery--	80	No.	50000	Phy	250	250	250	250	250	250	250	250	250	250	250	250	3750
					BL	100	100	100	100	100	100	100	100	100	100	100	100	1500
5	Ornamental Fish Hatchery--	80	No.	50000 ØØ	Phy	1	1	1	1	1	1	1	1	1	1	1	1	15
					BL	40	40	40	40	40	40	40	40	40	40	40	40	600
	Sub Total																	3328.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bani Kodar	Banki	Dariyabad	Dewa	Fatehpur	Haidargarh	Harakh	Masauli	Nindaura	Puredalai	Ramagar	Sidhaur	Sirauli Gauspur	Suratganj	Trivedig anj	District Total
	<b>A.14 Working Capital - Fisheries</b>																				
1	Fish Culture in Pond_Moniculture - pangassius pangassius fish farming earthen ponds	100	Acre	30000 Ø	Phy	23	23	23	23	23	23	23	23	23	23	23	23	23	23	23	345
	Sub Total				BL	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	1035
																					1035

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bani Kodar	Banki	Dariyabad	Dewa	Fatehpur	Haidargarh	Harakh	Masauli	Nindaura	Puredalai	Ramagar	Sidhaur	Sirauli Gauspur	Suratganj	Trivedig anj	District Total
	<b>A.15 Farm Credit</b>												173 of 178								
1	Finance to FPOs/FPCs--	90	No.	20000 ØØ	Phy	4	4	4	4	4	4	4	4	3	3	3	3	3	4	4	55
					BL	72	72	72	72	72	72	72	72	54	54	54	54	54	72	72	990
2	Soil Testing Lab--	85	No.	15000 ØØ	Phy	1															1
					BL	12.75															12.75
	Sub Total					84.75	72	72	72	72	72	72	72	54	54	54	54	54	72	72	1002.75
	Total Farm Credit (sum of A.1 to A.15)																				469253.01

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bani Kodar	Banki	Dariyabad	Dewa	Fatehpur	Haidargarh	Harakh	Masauli	Nindaura	Puredalai	Ramagar	Sidhaur	Sirauli Gauspur	Suratganj	Trivedig anj	District Total
	<b>B. Agriculture Infrastructure</b>																				
	<b>B.1 Storage Facilities</b>																				



1	Cold Storage--5000 MT	80	No.	40000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	15
					BL	320	320	320	320	320	320	320	320	320	320	320	320	4800
2	Godown--/ Rural Godown (1000 MT)	80	No.	3500000	Phy	35	35	40	35	35	35	40	35	35	35	35	40	545
					BL	980	980	980	980	980	980	1120	980	980	980	980	1120	15260
	Sub Total																	20060

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bani Kodar	Banki	Dariyabad	Dewa	Fatehpur	Haidargarh	Harakh	Masauli	Nindaura	Puredalai	Rannagar	Sidhaur	Sirauli Gauspur	Suratganj	Trivedig anj	District Total
	<b>B.2 Land Development</b>																				
1	Bioferlizers --200 tpa unit	80	No.	160000	Phy	25	50	25	25	25	25	25	25	25	25	25	25	25	25	25	400
					BL	32	64	32	32	32	32	32	32	32	32	32	32	32	32	32	512
2	Farm Ponds/ Water Harvesting Structures--20 m X 20 m	80	No.	100000	Phy	30	35	30	30	30	30	60	35	40	40	35	35	40	40	40	550
					BL	24	28	24	24	24	24	48	28	32	32	28	28	32	32	32	440
3	Farm Ponds/ Water Harvesting Structures--40 m X 40 m	80	No.	400000	Phy	8	10	8	10	8	8	15	8	10	10	8	8	8	10	10	139
					BL	25.98	32.48	25.98	32.48	25.98	25.98	48.72	25.98	32.48	32.48	25.98	25.98	25.98	32.48	32.48	451.44
4	On Farm development (OFD) Works --	80	m.	75000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
					BL	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	90
	Sub Total																				1493.44

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bani Kodar	Banki	Dariyabad	Dewa	Fatehpur	Haidargarh	Harakh	Masauli	Nindaura	Puredalai	Rannagar	Sidhaur	Sirauli Gauspur	Suratganj	Trivedig anj	District Total
	<b>B.3 Agriculture Infrastructure - Others</b>																				
1	Compost/ Vermi Compost- Agro. Waste Compost-100 TPA	80	No.	10000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	12
					BL	152	152	152	152	152	152	152	152	152	152	152	152	152	152	152	1824
2	Compost/ Vermi Compost- Compost - NADEP Compost-10 TPA	80	No.	29000	Phy	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	225
					BL	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.48	52.2
3	Compost/ Vermi Compost- Vermi Compost-1000-2.5	80	No.	31000	Phy	220	220	220	220	220	220	220	220	220	220	220	220	220	220	220	3300
					BL	54.56	54.56	54.56	54.56	54.56	54.56	54.56	54.56	54.56	54.56	54.56	54.56	54.56	54.56	54.56	818.4
4	Compost/ Vermi Compost- Vermi Compost-Commercial vermi compost 150 TPA	80	No.	750000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
					BL	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	90
5	Seed Processing-All Seed Types--	85	No.	2500000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30
					BL	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	637.5
6	Tissue Culture-Tissue Culture Lab for Plant Propagule Multiplication--	80	No.	25000000	Phy		1					1	1							1	4
					BL		200					200	200							200	800
	Sub Total																				4222.1
	Total (B.1+B.2+B.3)																				25775.54

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bani Kodar	Banki	Dariyabad	Dewa	Fatehpur	Haidargarh	Harakh	Masauli	Nindaura	Puredalai	Rannagar	Sidhaur	Sirauli Gauspur	Suratganj	Trivedig anj	District Total
	<b>C. Ancillary Activities</b>																				
	<b>C.1 Food &amp; Agro Processing</b>																				



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11	Service Sector - Working Capital-Medium-	80	No.	3.75E+08	Phy	4	5	4	5	4	4	4	4	4	4	4	4	63
					BL	800	1000	800	1000	800	800	800	800	800	800	800	800	12600
12	Service Sector - Working Capital-Micro-	80	No.	15000000	Phy	340	365	340	340	340	340	340	340	340	340	340	340	5125
					BL	2720	2920	2720	2720	2720	2720	2720	2720	2720	2720	2720	2720	41000
13	Service Sector - Working Capital-Small-	80	No.	75000000	Phy	32	33	32	33	33	32	32	32	32	32	32	32	487
					BL	1280	1320	1280	1320	1320	1280	1280	1280	1280	1280	1280	1280	19480
Total	Sub Total																	317550

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Banki	District Total
1	III. Export Credit						
	Export Credit -Post Shipment Export Credit-	80	No.	10000000	Phy	26	26
					BL	20800	20800
2	Export Credit -Post Shipment Export Credit-	80	No.	40000000	Phy	1	1
					BL	3200	3200
	Export Credit -Pre Shipment Export Credit-	80	No.	40000000	Phy	40	40
					BL	12800	12800
	Total Export Credit						36800

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bani Kodar	Banki	Dariyabad	Dewa	Fatehpur	Haidargarh	Harakh	Masauli	Nindaura	Puredalai	Ramnagar	Sidhaur	Sirauli Gauspur	Suratganj	Trivedig anj	District Total
IV. Education																					
1	Education Loans-Study in India-	90	No.	1000000	Phy	10	15	15	15	15	15	10	15	15	15	15	10	15	10	15	205
					BL	90	135	135	135	135	135	90	135	135	135	135	90	135	90	135	1845
2	Education Loans-Vocational Education-	90	No.	1000000	Phy	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	300
					BL	180	180	180	180	180	180	180	180	180	180	180	180	180	180	180	2700
	Total Education																				4545

177 of 178

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bani Kodar	Banki	Dariyabad	Dewa	Fatehpur	Haidargarh	Harakh	Masauli	Nindaura	Puredalai	Ramnagar	Sidhaur	Sirauli Gauspur	Suratganj	Trivedig anj	District Total
V. Housing																					
1	Loan for Affordable Housing Projects--	85	No.	300000	Phy	45	45	45	45	45	45	40	45	45	45	45	40	40	45	45	660
					BL	114.75	114.75	114.75	114.75	114.75	114.75	102	114.75	114.75	114.75	114.75	102	102	114.75	114.75	1683
2	Purchase/ Construction of a Dwelling Unit (Individual)-	85	No.	2000000	Phy	90	110	75	110	90	100	95	90	85	90	75	90	85	85	75	1345
					BL	1530	1870	1275	1870	1530	1700	1615	1530	1445	1530	1275	1530	1445	1445	1275	22865
	Total Housing																				24548

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bani Kodar	Banki	Dariyabad	Dewa	Fatehpur	Haidargarh	Harakh	Masauli	Nindaura	Puredalai	Ramnagar	Sidhaur	Sirauli Gauspur	Suratganj	Trivedig anj	District Total
VI. Social Infrastructure																					
1	Education--	85	No.	10000000	Phy	1	1	200	1	1	1	1	1	1	1	200	200	200	1	1	9
					BL	85	85		85	85	85	85	85		85				85		765



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## Annexure 2

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

(₹ lakh)

**Table 1: Crop Loan**

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	138137.41	84945.38	191281.59	167930.00	213913.38	81403.00	202011.05	
RCBs	26015.82	15642.30	35242.68	4950.00	38466.97	1518.00	79054.06	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	109798.69	41961.91	89472.73	158345.00	97793.48	91008.00	78876.62	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	273951.92	142549.59	315997.00	331225.00	350173.83	173929.00	359941.73	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	23750.60	16390.66	34830.60	60307.00	18132.09	69201.00	109243.00	
RCBs	3145.37	0.90	3203.99	28.00	3071.43	0.00	1412.58	
SCARDB	9498.84	12.02	94.19	3419.00	10809.04	310.00	7088.73	

RRBs	3653.57	544.29	3634.58	5025.00	3714.80	1577.00	13669.32
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	40048.38	16947.87	41763.36	68779.00	35727.36	71088.00	131413.63

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	161888.01	101336.04	226112.19	228237.00	232045.47	150604.00	311254.05
RCBs	29161.19	15643.20	38446.67	4978.00	41538.40	1518.00	80466.64
SCARDB	9498.84	12.02	94.19	3419.00	10809.04	310.00	7088.73
RRBs	113452.26	42506.20	93107.31	163370.00	101508.28	92585.00	92545.94
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	314000.30	159497.46	357760.36	400004.00	385901.19	245017.00	491355.36

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	41095.76	19181.96	42661.66	127991.00	45626.19	170940.00	182575.35
RCBs	2094.67	2962.37	2057.88	4310.00	1009.80	1726.00	4920.35
SCARDB	1138.25	0.00	0.00	0.00	270.63	0.00	505.06
RRBs	5715.66	7069.87	5756.27	14094.00	5887.51	7838.00	23147.79
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	50044.34	29214.20	50475.81	146395.00	52794.13	180504.00	211148.55



Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
CBS	27746.79	13858.14	29315.29	26214.00	4438.99	130956.00	65623.54	
RCBs	2532.56	1236.00	2545.15	744.00	3694.00	662.00	518.46	
SCARDB	40.36	0.00	0.00	0.00	0.00	201.00	273.56	
RRBs	4680.72	1059.30	4728.00	3381.00	29053.50	6450.00	3040.72	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	35000.43	16153.44	36588.44	30339.00	37186.49	138269.00	69456.28	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
CBS	230730.56	134376.14	298089.14	382442.00	282110.65	452500.00	559452.94	
RCBs	33788.42	19841.57	43049.70	10032.00	46242.20	3906.00	85905.45	
SCARDB	10677.45	12.02	94.19	3419.00	11079.67	511.00	7867.35	
RRBs	123848.64	50635.37	103591.58	180845.00	136449.29	106873.00	118734.45	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	399045.07	204865.10	444824.61	576738.00	475881.81	563790.00	771960.19	

## Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23					Total	Others	RRBs	SCARDB	RCBs	CBs	Total	Others	RRBs	SCARDB	RCBs	CBs	Total	
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others														
C L	84945.38	15642.30	0.00	41961.91	0.00	142549.59	0.00	0.00	158345.00	0.00	167930.00	4950.00	0.00	0.00	0.00	167930.00	142549.59	0.00	158345.00	0.00	4950.00	0.00	167930.00	331225.00

Table 1: Crop Loan																							(₹ lakh)	
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Particulars	2023-24					2024-25					Total	Others	RRBs	SCARDB	RCBs	CBs	Total	Others	RRBs	SCARDB	RCBs	CBs	Total		
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others														CBs	RCBs
C L	81403.00	1518.00	0.00	91008.00	0.00	173929.00	0.00	0.00	78876.62	0.00	202011.05	0.00	79054.06	0.00	0.00	202011.05	173929.00	0.00	78876.62	0.00	79054.06	0.00	0.00	202011.05	359941.73

Table 2: Term Loan

Particulars	2021-22					2022-23						
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	84945.38	15642.30	0.00	41961.91	0.00	142549.59	167930.00	4950.00	0.00	158345.00	0.00	331225.00
OTH	16390.66	0.90	12.02	544.29	0.00	16947.87	60307.00	28.00	3419.00	5025.00	0.00	68779.00
Sub total	16390.66	0.90	12.02	544.29	0.00	16947.87	60307.00	28.00	3419.00	5025.00	0.00	68779.00
Grand Total (I +II)	101336.04	15643.20	12.02	42506.20	0.00	159497.46	228237.00	4978.00	3419.00	163370.00	0.00	400004.00

Table 2: Term Loan																							(₹ lakh)	
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Particulars	2023-24					2024-25					Total	Others	RRBs	SCARDB	RCBs	CBs	Total	Others	RRBs	SCARDB	RCBs	CBs	Total	
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others														
C L	81403.00	1518.00	0.00	91008.00	0.00	173929.00	0.00	0.00	78876.62	0.00	202011.05	0.00	79054.06	0.00	0.00	202011.05	173929.00	0.00	78876.62	0.00	79054.06	0.00	202011.05	359941.73
OTH	69201.00	0.00	310.00	1577.00	0.00	71088.00	0.00	0.00	13669.32	0.00	109243.00	0.00	1412.58	7088.73	0.00	109243.00	71088.00	0.00	13669.32	7088.73	1412.58	0.00	109243.00	131413.63
Sub total	69201.00	0.00	310.00	1577.00	0.00	71088.00	0.00	0.00	13669.32	0.00	109243.00	0.00	1412.58	7088.73	0.00	109243.00	71088.00	0.00	13669.32	7088.73	1412.58	0.00	109243.00	131413.63
Grand Total (I +II)	150604.00	1518.00	310.00	92585.00	0.00	245017.00	0.00	0.00	92545.94	0.00	311254.05	0.00	80466.64	7088.73	0.00	311254.05	245017.00	0.00	92545.94	7088.73	80466.64	0.00	311254.05	491355.36

Annexure 4					
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.	500000
2	Agri Clinic & Agri Business Centers			No.	1000000
3	Aquaculture inputs production			No.	400000
4	Aquaculture inputs production			No.	3000000
5	Bakery & Confectionery Unit			No.	1500000
6	Bee Keeping			No.	371500
7	Biofertilizers			No.	160000
8	Buffalo Farming			1+1	248000
9	Bulk Milk Cooling Unit			No.	1250000
10	Cold Storage			No.	40000000
11	Combine harvester	Tractor mounted wheel type		No.	3050000
12	Combine harvester			No.	2450000
13	Commercial Broiler Farming			5000	5846000
14	Compost/ Vermi Compost	Vermi Compost		No.	31000
15	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
16	Compost/ Vermi Compost	Agro. Waste Compost		No.	19000000
17	Compost/ Vermi Compost	Vermi Compost		No.	750000
18	Crossbred Cattle Farming			1+1	219000
19	Custom Service Units/ Custom Hiring Centers			No.	8500000
20	Dairy Cattle Buffalo Shed			No.	25000



21	Dairy Cow and Heifer rearing				2	1013000
22	Dairy Marketing Outlet/ Parlour				No.	400000
23	Dairy Processing Unit				No.	700000
24	Dal/ Pulses Mill				No.	11000000
25	Diesel Pump Sets				No.	44750
26	Diesel Pump Sets				No.	55550
27	Drip Irrigation				ha	154000
28	Drip Irrigation				ha	66000
29	Drip Irrigation				ha	112000
30	Education				No.	10000000
31	Education Loans			Study in India	No.	1000000
32	Education Loans			Vocational Education	No.	1000000
33	Export Credit			Post Shipment Export Credit	No.	4000000000
34	Export Credit			Post Shipment Export Credit	No.	100000000
35	Export Credit			Pre Shipment Export Credit	No.	400000000
36	Farm Ponds/ Water Harvesting Structures				No.	406000
37	Farm Ponds/ Water Harvesting Structures				No.	100000
38	Finance to FPOs/FPCs				No.	2000000
39	Fish Culture				ha	100000
40	Food Grain Processing			Flour Mill	No.	2500000
41	Food Grain Processing			Sorting & Grading	No.	6000000
42	Food Grain Processing			Flour Mill	No.	1500000

43	Fruit Processing	Chips		No.	2000000
44	Fruit Processing	Pickle		No.	1000000
45	Fruit Processing	Pickle		No.	200000
46	Fruit Processing	Jam, jelly & Squash		No.	200000
47	Fruit Processing			No.	25700000
48	Goat	Breeding Unit		500+25	9630000
49	Goat	Rearing Unit		20+1	414000
50	Godown			No.	3500000
51	Healthcare	Hospital		No.	10000000
52	Honey & Honey Products			No.	2000000
53	Indigenous Cattle Faming			1+1	218000
54	Integrated Pisciculture			ha	100000
55	Leveller	Laser Guided		No.	455000
56	Loan for Affordable Housing Projects			No.	300000
57	Loan to MFIs for Onlending to for Agri. Purposes			No.	1000000
58	Loan to PACS/ FSS/ LAMPS			No.	1500000
59	Loans to Distressed Persons			No.	50000
60	Manufacturing Sector	Term Loan	Micro	No.	1000000
61	Manufacturing Sector	Term Loan	Small	No.	25000000
62	Manufacturing Sector	Working Capital	Micro	No.	500000
63	Manufacturing Sector	Working Capital	Medium	No.	25000000
64	Manufacturing Sector	Term Loan	Medium	No.	125000000
65	Manufacturing Sector	Working Capital	Small	No.	5000000

66	Mushroom Cultivation				211000
67	Nursery			1000 Kg. per Cycle	211000
68	Oil Extraction			ha	1967700
69	Oil Extraction			No.	8200000
70	Oil Extraction			No.	1000000
71	On Farm development (OFD) Works			m.	75000
72	Ornamental Fish Hatchery			No.	50000
73	Ornamental Fish Hatchery			No.	5000000
74	Other machinery		Other Machinery & Equipments	No.	210000
75	Other Plantation Crops			ha	1650900
76	Others			No.	410000
77	Overdraft to PMJDY Account Holders			No.	10000
78	Packaging Unit			No.	1000000
79	Pig Breeding Unit			10+2	1095000
80	Plantation		Poplar	ha	235040
81	Plantation		Bamboo	ha	86636
82	Plantation		Teak	ha	163310
83	Plantation		Eucalyptus	ha	93176
84	Power Tiller			No.	265000
85	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
86	Rice Processing			No.	1000000
87	Rice Processing			No.	14500000
88	Rice Processing			No.	8000000
				No.	3000000



89	Sanitation			No.	25000
90	Seed Drill			No.	135000
91	Seed Processing	All Seed Types		No.	2500000
92	Service Sector	Term Loan	Medium	No.	125000000
93	Service Sector	Term Loan	Small	No.	25000000
94	Service Sector	Working Capital	Micro	No.	1000000
95	Service Sector	Term Loan	Micro	No.	5000000
96	Service Sector	Working Capital	Medium	No.	25000000
97	Service Sector	Working Capital	Small	No.	5000000
98	Service Sector	Term Loan	Micro	No.	2500000
99	SHGs/ JLGs			No.	150000
100	Soil Testing Lab			No.	1500000
101	Solar Energy	Roof Top Solar PV System with Battery		No.	100000
102	Solar PV Pump Sets (AC)			No.	361800
103	Spice Processing			No.	300000
104	Sprinkler Irrigation			ha	49000
105	Sugarcane processing	Jaggery production		No.	500000
106	Thresher			No.	161000
107	Thresher			No.	135000
108	Tissue Culture	Tissue Culture Lab for Plant Propagule Multiplication		No.	25000000
109	Tractor	With Implements & Trailer		No.	840000
110	Tube Well			No.	480000
111	Vegetable Processing			No.	25700000

### Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Potato/ Aloo (Irrigated)	Acre	89352
2	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)	Acre	11741
3	Cereals	Wheat/ Gehu (Irrigated)	Acre	24089
4	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	26316
5	Cereals	Maize/ Makka (Irrigated)	Acre	9109
6	Medicinal And Aromatic Plants	Menthol Mint/ Pudina ( )	Acre	30008
7	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	14170
8	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	Acre	10931
9	Sugar Crops	Sugarcane/ Ganna (Irrigated)	Acre	60931

## 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	Shweta
Designation	DDM, NABARD
Address 1	1/21
Address 2	Awas Vikas Colony
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District	BARABANKI
State	Uttar Pradesh
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## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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

### Corporate Office

NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

### Registered Office

NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

- |  |   |
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| <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> |
|--|---|

### Corporate Office

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☎: 022-26539620/9514

✉: corporate@nabard.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



## NABFINS LIMITED | A Subsidiary of NABARD

- |   |  |
|---|--|
| <ul style="list-style-type: none"> <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> |
|---|--|

**Registered Office:** 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

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

**Registered Office:** NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

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🌐: www.nabcons.com



## NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



## NAB FOUNDATION

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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