



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



बरेली
Bareilly

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: Bareilly

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:

ABHISHEK MISHRA

District Development Manager
NABARD

Bareilly

PLP Document finalized by: Uttar Pradesh Regional Office

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

Index

Sr. No.	Particulars		Page No.
1	Foreword		
2	Executive Summary		1
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)		6
	Part A		10
4	District Map		11
5	Broad Sector wise PLP projection for the year 2025-26		12
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		13
7	Sector/ Sub-sector wise PLP Projections for year 2025-26		13
8	District profile		14
9	Banking Profile		45
	Part B		50
10	Chapter 1	Important Policies and Developments	51
11	Chapter 2	Credit Potential for Agriculture	69
12	2.1	Farm Credit	69
13	2.1.1	Crop Production, Maintenance & Marketing	69
14	2.1.2	Water Resources	70
15	2.1.3	Farm Mechanization	71
16	2.1.4	Plantation & Horticulture, including Sericulture	72
17	2.1.5	Forestry & Waste Land Development	73
18	2.1.6	Animal Husbandry - Dairy	74
19	2.1.7	Animal Husbandry - Poultry	75
20	2.1.8	Animal Husbandry - Sheep, Goat, Piggery	76
21	2.1.9	Fisheries	77
22	2.1.10	Farm Credit - Others	77
23	2.1.11	Sustainable Agricultural Practices	77
24	2.2	Agriculture Infrastructure	78
25	2.2.1	Construction of Storage and Marketing Infrastructure	78
26	2.2.2	Land Development, Soil Conservation and Watershed Development	79
27	2.2.3	Agri. Infrastructure - Others	80
28	2.3	Agriculture - Ancillary Activities	81
29	2.3.1	Food & Agro Processing	81

30	2.3.2	Agri Ancillary Activities - Others	82
31	Chapter 3	Credit potential for MSMEs	84
32	Chapter 4	Credit Potential for Export Credit, Education & Housing	86
33	Chapter 5	Credit Potential for Infrastructure	90
34	5.1	Infrastructure - Public Investments	90
35	5.2	Social Infrastructure involving Bank Credit	92
36	5.3	Renewable Energy	92
37	Chapter 6	Informal Credit Delivery System	96
38	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	98
39	Chapter 8	Status and prospects of Cooperatives	106
40	Chapter 9	NABARD's Projects and Interventions in the District	111
41	Success Stories		115
42	Appendix 1a	Climate Action - Scenario at Global & National Level	120
43	Appendix 1b	Climate Change Scenario - At the State Level	123
44	Appendix 1c	Climate Change Scenario - At the District Level	126
45	Appendix 2	Potential for Geographical Indication (GI) in the district	128
46	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	129
47	Annexure 2	Ground Level Credit Flow - Agency-wise and Sector-wise	144
48	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	147
49	Annexure 4	Unit costs for major activities fixed by NABARD	151
50	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	155
51	Abbreviations		156
52	Name and address of DDM		159
53	NABARD Subsidiary		160

Executive Summary

1. Introduction

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

2. District characteristics

1	Location	The total area of Bareilly district is 4120 square kilometers. Bareilly district borders Shahjahanpur in the south Rampur in the north Badaun in the west and Pilibhit districts in the east. The district has 15 development blocks 6 tehsils and a total of 1855 inhabited villages.
2	Type of soil	Soil type of bareilly district is primarily Alluvial and Tarai. This soil is fertile and supports the cultivation of crops such as wheat rice sugarcane and pulses. It is rich in nutrients and has good water retention capacity making it suitable for agriculture.
3	Primary occupation	The primary occupation is agriculture. Most people are engaged in farming cultivating crops such as wheat rice sugarcane and pulses. Besides agriculture some residents work in related activities like animal husbandry small-scale industries and local businesses.
4	Land holding structure	According to Land classification the district has 483987 agricultural holdings with a total of 340326 hectare. Out of these 453441 landholdings (upto 2 hectares) with an area of 242620 hectares belong to small and marginal farmers constituting 94 percent of the total landholdings.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	As against the ACP target of Rs.913724 Lakh the total achievement of the district as per SLBC data is Rs.1136981 Lakh which is 124.43 percent of the target.
2	CD Ratio	CD Ratio of the district as on 31 March 2024 was 68.61 percent.
3	Investment credit in agriculture	During the year FY2023-24 Agriculture Term loan achievement was Rs. 250133 Lakh as against a target of Rs. 170353 Lakh reflecting achievement of 146.83 percent in FY2024. The average achievement in the last 3 FYs was reported as 129 percent.
4	Credit flow to MSMEs	Total priority sector MSME credit flow in the district for FY2024 was Rs. 490876 Lakh as against target of Rs. 295060 Lakh reflecting an achievement of 166.36 percent.
5	Other significant credit flow, if any	Credit flow for crop loan in FY2024 was Rs. 322010 Lakh and for Other Priority sectors including Housing Education Export etc. it was reported as Rs. 73962 Lakh in FY2024.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	For FY2025-26 Rs.623450 Lakh have been earmarked for crop loan Agri-term loan Agri-Infrastructure loans and other allied sectors; Rs.1231080 Lakh for MSME Sector and Rs.98417 Lakh for other priority sector loans. Accordingly Total PLP projections for FY2025-26 is Rs.1952947 Lakh.
---	-------------------------	--

2	Projection for agriculture and its components	According to the PLP estimate for 2025-26 credit potential for crop loans is estimated at Rs.430945 Lakh Agri Term loan has been estimated at Rs.106822 Lakh. Further potential for Agri-infra loans and Agri ancillary activities is estimated at Rs.33902 Lakh and Rs.51781 Lakh respectively.
3	Projection for MSMEs	According to the PLP estimate for 2025-26 the credit potential for Micro Small and Medium Enterprises (MSMEs) is projected at Rs.1231080 Lakh. This includes Rs.811500 Lakh for Term loan and Rs.419580 Lakh for Working capital loans.
4	Projection for other purposes	For 2025-26 the PLP estimate for other priority sectors indicates a credit potential of Rs.98417 Lakh. This includes Rs.12555 Lakh for education loans Rs.57622 Lakh for housing loans and Rs.10125 Lakh for export credit.

5. Developmental Initiatives

1. Various development works are underway in the district under various schemes being implemented by the Government of India and the State Government. Five blocks of Bareilly district [Baheri Fatehganj (West) Majhgawan Damkhoda and Shergadh] have been identified as Aspirational Blocks.
2. Several NABARD's developmental initiatives such as FPO promotion Farmer Clubs SHG linkage skill development training programs entrepreneurship development programs etc. are also being implemented in the district.
3. Through the RIDF NABARD has contributed to the development of roads bridges irrigation health infrastructure education etc. in the district. As of March 31, 2024 NABARD has sanctioned loans amounting to Rs. 11019 Lakh for 22 ongoing projects in Bareilly district under RIDF.
4. Efforts initiated in previous years such as the Kisan Samman Nidhi beneficiaries' KCC saturation drive KCC facilities for animal husbandry and fisheries and a strategy for continuous emphasis on the development of the MSME sector are also being implemented in the district.

5. Furthermore, NABARD regularly organizes Digital Financial Literacy Camps through various banks.

6. Thrust Areas

1. NABARD has identified certain areas to be focused on for the financial year 2025-26 including SHG/JLG financing expansion of irrigation facilities warehousing dairy development improvement etc.
2. Further it is essential to emphasize integrated farming systems promoting producer organizations for product aggregation infrastructure development particularly storage and logistics services for agricultural products.
3. Also, use of technology like Internet of Things (IOT) Drone etc. in agriculture is another area that needs to be focused in FY25-26. Pilot projects on the same can be adopted for the district.

7. Major Constraints and Suggested Action Points

1. One of the major constraints in Bareilly district is that 94 percent of landholdings belong to small and marginal farmers. Small fragmented plots reduce farming efficiency.
2. Agriculture is still in its traditional form and there is a lack of resources and conceptual barriers to transforming it into an agribusiness. Also, there is limited access to advanced farming technology and training. Further small and scattered farms limit the adoption of modern farming techniques.
3. The rural economy of Bareilly district is entirely based on agriculture and it has immense potential for cultivation of fruits (especially mangoes and custard apples) hybrid vegetables mentha medicinal plants flowers etc.
4. Special efforts should be made to develop organized markets for storage and marketing of agricultural produce and fruit processing in the district.
5. There is also a lot of potential in ancillary activities like dairy fisheries goat rearing poultry farming and the non-farm sector.
6. The establishment of soil testing laboratories in each block strengthening the existing extension network technology dissemination improving irrigation establishing poultry/fish hatcheries establishing fish markets uninterrupted power supply to industries etc. are essential requirements.

8. Way Forward

1. To achieve the estimated total credit potential in the district and more specifically to enhance 'capital formation' in agriculture coordinated efforts from all stakeholders such as banks government departments and NGOs are needed.
2. Regular monitoring of achievements against targets in DLCC/BLBC meetings through the LBR reporting system by banks is crucial.
3. The Government of India has launched the Digital Agriculture Mission for 2021-25 to promote digital technology innovations in the agriculture sector.
4. The mission aims to support projects based on new technologies such as Artificial Intelligence (AI) blockchain remote sensing and GIS technology drones and robotics etc. to make agriculture a sustainable and profitable industry in the long run.
5. With coordinated efforts and leveraging various government schemes such as ACABC AMI and AIF PMFME scheme formation and promotion of FPOs NLM PM-KISAN e-NAM etc. Bareilly district can transform its agricultural landscape improving the livelihoods of its rural population.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise Use

Utility

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

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

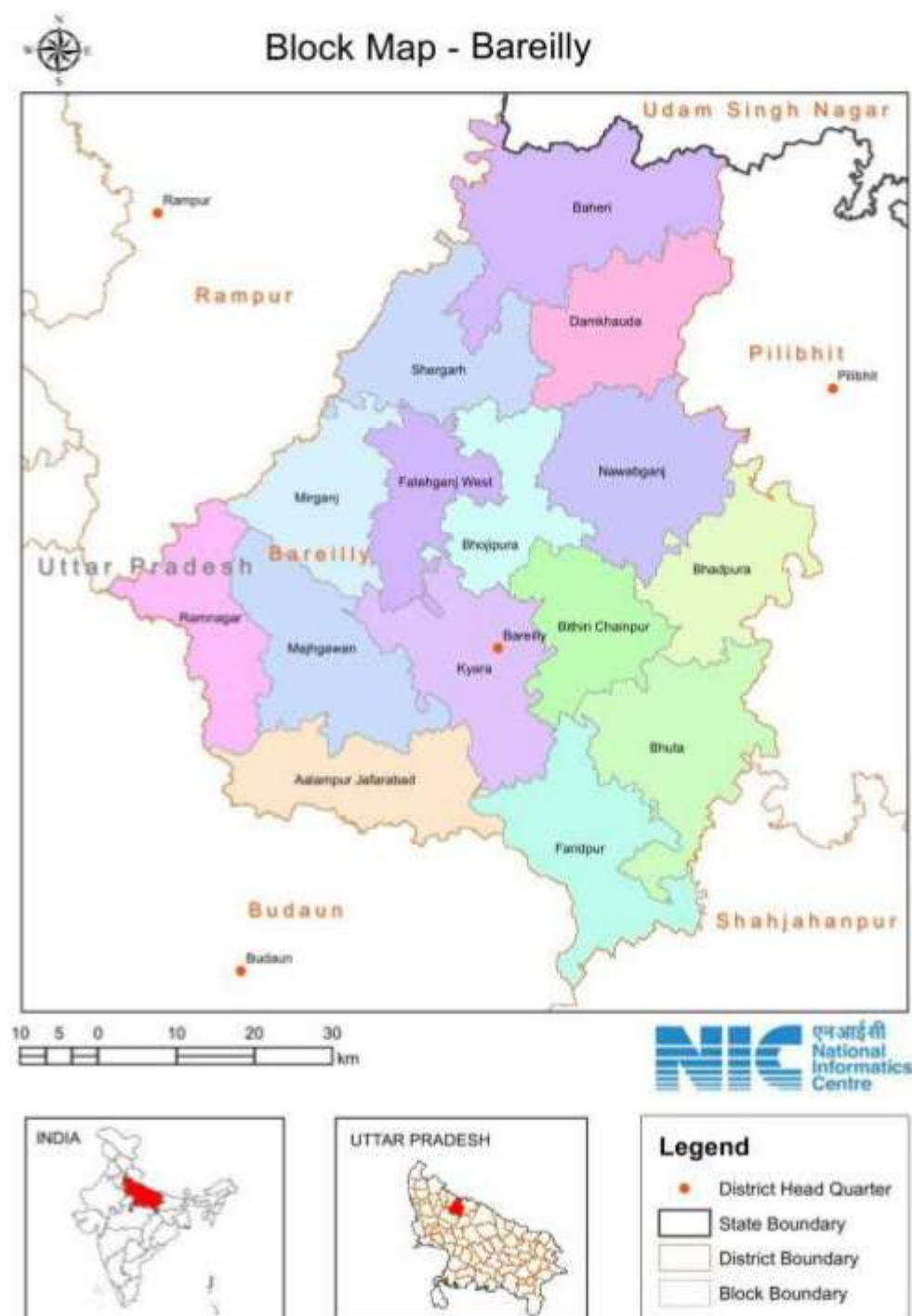
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	537766.89
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	437187.28
2	Term Loan for agriculture and allied activities	100579.61
B	Agriculture Infrastructure	33902.49
C	Ancillary activities	51780.65
I	Credit Potential for Agriculture A+B+C)	623450.03
II	Micro, Small and Medium Enterprises	1231080.00
III	Export Credit	10124.80
IV	Education	12555.00
V	Housing	57621.50
VI	Social Infrastructure	1606.90
VII	Renewable energy	4644.00
VIII	Others	11865.15
	Total Priority Sector	1952947.38

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	430945.56
2	Water Resources	5444.66
3	Farm Mechanisation	34204.80
4	Plantation & Horticulture with Sericulture	3921.34
5	Forestry & Waste Land Development	917.53
6	Animal Husbandry - Dairy	40428.75
7	Animal Husbandry - Poultry	2708.33
8	Animal Husbandry - Sheep, Goat, Piggery	8977.49
9	Fisheries	3446.88
10	Farm Credit- Others	6771.55
	Sub total	537766.89
B	Agriculture Infrastructure	
1	Construction of storage	21215.50
2	Land development, Soil conservation, Wasteland development	1324.44
3	Agriculture Infrastructure - Others	11362.55
	Sub total	33902.49
C	Ancillary activities	
1	Food & Agro. Processing	37061.15
2	Ancillary activities - Others	14719.50
	Sub Total	51780.65
II	Micro, Small and Medium Enterprises	
	Total MSME	1231080.00
III	Export Credit	10124.80
IV	Education	12555.00
V	Housing	57621.50
VI	Social Infrastructure	1606.90
VII	Renewable energy	4644.00
VIII	Others	11865.15
	Total Priority Sector	1952947.38

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Bank of Baroda

1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	4120
2	No. of Sub Divisions	6
3	No. of Blocks	15
4	No. of revenue villages	1855
5	No. of Gram Panchayats	1193

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	N0s.
1	State	Uttar Pradesh
2	District	Bareilly
3	Agro-climatic Zone 1	Mid Western Plain
4	Agro-climatic Zone 2	Bhawar and plain, tarai plain
5	Agro-climatic Zone 3	
6	Climate	Dry sub-humid to semi arid
7	Soil Type	Alluvial and Tarai

3. Land Utilisation [Ha]

Sr. No.	Particulars	N0s.
1	Total Geographical Area	412000
2	Forest Land	352
3	Area not available for cultivation	56200
4	Barren and Unculturable land	7797
5	Permanent Pasture and Grazing Land	284
6	Land under Miscellaneous Tree Crops	3358
7	Cultivable Wasteland	2711
8	Current Fallow	4861
9	Other Fallow	3343

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	N0s.
1	Safe	11
2	Critical	0
3	Semi Critical	4
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	15

5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		N0s.	% to Total	Ha.	% to Total
1	<= 1 ha	385754	80	153220	45
2	>1 to <=2 ha	67687	14	89400	26
3	>2 to <=4 ha	5231	1	27621	8
4	>4 to <=10 ha	188	0	2997	1
5	>10 ha	25127	5	67088	20
6	Total	483987	100	340326	100

6. Workers Profile [In '000]

Sr. No.	Particulars	N0s.
1	Cultivators	323.07
2	Of the above, Small/ Marginal Farmers	303.69
3	Agricultural Labourers	210.95

4	Workers engaged in Household Industries	80.55
5	Workers engaged in Allied agro activities	
6	Other workers	429.35

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	4447.00	2357.00	2090.00	2879.00	1568.00
2	Scheduled Caste	557.00	296.00	261.00	442.00	115.00
3	Scheduled Tribe	3.23	1.63	1.60	0.43	2.80
4	Literate	2192.00	1343.00	849.00	1333.00	859.00
5	BPL	153.00	77.00	76.00	153.00	0.00

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	757.00
2	Rural Households	423.00
3	BPL Households	276.00

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	238.00
2	Having source of drinking water	231.00
3	Having electricity supply	238.00
4	Having independent toilets	238.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	1855
2	Villages having Agriculture Power Supply	1855
3	Villages having Post Offices	1525
4	Villages having Banking Facilities	62
5	Villages having Primary Schools	1462
6	Villages having Primary Health Centres	56
7	Villages having Potable Water Supply	1855
8	Villages connected with Paved Approach Roads	1199

Sources

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

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1847
2	Primary Health Centres	71
3	Primary Health Sub-Centres	452
4	Dispensaries	112
5	Hospitals	112
6	Hospital Beds	1762

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	3026
2	Registered FPOs	105
3	Agro Service Centres	25
4	Soil Testing Centres	6
5	Approved nurseries	29
6	Agriculture Pumpsets	12
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	316272
2	Irrigation Potential Created	
3	Net Irrigated Area (Total area irrigated at least once)	308068
4	Area irrigated by Canals/ Channels	13135
5	Area irrigated by Wells	283001
6	Area irrigated by Tanks	0
7	Area irrigated by Other Sources	11932
8	Irrigation Potential Utilized (Gross Irrigated Area)	530563

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	7014
2	Railway Line [km]	284
3	Public Transport Vehicle [Nos]	42000
4	Goods Transport Vehicles [Nos.]	33000

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)		
2	Sugarcane (Gur/ Khandsari/ Sugar)	6	
3	Fruit (Pulp/ Juice/ Fruit drink)		
4	Spices (Masala Powders/ Pastes)		
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)		
6	Cotton (Ginning/ Spinning/ Weaving)		
7	Milk (Chilling/ Cooling/ Processing, etc.)	140	
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	3	
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)		
10	Others		

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	40499	1241	39258
2	Cattle - Indigenous	194480	13612	180868
3	Buffaloes	707609	79753	627856
4	Sheep - Cross bred	0		
5	Sheep - Indigenous	0		
6	Goat	130533	33924	96609
7	Pig - Cross bred	0		
8	Pig - Indigenous	0		
9	Horse/Donkey/Camel	0		
10	Rabbit	0		
11	Poultry - Improved	0		
12	Poultry - Indigenous	0		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	37
2	Veterinary Dispensaries	5
3	Disease Diagnostic Centres	
4	Artificial Insemination Centers	26
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	
7	Fodder Farms	
8	Dairy Cooperative Societies	728
9	Milk Collection Centres	728
10	Fishermen Societies	5
11	Animal Husbandry Training Centres	
12	Animal Markets	
13	Fish Markets	
14	Livestock Aid Centers (No.)	
15	Licensed Slaughter houses [Nos.]	

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	376.00	MT		gm/day
2	Egg	123.81	Lakh Nos.	3	nos/p. a.
3	Milk	721.37	MT		gm/day
4	Meat	56.70	MT		gm/day
5	Wool	1.61	MT		gm/day

Sources

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

District Profile Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	19.07	18.50	18.59
2	Land Holdings - SF (%)	14.00	14.00	14.00
3	Land Holdings - MF (%)	80.00	80.00	80.00
4	Rainfall -Normal (mm)	1089	1089	1089
5	Rainfall - Actual (mm)	812	732	719
6	Cropping Pattern	Kharif crops -paddy, sugarcane, maize, jowar, bajra, urd and moong. Rabi crops- wheat, gram mustard/sar son etc. Vegetables- Tomato, Green chili, Green peas, Onion and Potato	Kharif crops- paddy, sugarcane, maize, jowar, bajra, urd and moong. Rabi crops -wheat, gram mustard/sa rson etc. Vegetables -Tomato, Green chili, Green peas, Onion and Potato	Kharif crops -paddy, sugarcane, maize, jowar, bajra, urd and moong. Rabi crops- wheat, gram mustard/sar son etc. Vegetables- Tomato, Green chili, Green peas, Onion and Potato

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	345100.36	491712.77	638820.98

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	163.86	499.12	3.05	164.35	397.90	2.42	163.26	489.85	3.00
2	Wheat	206.55	773.57	3.75	208.13	781.39	3.75	207.25	844.58	4.08
3	Sugarcane	87.85	6951.91	79.13	87.85	7576.39	86.24	110.86	7284.53	65.71
4	Maize	0.26	0.60	2.31	0.30	0.75	2.50	1.04	2.66	2.56
5	Horse Gram	0.00	0.02	0.00	0.02	0.02	1.00	0.02	0.02	1.00
6	Pearl Millet	8.50	15.38	1.81	7.77	15.93	2.05	14.03	26.68	1.90
7	Lentil	7.40	21.10	2.85	17.64	22.38	1.27	35.46	31.80	0.90
8	Indian Mustard	15.34	18.96	1.24	22.61	16.57	0.73	21.28	26.28	1.23

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	5.76	5.76	5.66
2	Net sown area (lakh ha)	2.98	2.98	3.26
3	Cropping intensity (%)	193.29	193.29	173.62

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	98.10	98.10	98.10
2	Fertilizer consumption - Rabi (kg/ha)	107.88	107.88	107.88

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	4	4	4
2	Volume of marketing through RMCs/eNAM platforms (MT)	26406	66193	67144

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	135815	285376	175182
2	GLC through KCC (Rs. lakh)	222200.52	319297.91	311308.59

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	511728	511728	511728
2	State Govt Sponsored Schemes Coverage (No.)	511728	511728	511728

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)			6
2	Soil Health Cards Issued (No.)			614380

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	16291	18086	12823
2	Crop Loss Compensation, if any (Rs. lakh)	1827.00	2459.00	645.00

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	38.00	38.00	40.00
2	Wheat	46.00	46.00	45.00
3	Maize	99.00	99.00	99.00
4	Horse Gram	33.00	34.00	33.00
5	Pearl Millet	99.00	99.00	99.00
6	Lentil	24.00	23.00	23.00
7	Indian Mustard	23.00	0.00	79.00

Sources

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

Water Resources

Table 1: GLC

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

Table 2: Irrigated Area, cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	34	34	18
2	Net Irrigated Area ('000 ha)	264	264	308
3	Gross Irrigated Area ('000 ha)	537	537	531

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	Bareilly	Shergarh	Safe	Safe	Safe
2	Uttar Pradesh	Bareilly	Aalampur Jafarabad	Semi-critical	Semi-critical	Semi-critical
3	Uttar Pradesh	Bareilly	Fatehganj West	Semi-critical	Semi-critical	Semi-critical
4	Uttar Pradesh	Bareilly	Majhgawan	Semi-critical	Semi-critical	Semi-critical
5	Uttar Pradesh	Bareilly	Ramnagar	Semi-critical	Semi-critical	Semi-critical
6	Uttar Pradesh	Bareilly	Baheri	Safe	Safe	Safe
7	Uttar Pradesh	Bareilly	Bhadpura	Safe	Safe	Safe
8	Uttar Pradesh	Bareilly	Bhojipura	Safe	Safe	Safe
9	Uttar Pradesh	Bareilly	Bhuta	Safe	Safe	Safe
10	Uttar Pradesh	Bareilly	Bithiri Chainpur	Safe	Safe	Safe
11	Uttar Pradesh	Bareilly	Damkhauda	Safe	Safe	Safe
12	Uttar Pradesh	Bareilly	Faridpur	Safe	Safe	Safe
13	Uttar Pradesh	Bareilly	Kyara	Safe	Safe	Safe
14	Uttar Pradesh	Bareilly	Mirganj	Safe	Safe	Safe
15	Uttar Pradesh	Bareilly	Nawabganj	Safe	Safe	Safe

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

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	5027.45	7709.87	10298.63

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	30901	33151	35470
2	Power Tillers			
3	Threshers/Cutters			

Table 3: Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	112	112	112
2	Other minor repair & service centers (No.)	23	23	23

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Mechanisation in District	District Statistical Handbook & Agri Dept.
Table 3: Service Centers	agriculture.up.gov.in

Plantation & Horticulture including Sericulture

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	Banana	0.01	1.00	0.01	1.00	0.01	1.00
2	Cauliflower	0.04	4.00	0.04	4.00	0.04	4.00
3	Papaya	0.01	1.00	0.01	1.00	0.01	1.00
4	Muskmelon	0.02	2.00	0.02	2.00	0.02	2.00
5	Watermelon	0.03	3.00	0.03	3.00	0.03	3.00
6	Bitter Gourd	0.06	6.00	0.06	6.00	0.06	6.00
7	Bottle Gourd	0.06	6.00	0.06	6.00	0.06	6.00
8	Cucumber	0.08	8.00	0.08	8.00	0.08	8.00
9	Coriander	0.12	12.00	0.12	12.00	0.12	12.00
10	Garlic	0.11	11.00	0.11	11.00	0.11	11.00
11	Fennel	0.12	12.00	0.12	12.00	0.12	12.00
12	Fenugreek	0.12	12.00	0.12	12.00	0.12	12.00

Forestry & Waste Land Development

Table 1: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	0.35	0.35	0.35
2	Waste Land ('000 ha)	2.70	2.70	2.70
3	Degraded Land ('000 ha)	7.78	7.78	7.78

Table 2: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	29	29	29

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Area under Forest Cover & Waste Land	District Statistical Handbook
Table 3: NTFP	District Statistical Handbook
Table 4: Nurseries (No.)	District Statistical Handbook

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)	11214.50	37830.33	55043.42
2	KCC for working capital (₹ lakh)	4239.78	20806.28	28163.47
3	KCC for working capital (No.)	4232	20929	22936
4	Finance under group mode (₹lakh)			

Table 2: Processing Infrastructure

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

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Processing Infrastructure	District Animal Husbandry Department
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NABARD

Animal Husbandry - Poultry
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	272.83	177.10	398.09
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹lakh)			

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	175378	175378	175378
2	Broiler Farms (No.)	3	3	3

Sources

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

Animal Husbandry - SGP

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Indigenous/Non-Descript
2	Popular goat breed(s)	Indigenous/Non-Descript
3	Popular pig breed(s)	Indigenous/Non-Descript

Sources

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

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	742.59	227.92	297.86
2	Finance under group mode (₹ lakh)			
3	KCC for working capital (No.)	636	195	143
4	KCC for working capital (₹ lakh)	677.96	111.16	153.13

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)			
2	Reservoirs (No.)	110	108	107
3	Cage Culture/ Bio-floc technology (No.)			
4	Fish Seed Hatchery (No.)	7	7	7

Table 3: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

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

Farm Credit - Others & Integrated Farming
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	50856.32	92413.83	64894.21
2	Credit to bullocks (₹ lakh)			
3	Credit to bullock carts (₹ lakh)			
4	Credit to Two wheelers (₹ lakh)			

Table 2: Area under Integrated Farming

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

Sources

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

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2170.24	582.95	2231.17
2	Loans for Storage Godowns (₹ lakh)	3.06	21.12	9.35
3	Loans for Cold Storages (₹ lakh)			
4	Loans for Other Agri Infrastructure (₹ lakh)			

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	21	24	26
2	Cold Storages (Capacity - '000 MT)	1017	123	137
3	Storage Godowns (No.)	158	158	158
4	Storage Godowns (Capacity - '000 MT)	18	18	18
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	59	59	59
6	Market Yards [Nos] / Wholesale Market (No.)	4	4	4
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	17	17	17

Sources

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

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

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

Table 2: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)	9	9	11
2	Area treated for soil & water conservation treatment ('000 ha)			
3	Gap ('000 ha)	9	9	11

Table 3: NABARD's interventions

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

Sources

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

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

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

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	94875	95410	116590
2	Pesticides Consumption ('000 kg)			

Table 3: Production of inputs

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

Table 4: Facilities Available

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC data and LDM Office
Table 2: Fertilizer Consumption	District statistical hand book
Table 3: Production of inputs	District statistical hand book
Table 4: Facilities Available	District statistical hand book

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	76041.47	92932.25	108306.40
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)			
3	MUDRA Loans (Rs. lakh)	37484.78	60577.06	95487.61

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	182978	179837	120935
2	Procurement through PACS and LAMPS (MT)			

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	142	142	142
2	ACABCs (No.)	27	27	27

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM/SLBC India portal
Table 2: Procurement	District Marketing Department
Table 3: Other Ancilliary Services	agriculture.up.gov.in

MSME
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	209844.41	336933.94	510008.92
2	No. of units financed	35117	35285	55938
3	Loans under Stand Up India Scheme (Rs. lakh)	457.82	651.74	606.41
4	Loans to Weavers' Coop. Societies (Rs. lakh)			

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	5	5	5
2	Micro Units (No.)	17763	17763	17763
3	Small Units (No.)	1677	1677	1677
4	Medium Units (No.)	102	102	102
5	Udyog Aadhar Registrations (No.)	19542	19542	19542

Table 3: Traditional activities

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

2	Handicrafts Clusters (No.)	1	1	1
3	Weavers' Coop. Societies (No.)	71	71	71

Table 4: DIC interventions

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

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)			
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	3	0	1

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: MSME units - Cumulative	dcmsme.gov.in
Table 3: Traditional activities	DIC & District Statistical Handbook
Table 4: DIC interventions	DIC
Table 5: Skill Development Trainings	NABARD MEDP/LEDP

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	3466.58	2693.81	3466.58
3	GLC under Housing (Rs. lakh)	69730.85	58470.22	69730.85

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	6405	7034	960
2	Amt of subsidy released (Rs. lakh)	9607.50	10551.00	1440.00

Table 3: Progress under SBM

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

Sources

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

Public Infrastructure Investments
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)			
2	Amt of RIDF assistance (Rs. lakh)	5396.80	2599.12	3302.52

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

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	RIDF	2	6	14

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal RIDF Portal
Table 2: Progress under Govt. investments (Type and number of projects)	LDM Office & SLBC India Portal

Social Infrastructure Investments
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	88.50	10.00	0.27

Table 2: Projects (Cumulative)

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Social Infrastructure Projects	300	1	1

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

Renewable Energy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	0.00	0.00	0.00
2	Assistance under Green Climate Fund (Rs. lakh)	0.00	0.00	0.00
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	2.73	2.50	4.91

Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Renewable Energy Projects	3	4	3

Table 3: Renewable Energy Potential

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Go Green Initiatives	NABARD
Table 3: Renewable Energy Potential	PLP 2024-25

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	636.51	1246.76	1348.08
2	JLG Bank Linkage (Rs. lakh)	2095.93	13497.12	40062.82
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.60	0.66	1.64
2	Mission Shakti (SRLM) (Rs. lakh)			
3	NRLM (Rs. lakh)			
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)			
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	1.97	0.00	0.00

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	15	15	15
2	No. of SHGs formed	3279	3800	3721
3	No. of SHGs credit linked (including repeat finance)	351	1664	1719
4	Bank loan disbursed (Rs. lakh)	225.50	1387.93	3805.61
5	Average loan per SHG (Rs. lakh)	0.64	0.83	2.21
6	Percentage of women SHGs %	99.0	99.0	99.0

Sources

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

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	450	634	733
2	Consumer Stores (No.)	0	0	0
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	71	71	71
5	Marketing Societies (No.)	0	0	0
6	Labour Societies (No.)	0	0	0
7	Industrial Societies (No.)	68	68	68
8	Sugar Societies (No.)	7	7	7
9	Agro Processing Societies (No.)	0	0	0
10	Others (No.)	28	28	28
11	Total (No)	624	808	907

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.)	142	142	142
2	Multi state cooperative societies (No.)	4	4	4

Table 4: Status/ progress under various schemes of MoC in the district

Sr.No.	Moc Scheme/Initiative	Status Progress in the District	
		No. of PACS /No. of Unit	Investment/Working Capital requirement (as the case may be)
1	Adoption of Model Bye-laws by the societies in the district	142	
2	PACS Computerisation	40	

Sources

3	PACS as Common Service Centres (CSCs)	108	
4	PACS as Jan Aushadi Kendras (JAK)	2	
5	Petrol/ Diesel distributorship/ dealership	1	
6	LPG distributorship	0	
7	Societies which have taken membership in the Multi State Cooperative Societies		
a.	Membership in Multi State Cooperative Society on Seeds	36	
b.	Membership in Multi State Cooperative Society on Organic farming & products	0	
c.	Membership in Multi State Cooperative Society on Agri-exports	0	

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	National Coop Data Base (cooperatives.gov.in)
Table 2: Details of credit cooperative societies	National Coop Data Base (cooperatives.gov.in)
Table 3: Block wise, sector wise distribution of cooperative societies in the district	cooperatives.gov.in & crcs.gov.in
Table 4: Status/ progress under various schemes of MoC in the district	cooperatives.gov.in & crcs.gov.in

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Village s	Househol ds	
Commercial Banks	22	309	77	75	157	5	15448	6177	6	2450	
Regional Rural Bank	1	82	58	13	11	0	1302	276	23	9232	
District Central Coop. Bank	1	26	17	5	4	0	0	0	71	29115	
Coop. Agr. & Rural Dev. Bank	1	10	8	1	1	0	0	0	186	75700	
Primary Agr. Coop. Society	142	0	0	0	0	0	0	0	0	0	
Others	5	6	0	0	12	13	361	2435	55	22265	
All Agencies	172	433	160	94	179	18	17111	8888			

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	3720459	4093819	3925518	69.6	2413091.57	2774415.67	3059478.56	90.50
Regional Rural Bank	1227249	1374119	953075	16.9	161377.28	186681.50	203936.51	6.03

Cooperative Banks	253490	256898	255434	-0.6	4.5	67769.00	71977.96	75298.15	4.6	2.23
Others	84532	87531	505315	477.3	9.0	12160.33	23796.98	41819.79	75.7	1.24
All Agencies	5285730	5812367	5639342	-3.0	100.0	2654398.18	3056872.11	3380533.01	10.6	100.0

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	697866	728562	1008391	38.4	84.0	1136355.44	1715875.62	2119994.47	23.6	91.40
Regional Rural Bank	76790	78934	113278	43.5	9.4	94173.90	111402.88	132469.15	18.9	5.71
Cooperative Banks	61792	62647	63659	1.6	5.3	48466.00	48908.46	54029.42	10.5	2.33
Others	3189	3398	15384	352.7	1.3	3289.97	8172.45	12980.53	58.8	0.56
All Agencies	839637	873541	1200712	37.5	100.0	1282285.31	1884359.41	2319473.57	23.1	100.0

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	47.1	61.8	69.3	
Regional Rural Bank	58.4	59.7	65.0	
Cooperative Banks	71.5	67.9	71.8	
Others	27.1	34.3	31.0	
All Agencies	48.3	61.6	68.6	

Other Priority Sectors*	53413.00	124819.00	233.7	67234.00	76215.00	113.4	82711.00	73962.00	89.4	145.5
Total Priority Sector	689385.00	818366.00	118.7	778749.00	815006.00	104.7	913724.00	1136981.00	124.4	115.9

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	1136355.44	105207.22	9.3	1715875.62	102916.60	6.0	2119994.47	124935.76	5.9	7.1
Regional Rural Bank	94173.90	22626.03	24.0	111402.88	10618.68	9.5	132469.15	8124.65	6.1	13.2
Cooperative Banks	25162.00	3495.00	13.9	48908.46	6250.74	12.8	54029.42	12456.88	23.1	16.6
Others	3289.97	29.10	0.9	8172.45	17.01	0.2	12980.53	279.90	2.2	1.1
All Agencies	1258981.31	131357.35	10.43	1884359.41	119803.03	6.36	2319473.57	145797.19	6.29	7.69

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

Source(s)	
1	SLBC Reports
2	Bharat Microfinance Report 2023
3	LDM Office

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

A pilot project titled "Participatory Sustainable Groundwater Management in Overexploited Blocks/Watersheds" has been launched

in five states: Punjab Haryana Rajasthan Uttar Pradesh and Tamil Nadu. This innovative pilot initiative by NABARD is the first of its kind aimed at demand side management of water at the micro-watershed/village level.

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

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

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

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

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

Uttar Pradesh Horticulture and Food Processing Industry Policy – 2022: The policy offers extensive incentives to boost the states food processing sector. Key subsidies include 35 percent of costs for plant machinery and technical civil work capped at Rs. 5 crore and 25 percent for expansion or modernization up to Rs. 1 crore. The policy also provides 100 percent stamp duty exemption on land purchases and 75 percent rebates on external development charges. Special incentives include a 50 percent subsidy on solar

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

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

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

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

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

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

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

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

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

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

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

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

- a. 50 percent of the cost for construction of tube well or maximum Rs. 75000/- (whichever is less)

- b. Rs 10000/- for water distribution system.
- c. Rs 68000/- per tube well for electrification of tube wells. (Link: <https://govtschemes.in/hi/taxonomies/term/59>)

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

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

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

Uttar Pradesh Startup Policy 2020: The policy envisions establishment of one in every district of the state and a total of 100 incubators and 10000 startups in five years employment generation for about 1 lakh youth establishment of Center of Excellence etc. (Link - <https://nri.up.gov.in>)

Vishwakarma Shram Samman Yojana: The Uttar Pradesh government has decided to provide financial assistance to traditional artists and craftsmen such as carpenters tailors barbers goldsmiths blacksmiths potters confectioners cobblers and basket weavers. Through the Vishwakarma Shram Samman Yojana the government will offer financial aid ranging from Rs.10000 to Rs.10 lakh. The scheme aims to cover migrant workers and traditional artisans by providing free training related to their profession. Every year the government aims to provide jobs to over 15000 people through this scheme with funds directly transferred to their bank accounts. (Link- <https://diupmsme.upsdc.gov.in/>)

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

opportunities. A provision of Rs 200 crore is proposed for the establishment of the park.

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

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

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

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The economy of Bareilly district is primarily agriculture-based. 80 percent of the total population depends on income from crop cultivation. Therefore 'crop cultivation' holds great importance in the development blueprint of the district. The Bareilly district falls under the Bhavara and Tarai mid-western plain agro-climatic zones. The northern part of the district which falls under the agro-climatic zone 1 (Terai region) has a high amount of organic matter in the soil. Agriculture in this region is carried out under intense irrigation. This sector has been identified as an Agricultural Export Zone for Basmati rice. The southern part of the district falls under the agro-climatic zone 3 (mid-western plain area). In this region 90percent of the area is irrigated and has the potential for growing aromatic Basmati rice. A large portion of bank loans has been given for seasonal agricultural activities. Till 31st March 2024 a total of 306097 farmers in Bareilly district have been issued Kisan Credit Cards (KCCs)

against which loans amounting to Rs.4710.26 crores are outstanding. During the financial year 2023-24 loans amounting to Rs.1684.54 crores have been disbursed to 190101 farmers under KCC(fresh + renewal). The average KCC loan disbursement in the district is Rs.1.54 lakhs.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The major crops grown in the district are paddy wheat and sugarcane. The total reported area of the district is 4.07 lakh hectares out of which the net sown area is 3.26 lakh hectares. The net irrigated area of the district is 3.08 lakh hectares. The percentage of net irrigated area to the net sown area of the district is 94.48 percent. The gross cropped area (GCA) of the district is 5.66 lakh hectares with a cropping intensity of 173.62percent. The gross irrigated area of the district is 5.31 lakh hectares which is 93.82 percent of the gross cropped area. The net sown area was 79.13 percent of the total geographical area. The total number of holdings was 483987 covering an area of 3.40 hectares with an average holding size of 0.70 hectares. The percentage of small and marginal farmers in the district is 93.69percent and the percentage of area under small and marginal holdings among all holdings is 71.29 percent.

According to the directives of the Government of India a special campaign was launched from the year 2019-20 to issue Kisan Credit Cards to all eligible farmers in the district. In addition under a

special campaign in mission mode from 8th February 2020 all beneficiary farmers of the Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme are being covered with Kisan Credit Cards (KCC). As of 31st March 2024 crop loans have been sanctioned to around 3.06 lakh farmers under the Kisan Credit Card (KCC) scheme in the district.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

According to the groundwater assessment as of 31st March 2023 11 development blocks of Bareilly district fall in the safe category while 04 development blocks (Alam Nagar-Jaffrabad Fatehganj Majhgawan and Ramnagar) are in the semi-critical category. Out of 11 blocks under safe category one block (Meerganj) is affected with Arsenic. The status of water availability in the district is given below:

1. Net Ground Water Availability - 113615.18 Ha m
2. Annual ground water extraction - 81371.01 Ha m
3. Future domestic and industrial demand till 2025 - 14209.90 Ha m
4. Net available groundwater for future - 33754.48 Ha m
5. Level of ground water development - 71.62 percent

The normal rainfall in the district is 1089 mm. In the year 2022 732 mm of rainfall was recorded and in the year 2023 719 mm of rainfall was recorded. The main river of the district is Ramganga and there is a good network of canals. The main means of minor irrigation in use are canals government tubewells private tubewells and pumpsets. Canals in the district perform irrigation work with a total length of 1360 km. The total number of tubewells in the district is 127157 out of which 125713 are shallow tube wells 903 are medium-deep and 541 are deep tubewells. Out of these 717 are government-owned and the rest are private of which 3094 are electrically operated and 121942 are diesel-operated. There are also 89 Pucca Wells and 12 Ground Level Pumpset in the district.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

Water is one of the most important elements in the agricultural production system. Irrigation not only helps the life of plants but also increases the maximum utilisation and efficiency of other inputs used in agriculture such as seeds and fertilisers. In India which occupies 2.4percent of the world's area and has 18percent of the population only 4percent of the world's fresh water resources are available. In India agriculture is up to 55percent dependent on rainfall. Still the agriculture sector accounts for 78percent of the total water use. It is estimated that the total irrigation potential of the country is 139.90 million hectares (64.05 million hectares from groundwater and 75.85 million hectares from surface water). Irrigation plays a crucial role in increasing agricultural production.

In view of the continuously declining groundwater level micro-irrigation methods like drip and sprinkler irrigation systems are being used to provide water and other inputs more efficiently directly to the roots of the plants which also helps in increasing productivity per drop.

The Central and State Governments have formulated various policies and schemes to plan the development of water resources and regulate their optimal use which are as follows: National Water Policy

Integrated Horticulture Development Mission National Mission for Sustainable Agriculture Mukhyamantri Laghu Sinchai Yojana and Pradhan Mantri Krishi Sinchai Yojana.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm Mechanisation means the use of machines and agricultural equipment instead of traditional techniques in agricultural activities. Farm mechanisation not only increases agricultural productivity but also provides farmers with several other financial and social benefits. It saves use of fertilisers and seeds labour and operating time. In addition to increase in crop intensity and agricultural productivity.

Current status of farm mechanisation in Bareilly district - Tractor Usage: Tractors are one of the most common forms of mechanization in Bareilly particularly for plowing tilling and transportation of goods. Small and marginal farmers may still rely on traditional tools but medium to large farmers have embraced tractor usage.

Harvesting Equipment: Combine harvesters and threshers are increasingly being used especially in crops like wheat and paddy. However not all farmers have access to this machinery due to its high cost.

Irrigation Tools: Tubewells and diesel/electric pump sets are commonly used for irrigation. Mechanized irrigation systems such as drip irrigation and sprinklers are less prevalent but are slowly gaining ground.

Seed Drills & Planters: Seed drills and mechanical planters are used but their adoption is slower among small farmers due to cost factors.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

In India tractors account for 80percent of farm mechanisation while all other equipment accounts for only 20percent. Since a tractor is useful for about 30 acres of irrigated land or 45 acres of unirrigated land it is not economically viable for small and marginal farmers. 85percent of India's farmers fall into this category.

In the district tractors and other modern agricultural equipment such as zero-till seed drills rotavators machine- operated sprayers cage wheels etc. are being widely used by farmers. Along with new tractors there is also a trend among small farmers to purchase old tractors and this market is active in the district. Banks should finance farmers for the purchase of old tractors. Due to the commercialization of agriculture the use of agricultural machinery has increased significantly. In the district there are a total of 483987 agricultural holdings out of which 376754 (77.84percent) agricultural holdings are less than one hectare 67687 (13.99percent) are between one and two hectares and 39546 (8.17percent) agricultural holdings are more than two hectares in size.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The Bareilly district has been covered under the MIDH scheme of the Government of India. The total reported area of the district is 406915 hectares out of which 3722 hectares is covered by horticulture crops. According to the climate and specific geographical capabilities this district has immense potential for fruits flowers and vegetables. Among fruits there is great potential for mango guava and papaya; among flowers gladiolus and tuberose; and among vegetables potato brinjal bottle gourd ridge gourd bitter gourd parwal Shimla mirch lady's finger and chilli. Floriculture is also prevalent in the district. There is a vast potential for medicinal and aromatic crop cultivation such as ashwagandha kalmegh aloe vera stevia satawar tulsi mint brahmi etc.

Activities in the horticulture sector include production crop management processing marketing of fruits vegetables flowers medicinal and aromatic plants plantation crops spices mushrooms apiculture and sericulture production. This sector creates opportunities for diversification with high-value crops increases land productivity provides nutritional security generates employment ensures ecological stability and increases export earnings. India is the second-largest producer of fruits and vegetables in the world.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The horticulture sector contributes about 30.4 percent to India's agricultural GDP and 13.1 percent to the cropped area. It contributes about 37percent to India's total agricultural exports. There has been a 14percent increase in the export value of fresh fruits and vegetables and a 16.27percent increase in processed fruits and vegetables. Despite accounting for 10 percent of the global production of fruits and vegetables only 2 percent is processed and our share in the export trade is only 1.7 percent. According to the latest available 2nd Advance estimate production figures for 2022-23 Uttar Pradesh (47876.26 thousand tonnes) ranks first in total horticultural production and Madhya Pradesh (37507.18 thousand tonnes) ranks second. (Source: MOAFW Dept. of Agriculture and Farmers Welfare <http://agricoop.gov.in/en/StatHortEst> 2nd Advance Estimates 2022-23)

Forestry & Waste Land Development

2.1.4.3 Status of the Sector in the District

To make tree plantation a mass movement the Department of Environment Forest and Climate Change organises a “Van Mahotsav” (Forest Festival). In order to maintain the continuity of benefits derived from forests and trees their protection as well as regular plantation is necessary. With this in view the Uttar Pradesh government ran an ambitious program “Vriksharopan Mission 2021” across the state to plant 30 crore saplings. Besides this various programs are being run by the Government of India/Government of Uttar Pradesh for forestry and wasteland development in the district. These include the centrally sponsored

National Bamboo Mission National Mission on Bamboo Applications and National Mission on Biofuels.

2.1.4.4 Infrastructure and linkage support available, planned and gaps

In Uttar Pradesh the state government has taken the following special steps for afforestation – development of green belts in every district conservation of biodiversity establishment of eco-tourism and biodiversity centres etc.

According to the Zila Sankhyikiya Patrika 2023 the forest area of the district is 352 hectares which is about 0.09percent of the total geographical area. Hence there is a lot of scope for farm forestry/agroforestry and wasteland development in the district and along with institutional credit support the development of decentralised private nurseries in the district is possible. Bamboo and poplar are important suitable trees for development in the district. 7797 hectares of land is unfit for agriculture. 2711 hectares of area is cultivable wasteland and 3343 hectares is other fallow land. These areas can be utilised and exploited for afforestation and wasteland development in the form of agroforestry and farm forestry by cultivating bamboo or other biofuels. Mainly shisham sal semal neem sagon babul bel gular poplar and eucalyptus species are being grown in the district. There are immense possibilities for financing the development of these areas. There are

29 registered nurseries in the district. The Forest Department provides extension services and planting material for forestry Stand Photosynthesis Program (SPPs) through its forest divisions and subordinate units in the district.

2.1.5 Animal Husbandry – Dairy

2.1.5.1 Status of the Sector in the District

In addition to agriculture animal husbandry plays the most important role in the Indian rural economy. India is the world’s largest milk producer accounting for 23 percent of global production followed by the European Union the United States Pakistan and Brazil. In the district’s rural areas the dairy sector is emerging as an important business for generating income and employment opportunities.

The main animal husbandry activities in the Bareilly district are dairy development poultry farming and sheep and goat rearing. According to the 20th Quinquennial Livestock Census (2019) of the Department of Animal Husbandry Ministry of Agriculture Government of India the number of cows and buffaloes in the Bareilly district is recorded as 234979 and 707609 respectively. Considering the local needs and resources in the rural areas of the district dairy development is most suitable for providing maximum employment opportunities. The implementation of dairy development will provide long-term employment opportunities for small and marginal farmers in the villages themselves. While dairy development will increase the cash inflow (which is essential for the social and economic development of the village) and strengthen the economic condition of the village on one hand it will also help prevent the migration of rural youth to cities on the other hand.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Uttar Pradesh is the country's highest milk-producing state with an annual milk production of 305.18 lakh tons (2020-21) accounting for 14.52percent of the country's total milk production. Buffaloes contribute 64percent to the production followed by indigenous cattle (19percent) and crossbred cattle (17percent). The average yield of these breeds is 7.3 kg 3.2 kg and 4.5 kg per day for crossbred cattle indigenous cattle and buffaloes respectively which is lower than the national average for the respective breeds. Compared to the national average of 394 grams/day (2018-19) the per capita availability of milk in Uttar Pradesh is 371 grams/day. In 2018-19 the livestock sector contributed 6.7percent to the state's GDP. The basic infrastructure available in the Bareilly district related to animal husbandry is as follows:

Artificial insemination centre -26
Animal Hospital -37
Dispensary -5
Animal Service Center -26
Sheep Development Center -0
Pig Development Center -7

According to the Zila Sankhyikiya Patrika 2023 there were a total of 728 milk production committees in Bareilly district with a total membership of 29990. These committees are directly connected to the District Milk Producers Cooperative Union. As per the figures for the year 2022-23 the total milk production in the district was approximately 721.37 MT per annum.

2.1.6 Animal Husbandry - Poultry

2.1.6.1 Status of the Sector in the District

The poultry sector is potentially the fastest growing and most promising among all livestock sectors. The United States is the world's largest producer of poultry meat with 18 percent of global production followed by China and Brazil. China is the world's leading egg producer followed by the United States Indonesia India and Mexico.

According to the 2019 Livestock Census the total poultry population in the country is 851.81 million which is 16.8percent higher than the previous census. In Uttar Pradesh the total poultry population is 12.525 million. Tamil Nadu is the leading state in poultry population followed by Andhra Pradesh Telangana West Bengal and Maharashtra. During 2018-19 the total egg production in the state was 2605 million which was 2.5percent of the all-India production. According to the 2019 Livestock Census the total number of poultry birds (hens etc.) in the district is 204777. Rural poultry is particularly essential for the livelihoods of many resource-deprived poor farmers. The poultry sector accounts for nearly 80 percent of the poultry stock in low-income countries and contributes significantly to improving human nutrition reducing economic vulnerability providing manure for vegetable gardening and crop production etc. According to the 2019 Livestock Census the number of improved and indigenous hens in Uttar Pradesh was 1.598 million and 1.369 million respectively.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

About three crore eggs are consumed daily in the state with a supply of 1.7 crore produced within the state and about 1.3 crore imported from other states. Similarly about three lakh metric tonnes of chicken meat is consumed per month in the state. Against the national availability of 79 eggs per person per year (Source- N.I.C) the district has 18 eggs per person per year while there is sufficient demand for eggs in the district which the local production cannot meet.

The new Poultry Development Policy 2013 of the Uttar Pradesh government has encouraged the development potential in this sector. The state government is implementing schemes such as the scheme for 10000 commercial layer birds the scheme for 30000 layers and the backyard poultry farming scheme.

The Government of India has decided to provide working capital for poultry farming through KCC which will be an additional facility besides agricultural activities. It will also provide interest subvention up to a combined limit of Rs.3.00 lakh.

2.1.7 Animal Husbandry – Sheep, Goat, Piggery

2.1.7.1 Status of the Sector in the District

Today in our country sheep goat and pig rearing is considered the best source of income for small landless farmers. Sheep goat and pig rearing is a subsidiary activity for earning livelihood after dairy for the rural population. During 2019 the total population of sheep goats and pigs in the country was 74.26 148.8 and 9.06 million respectively. The sheep and goat population registered a growth rate of 14.13 and 10.14percent respectively compared to the previous livestock census. However the pig population declined by 12.03percent compared to the previous livestock census. The geographical and climatic conditions of the district are favourable for sheep/goat/pig rearing but the development in this sector has not been satisfactory in the past years. The Central Goat Research Institute is operational in Mathura district of Uttar Pradesh which is a good guide and useful for the goat keepers of the district.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Based on the 20th Quinquennial Livestock Census (2019) of the Department of Animal Husbandry Ministry of Agriculture Government of India the number of sheep goats and pigs in Bareilly district was recorded as 3097 130533 and 4695 respectively. The goat is called the poor man's cow profit can be earned from goat's milk meat and skin.

Commercial pig farming has become prevalent in recent years the demand for pork has also increased in the market livestock keepers can earn more profit by rearing superior breeds of pigs.

2.1.8 Fisheries

2.1.8.1 Status of the Sector in the District

As a subsidiary activity of agriculture fisheries play a crucial role in the socio-economic development of India. As a prosperous agricultural region it is important in terms of livelihood food security and economic development. Fish is an affordable source of high-quality protein and omega-3 fatty acids playing a vital role in the country's food security. India is the third-largest producer of fish products and being one of the 17 mega biodiversity nations our country is home to more than 10percent of the global fish biodiversity. This sector contributes around 6.6percent to the agricultural gross domestic product. We are the third-largest fish-producing country in the world but our contribution is only 6.02percent of the total global production. In terms of exports India ranks fourth after China Norway and Vietnam accounting for only 4percent of the total global exports. Being a landlocked state Uttar Pradesh's scope for fisheries is limited to the inland sector. Our state has abundant inland freshwater resources such as rivers canals reservoirs lakes riverine wetlands ponds etc. India's major shrimp species breed in Uttar Pradesh and it is undoubtedly the backbone of freshwater aquaculture in our country. In recent years there has been a continuous increase in fish production in Uttar Pradesh. However from the perspective of fish availability there is still a shortage in the state and fish has to be imported from other states to meet the local demand.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

1) Pradhan Mantri Matsya Sampada Yojana (PMMSY):

The Government of India has launched an ambitious scheme called "Pradhan Mantri Matsya Sampada Yojana" (PMMSY). The objective of this scheme is to bring about a Blue Revolution in India through the sustainable and long-term development of the fisheries sector. So far the highest investment of Rs. 20050 crore has been made in this scheme.

2) Fisheries and Aquaculture Infrastructure Development Fund (FIDF): The Fisheries and Aquaculture Infrastructure Development Fund (FIDF) was operationalized during 2018-19 with a total fund size of Rs.7522 crore comprising Rs.5266.40 crore to be raised by Nodal Lending Entities (NLEs) Rs.1316.6 crore as beneficiary contributions and

Rs.939.48 crore as budgetary support from the Government of India. NABARD NCDC and all scheduled Banks are the designated NLEs. The National Fisheries Development Board (NFDB) is the Nodal Implementation Agency (NIA).

3) Kisan Credit Card for Fisheries:

The Government of India introduced the Kisan Credit Card (KCC) facility for fisheries during 2018-19 to meet the working capital requirement of capture and culture fishermen. The KCC scheme provides a concessional interest rate of 7percent per annum to fishermen with additional interest subvention of 3percent per annum on prompt repayment effectively making the interest rate 4percent per annum up to a loan limit of Rs.2 lakh.

2.1.9 Farm Credit – Others

2.1.9.1 Status of the Sector in the District

India is called the land of villages. Although the contribution of agriculture to the Indian gross domestic product has decreased in recent days the COVID-19 pandemic has brought to the fore many issues such as the crisis of migrant workers. The agricultural sector has emerged as a new ray of hope in the resolution of these issues. However we are ignoring an important resource present in the agricultural sector which is almost cost-free and is in line with the land holding pattern of India. Animal resources have been mechanising Indian agriculture for centuries. At the all-India level compared to 67 percent in Uttar Pradesh about 79 percent of farmers have less than 1 hectare of land. Animals are considered the framework of the rural economy in India. Draft animals play a major role in our rural economy. Apart from physical labour traditional farming in India was based on the use of animal power for 97.6percent of farmers (landowners) which was responsible for 77.2 percent of the land holding. India has the largest population of draft animals (about 88 million) in the world.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Apart from non-banking financial companies (NBFCs) finance is available from banks for the purchase of two- wheelers. With the modernization of agriculture the use of mechanical power in agriculture has increased but due to small landholdings the use of draught animal power continues on Indian farms. 90 percent of land holdings fall into the marginal (less than 1 hectare) to semi-medium (2 to 4 hectares) category of agricultural holdings. This includes about 50 percent of the total cultivable land.

2.1.10 Sustainable Agricultural Practices

2.1.10.1 Status of the Sector in the District

Sustainable agricultural practices have been defined as “a judicious mix of two or more components involving adherence to the main principles of minimum competition and maximum complementarity through

advanced agro-scientific management tools aimed at enhancing sustainable and environment-friendly improvements in agricultural income family nutrition and ecological services.”

In Uttar Pradesh crop production along with dairy animal husbandry is the prevalent agricultural system. Nearly 96percent of farmers adopt this system. As components of the agricultural systems sugarcane-wheat and rice-wheat are the major cropping systems in the state. It has also been found that these integrated farming systems are more sustainable and employment generating. In Fatehganj (West) development block of Bareilly district a project to increase the income of 60 farmers through ‘Integrated Farming’ is being run under the DPR project with the cooperation of NABARD. The objective of this project is to train 60 farmers for ‘Integrated Farming’ in addition to traditional crops and increase their income. The project involves setting up demonstration units of ‘Integrated Farming’ on the fields of 60 farmers in the area and replicating it. Farmers associated with the ‘Integrated Farming’ scheme have been benefited by convergence from IVRI Bareilly and various departments of the district.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

National Mission for Sustainable Agriculture (NMSA) – The National Mission for Sustainable Agriculture (NMSA) is one of the 8 missions envisaged under the National Action Plan on Climate Change (NAPCC). The aim of NMSA is to promote sustainable agriculture through climate change adaptation measures. The Rainfed Area Development Programme implemented by the RFS Division is a component of this mission. Rainfed Area Development Programme (RAD) – This programme focuses on integrated farming systems to increase productivity and reduce risks associated with climate variability. A budget provision of Rs.180 crores was made for implementation of this programme in 2021-22.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Loans are provided for the construction of storage facilities (warehouses market yards godowns and silos) including cold storage units/cold storage chains built for storing agricultural products/produce wherever they are located. There is a severe shortage of warehousing and storage facilities in the country. Proper storage arrangement for food security is an essential basic facility. Due to lack of storage facilities in India about 30 percent of produced fruits and vegetables are wasted and farmers do not get the right price for their produce. Therefore it is extremely necessary to create additional storage capacity to get the right price for the products and prevent their wastage. The production status of various crops in the district is as follows:

Type of crop - Sown area (hectares) - Annual Production (MT)

Rice - 164349 - 397899

Wheat - 208130 - 781387

Oilseeds - 22609 - 16566

Pulses - 17644 - 22377

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Currently there are 26 cold storages in the district with a total capacity of 137170 metric tons. In addition there are 72 rural storage facilities available from the Cooperative Department Central Warehousing Corporation individuals etc. with a combined capacity of 749041 metric tons. Along with development in the agricultural sector in the district there has also been an increase in agricultural production. As per Zila Sankhiki Patrika-2023 report in the year 2021-22 the total production of grains in the district was 1218630 metric tons. The available storage capacity is not fully capable for seasonal agricultural produce like fruits vegetables and potatoes and farmers not only have to make their agricultural produce available for marketing at lower prices but also face wastage due to storing grains in the open. Loan facilities are also available from banks for the construction repair and renovation of rural storage cold storages etc. and NABARD also provides refinancing facilities on loans given by various commercial regional rural banks.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land development includes all those activities that prevent soil erosion and increase land productivity. These include land levelling improving soil quality through special reclamation systems and wasteland development. In Bareilly district special attention needs to be paid to water management as there is an extensive area under water-intensive crops like sugarcane and paddy which leads to water stagnation problems in the fields. If there is no proper drainage arrangement in the fields an increase in soil salinity can lead to degradation of soil quality. In Bareilly facilities for soil testing are available at the Krishi Vigyan Kendra. The soil conservation unit of the agriculture department carries out land reclamation programs in the district.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Several rivers flow through Bareilly district. The lands of villages located near the rivers either get submerged in the rivers or the crops get destroyed due to sloping/uneven fields affecting productivity. Most parts of Shergarh and Damkhoda blocks and some parts of Bahedi and Nawabganj blocks in the district face waterlogging problems. The blocks of Bhuta Faridpur Fatehganj Majhgawan Kyara Ramnagar and Alamnagar Jafrabad in the district have slope-related issues. For good production it is necessary to have land levelling

improvement in soil quality through special drainage systems water management and conservation pasture management wasteland development and watershed development. Land development activities directly and indirectly increase agricultural productivity.

Under the National Mission for Sustainable Agriculture (NMSA) the Government of India is supporting various interventions through the Soil Health Management (SHM) component.

Under the New Agriculture Policy 2013 the Government of Uttar Pradesh has identified and initiated the following measures:

- Crop Security Scheme - To minimise the loss due to pests/diseases weeds rodents and insects to the maximum possible extent and increase production through integrated pest management for various crops.
- Launch of "Soil Health Improvement Mission" on a mission mode to improve soil health status.
- Farm Pond Scheme

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Agricultural infrastructure mainly includes an extensive range of public services that facilitate production procurement processing storage and trade. Agricultural infrastructure can be categorised under the following broad-based categories:

Input-based infrastructure: Seeds fertilisers pesticides agricultural equipment and machinery etc. Resource-based infrastructure: Water/irrigation agricultural power/energy

Physical infrastructure: Road connectivity transportation storage processing conservation etc.

This chapter describes other basic infrastructure for agriculture which can improve productivity of agriculture and ancillary activities. Activities include tissue culture agricultural biotechnology seed production bio-pesticides/ fertilisers vermi-compost etc.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Agricultural Biotechnology: There is a lack of awareness among farmers in the district about bio-fertilizers and bio-pesticides. Organic farming is very limited. The Agriculture Department is making these available at subsidised rates in its stores to promote the use of things like green manure neem oil Trichoderma Pseudomonas etc. They are unaware of their use and importance and their use by farmers is limited. These activities can be developed in the district through the PPP mode.

Bio-fertilizers: The use of bio-fertilizers is slowly increasing and some farmers and agricultural entrepreneurs have set up small vermi-compost units. However there is still a lack of awareness about the concept. The Agriculture Department can consider setting up a worm manure hatchery and demonstration unit in each block under the PPP mode for supply of vermi-compost and can also train the farmers.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The food and agriculture processing industry refer to activities that involve processing primary agricultural produce to add value to them. For example dairy products milk fruit and vegetable processing packaged food and beverage processing industries fall under this. A well-developed food processing sector with high levels of processing helps reduce food wastage improve value addition promote crop diversification ensure better incomes for farmers boost employment and increase export earnings. This sector also helps address the critical issues of food security and food inflation. It is also capable of providing the general public with healthy nutritious food. India is the second-largest producer of food in the world. The strength of this sector lies in the fact that India is a leading producer of commodities like milk grains tea sugarcane etc. However there is a lack of basic infrastructure in this sector. Only 10percent of agricultural produce is processed in India. The food processing sector is an important segment of the Indian economy in terms of its contribution to GDP employment and investment.

Generally around 50 percent of sugarcane production is used for domestic consumption while the remaining is available for marketing. Around 25 percent of the production of paddy wheat oilseeds and pulses is used for domestic consumption while the remaining is available for marketing.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

To provide loans at affordable rates to promote the food processing sector the Government of India has set up a special fund of Rs.2000 crore {Food Processing Fund (FPF)} under NABARD in the financial year 2014-15 through which the Ministry has notified 157 designated food parks in various states. The fund provides concessional credit facility to state/central governments cooperative societies cooperative unions farmer producer organisations corporates companies entrepreneurs etc. for setting up agri-processing units in the notified food parks.

Dairy Processing and Infrastructure Development (DPID) Fund: For modernization of the dairy value chain (modernization of processing plants setting up of additional infrastructure for milk processing and value addition) credit is provided to ultimate borrowers through NDDDB and NCDC.

Warehouse Infrastructure Fund (WIF): Under this fund financial assistance is provided to public and private players for construction of storage infrastructure including cold storage and cold chain activities.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

According to the Economic Survey of India 2023-24 the agricultural sectors growth rate was 1.4percent in 2023-24 down from 4.7percent in 2022-23. This was due to a decrease in foodgrain production caused by poor and delayed monsoons. This sector registered a growth of 3.0 percent in 2021-22 compared to 3.3 percent in 2020. The average annual growth rate of the agricultural sector over the last five years was 4.18percent. Growth in ancillary sectors including livestock dairy and fisheries have been the key drivers of overall development in this sector and they have been emerging as consistently high-growth sectors.

Across the country landholdings are becoming smaller day by day leading to an increasing percentage of small and marginal farmers who are unable to get fair prices for their crops. Considering these circumstances it is necessary to form self-help groups and joint liability groups involving small and marginalised farmers constitute them as consumer organisations and provide them with bank loans so that small and marginal farmers can get fair prices for their crops. The district has immense potential in the area of agri-clinics and agri-business centres. This will not only provide self-employment opportunities for the unemployed but will also assist farmers in learning about the latest changes and new technologies in the field of agriculture.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Credit to PACS

PACS (Primary Agricultural Credit Societies) are the fundamental units of India's century-old cooperative banking system. Apart from playing a crucial role in the physical and financial supply chain of commodities in the upcoming Rural Agricultural Markets (GrAMs) PACS can assist farmers in post-harvest and marketing activities. However to bring about a revolutionary change in the agricultural sector PACS need to transform their role from just a credit society to a multi-service centre (MSC) serving as a one-stop shop for both goods and services.

Loan under 'PACS as MSCs' in Uttar Pradesh: In the year 2021-22 136 PACS were sanctioned a loan of Rs. 20.59 crore at an interest rate of 3percent per annum for seven years to develop them as multi-service centres.

B. A separate line of credit has been established by determining concessional refinancing under AIF. During FY 2020-21 Rs. 5000 crore was allocated at 3percent interest. PACS will get term loans at 4percent which will come down to just 1percent with interest subvention under AIF.

Loan to MFIs for on-lending: loans sanctioned by banks to eligible intermediaries for on-lending are considered as on-lending only for the purpose of creation of priority sector assets.

Formation and Promotion of 10000 Farmer Producer Organizations (FPO) Scheme across the country by 2023-24. As of November 30 2023 there were around 7597 FPOs registered which is almost 75percent of the target.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Micro Small and Medium Enterprises (MSMEs) are not only a vital sector for the state of Uttar Pradesh but also the key to more rapid economic growth for the entire Indian economy. It is a breeding ground for innovation and entrepreneurship. These enterprises play an extremely important role in providing large-scale employment opportunities with little capital on one hand while on the other hand they help in the industrialization of the rural and backward areas of the country thereby reducing regional imbalances and ensuring equitable distribution of income. MSMEs also function as ancillary units for major industries. The MSME sector is the backbone of any state's economic progress and development due to its contribution to industrial productivity employment generation versatile nature adaptability and exports. MSMEs contribute around 60percent to the total industrial output of Uttar Pradesh.

As per RBI guidelines advances to the MSME sector will be reckoned as priority sector lending and its target is set at 40percent of Adjusted Net Bank Credit (ANBC) or credit equivalent of Off-Balance Sheet Exposures whichever is higher as an overall priority sector target.

All loans to units in the Khadi and Village Industries (KVI) sector will qualify for classification under the 7.5 percent sub-target for lending to micro enterprises under the priority sector.

Status of RNFS/MSME in Uttar Pradesh

Uttar Pradesh is the leading state in the country in terms of agricultural production and livestock. Therefore there is a lot of potential here for agri/food based processing industries as well as ancillary activities like fodder/fertiliser production. In addition there are also many opportunities for the development of small and micro enterprises here. Under ODOP (ONE DISTRICT ONE PRODUCT) scheme of State Govt. zari zardozi handicraft work of Bareilly district was chosen.

3.2 Infrastructure and linkage support available, planned and gaps

The Government of India and the State Government have set up a mega cluster for textiles and garments in Bareilly. There is a huge capacity for the development of the small industry sector. The lending by all banks under MSME in Bareilly district over the last five years has been as follows:

In FY 2019-20	:	108750.00	lakh
In FY 2020-21	:	203390.00	lakh
In FY 2021-22	:	225373.00	lakh
In FY 2022-23	:	279231.42	lakh
In FY 2023-24	:	490875.97	lakh

From the above figures it can also be seen that there has been substantial increase in lending activity by Banks under MSME sector over the years.

The number of registered factories in Fatehganj Faridpur Bhojpuri and Nawabganj is 86 42 30 and 19 respectively. In addition to these there are 325 micro enterprises employing around 25162 persons 29192 small enterprises employing 134839 persons and 591 medium enterprises providing employment to 6901 persons in the Bareilly 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

1. Status of the sector in the district

In the current globalised and integrated world trade is essential for developing countries to take advantage of the increasing globalisation of products and financial markets. It is well known that trade is not an end in itself but rather a means to balanced equitable and sustainable development. Traditional economic theories point to the potential benefits that can arise from an openness to international trade and investment.

Amid all this the Indian government is trying to increase resources and modify policies to promote foreign trade such as:

1. Foreign Trade Policy 2023: The FTP 2023 is a dynamic and open policy that will adapt to emerging needs. The new FTP is a shift from an incentive-based approach and creates an enabling ecosystem for exporters which is a step in line with India's vision of becoming "Atmanirbhar." The key changes introduced are:

a) E-Commerce Export Hubs (ECEHs): These will act as centres for facilitating cross-border e-commerce activities by providing enabling business infrastructure and facilities.

b) Postal Export Hubs: "Working in a hub-and-spoke model with Foreign Post Offices (FPOs) to facilitate cross-border e-commerce and enable artisans weavers craftsmen MSMEs in hinterlands and landlocked areas to access international markets." This model will allow sellers to export from areas that would typically be left out of logistics chains.

c) District Export Promotion Committees (DEPCs) and District Export Action Plans: In the spirit of 'Local goes Global' and 'Vocal for Local' the section on 'Developing Districts as Export Hubs' aims to "develop districts of the country as export hubs." It involves identifying products and services with export potential in the district and setting up "export hubs."

d) India has set a target of \$1 trillion annual exports of goods and services by 2030 and exports from small sellers and remote districts will also contribute to this growth.

4.1.2 Infrastructure and linkage support available, planned and gaps

One District One Product Scheme (ODOP): The Government of Uttar Pradesh launched the One District One Product scheme on January 24 2018. The primary objective of this scheme is to focus on one specific product and improve its quality to be competitive in the international market. The complete ODOP district-wise product list is available at <http://odopup.in/>. The scheme provides for infrastructural marketing and margin money financial assistance.

2.2 Uttar Pradesh Agriculture Export Policy 2019: The Government of Uttar Pradesh announced its first Agriculture Export Policy on 10th September 2019 aimed at increasing agricultural income and promoting the export of agricultural produce. With the help of the new Agriculture Export Policy the state is expected to double its

agricultural exports from the current level by 2024. For this it is establishing Farmer Producer Organizations (FPOs). The Agriculture Export Policy will promote cluster farming of export-oriented crops in an area of at least 50 hectares by providing incentives. For example the state will provide a maximum subsidy of Rs. 10 lakh for groups of 50-100 hectares over a period of five years with 40percent being provided in the first year itself.

2.3 Uttar Pradesh - Export Potential

According to the 2022 Export Preparedness Index prepared by NITI Aayog Uttar Pradesh was ranked 7th in the Export Preparedness Index. The state government is working on integrating various initiatives including the One District One Product (ODOP) scheme which has not only revived dying local arts and crafts but also helped millions of rural people engaged in these activities to earn a livelihood. The ODOP scheme has also helped in boosting the state's exports. This scheme is going to be a game- changer in the pursuit of reaching high export targets.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is the focal point for human resource development and empowerment in any country. The aim of education is to enable creative self-expression through physical mental and moral development which in turn contributes to economic growth.

The State of Education in Uttar Pradesh

As per the 2011 Census the literacy rate in Uttar Pradesh is 67.68percent (the eighth lowest in the country) with male literacy at 77.28percent and female literacy at 57.18percent. The literacy rate in Uttar Pradesh increased by 13.45percent over a decade since 2001 but there are significant regional disparities: Shravasti in the northeastern part of the state has a literacy rate of 49percent while Ghaziabad in the northwestern part has a literacy rate of 85percent. While the census data from 2021 is awaited according to data from NSO India's male literacy is at 84.70percent and female literacy is at 70.30percent in 2021. In UP male literacy at 81.8percent and female literacy at 63.4percent averaging at 73percent. Kerala stands first at an average of 96.2percent while UP is among the 10 states having lowest literacy rates.

The state has 34 state universities 6 central universities 9 deemed universities 38 private universities and 8375 colleges. As of August 08 2023 40 universities and 622 colleges in Uttar Pradesh are NAAC accredited. The NIRF 2022 rankings place IIT Kanpur at 4th rank

overall and Banaras Hindu University at 15th rank overall. Based on the All India Survey on Higher Education (AISHE) 2021-22 Uttar Pradesh (69.73 lakh students) ranks first in student enrolment in higher education followed by Maharashtra (45.78 lakh students) and Tamil Nadu (33.09 lakh students).

The Scenario of Bareilly District

In bareilly district there are 2652 Primary Schools 1680 Upper Primary Schools 422 Secondary schools 53 universities 43 Postgraduate colleges and 32 ITIs.

4.2.2 Infrastructure and linkage support available, planned and gaps

The objective of the Educational Loan Scheme is to provide financial assistance to eligible/meritorious students from the banking system to pursue higher education in India and abroad. It has been ensured that every eligible student even if poor gets the opportunity for financial assistance from the banking system for education with easy rules and conditions. As per the guidelines issued by the Reserve Bank of India on September 4 2020 a loan of up to Rs.20 lakh will be considered eligible for the priority sector.

In March 2020 COVID-19 was declared a pandemic by the World Health Organization. To curb the spread of the virus a nationwide lockdown was implemented in the country. The lockdown shifted the teaching mode from offline to online. In 2020-21 to promote online learning the central government shared Rs.818 crore with the states and Rs.268 crore was allocated for online teacher training under the Samagra Shiksha to ensure professional development of teachers.

Major Interventions

National Education Policy 2020 (NEP 2020) - The new policy replaces the previous National Policy on Education 1986. This policy is a comprehensive framework for elementary to higher education as well as vocational training in rural and urban India. The policy aims to transform India's education system by 2021.

Education Loan - Under priority sector lending advances for educational purposes to individuals include professional courses up to Rs.10 lakh for study in India and up to Rs.20 lakh for study abroad.

EWS Scheme - Schemes like the Central Sector Scheme of Scholarship for College and University Students (CSSS) and fee waivers at IITs are being implemented to bring students from the Economically Weaker Sections (EWS) into the fold of education.

Vidyalakshmi Portal - Vidya Lakshmi is the first-of-its-kind portal for students seeking education loans. Students can view apply and track education loan applications to banks anytime anywhere using the portal.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is one of the three basic necessities of life and has always remained the top priority of any individual government and society. Adequate housing is not just the provision of four walls and a roof but also includes access to basic services such as water sanitation clean fuel electricity health education and livelihood. All these are necessary for a dignified life personal development and social welfare in a productive society. To meet the housing needs in the country there is a separate bank the National Housing Bank which defines the importance of housing.

4.3.2 Infrastructure and linkage support available, planned and gaps

According to the 2011 census the total number of houses in India was 33.08 crore. Of these 30.62 crore were occupied and 2.47 crore were vacant. In rural areas the number of houses was 22.07 crore of which 20.71 crore were occupied and 1.36 crore were vacant; in urban areas the total number of houses was 11.01 crore which included 9.91 crore occupied and 1.11 crore vacant houses.

According to the 2011 census the number of houses in Uttar Pradesh was 4.52 crore. The numbers of urban and rural houses were 1.04 crore and 3.47 crore respectively. Ten cities of the state – Lucknow Kanpur Prayagraj Varanasi Agra Saharanpur Bareilly Jhansi Moradabad and Aligarh – have been selected under the Smart City scheme. An amount of 2000 crore rupees has been allocated for the scheme.

The Reserve Bank of India has revised the limit for Tier I/Tier II urban cooperative banks from Rs.30 lakh/Rs.70 lakh to Rs.60 lakh/Rs.140 lakh respectively. As far as RCBs are concerned the limit for RCBs will be increased from Rs.20 lakh to Rs.50 lakh whose net worth will be assessed as less than Rs.100 crore; and for other RCBs it will be from Rs.30 lakh to Rs.75 lakh.

According to the Zila Sankhyikiya Patrika 2022 in Bareilly against a total of 7.57 lakh families 6.79 lakh residential houses are available while 0.78 lakh families remain who reside in semi-permanent or temporary dwellings.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Uttar Pradesh is India's third-largest economy contributing around 8percent to the national gross domestic product. The total geographic area of Uttar Pradesh is 24.093 million hectares of which 18.84 million hectares is cultivable land. Agriculture activities take place on an area of 16.542 million hectares. Infrastructure plays a crucial role in harnessing the available potential across various sectors of the economy especially rural infrastructure which is essential for agriculture and overall economic development. Rural infrastructure like irrigation roads bridges in agricultural areas is a major component in accelerating the overall growth rate of the economy. Investment in this sector creates new economic opportunities and activities generates additional employment and income facilitates distribution and improvement of other rural services and enhances democratic processes and skills among the rural poor. In our country where more than 60 percent of the population resides in rural areas and nearly two- thirds of the workforce derives its livelihood from agriculture and ancillary sectors.

Under the RIDF scheme NABARD has sanctioned a loan of Rs.983.00 crore to the Pradesh Cooperative Dairy Federation (PCDF). This federation trading under the brand name 'Parag' has immense potential and is currently striving to increase its dairy processing capacity and procurement. This loan has been sanctioned to them for setting up bulk cooling facilities quality control laboratories processing facilities and online monitoring systems. Under this NABARD scheme in Bareilly district Parag Dairy has been sanctioned a Rs.61.20 crore processing plant project with a capacity of 1 lakh litres per day (LLPD). The milk processing and ice cream plant has started operations. Additionally a project worth Rs.537.28 crore has been sanctioned under the irrigation project in Bareilly and Budaun districts out of which an amount of Rs.448.77 crore has also been released.

5.1.2 Infrastructure and linkage support available, planned and gaps

There are certain deficiencies in the current system which if removed can make the available infrastructure effective increase productivity augment savings and enable better utilisation of resources. These shortcomings are as follows:

1. Water and soil conservation - In the district with the exception of two blocks groundwater is available in sufficient quantities. However, it is continuously declining. Therefore, it is necessary to encourage water management techniques such as deepening ponds and lakes and constructing water harvesting structures.

2. Land development -In the district a total of 0.34percent of available uncultivated agricultural land can be made cultivable in a proper manner through the land development program.

3. Farm Mechanisation -Farm Mechanisation is quite popular in the rural areas. Therefore, workshops for tractor repair can be established at every farmer centre. Diesel/oil depots can be opened in rural areas to meet the need for diesel/oil.

4. Animal husbandry - All regions in the district should be connected to the milk route and for this the construction of rural roads should be carried out. Availability of high quality livestock and adequate artificial insemination centres should be ensured. Appropriate units for products like khoya paneer etc. should be established through milk processing technology. There is an urgent need for a packing plant in the district.

5. Non-agricultural sector - Agro-processing/parks and units for processing medicinal and aromatic plants should be established in the region. Marketing centres should be set up for the sale and quality of various products produced by self-help groups. For the development of cottage and small-scale industries some model projects should be approved and established as an inspiration at the bank/government level. For the development of women a women's polytechnic/ITI (Industrial Training Institute) can be established.

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

The Rural Infrastructure Development Fund (RIDF) is a significant initiative aimed at improving infrastructure in rural areas. Here are some key benefits of RIDF:

1.Enhanced Rural Infrastructure: RIDF focuses on upgrading essential infrastructure such as roads bridges, irrigation facilities and rural electrification. This leads to better connectivity and accessibility which is crucial for economic development in rural areas.

2.Economic Growth: Improved infrastructure helps stimulate economic activity by facilitating easier transportation of goods and services.

3. Poverty Alleviation: By developing infrastructure RIDF contributes to poverty alleviation. Improved access to markets, employment opportunities and services can help uplift economically disadvantaged rural populations.

4.Environmental Sustainability: RIDF projects often include components focused on sustainable development such as water conservation and soil erosion control. This helps in maintaining environmental balance and supporting long-term rural development.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Infrastructure is extremely important for the progress and economic development of a country and the progress of a nation is judged by the quality of its infrastructure. Infrastructure can be private or public physical or service- related and social or economic. Economic infrastructure includes transportation communication electricity irrigation and such facilities while social infrastructure includes education health drinking water sanitation housing etc. Along with the development of these sectors the development of infrastructure increases investment efficiency brings competitiveness in manufacturing and promotes exports employment urban and rural development. It also improves rural development quality of life and brings many benefits to the country.

5.2.2 Infrastructure and linkage support available, planned and gaps

In Bareilly district the total literacy rate is 58.5percent of which the male percentage is 67.5percent and the female percentage is 48.3percent. However there is a need to make the availability of skilled teaching and management staff commensurate with the construction of infrastructure. Schools can be expanded over a period of five years and 50percent bank finance can be used for construction of schools. In bareilly district there are 2652 Primary Schools 1680 Upper Primary Schools 422 Secondary schools as per Zila Sankhyikiya Patrika 2023.

The details of water use by households in the 2011 census Bareilly are given below -

1. Around 10percent of the HH are using untreated tap water and 90percent are using wells as the main source of drinking water.
2. 10percent of the HH are having location of drinking water inside the house as compared to 90percent having close to home.

According to the 2011 census all 1855 villages in the district have access to drinking water facilities but there is a complete lack of clean water facilities. Therefore there is a need for RO plants with a capacity of 1000 litres/hour.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

India is the fourth most attractive renewable energy market in the world in the renewable energy sector. In 2019 India ranked 5th in solar energy 6th in wind energy and 4th in installed capacity of wind and bio-energy. Based on market attractiveness and global market trends the country has been ranked 7th in the Renewable Energy Country Attractive Index 2020 by Ernst & Young.

Uttar Pradesh is rich in renewable energy sources such as biomass solar and biofuels of which only biomass has been significantly

exploited. The development of renewable energy will certainly help the state meet its energy needs. Uttar Pradesh has the capacity to produce 28 GW of renewable energy. The state government has also set a goal of adding 1500 MW of solar energy production capacity annually.

Uttar Pradesh has a lot of potential to increase its biomass energy production in 97589 villages. This is because the state is the largest producer of sugarcane and the second largest producer of rice in India which provides a large amount of raw materials for power production.

According to the 2019 Livestock Census Bareilly district has an abundance of livestock including 234979 cows and 707609 buffaloes. Due to dairy and agriculture being the primary supporting activities even small farmers have 4-5 animals. A 4 cubic feet biogas plant is preferred.

The Khadi and Village Industries Board provides the beneficiaries of biogas with relevant knowledge and training. The Uttar Pradesh New and Renewable Energy Development Agency (UPNEDA) has implemented various schemes for renewable energy in Bareilly district.

5.3.2 Infrastructure and linkage support available, planned and gaps

A. Under the Uttar Pradesh Solar Energy Policy 2017 (For more information please visit <http://upneda.org.in/Index.aspx>) eligible projects are as below -

1. Energy projects (Photovoltaic and Solar Thermal) - 100percent purchase of electricity generated from solar power park by Uttar Pradesh Power Corporation/Electricity Distribution Company.
2. Solar Rooftop Projects - State Government- Rs.15000 per KW maximum subsidy of Rs.30000 per consumer. Ministry of New and Renewable Energy Government of India - 30percent subsidy

B.Uttar Pradesh Mini Grid Policy 2016 (For more information please visit <http://upneda.org.in/Index.aspx>)

1.Eligible Projects Mini grid projects with maximum capacity subsidised by determining the VGF norm of 500 kW - Subsidy by determination of VGF standard.

a. The power supply situation in the district has improved. Power supply in rural areas is only for 12 to 15 hours while in urban areas it is 18 to 20 hours. In the current energy crisis scenario the only option is to use non- conventional and renewable energy sources. According to the districts situation there are ample possibilities for solar power packs which can provide facilities like solar home lights LED lights TV and mobile chargers to rural people.

b. Most farmers in the district have 5 to 6 animals so cow dung is available in abundant quantities.

c. Solar home lights solar street lights solar pumps for drinking water and solar pumps for irrigation are also very useful. And since

the government also provides subsidies on these peoples interest in using solar energy has increased.

d. There is also good potential for biogas plants in the district and it is an emerging activity in rural areas.

RIDF

1. Details of RIDF projects sanctioned in the district are given below:

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	329	492.223800	432.7448
B	Ongoing tranches	52	348.766000	284.7697
	Total (A + B)	381	840.989800	717.5145

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

(₹ crore)

Sr. No.	Sector	Projects sanctioned (No.)	Fin. Outlay	RIDF loan
A	Irrigation/ Agriculture	24	127.546100	112.3184
B	Rural roads & bridges	21	217.537600	168.9534
C	Social Sector	7	3.682300	3.4979
	Total (A + B + C)	52	348.766000	284.7697

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	24	Irrigation potential	ha	10469.62
B	Rural roads	11	Road length	km	50.98
C	Bridges	10	Bridge Length	m	1589.56

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Animal Husbandry (Veterinary Hospital)	7	Extension of veterinary services for the farmers involved in Animal Husbandry	number	7

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

NABARD initiated the SHG-Bank Linkage Program (SHG-BLP) in 1992 which was an initiative to link the rural poor who were away from bank access to the formal banking system while retaining the flexibility and outreach of the informal channel as a small pilot. This initiative has now evolved into the world's largest microfinance program with over 13.4 million SHGs representing 150 million rural households at the all-India level. As the mentor and main facilitator of the microfinance initiative in the country NABARD has nurtured this program leading to a tremendous socio-economic impact on women's empowerment.

Over the past 30 years of this microfinance journey NABARD has continuously devised refined strategies and encouraged innovations. A significant change in the approach and design of SHG-BLP is required for increasing the income levels of the poor. To make it more flexible and customer-friendly SHG-2 was introduced incorporating the basic tenets of SHG-BLP such as voluntary savings cash credit limit individual bank accounts JLGs within SHGs risk mitigation etc.

As of 31st March 2024 around 7.62 lakh self-help groups have been linked with banks in Uttar Pradesh alone out of which 1.80 lakh groups have been provided bank loans positively impacting the lives of nearly 60 lakh poor and marginalised people in rural society. This has been made possible mainly due to the dedicated efforts of bankers and committed non-governmental organisations who have been successful in taking this program to the doorsteps of the poor.

In Bareilly District as on 31st March 2024 there are nearly 13014 SHGs mobilising 140189 Households under NRLM of which nearly 10059 SHGs have been savings-linked and 6333 SHGs have been credit-linked with Banks under SHG-Bank linkage programme. (Source - NRLM Portal)

6.2 Infrastructure and linkage support available, planned and gaps

This program faces several challenges. The most important is the sustained development of self-help groups; many groups are dependent on development organisations even for routine tasks like maintaining accounts books and conducting meetings for transactions. The most notable fact is the decline in the number of groups taking repeat loans. Repeat lending is crucial as it indicates that banks are a reliable source of credit for the groups. Only through repeated lending can it be established that group-based microfinance has been successful in providing financial services parallel to other well-performing microfinance institutions.

Credit Potential for Other Sectors

Availability of bank credit under other priority sectors is extremely important for the overall development of the district. Loans exceeding Rs.50000/- per borrower provided directly by banks to

individuals and their SHGs/JLGs provided the borrower's annual household income does not exceed Rs.100000/- in rural areas and Rs.160000/- in non-rural areas.

Loans exceeding Rs.100000/- per borrower to disaster-affected individuals (excluding farmers already covered under III (1.1) k (v)) for pre-payment of their debts from non-institutional lenders. Overdrafts up to the revised limit of Rs.10000/- provided by banks under PMJDY accounts provided the borrower's annual household income does not exceed Rs.100000/- in rural and Rs.160000/- in non-rural areas.

Loans sanctioned to state-sponsored organisations for Scheduled Castes/Scheduled Tribes for the specific purpose of purchase and supply of inputs and/or marketing of their products to the beneficiaries of these organisations.

Financing of JLGs

In 2006 NABARD suggested financing of small marginal cultivators as well as oral lessees and share-croppers through group-based Joint Liability Groups (JLGs). NABARD provides incentives of Rs.4000/- per JLG to banks and NGOs for formation nurturing and financing of JLGs for the first 3 years.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Ground water level is declining rapidly due to non-ecological farming. Rice and sugarcane; Both crops have high water requirements and are grown in the semi-arid region of the state. The annual average water requirement of rice and sugarcane crops is 180 cm and 260 cm respectively. Whereas this region receives only 140 cm of annual rainfall. There is a need to look at the possibility of more advanced and modern agricultural or irrigation techniques to reduce water usage.
- 2 Promoting site- and crop-specific integrated nutrient management practices is of paramount importance to improve soil health increase crop productivity and maintain soil quality and productivity. Accordingly, more emphasis may be given under "Paramparagat Krishi Vikas Yojana" to promote organic farming in the State.
- 3 Crop diversification from traditional agricultural crops to cash crops new crops suited to specific agro-climatic zone will not only expand the production level of different crops but will also increase the income of farmers.
- 4 To increase the income level of farmers in the state modern production technologies such as System of Rice Intensification (SRI) and System of Wheat Intensification (SWI) can be adopted across the state thereby increasing production and reducing the cost of farming.
- 5 Banks should make maximum efforts to bring all the farmers under the ambit of KCC and encourage the formation of Joint Liability Groups and finance them.

2. Water Resources

- 1 Through community irrigation schemes maximum number of small and marginal farmers should be given the benefits of micro irrigation schemes.
- 2 There is an urgent need to popularize solar pumping system to get rid of energy shortage. Since the initial capital cost of the project is very high it is difficult for farmers to switch to solar pumping system without loan assistance. Central and State Governments are providing back and front end support on these systems with and without credit support.
- 3 Efforts should be made to popularize sprinkler and drip systems and their field demonstration farms should be established.

- 4 Irrigation is the central point of grain productivity in the district. Therefore, the bank should distribute more loans under this head.

3. Farm Mechanization

- 1 To make the custom hiring system successful Farm Machinery Center should be established at the village level with the help of Panchayati Raj Department and FPO. With this along with increasing the income of the Gram Panchayat the shortage of human labor for agriculture can be removed.
- 2 In India tractor is considered synonymous with farm mechanization whereas in reality we need small machine-driven equipment. For example Japanese paddy transplanter reaper cum binder which costs between Rs. 1.5 to Rs. 2.0 lakh has been found suitable for agricultural work. These small devices should be included in the National Food Security Mission and publicized through demonstrations.

4. Plantation and Horticulture

- 1 There is a need to create post-harvest infrastructure and finance the supply and value chain through private and PPP modes to reduce post-harvest losses.
- 2 Efforts should be intensified for technology transfer for cultivation of protected vegetables proper harvesting and handling of produce through polyhouse/shade net.
- 3 Horticulture Department can help in increasing the vegetable production by providing technical training to the farmers through new techniques like poly house scaffold farming low-tunnel etc.
- 4 In the last 3 years the credit flow in this sector in the district has been much less than expected. Considering the government programs new schemes and efforts being made at the district level there is a possibility of increase in credit flow for the year 2025-26.
- 5 In Bareilly district the Horticulture Department needs to give emphasis on new garden planting flower area expansion spice area expansion bee-keeping protected farming etc.
- 6 Development of technologies for aeroponics hydroponics and soilless culture.

5. Forestry/ Waste Land Development

- 1 Understanding the importance of agroforestry the Uttar Pradesh government has included in its State Forest Policy 2017 the promotion of agroforestry to increase the plantation on agricultural land as well as to increase the income of farmers. It is being operated on the basis of funding pattern 60:40 (Government of India: State Government) for Uttar Pradesh. Farmers will be supported with financial assistance to the extent of 50percent of the actual cost of activities.
- 2 Hi-tech plantations need to be popularized as commercially viable and bankable projects.
- 3 Bamboo furniture work is done in the district but the artisans associated with the said work are facing the problem of supply of raw material and marketing of manufactured goods.
- 4 Bamboo which has been taken out of the scope of the Forest Act can be financed for large-scale plantation on private land.
- 5 There is a need to popularize forestry and wasteland development activities to increase awareness among farmers and make it a viable business activity.
- 6 Banks may consider forestry and wasteland development activity as a separate head in the district loan schemes.

6. Animal Husbandry - Dairy

- 1 Adequate technical staff to be deployed at the government and bank level to guide farmers about the economic benefits of various animal husbandry schemes is required to provide technical guidance during their implementation.
- 2 Financing by the Bank of units of 2 5 10 and 20 animals - cross bred cattle (Holstein Friesian and Jersey cross)/milch native breed cattle (Sahiwal and Gir breed etc.) and graded Murrah buffaloes.
- 3 Kisan Credit Card (KCC) should be issued to the members of milk societies for working capital of animal husbandry activity so that bank loans can be easily available to the members of the societies.
- 4 There should be availability of fodder farm (commercial fodder farm) and feed mixing center. There should be availability of processing units and milk vans. More milk chilling plants should be established in the district at government and private level.

7. Animal Husbandry - Poultry

- 1 According to the guidelines of Reserve Bank of India working capital for animal husbandry will also be released as per eligibility under the KCC scheme. In this regard there is a need for publicity among bank managers and cattle farmers.
- 2 Various entrepreneurs and self-help groups who are interested in this field should be taken on a tour to successful entrepreneurs so that the wider impact of a successful entrepreneur is reflected.
- 3 Training programs for poultry development should be organized by the Animal Husbandry Department and District Rural Development Agency and people should be made aware about it through farmer clubs.

8. Animal Husbandry - Sheep, Goat, Piggery

- 1 According to the guidelines of Reserve Bank of India working capital for animal husbandry will also be released as per eligibility under the KCC scheme. In this regard there is a need for publicity among bank managers and cattle farmers.
- 2 Improved varieties of goat like Jamunapari Barbari etc. should be promoted in the district and units engaged in breeding rearing and selling of improved animals should be operated.

9. Fisheries

- 1 There is a need to set up demonstration farms to promote new potential activities like Integrated Fish Farming GIF (Genetically Improved Farmed) Tilapia Fish cum Prawn Culture Pangasius Fish Culture and Ornamental Fish Farming Biofloc Ray Circular Aquaculture (RAS) so that farmers can be encouraged to take up these activities.
- 2 Availability of modern fish markets i.e. fish markets and mobile vans at district and block levels are helpful in popularizing fish consumption. Cold chain facilities for transportation of fish to remote internal markets can fetch higher prices.
- 3 Community ponds are in poor condition and need renovation and improvement. These ponds are owned by village panchayats and are put to multiple uses. As a result the productivity of these ponds is very low.

10. Construction of Storage and Marketing Infrastructure

- 1 This scheme should be expanded by banks by identifying good beneficiaries/entrepreneurs and special initiative is needed in this area.
- 2 Training programs should be organized for bank officials by their controlling/head offices.

- 3 Bankers should guide entrepreneurs for construction of rural warehouses/cold storage.
- 4 The government also needs to make efforts to construct new rural warehouses.

11. Land Development, Soil Conservation and Watershed Development

- 1 Land development activities are not seen as a sector but as an adjunct to the main function of agriculture and not as an integral part of it. Land degradation is occurring in the country as a result of unprecedented pressure on land beyond its carrying capacity.
- 2 Demonstration of vermiculture technology and benefits arising from its application at the district level can be given priority by the State and Central Government and KVKs.
- 3 Government programs without subsidy and grant component linked to bank finance have created a sense of dependency in the minds of farmers. Integration of bank finance into government sponsored schemes also enables higher coverage under a particular programme.
- 4 The Department of Agriculture Land Development and Water Resources is implementing a large number of programs on the improvement of fertile lands and reclamation of saline soils which will result in increase in the area under cultivation of barren lands.
- 5 In the last 3 years the credit flow in this sector in the district has been much less than expected. There is a possibility of increase in credit flow in view of government programs new schemes and efforts being made at the district level.

12. Agriculture Infrastructure: Others

- 1 The work of manufacturing and propagating organic fertilizers should be done by various institutions like Krishi Vigyan Kendra NGOs AATMA etc. farmer clubs and self-help groups.
- 2 The Agriculture Department should emphasize on making biofertilizer and organic manure through farmers clubs.
- 3 It is absolutely necessary to train the self-help groups and joint liability groups being formed in the district in this business and it is also absolutely necessary for the banks to finance the said groups for this business.

13. Food and Agro. Processing

- 1 Possibility of supporting services like storage cold chain and silo storage quality testing laboratory training and capacity building primary processing facility – drying cleaning grading weighing and packaging etc. necessary for proper development of food processing industries in the district.
- 2 There is a need to involve Farmer Producer Organizations (FPOs) in food processing who can act as aggregators or primary processors and the corporate sector. This will result in better transfer of technology awareness on quality among producers market/demand driven production etc.

14. Agri. Ancillary Activities: Others

- 1 People who have graduated from agriculture can create a hub and give out agriculture related tools/equipment on rent.
- 2 Micro financial institutions can obtain loans through banks.

15. Micro, Small and Medium Enterprises (MSME)

- 1 Proper arrangements should be made at the government level for marketing of agricultural products after harvest so that farmers can get fair prices for agricultural products. There are small food processing units working in the unorganized sector which do marketing in their respective areas of influence. Efforts should be made to bring all these units into the organized sector.
- 2 Banks should encourage entrepreneurs by taking advantage of the credit guarantee scheme and new projects should be approved.
- 3 In view of the immense employment potential efforts should be made for widespread promotion and expansion of this sector and self-help groups should be further motivated.
- 4 Efforts should be made at the government level to provide training for agricultural products and food processing at the block level.

16. Export Credit

- 1 Micro small and medium exporters should be given proper training by MSME/export organizations so that the credit flow in this sector can be increased because the credit flow in this sector is not satisfactory.
- 2 The Uttar Pradesh government has announced agricultural export policy in September 2019 in which emphasis has been laid on promoting startups and farmer producer associations to promote exports in the state. There is a need to work in this direction.

- 3 The process of settlement of pre-shipment credits or converting them into post-shipment credits within the stipulated time after export should be simplified.
- 4 Exporters may be encouraged to avail export credit insurance facilities offered by ECGC.
- 5 Banks should put in place a control and reporting system to ensure that applications received for export credit are disposed of within the prescribed time limit.

17. Education

- 1 There is immense potential for educational loans in the district. Measures should be taken to increase awareness about educational loans. There is a need to simplify the educational loan scheme by banks.
- 2 The Rural Infrastructure Development Fund can be used to fill infrastructural gaps - particularly for building schools or connecting villages to major centers where schools are located.
- 3 To increase awareness and credit flow in this sector banks need to promote/disseminate their schemes. Generally banks give loans only to the students living in their service area whereas the students who take admission in the institutions should also get loans from the bank branches operating in these areas.

18. Housing

- 1 There is a need to simplify some of the processes in this sector such as the long gestation period of six to eight years for housing projects the need to obtain multiple approvals from multiple authorities over a period of two to three years. Need etc.
- 2 It is also necessary to establish coordination among various departments to provide plots for homestead in this area.
- 3 The process of sanctioning housing loans should be simplified and processing fees for priority sector advances should be waived off.

19. Social Infrastructure

- 1 After the Covid-19 pandemic there is a need for large-scale improvement in the structure and management of health related infrastructure. Bankers need to meet obligations on priority basis to finance these activities.

20. Renewable Energy

- 1 There is not much awareness on biogas program in the district. Therefore there is a need to organize extensive publicity and training programs in the district by UP NEDA so that people can be motivated to use non-conventional energy sources.

- 2 Banks are expected to understand the importance of this sub-sector and provide financing. Suppliers of solar energy products and after sales service centers will have to be increased in sufficient quantity in the district.
- 3 There is a need to install biogas solar street lights solar pumps drinking water at the community level.

21. Informal Credit Delivery System

- 1 This sector is being promoted in the district through various government schemes like National Rural Livelihood Mission (NRLM) Special Component Plan etc. Continuous efforts are being made to further expand this facility.
- 2 Capacity building and training programs for various stakeholders.
- 3 To provide benefits by including eligible groups under NRLM.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. The cooperative sector in (State Name) comprises a total of 41332 cooperatives, covering about 33589 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies, etc.) and 7583 rural credit co-operatives (PACS, LAMPs, FSS, etc.). These primary societies have nearly Ninety-three lakh members spread across 58102 Gram Panchayats Likewise, long-term rural co-operative credit institutions cover 01 State Co-operative Agriculture and Rural Development Banks (SCARDB). Further, there are 169 MSCS having their registered office in the state. Besides, there are about 10 district level federations, 5 state level federations operating in the state.

Source: National Cooperative Database (NCD) of MoC, GoI

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

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

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

coverage of PACS under the scheme. As a part of serving each Gram Panchayat by a cooperative society, Government of Uttar Pradesh has linked all 7000 plus existing PACS, diary and fishery societies under existing Gram Panchayat.

4. Centrally Sponsored Project for PACS Computerisation: To make PACS self-reliant in tune with Atmanirbhar Bharat Abhiyaan, the Government of India (GoI) has, on 29th June 2022 approved the Centrally Sponsored Project for Computerisation of PACS for a period of five years from 2022-23 to 2026-27. For the implementation of the project 5686 PACS have been sanctioned in UP for computerization. Uttar Pradesh was the FIRST state where the Service Level Agreement and Work order for both hardware Procurement and System Integrator were signed and onboarded. Uttar Pradesh has been one of the leading states in the implementation of the Project with the day to days activity of the PACS being captured on a real time basis in a computerised environment taking forward the vision of Digital India.
5. Under the Worlds largest grain project, refinance assistance of Rs 1, 47, 64,900/- has been sanctioned under PACS as MSC to UPCB for creation of infrastructure at Kotwa Pandey PACS, Mirzapur. The society houses a 1400 metric tonnes warehouse, a custom hiring centre and weight bridge cabin. The Project was inaugurated by Honble Prime Minister Shri Narendra Modi on 24.02.2024

Godown under Worlds Largest Grain Storage at B-PACS Kotwa Pandey. A watershed event was orchestrated in the Sahkar Se Samridhi road map through the formal signing of a pioneering tripartite Memorandum of Understanding (MoU). This ground-breaking agreement seamlessly brings together the 11 District Central Cooperative Banks (DCCBs), 22 Bahuuddeshiaya Primary Agriculture Credit Societies (B-PACS), and the National Building Construction Corporation (NBCC), etching an incredible mark under the second phase of the world's largest grain storage project.

6. PACS as common Service centres (CSCs): The ministry of Electronics and Information Technology, MoC, NABARD and CSC e-services have signed an MoU to register and digitise PACS/LAMPS to provide more than 300 e-services to common citizens. Services, inter alia, include banking, insurance, Aadhar enrolment/update legal services, agri input management, PAN card, bus/air/rail ticket services etc. PACS as CSC will diversify their businesses for self-sustenance. 5314 PACS have been onboarded to CSC facilities with 5170 CSC IDs being created with transactions of Rs.9.90 Cr in the state.

7. Computerization of Agriculture and Rural Development Banks (ARDBs): To strengthen the long-term cooperative credit structure, the project of computerization of 1,851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop a national level software for ARDBs. Hardware, support for digitization of legacy data, training to the employees, etc. will be provided under the project. 323 branches 18 Regional offices and Head Office of UPSGVB will be computerised under the scheme.
8. Establishing New Multipurpose PACS/ Dairy/ Fishery Cooperatives in uncovered Panchayats: Government on 15.02.2023, has approved the 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

Engagement of Cooperative Interns for strengthening the Cooperatives -With the aim to ensure that benefits of initiatives initiated by Ministry of Cooperation, Government of India reach the grass root level, strengthen cooperative based economic model and ensure necessary capacity building to the cooperatives, it has been decided that all State Cooperative Banks (StCBs) and District Cooperative Central Banks (DCCBs) may hire young professionals namely "Cooperative Intern initially for three years, in which each intern will be hired for one year only. NCDC will administer the scheme with the support and cooperation of State Governments. NABARD will monitor the implementation of the scheme which will be executed by StCBs.

9. Other Major developments in the State pertaining to Cooperatives.

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.

10. 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.

11. Membership of National Cooperative Export Society (5 Societies per District) 325 Societies from 54 Districts have applied for membership of National Cooperative Export Society.

Membership of National Cooperative Organic Society (5 Societies per District) 290 Societies from all 75 Districts have applied for membership of Membership of National Cooperative Organic

Society. Membership of Bharatiya Beej Sahakari Samiti (5 Societies per District) 4037 societies from all 75 Districts have become members of Bharatiya Beej Sahakari Samiti.

5. Status of Cooperatives in the District

1. In Uttar Pradesh cooperative societies have a three-tier structure. At the apex level is the Uttar Pradesh Cooperative Bank with 28
2. branches. At the middle level there are 50 District Cooperative Banks with 1283 branches. At the primary level there are a total of 7577 PACS. Additionally there are societies for weavers industries dairy marketing agro-processing and sugar among others.
3. Bareilly district has a good network profile of cooperative institutions covering all 15 block areas of the district. There are 26 branches of Bareilly District Cooperative Bank, 9 branches of Urban Cooperative Banks and 10 branches of Land Development Banks operational in the district. Besides these, a total of 142 Primary Agricultural Cooperative Societies (PACS) are working in all 15 development blocks of the district, with a total member strength of 198050 and a total working capital of Rs 233.26 crore. Bareilly District Cooperative Bank is licensed and with the implementation of CBS, NEFT/RTGS services are being provided.
4. 142 PACS from Bareilly district have been sanctioned under the PACS Computerisation Project of GOI. 40 PACS in Phase-I, 36 PACS in Phase-II & remaining 66 PACS in Phase-III.

6. Potential for formation of cooperatives

1. There is good potential for cooperative activities in the Bareilly region, because the distribution of operational areas of cooperative societies in the district is not uniform and some villages are not covered under the operational area of any cooperative society. Therefore, there is potential for the formation of credit cooperative societies in all development blocks, which can promote economic activities. According to the Cooperative Department, in Bareilly district, there is a potential for the formation of around 82 new PACS (Primary Agricultural Credit Societies) in gram panchayats with a population of 4000 or more, which is projected as follows:

Aalampur Jafarabad -7, Kyara -7, Mirganj - 3, Nawabganj - 7, Baheri - 7, Bhojipura -5, Bithiri Chainpur - 8, Bhuta - 4, Faridpur -1, Majhgawan - 7, Ramnagar - 5, Bhadpura - 1, Damakhoda - 8, Fatehganj (P) -3, shergarh -9, Grand total - 82

Chapter 9

NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	Formation and promotion of 'Bareilly Kisan Agro Producer Company Limited' (FPO) in the District under the 'Produce Fund Scheme' of NABARD.	Kyara and Bhojipura Development block	1. Grant assistance NABARD's 'Producer Fund Scheme' for the formation and promotion of fpo. 2. Grant assistance to the company for trade expansion under NABARD's BDA scheme.		858	The FPO collects the produce of farmers processes and adds value to it and trades it through the company. It provides agricultural inputs and equipment at reasonable rates to its members and other farmers. The FPO to set up a 'Seed Processing Center' under the Drishtti scheme.
2	Awareness Creation	Increasing income of 60 farmers through 'Integrated Farming' under DPR project.	Fatehganj (West) Development Block	Grant assistance for marketing and promotion mobilisation of farmers capacity buikding training and infrastructure development in fields of 60 farmers.		60	1. Training of 60 farmers in Integrated Farming besides traditional crops thereby increasing farm income. 2. Establishment of demonstration units of 'Integrated Farming' on the fields of 60 farmers in the area to inspire other farmes for replicating the model. 3. The farmers associated with the 'Integrated Farming' scheme have been benefited by converging with IVRI Bareilly and various departments of the district.

3	Collective sation	Formation and promotion of 'Shiv Shakti Organic Agro Farmer Producer Company Limited' (FPO) under CSS - 10000 FPO Scheme.	Bhojipura Development Block	Grant assistance for marketing and promotion mobilisation of farmers capacity building training business development assistance etc.		500	1. To provide appropriate rates for agricultural inputs and equipment to approximately 410 farmer members of the FPO. 2. To promote beekeeping in the Bhojipura area and collect honey to trade through the company. 3. To set up a beekeeping and honey processing unit to add value to the products.
4	Awareness Creation	Capacity building for technology adoption through exposure visits and training (CAT Visits)	Various development blocks	Grant assistance support for training and capability development of farmers in various agriculture and allied sectors.		150	Increasing farmers' income by adopting technological changes in agriculture- related fields such as aromatic crops dairy production and processing cultivation and processing of horticultural crops mushroom cultivation seed cultivation goat rearing etc. thorough training at various agricultural universities and research institutes. This led to capacity building as well as an increase in their income.
5	Infrastructure Development	Construction of Rural Mart in Bareilly district under Rural Mart Scheme.	Bithiri Chainpur Development Block And Bareilly City	Grant assistance for infrastructure development and overall guidance.		64	Through Khushboo Enclave near the Passport Office near Rural Mart in Bareilly a market is being provided for 531 farmers and 111 members of self-help groups to sell their produce and products through the FPO (Farmer Producer Organization).
6	Infrastructure Development	Construction of 'Mobile Rural Mart' in Bareilly district under Mobile Rural Mart Scheme.	Kyara and Bhojipura Development Block			653	Through the Mobile Rural Mart scheme Bareilly Kisan Agro Producer Company Ltd. is providing a market for 653 farmers/ members of the FPO to sell their produce and products in the Bareilly district.

7	Skill Training	Skill development training	Bithiri Chainpur	grant assistance for skill development training programs		100	NABARD (National Bank for Agriculture and Rural Development) has provided grant assistance for skill development training programs through Mrida and Soil Foundation to provide training on livelihood-based activities to 100 rural women in Bithari Chainpur.
8	Skill Training	Livelihood Entrepreneurs Development Program (LEDP) for Handicraft Items	Bithrichai npur and Faridpur development block	Training		600	Provide handicraft items training to women from 60 self-help groups that have received loan assistance from the bank. Facilitate market connections for marketing the products made by the trained women. Link the trained women to bank loan and subsidy-based schemes for their entrepreneurship development. Establish marketing outlets.
9	Skill Training	Micro Entrepreneurs Development Program (MEDP) on Tailoring Activities	Kyra development block	Training		300	To provide tailoring activity training to the women of 30 self-help groups who have received loan assistance from the bank. To provide market linkages for marketing the products of the trained women. To link the trained women to bank loan and subsidy-based schemes for their entrepreneurship development.
10	Skill Training	Micro Entrepreneurs Development Programme (MEDP) on Jute Bag Making Activities	Mirganj Development Block	Training		300	To provide jute bag making activity training to women from 30 self-help groups who have received loan assistance from the bank. To provide market linkages for marketing the products of the trained women. To link the trained women to bank loans and subsidy-based schemes for their entrepreneurship development.

11	Banking Technology	Mobile ATM and Demonstration Van	District Cooperative Bank Ltd. Bareilly				The District Cooperative Bank Ltd. Bareilly has been given 1 mobile ATM and an exhibition van to promote and propagate bank-related schemes and to provide banking facilities to the remote parts of the district.
12	Financial Inclusion	Financial Literacy Program and Street Play Scheme	Various development blocks	Grant assistance and guidance			To promote the goal of financial literacy NABARD (National Bank for Agriculture and Rural Development) provides grants to various banks in the district to conduct financial literacy programs and street plays. The major banks involved in this include Bank of Baroda Uttar Pradesh State Bank of India District Cooperative Bank and India Post Payments Bank.
13	Institution Development		Various development blocks	Training co-ordination and guidance			For strengthening the primary agricultural cooperative societies and their modernization the computerization of all PACS (Primary Agricultural Credit Societies) in the district is being done by NABARD (National Bank for Agriculture and Rural Development). In the first phase 40 PACS of Bareilly district and in the second phase 36 PACS that is a total of 76 PACS in the district have been selected.
14	Institution Development	PACS Scheme as MSC	Various development blocks	Refinance assistance			

Success Stories

Success Story 1: Bareilly Kisan Agro Producer Company Limited



1. Scheme : PRODUCE Fund
2. Project Implementing Agency : Glance Educational Welfare Society
3. Duration of the project : 5years
4. Beneficiary :
 - No. of beneficiaries:925
 - Community : farmers
 - State : Uttar Pradesh
 - District : Bareilly
 - Block : Kyara
 - Village : several villages,Kyara

4.1 Support provided

- NABARD has been instrumental in the formation and promotion of Bareilly Kisan Agro FPC Ltd. by providing crucial financial and technical support. FPO was extended a management cost grant of Rs.906000 which helped the FPO build a strong foundation and invest in necessary infrastructure.
- After the completion of 3 years from the date of sanction FPO was granted financial assistance of Rs. 516000 in the 4th and 5th extension year to further support and strengthen the FPO.
- Additionally NABARD organized training programs to enhance the farmers skills facilitated market linkages for better pricing and provided technical assistance to boost productivity. This also helped establish strong governance structures.
- Support in the form of Business Development Assistance of Rs. 266150 was also provided to FPO so as to increase the equity base for running the business activities.

4.2 Pre-implementation status

- The farmers of the project area were cultivating paddy wheat sugarcane vegetables and pulses and earning wages through manual labour in their spare time. Women were helping in supporting farming managing animals and making cow dung cakes.
- The economic condition of the farmers was weak. The means of transportation were also not good.
- The number of small marginal tenant farmers was more than 80. They did not get necessary agri inputs on time. And even if they get it there was always quality issues. If the farmer sows the seed it does not flower if it flowers then the fruit does not come.
- The nearest available supply of Agri input was available 15-20 km away from the villages due to which the burden of both their time and rent on farming was increasing and neither was there any market system available to them. The cost of production kept increasing.
- Due to this the farmers had to rely middlemen for purchasing of agri inputs and selling of their produce. The middlemen would provide agri inputs at higher prices and buy the crops on credit at lower prices and earn profits themselves.
- Therefore farmers were deprived of their due share of profits from their crops.

4.3 Challenges faced

- Lack of technical expertise: Farmers may not possess necessary skills in business management financial accounting and marketing.
- Infrastructure development: Establishing processing facilities warehouses and other infrastructure can be challenging in rural areas.
- Market access: Finding suitable markets for FPO products can be difficult.

- **Cultural barriers:** Traditional social structures and cultural norms may hinder the formation of cooperative organizations like FPOs.
- **Democratic decision-making:** Ensuring all members have a say in decision-making can be challenging.
- **Accountability and transparency:** Maintaining transparency and accountability in FPO management is crucial.
- **Resistance from existing stakeholders:** Middlemen and large corporations may oppose FPO formation.

4.4 Impact

- By providing a platform for collective marketing the FPO has helped farmers command better prices for their produce increasing their income and reducing middleman exploitation. FPO is providing necessary agricultural inputs through its outlet to its members at price lower than the market rates
- Bareilly Kisan Agro FPC has also facilitated access to wider markets implemented quality control measures and contributed to community development. Overall the FPO has demonstrated the power of collective action in transforming farmers livelihoods.
- FPO has obtained Fertilizers Pesticide Seed E-NAM GST FSSAI License to further expand the business and reap benefits for its members. Farm machinery bank was established by FPO in 2019. This has directly benefited farmer members of the FPO.
- In the year 2022-23 a milk collection center was built by the FPO for the cattle farmers due to which farmers who were earlier forced to sell their milk at Rs 35-40 per liter for years are now getting the price of Rs 57-65 per liter of milk.
- The FPO has empowered farmers by providing them with a platform for collective action and decision-making. This has boosted their self-confidence and sense of agency. FPOs success has contributed to the overall development of the local community.

Success Story 2: Rural Mart in Bareilly



1. Scheme : Gramya Vikas Nidhi(GVN) of NABARD
2. Project Implementing Agency : Glance Educational Welfare Society
3. Duration of the project : 3 months
4. Beneficiary : Farmers and SHG members
No. of beneficiaries : 642
Community :
State :
Uttar Pradesh
District :
Bareilly
Block :
Kyara
Village :

2.1 Support provided

- Grant assistance of Rs. 345000 was provided to meet administrative and recurring expenditures related to Rental Salary capacity building promotion and marketing etc. in setting up of Rural Mart.

2.2 Pre-implementation status

- Lack of facilities and opportunities for farmers for direct sale of produce.
- Over 92 per cent small and marginal farmers and they were lacking in skills in marketing of their products.
- Insufficient income of women and difficulty in meeting the basic requirements of their families.

2.3 Challenges faced

- Finding of suitable property at a location that could attract maximum customer footfall as well as be accessible for farmers and SHG members to bring their products to Rural Marts for selling.
- Inventory stocking of products and ensuring their timely replacement.

2.4 Impact

- SHG members and farmers are now selling unadulterated food items such as vegetables desi ghee wheat flour honey spices mustard oil and pulses by making minor value-additions at their home directly to consumers.
- SHG members receiving fair price for their produce
- Increase in income of local farmers.
- Market linkages for homemade products established for women SHG members.
- Generation of income and employment at the grass root level.
- Rural mart visited by an average of 35-45 customers daily.
- Sales worth Rs.2.60 lakh to Rs 2.90 lakh per month.
- Self-dependent and self-reliant farmers.

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

The whole spectrum of NABARD's functions and initiatives focus on the attainment of sustainable development. NABARD's

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

- a. Uttar Pradesh, India's most populous states and fourth largest by area (243,286 km²), is a landlocked state, sharing borders with nine states and Nepal to the north. Geographically, the state is divided into three regions: the Sub-mountainous region, the Ganga Plain, and the Trans-Yamuna region. The state has a sub-tropical climate with mild winters and hot summers, marked by significant seasonal temperature variations and concentrated monsoon rainfall between June and September. This leads to frequent flooding, especially in Eastern UP, and increasing droughts due to rainfall variability, severely impacting agriculture and triggering rural-to-urban migration. UP is highly vulnerable to climate-induced disasters like floods, droughts, cloudbursts, flash floods, heat and cold waves, and hailstorms, leading to significant loss of life and damage to property and the environment. Over 50 years, UP has experienced 2,539 floods, 17,144 cold wave days, and 6,726 heat wave days. According to the CEEW 2021 report, it ranks 17th in climate vulnerability and has 30 districts highly vulnerable as per ICAR-CRIDA. From 1969 to 2019, the state experienced 2,539 flood events, 17,144 disastrous cold wave days, 6,726 disastrous heat wave days, and 720 lightning days. These challenges demand urgent action for climate resilience, adaptation, and sustainable development, especially as UP continues to progress in the SDG India Index from an Aspirant to a Frontrunner state between 2018 and 2023-24.
- b. The Uttar Pradesh State Action Plan on Climate Change (UP SAPCC 2.0) is aligned with India's National Action Plan on Climate Change (NAPCC) and sets out strategies for combating climate change from 2021 to 2030. It proposes 41 strategies and 187 actions across research, policy, and capacity building, with 30% focusing on emission reduction (mitigation), 58% on enhancing climate resilience (adaptation), and 12% combining both. The plan revolves around eight key missions, including the Sustainable Agriculture Mission, aimed at climate-resilient farming; the Jal Mission, focused on water conservation; the Sustainable Habitat Mission for urban development; the Green UP Mission to boost green cover and infrastructure; the Energy Efficiency and Renewable Energy Mission; and the Human Health Mission; the Disaster Management Mission for climate-induced risk preparedness; and the Strategic Knowledge Mission to advance research. UP SAPCC 2.0 requires Rs.1,12,204.79 crores, with 72% funded, leaving a 28% budget deficit. This highlights the need for additional resources to ensure comprehensive climate resilience and sustainable development in Uttar Pradesh.

2.2 Any specific Climate Change initiative in the District by

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

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

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

d **NABARD:** NABARD's initiatives in Uttar Pradesh focus on sustainable natural resource management, innovative financial models, and climate change projects. Key efforts include watershed and tribal development projects, climate-smart agriculture, and the JIVA- Agroecology Programme. Financial models like UPNRM and NIDA support renewable energy and efficient irrigation. The Centre for Climate Change at BIRD, Lucknow, enhances stakeholder capacity. Projects under NAFCC and the Tribal Development Fund improve forest ecosystems and sequester CO₂. The Watershed Development Fund conserves soil and water, with climate-proofing interventions enhancing agricultural productivity.

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

Appendix 1c

Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
 - 3.1 Prospects of Climate Action in the District
 - a Most of the farmers are marginal and small farmers who are engaged in subsistence agriculture. Increase in temperature and decrease in precipitation has led to reduction in production of foodgrains making farmers vulnerable to changes observed in patterns of temperature and precipitation. To increase adaptive capacity of farmers resource conservation technologies water use efficiency climate resilient varieties of seeds and agricultural practices are needed. The income of farmers need to be augmented through climate resilient dairy practices fisheries and horticulture & plantation crops. Climate action projects may be conceived in following areas:
 - 1. Ecosystem services-based adaptation to climate change in the region.
 - 2. To improve forest ecosystem through community-based restoration agroforestry arrest run-off rain water.
 - 3. Climate Resilient Agriculture
 - 4. Integrated Farming
 - 5. Introduction of new variety of crops in the district.Department of Agriculture KVK and NGO may be roped in it.
 - b Proposed interventions under point (a) are also mentioned in SAPCC of UP. Budget requirement may be quite huge depending upon number of participating farmers.
 - 3.2 Any specific Climate Change initiative in the District by
 - a Government has come up with National Programme on Climate Resilient Agriculture stress tolerant varieties of seeds and climate adaptive varieties of crops. NABARD can take up such projects in convergence with schemes of Government.
 - a In district there are one KVK which can play a very active role.

- a Agriculture department has been distributing seeds for various crops. Seeds so distributed may be climate resilient and approach can be modify to implement it in a project mode. Farmers field schools may be upgraded into Climate Field schools.
- a NABARD can use its district presence to identify location target and interventions of projects and design projects based on its experience as NIE for NAFCC GCF and Adaptation Fund. Such projects would reduce the adverse impact of climate change on agriculture.
- a Other agencies can also use its district presence to identify location target and interventions of projects and design project based on its experience in climate related project.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- 3 The products 'Zari-Zardozi' and 'Bent Furniture' from Bareilly district have been included in the 'One District One Product (ODOP)' activities. Many units operating in the district are actively involved in manufacturing these products, engaging over 2 lakh artisans directly. Efforts are needed to provide national and international recognition to these products. 'Zari-Zardozi' and 'Bent Furniture' products are primarily manufactured in Bareilly district, with high-tech models being produced. However, due to lack of branding, these products have not gained recognition among the general public. In this direction, NABARD is making efforts to get the Geographical Indication (GI) tag for these products from Bareilly district.

Annexure-1

District - Bareilly

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithri Chaipur	Damkhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
	I. Agriculture																			
	A. Farm Credit																			
	A.1 Crop Production, Maintenance, Marketing																			
1	Annual Vegetables - Other Vegetables (-)	100	Acre	44784	Phy 865 BL 387.38	865	618	741	741	865	865	865	865	865	865	827	766	598	618	11829
2	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	65167	Phy 371 BL 241.77	49	25	54	222	222	395	37	185	284	111	25	136	25	49	2190
3	Cereals - Pearl Millet/ Bajra/umbu (Irrigated)	100	Acre	16263	Phy 1729 BL 281.19			148	741	62	1976	49	618	3952	272	25	4323	37	49	13981
4	Cereals - Rice/ Chawal/ Dhan (Irrigated)	100	Acre	35568	Phy 25194 BL 8961.00	29146	16673	14079	13832	16796	13956	14326	8151	23712	19019	29640	7904	22971	19019	274418
5	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	31564	Phy 35321 BL 11148.72	33345	17784	15314	26800	20007	27417	15314	14203	32110	17784	25935	25935	22477	20748	350494
6	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	22402	Phy 1359 BL 304.44	2470	2841	1482	1606	1914	741	988	618	1606	1235	3952	1853	1976	1853	26494
7	Pulses - Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	100	Acre	20902	Phy 1050 BL 219.47	247	62	74	222	111	531	25	247	1062	692	25	5187	25	165	9725
8	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	69465	Phy 1112 BL 772.45	25935	15438	4261	12597	7225	10498	7719	3643	1359	15191	17043	988	14697	15314	153020
						18015.75	10724.01	2959.90	8750.51	5018.85	7292.44	5362.00	2530.61	944.03	10552.43	11838.92	686.31	10209.27	10637.87	106295.35
					22316.42	39931.69	23210.06	13539.81	23132.64	18301.96	22153.35	15937.20	10711.31	21310.03	23855.71	31848.68	14317.75	26212.25	24717.72	331496.58
	Post-harvest/HH Consumption (10%)				2231.64	3993.17	2321.01	1353.98	2313.26	1830.2	2215.34	1593.72	1071.13	2131	2385.57	3184.87	1431.78	2621.23	2471.77	33149.66
	Repairs & maintenance of farm assets (20%)				4463.28	7986.34	4642.01	2707.96	4626.53	3660.39	4430.67	3187.44	2142.26	4262.01	4771.14	6369.74	2863.55	5242.45	4943.54	66299.32
	Sub Total																			430945.56

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)			Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Damkhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
A.2 Water Resources																						
1	Diesel Pump Sets--	80	No.	49500	Phy			375		382		385	450					385		385	393	2755
				BL				148.50		151.27		152.46	178.20					152.46		152.46	155.63	1090.98
2	Drip Irrigation--	80	ha	154000	Phy			75	75	75	75	75	74	74	74	74	74	74	74	74	74	1116
				BL				92.40	92.40	92.40	92.40	92.40	91.17	91.17	91.17	91.17	91.17	91.17	91.17	91.17	91.17	1374.93
3	Solar PV Pump Sets (AC)--	80	No.	361800	Phy			28.94	28.94	28.94	28.94	28.94	28.94	28.94	28.94	28.94	28.94	28.94	28.94	28.94	31.84	437.00
				BL				96	96	95	96	95	96	95	96	95	96	95	96	96	96	1434
4	Sprinkler Irrigation --Mini Sprinkler 1 hac	80	ha	109000	BL			82.84	83.71	82.84	83.71	82.84	83.71	82.84	83.71	82.84	83.71	82.84	83.71	83.71	83.71	1250.43
				Phy				158		158		158	158	160					160		160	1112
5	Tube Well--	80	No.	23000	BL			29.07		29.07		29.07	29.07	29.44					29.44		29.44	204.60
				Phy				320		320		320	320	320					320		320	2240
	Tube Well--	80	No.	33000	BL			84.48		84.48		84.48	84.48	84.48					84.48		84.48	591.36
				Phy				26		26		26		26					25			129
	Tube Well--	80	No.	480000	BL			99.84		99.84		99.84		99.84					96.00			495.36
	Sub Total																					5444.66

[illegible]

[illegible]

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
A.5 Working Capital - Bee Keeping					
Sub Total					
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
A.6 Forestry					
1	Nursery/ Propagation unit-- 2.05	80	ha	534800	Phy
2	Plantation-Bamboo-5 m x 5 m	80	ha	86636	Phy
3	Plantation-Poplar-5 m x 4 m	80	ha	235040	Phy
Sub Total					

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Dankhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
A.6 Forestry																				
1	Nursery/ Propagation unit-- 2.05	80	ha	534800		8			8	8	8		8	8	8			8	8	8
2	Plantation-Bamboo-5 m x 5 m	80	ha	86636	12	12	12	12	12	12	6	6	6	6	6	6	6	6	12	12
3	Plantation-Poplar-5 m x 4 m	80	ha	235040	8.32	8.32	8.32	8.32	8.32	8.32	4.16	4.16	4.16	4.16	4.16	4.16	4.16	8.32	8.32	8.32
Sub Total																				

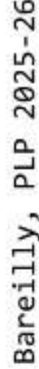
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Dankhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
A.7 Animal Husbandry - Dairy																				
1	Bulk Milk Cooling Unit--	80	No.	1250000	Phy	20	20	24	21	21	19	19	19	19	19	19	19	19	19	298
				BL	200.00	210.00	200.00	240.00	210.00	210.00	190.00	190.00	190.00	190.00	190.00	190.00	190.00	190.00	190.00	2980.00
2	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	219000	Phy	998	970	995	970	970	970	995	970	995	970	970	970	970	995	14578
				BL	1748.50	1699.44	1699.44	1743.24	1699.44	1699.44	1699.44	1743.24	1699.44	1743.24	1699.44	1699.44	1699.44	1699.44	1743.24	25715.86
3	Dairy Cattle Buffao Shed--	80	No.	25000	Phy	1														1
				BL	0.20															0.20
4	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	1013000	Phy	3	3	2	3	2	3	2	3	2	3	3	3	2	3	39
				BL	24.31	16.21	24.31	16.21	24.31	16.21	24.31	16.21	24.31	16.21	24.31	24.31	24.31	16.21	24.31	316.05
5	Dairy Marketing Outlet/ Parlour--	80	No.	400000	Phy	2	2	2	2	2	2	1	1	1	1	1	1	1	1	22
				BL	6.40	6.40	6.40	6.40	6.40	6.40	6.40	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	70.40
6	Graded Buffalo Farming--10 animals 15 litre per day	80	5+5	248000	Phy	222	222	221	220	220	220	220	220	220	220	220	220	220	220	3307
				BL	440.45	440.45	440.45	438.46	436.48	436.48	436.48	436.48	436.48	436.48	436.48	436.48	436.48	436.48	436.48	6561.09
7	Veterinary Clinic-Fixed-	80	No.	300000	Phy	1	1	1	1	1	1	1	1	1	1	1	1			13
				BL	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40	2.40			31.20
	Sub Total																			35674.80

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Damkhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
A.8 Working Capital - AH - Dairy/Drought animal																				
1	Buffalo Farming_Others_Bareilly	100	1+1	154600	Phy	205	205	205	205	205	205	205	205	205	205	205	205	205	205	3075
					BL	316.93	316.93	316.93	316.93	316.93	316.93	316.93	316.93	316.93	316.93	316.93	316.93	316.93	316.93	4753.95
	Sub Total																			4753.95

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Damkhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
A.9 Animal Husbandry - Poultry																				
1	Commercial Broiler Farming--	80	5000	2458000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2	36
				BL	39.33	39.33	39.33	39.33	39.33	39.33	39.33	39.33	39.33	39.33	39.33	39.33	39.33	39.33	39.33	707.91
	Commercial Broiler Farming--	80	5000	5846000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2	32
				BL	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	93.54	1496.62
	Sub Total																			2204.53

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Damkhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
A.10 Working Capital - AH - Poultry																				
1	Layer Farming_Others_Bareilly	100	5000	1145000	Phy	3	3	3	3	3	3	3	3	3	3	3	3	3	3	44
				BL	34.35	34.35	34.35	34.35	34.35	34.35	34.35	34.35	34.35	34.35	34.35	22.90	34.35	34.35	34.35	503.80
	Sub Total																			503.80

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Damkhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
A.11 Animal Husbandry - SGP																				
1	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	Phy	45	45	45	45	45	45	45	45	45	45	45	45	45	45	675
				BL	394.20	394.20	394.20	394.20	394.20	394.20	394.20	394.20	394.20	394.20	394.20	394.20	394.20	394.20	394.20	5913.00
2	Sheep - Rearing Unit--Nali/Graded Nali/CB Merino	80	20+1	379000	Phy	65	65	65	65	65	65	65	65	65	65	65	65	65	65	975
				BL	197.08	197.08	197.08	197.08	197.08	197.08	197.08	197.08	197.08	197.08	197.08	197.08	197.08	197.08	197.08	2956.20
	Sub Total																			8869.20

[illegible]136

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Damkhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
A.15 Farm Credit																				
1	Animal Driven Carts- Conventional Bullock Cart-	85	No.	90000	Phy	110	120	115	110	115	110	120	110	115	110	115	110	115	110	1705
					BL	84.15	91.80	87.98	84.15	87.98	84.15	91.80	84.15	87.98	84.15	87.98	84.15	87.98	84.15	1304.35
2	Two Wheeler Loans --	85	No.	100000	Phy	420	429	428	430	430	425	430	430	430	430	430	430	430	430	6432
					BL	357.00	364.65	363.80	365.50	365.50	361.25	365.50	365.50	365.50	365.50	365.50	365.50	365.50	365.50	5467.20
	Sub Total					441.15	456.45	451.78	449.65	453.48	445.40	457.30	449.65	453.48	449.65	453.48	449.65	453.48	449.65	6771.55
	Total Farm Credit (sum of A.1 to A.15)																			537766.89

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Damkhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
B. Agriculture Infrastructure																				
B.1 Storage Facilities																				
1	Cold Storage--5000 Mt	80	No.	4000000	Phy	1	2	1	2	1	1	2	1	1	1	1	1	2	1	20
					BL	320.00	640.00	640.00	320.00	640.00	320.00	640.00	320.00	320.00	320.00	320.00	320.00	640.00	320.00	6400.00
2	Godown--/ Rural Godown (500 MT)	75	No.	1500000	Phy	52	56	56	56	52	52	56	52	52	56	52	52	56	52	804
					BL	585.00	630.00	630.00	630.00	585.00	585.00	630.00	585.00	585.00	630.00	585.00	585.00	630.00	585.00	9045.00
3	Godown-Silo-1000 MT	75	No.	5000000	Phy	10	10	10	10	8	10	8	8	8	10	8	8	8	8	134
					BL	375.00	375.00	375.00	375.00	300.00	375.00	300.00	300.00	300.00	375.00	300.00	300.00	300.00	300.00	5025.00
4	Market Yard--	70	No.	1500000	Phy	4	5	5	5	5	5	5	5	5	5	5	5	4	4	71
					BL	42.00	52.50	52.50	52.50	52.50	52.50	52.50	52.50	52.50	52.50	52.50	52.50	42.00	42.00	745.50
	Sub Total																			21215.50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Dankhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
	B.2 Land Development																			
1	On Farm development (OFD) Works --	80	m.	75000	Phy	116	116	116	116	116	116	116	116	116	116	116	116	116	116	1740
2	Reclamation of Problem Soils--5-8 t Gypsum + 1 DP + Dhaicha crop	80	ha	43600	BL	69.60	69.60	69.60	69.60	69.60	69.60	69.60	69.60	69.60	69.60	69.60	69.60	69.60	69.60	1044.00
					Phy	55	55	55	55	55	54	53	53	53	53	52	52	52	52	804
					BL	19.18	19.18	19.18	19.18	19.18	18.84	18.49	18.49	18.49	18.49	18.14	18.14	18.14	18.14	280.44
	Sub Total																			1324.44

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Dankhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
	B.3 Agriculture Infrastructure - Others																			
1	Compost/ Vermi Compost-Agro. Waste Compost-100 TPA	80	No.	19000000	Phy	2	2	3	2	3	2	3	2	2	2	2	2	2	2	34
2	Compost/ Vermi Compost-Vermi Compost-10*6*2.5	80	No.	31000	BL	304.00	304.00	456.00	304.00	456.00	304.00	456.00	304.00	304.00	304.00	304.00	304.00	304.00	304.00	5168.00
3	Seed Processing-All Seed Types-	85	No.	2500000	Phy	140	140	140	140	140	140	140	140	140	140	140	140	140	140	2100
4	Tissue Culture-Tissue Culture Lab for Plant Propagule Multiplication-	80	No.	25000000	BL	34.72	34.72	34.72	34.72	34.72	34.72	34.72	34.72	34.72	34.72	34.72	34.72	34.72	34.72	520.80
	Sub Total				Phy	8	8	7	7	7	7	7	7	7	7	7	7	7	7	107
					BL	170.00	170.00	148.75	148.75	148.75	148.75	148.75	148.75	148.75	148.75	148.75	148.75	148.75	148.75	2273.75
					Phy	1	1	1	2	1	1	2	1	1	1	1	1	1	1	17
					BL	200.00	200.00	200.00	400.00	200.00	200.00	400.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	3400.00
	Sub Total																			11362.55
	Total (B.1+B.2+B.3)																			33902.49

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aalampur Jafarabad	Baheri	Bareilly	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Dankhanda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar Shergarh	District Total	
	C. Ancillary Activities																					
	C.1 Food & Agro Processing																					
1	Bakery & Confectionery Unit--	85	No.		Phy	2	2		1	2	1	2	1	2	2	2	2	2	1	1	2	25
				1500000	BL	25.50	25.50		12.75	25.50	12.75	25.50	12.75	25.50	25.50	25.50	25.50	25.50	12.75	12.75	25.50	318.75
					Phy	7	7		6	7	6	7	6	7	6	7	6	8	8	8	104	
	Dal/ Pulses Mill--	85	No.	2500000	BL	148.75	148.75		127.50	148.75	127.50	148.75	127.50	148.75	127.50	148.75	127.50	170.00	170.00	170.00	2210.00	
2	Dal/ Pulses Mill--	85	No.		Phy	9	9		8	9	8	9	8	9	8	9	8	9	8	9	128	
				3500000	BL	267.75	267.75		238.00	267.75	238.00	267.75	238.00	267.75	238.00	267.75	238.00	267.75	238.00	267.75	238.00	3808.00
					Phy	4	4		4	4	4	4	4	4	4	4	4	3	3	3	56	
	Dal/ Pulses Mill--	85	No.	11000000	BL	374.00	374.00		374.00	374.00	374.00	374.00	374.00	374.00	374.00	374.00	374.00	280.50	280.50	280.50	5236.00	
3	Food Grain Processing-Flour Mill--	85	No.		Phy	20	20		20	20	20	20	20	20	20	19	19	19	19	19	294	
				2500000	BL	425.00	425.00		425.00	425.00	425.00	425.00	425.00	425.00	425.00	403.75	403.75	403.75	403.75	403.75	403.75	6247.50
	Food Grain Processing-Flour Mill--	85	No.	14000000	Phy	3	3	2	3	3	3	3	3	3	3	2	2	2	2	2	41	
					BL	357.00	357.00	238.00	357.00	357.00	357.00	357.00	357.00	357.00	357.00	238.00	238.00	238.00	238.00	238.00	4879.00	
4	Fruit Processing -Pickle--	85	No.		Phy	15	15		14	14	14	14	14	14	14	14	14	14	14	14	212	
				200000	BL	25.50	25.50		23.80	23.80	23.80	23.80	23.80	23.80	23.80	23.80	23.80	23.80	23.80	23.80	23.80	360.40
					Phy	5	5		5	4	5	5	4	5	5	5	5	5	5	5	73	
5	Meat & Poultry Processing--	85	No.	500000	BL	21.25	21.25		21.25	21.25	17.00	21.25	17.00	21.25	21.25	21.25	21.25	21.25	21.25	21.25	310.25	
					Phy	16	16		16	16	16	16	16	16	16	16	16	16	16	11	235	
	Rice Processing --	75	No.	3000000	BL	360.00	360.00		360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00	360.00	247.50	5287.50	
					Phy	2	3		2	1	1	1	1	1	1	1	1	1	1	1	19	
6	Rice Processing --	75	No.	8000000	BL	120.00	180.00		120.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	1140.00	
					Phy	3	3		2	2	2	3	2	3	3	3	2	2	3	2	37	
	Rice Processing --	75	No.	14500000	BL	326.25	326.25		217.50	217.50	217.50	326.25	217.50	326.25	326.25	217.50	217.50	217.50	326.25	217.50	4023.75	
					Phy	54	54		54	54	54	54	54	54	54	54	54	54	54	54	810	
7	Sugarcane processing-Jaggery production-	80	No.	500000	BL	216.00	216.00		216.00	216.00	216.00	216.00	216.00	216.00	216.00	216.00	216.00	216.00	216.00	216.00	3240.00	
	Sub Total																				37061.15	

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Damkhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
	C.2 Ancillary Activities -																			
1	Agri Clinic & Agri Business Centers--	90	No.	500000	Phy	14	14	13	14	13	13	14	13	14	13	13	12	12	13	199
					BL	63.00	63.00	58.50	63.00	58.50	58.50	63.00	58.50	63.00	58.50	58.50	54.00	54.00	58.50	895.50
	Agri Clinic & Agri Business Centers--	90	No.	2000000	Phy	4	3	3	3	4	3	4	3	3	3	3	4	3	3	50
2	Loan to MFIs for Onlending to for Agri. Purposes--	90	No.	1000000	BL	72.00	54.00	54.00	54.00	72.00	54.00	72.00	54.00	54.00	54.00	54.00	72.00	54.00	54.00	900.00
					Phy	89	89	89	89	89	89	89	89	89	89	89	89	89	89	1333
	Loan to PACS/ FSS/ LAMPS--	90	No.	500000	BL	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	333.00
3	Loan to PACS/ FSS/ LAMPS--	90	No.	1500000	BL	40.50	40.50	40.50	40.50	40.50	40.50	40.50	40.50	40.50	40.50	40.50	40.50	27.00	40.50	594.00
	Sub Total																			14719.50
	Total (C.1+C2)																			51780.65
	Total (A+B+C)																			623450.03

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Damkhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
	II. Micro, Small and Medium Enterprises (MSME)																			
1	Manufacturing Sector - Term Loan-Medium-	80	No.	375000000	BL	40000.00	40000.00	40000.00	40000.00	40000.00	40000.00	40000.00	40000.00	40000.00	40000.00	40000.00	40000.00	40000.00	40000.00	600000.00
					Phy	65	65	65	65	65	65	65	65	65	65	65	65	65	65	975
	Manufacturing Sector - Term Loan-Micro-	80	No.	375000000	BL	1300.00	1300.00	1300.00	1300.00	1300.00	1300.00	1300.00	1300.00	1300.00	1300.00	1300.00	1300.00	1300.00	1300.00	19500.00
3	Manufacturing Sector - Term Loan-Small-	80	No.	750000000	BL	12000.00	12000.00	12000.00	12000.00	12000.00	12000.00	12000.00	12000.00	12000.00	12000.00	12000.00	12000.00	12000.00	12000.00	192000.00
					Phy	8	8	8	8	8	8	8	8	8	8	8	8	8	8	120
	Manufacturing Sector - Working Capital-Medium-	80	No.	750000000	BL	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	48000.00

5	Manufacturing Sector - Working Capital-Micro-	80	No.	7500000	Phy	4333	4333	4333	4333	4333	4333	4333	4333	4333	4333	4333	64995
					BL	17332.00	17332.00	17332.00	17332.00	17332.00	17332.00	17332.00	17332.00	17332.00	17332.00	17332.00	259980.00
6	Manufacturing Sector - Working Capital-Small-	80	No.	150000000	Phy	93	93	93	93	93	93	93	93	93	93	93	1395
					BL	7440.00	7440.00	7440.00	7440.00	7440.00	7440.00	7440.00	7440.00	7440.00	7440.00	7440.00	111600.00
Total Sub Total																	1231080.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Damkhauda	Faridpur	Fatehganj West	Kyara	Najhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
III. Export Credit																					
1	Export Credit -Post Shipment Export Credit-	80	No.	40000000	Phy	1	1	1	1	1	1	1	1	1	1	1	34	1	1	1	12
					BL	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00
2	Export Credit -Pre Shipment Export Credit-	80	No.	40000000	Phy	2	1	2	1	2	1	1	1	1	1	1	1	1	1	19	
					BL	640.00	320.00	640.00	320.00	320.00	640.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00	320.00
	Export Credit -Pre Shipment Export Credit-	80	No.	50000	Phy	34	35	34	35	34	34	34	34	34	34	34	34	34	34	34	512
					BL	13.60	14.00	13.60	14.00	13.60	13.60	13.60	13.60	13.60	13.60	13.60	13.60	13.60	13.60	13.60	13.60
Total Export Credit																					10124.80

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Dankhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
	IV. Education																			
1	Education Loans-Study Abroad-	90	No.	1500000	837.00	837.00	837.00	837.00	837.00	837.00	837.00	837.00	837.00	837.00	837.00	837.00	837.00	837.00	837.00	12555.00
	Total Education																			12555.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Dankhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
	V. Housing																			
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	1020.00	1105.00	1105.00	1105.00	1105.00	1105.00	1105.00	1105.00	1105.00	1105.00	1105.00	1105.00	1105.00	1105.00	1105.00	16490.00
	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	3000000	45	45	46	46	46	46	46	46	46	46	46	46	46	46	46	688
					1147.50	1147.50	1173.00	1173.00	1173.00	1173.00	1173.00	1173.00	1173.00	1173.00	1173.00	1173.00	1173.00	1173.00	1173.00	17544.00
2	Repair of Dwelling Units--	85	No.	1000000	185	185	185	185	185	185	185	185	185	185	185	185	185	185	185	2775
					1572.50	1572.50	1572.50	1572.50	1572.50	1572.50	1572.50	1572.50	1572.50	1572.50	1572.50	1572.50	1572.50	1572.50	1572.50	23587.50
	Total Housing																			57621.50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Dankhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
VI. Social Infrastructure																				
1	Education--	85	No.	10000000	85.00	85.00	85.00	85.00	265	85.00	85.00	265	85.00	265	85.00	265	85.00	260	260	9
2	Sanitation--	85	No.	25000	55.68	56.31	56.31	56.31	265	56.31	56.31	265	56.31	265	56.31	56.31	56.31	55.25	55.25	841.90
Total Social Infrastructure																				1686.90

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Dankhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
VII. Renewable Energy																				
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	100000	344	344	344	344	344	344	344	344	344	344	344	344	344	344	344	5160
Total Renewable Energy																				4644.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Aalampur Jafarabad	Baheri	Bhadpura	Bhojipura	Bhuta	Bithiri Chainpur	Dankhauda	Faridpur	Fatehganj West	Kyara	Majhgawan	Mirganj	Nawabganj	Ramnagar	Shergarh	District Total
VIII. Others																				
1	Loans to Distressed Persons--	90	No.	100000	72.00	72.00	72.00	72.00	72.00	72.00	72.00	72.00	72.00	72.00	72.00	72.00	72.00	72.00	72.00	1080.00
2	SHGs/ JLGs--JLG	100	No.	150000	465.00	465.00	465.00	465.00	465.00	465.00	465.00	465.00	465.00	465.00	465.00	465.00	465.00	465.00	465.00	7452.00
Total Others																				11865.15
Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)																				1952947.38

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	283524.00	223052.00	229007.00	164329.00	268558.00	173360.00	300300.00	
RCBs	34299.00	11548.00	38849.00	17428.00	30921.00	25858.00	16436.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	70261.00	84297.00	75904.00	140653.00	63609.00	122792.00	67946.00	
Others	2500.00	0.00	2947.00	0.00	2512.00	0.00	0.00	
Sub total (A)	390584.00	318897.00	346707.00	322410.00	365600.00	322010.00	384682.00	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	51937.00	142056.00	131502.00	128328.00	110012.00	163994.00	125586.00	
RCBs	11522.00	6490.00	7879.00	8253.00	18148.00	24.00	9381.00	
SCARDB	1633.00	551.00	2529.00	532.00	2656.00	649.00	2772.00	

RRBs	29281.00	168.00	20957.00	24.00	38104.00	6591.00	39570.00
Others	1000.00	12.00	811.00	12.00	1433.00	78875.00	0.00
Sub total (A)	95373.00	149277.00	163678.00	137149.00	170353.00	250133.00	177309.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	335461.00	365108.00	360509.00	292657.00	378570.00	337354.00	425886.00
RCBs	45821.00	18038.00	46728.00	25681.00	49069.00	25882.00	25817.00
SCARDB	1633.00	551.00	2529.00	532.00	2656.00	649.00	2772.00
RRBs	99542.00	84465.00	96861.00	140677.00	101713.00	129383.00	107516.00
Others	3500.00	12.00	3758.00	12.00	3945.00	78875.00	0.00
Sub total (A)	485957.00	468174.00	510385.00	459559.00	535953.00	572143.00	561991.00

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	139587.00	209906.00	177859.00	255822.00	263728.00	478014.00	453329.00
RCBs	0.00	0.00	741.00	18.00	296.00	67.00	547.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	10058.00	12085.00	22530.00	15231.00	31036.00	10673.00	67585.00
Others	370.00	3382.00	0.00	8161.00	0.00	2122.00	6292.00
Sub total (A)	150015.00	225373.00	201130.00	279232.00	295060.00	490876.00	527753.00

Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	48740.00	122562.00	61176.00	75022.00	75173.00	67930.00	78486.00
RCBs	170.00	220.00	877.00	453.00	679.00	0.00	467.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	4503.00	625.00	5181.00	669.00	6505.00	2561.00	6776.00
Others	0.00	1412.00	0.00	71.00	354.00	3471.00	1278.00
Sub total (A)	53413.00	124819.00	67234.00	76215.00	82711.00	73962.00	87007.00

Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	523788.00	697576.00	599544.00	623501.00	717471.00	883298.00	957701.00
RCBs	45991.00	18258.00	48346.00	26152.00	50044.00	25949.00	26831.00
SCARDB	1633.00	551.00	2529.00	532.00	2656.00	649.00	2772.00
RRBs	114103.00	97175.00	124572.00	156577.00	139254.00	142617.00	181877.00
Others	3870.00	4806.00	3758.00	8244.00	4299.00	84468.00	7570.00
Sub total (A)	689385.00	818366.00	778749.00	815006.00	913724.00	1136981.00	1176751.00

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23						
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	223052.00	11548.00	0.00	84297.00	0.00	318897.00	164329.00	17428.00	0.00	140653.00	0.00	322410.00

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total	Others	RRBs	SCARDB	RCBs	CBs	Total	Others	RRBs	SCARDB	RCBs	CBs	Total
	CBS	RCBs	SCARDB	RRBs	Others	CBS	RCBs	SCARDB	RRBs	Others													
C L	173360.00	25858.00	0.00	122792.00	0.00	300300.00	16436.00	0.00	67946.00	0.00	322010.00	0.00	16436.00	0.00	67946.00	0.00	384682.00						

Table 2: Term Loan

Particulars	2021-22					2022-23						
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	223052.00	11548.00	0.00	84297.00	0.00	318897.00	164329.00	17428.00	0.00	140653.00	0.00	322410.00
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00

148

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	Total
C L	173360.00	25858.00	0.00	122792.00	0.00	322010.00	300300.00	16436.00	0.00	67946.00	0.00	384682.00
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	163994.00	24.00	649.00	6591.00	78875.00	250133.00	125586.00	9381.00	2772.00	39570.00	0.00	177309.00
Sub total	163994.00	24.00	649.00	6591.00	78875.00	250133.00	125586.00	9381.00	2772.00	39570.00	0.00	177309.00
Grand Total (I +II)	337354.00	25882.00	649.00	129383.00	78875.00	572143.00	425886.00	25817.00	2772.00	107516.00	0.00	561991.00

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	500000
2	Agri Clinic & Agri Business Centers			No.	2000000
3	Animal Driven Carts	Conventional Bullock Cart		No.	90000
4	Aquaculture inputs production			No.	4000000
5	Bakery & Confectionery Unit			No.	1500000
6	Bee Keeping			No.	371500
7	Bulk Milk Cooling Unit			No.	1250000
8	Cold Storage			No.	40000000
9	Combine harvester	Tractor mounted Wheel type		No.	3050000
10	Commercial Broiler Farming			5000	2458000
11	Commercial Broiler Farming			5000	5846000
12	Compost/ Vermi Compost	Agro. Waste Compost		No.	19000000
13	Compost/ Vermi Compost	Vermi Compost		No.	31000
14	Crossbred Cattle Farming			1+1	219000
15	Dairy Cattle Buffao Shed			No.	25000
16	Dairy Cow and Heifer rearing			2	1013000
17	Dairy Marketing Outlet/ Parlour			No.	400000
18	Dal/ Pulses Mill			No.	2500000
19	Dal/ Pulses Mill			No.	11000000
20	Dal/ Pulses Mill			No.	3500000

21	Diesel Pump Sets			No.	49500
22	Drip Irrigation			ha	154000
23	Education			No.	10000000
24	Education Loans		Study Abroad	No.	1500000
25	Exotic Fruits			ha	277400
26	Export Credit		Pre Shipment Export Credit	No.	50000
27	Export Credit		Post Shipment Export Credit	No.	40000000
28	Export Credit		Pre Shipment Export Credit	No.	40000000
29	Fish Culture			ha	100000
30	Fish Seed Hatchery			ha	2500000
31	Floriculture			sq. m.	89400
32	Floriculture			ha	273200
33	Food Grain Processing		Flour Mill	No.	14000000
34	Food Grain Processing		Flour Mill	No.	2500000
35	Fruit Processing		Pickle	No.	200000
36	Godown		Silo	No.	5000000
37	Godown			No.	1500000
38	Graded Buffalo Farming			5+5	248000
39	Leveller		Laser Guided	No.	455000
40	Loan to MFIs for Onlending to for Agri. Purposes			No.	1000000
41	Loan to PACS/ FSS/ LAMPS			No.	500000
42	Loan to PACS/ FSS/ LAMPS			No.	1500000
43	Loans to Distressed Persons			No.	50000

44	Loans to Distressed Persons			No.	100000
45	Manufacturing Sector	Term Loan	Micro	No.	2500000
46	Manufacturing Sector	Working Capital	Micro	No.	500000
47	Manufacturing Sector	Term Loan	Small	No.	50000000
48	Manufacturing Sector	Working Capital	Small	No.	10000000
49	Manufacturing Sector	Term Loan	Medium	No.	250000000
50	Manufacturing Sector	Working Capital	Medium	No.	50000000
51	Market Yard			No.	1500000
52	Meat & Poultry Processing			No.	500000
53	Mushroom Cultivation			1000 Kg. per Cycle	211000
54	New Orchard	Tropical/ Sub Tropical Fruits		ha	120000
55	New Orchard	Tropical/ Sub Tropical Fruits		ha	167500
56	New Orchard	Tropical/ Sub Tropical Fruits		Acre	175200
57	New Orchard	Tropical/ Sub Tropical Fruits		ha	154300
58	Nursery			ha	1967700
59	Nursery/ Propagation unit			ha	534800
60	On Farm development (OFD) Works			m.	75000
61	Other machinery	Other Machinery & Equipments		No.	185000
62	Other machinery	Other Machinery & Equipments		No.	210000
63	Pig Breeding Unit			10+2	1095000
64	Plantation	Poplar		ha	235040

65	Plantation	Bamboo		ha	86636
66	Power Tiller			No.	265000
67	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
68	Purchase/ Construction of a Dwelling Unit (Individual)			No.	3000000
69	Reclamation of Problem Soils		5	ha	43600
70	Repair of Dwelling Units			No.	1000000
71	Rice Processing			No.	14500000
72	Rice Processing			No.	3000000
73	Rice Processing			No.	8000000
74	Sanitation			No.	25000
75	Seed Processing	All Seed Types		No.	2500000
76	Sheep	Rearing Unit		20+1	379000
77	SHGs/ JLGs			No.	150000
78	Solar Energy	Roof Top Solar PV System with Battery		No.	100000
79	Solar PV Pump Sets (AC)			No.	361800
80	Sprinkler Irrigation			ha	109000
81	Sugarcane processing	Jaggery production		No.	500000
82	Thresher			No.	135000
83	Tissue Culture	Tissue Culture Lab for Plant Propagule Multiplication		No.	25000000
84	Tractor	With Implements & Trailer		No.	950000
85	Tube Well			No.	480000
86	Tube Well			No.	23000
87	Tube Well			No.	33000
88	Two Wheeler Loans			No.	100000
89	Veterinary Clinic	Fixed		No.	300000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Other Vegetables ()		44784
2	Annual Vegetables	Potato/ Aloo (Irrigated)		65167
3	Buffalo Farming	Others_Bareilly		154600
4	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)		16263
5	Cereals	Wheat/ Gehu (Irrigated)		31564
6	Cereals	Rice/ Chawal/ Dhan (Irrigated)		35568
7	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Major Carps_Carp fish/ composite fish farming earthen ponds		64000
8	Goat Farming	Rearing Unit _ Semi_intensive_Bareilly		59800
9	Layer Farming	Others_Bareilly	5000	1145000
10	Marketing Activities	Others_Aquaculture input sellers		200000
11	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		22402
12	Pulses	Mungbean/ Mung/ Moong/ Green Gram (Irrigated)		20902
13	Sugar Crops	Sugarcane/ Ganna (Irrigated)		69465

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	ABHISHEK MISHRA
Designation	DDM NABARD
Address 1	D-118 Tulip Grand
Address 2	Pilibhit bypass Road Bareilly
Post Office	
District	Bareilly
State	Uttar Pradesh
Pincode	243006
Telephone No.	5817966674
Mobile No.	7668004638
Email ID	bareilly@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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



NABFINS LIMITED | A Subsidiary of NABARD

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



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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



NABSanrakshan 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

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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

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