



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



बस्ती
Basti

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: Basti

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:

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District Development

Manager NABARD

Basti

PLP Document finalized by: Uttar Pradesh Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	Basti district is located between the parallels of 26° 23' and 27° 30' North latitude and 82° 17' and 83° 20' East longitude. It is bordered by Sant Kabir Nagar to the east, Gonda to the west, Faizabad and Ambedkar Nagar to the south, while Siddharth Nagar lies to the north.
2	Type of soil	The districts land is predominantly composed of alluvial soil deposited by the Ganga and its tributaries making it generally flat and highly fertile.
3	Primary occupation	Agriculture and allied activities are the primary occupations in the district. Besides farming, there are many small-scale industries which offer employment to the local people.
4	Land holding structure	The total holdings of the farmers in the district are 334008 with 284127 belonging to marginal farmers and 35290 to small farmers. This means that 95.63 percent of the district's farmers are classified as small and marginal highlighting the predominance of small-scale farming in the region.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	During the financial year 2023-24, the total priority sector credit flow in the district amounted to Rs.2170.55 crore, which was 70 percent of the target of Rs.3110.06 crore as of 31st March 2024.
2	CD Ratio	As on 31st March 2024 the Credit Deposit Ratio of the district was 40.36 percent only, which is quite low.

3	Investment credit in agriculture	In the financial year 2023-24 the credit flow to the agriculture sector was Rs.988.55 crore against the target of Rs.2324.86 crore. Of this investment credit amounted to Rs.301.29 crore against a target of Rs.422.52 crore.
4	Credit flow to MSMEs	In the financial year 2023-24 the credit flow to the MSME sector was Rs.1102.40 crore significantly surpassing the target of Rs.471.67 crore. This represents an achievement of 234 percent of the target indicating substantial growth and support for the MSME sector during the year.
5	Other significant credit flow, if any	The credit flow to Ancillary Activities amounted to Rs.127.52 crore significantly surpassing the target of Rs.32.68 crore for the sector. It underscores the strong support for activities that enhance and complement the districts primary economic sectors.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The total priority sector credit potential for the year 2025-26 is estimated at Rs.5662.54 crore representing an increase of approximately 25.57 percent compared to the previous year's projection of Rs.4509.31 crore.
2	Projection for agriculture and its components	The estimated credit potential for agriculture sector in Basti district for 2025-26 is Rs.2549.38 crore. This includes Rs.1943.03 crore for crop loans, Rs.362.03 crore for agriculture term loans, Rs.36.71 crore for infrastructure, and Rs.207.61 crore for ancillary activities.
3	Projection for MSMEs	The credit potential for the MSME sector is estimated at Rs.2734.00 crore representing a significant increase of 55.10 percent compared to the previous year's potential of Rs.1762.69 crore. This substantial growth indicates a strong emphasis on supporting MSMEs in the district.

4	Projection for other purposes	The credit potential for the year 2025-26 is estimated at Rs.3.20 crore for export credit Rs.63.00 crore for education Rs.181.73 crore for housing Rs.14.98 crore for social infrastructure Rs.14.40 crore for renewable energy and Rs.101.85 crore for other priority sector advances.
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5. Developmental Initiatives

1. NABARD promotes development through SHG bank linkage livelihood and micro-enterprise projects for women FPO formation and innovative DPR farm projects. It fosters employment and self-employment through skill development initiatives enhancing rural prosperity and sustainability.
2. In 2023-24 90 women SHG members were trained in banana fiber handicrafts making under LEDP and 60 rural youth received training and placements through skill development programs in the district. Additionally, one SHG was provided with a Gram Dukan to market the products made by women SHG members.
3. NABARDs innovative double cropping project in Parasrampur promotes vegetable cultivation on scaffolding is boosting farmer awareness and income. Thirty farmers visited Kannaujs Centre of Excellence for Vegetable under the CAT program to learn technical innovations and enhance their skills.
4. NABARD is engaged in promoting Farmer Producer Organizations in four blocks of the district: Bahadurpur, Gaur, Basti Sadar and Saun Ghat under Central Sector Scheme. Additionally, NABARD has contributed to the development of roads bridges irrigation and health infrastructure through RIDF.

6. Thrust Areas

1. For 2025-26 the focus is on promoting integrated farming to make agriculture sustainable and income-generating. Key priorities include supporting producer organizations for product aggregation and developing essential infrastructure particularly for storage and logistics of agricultural products.
2. Key focus areas include inclusion of all eligible farmers under KCC Card scheme and boosting credit flow under agricultural term loans.
3. The plan also emphasizes enhancing convergence with credit-linked government schemes expanding MSME activities and increasing credit in other priority sectors to meet growing emand in the districts service sector.
4. The overall emphasis is on enhancing agricultures sustainability and income generation promoting producer organizations improving agricultural infrastructure

expanding coverage of agricultural credit schemes and supporting the growth of both industrial and service sectors in the district.

7. Major Constraints and Suggested Action Points

1. The primary economic activity in the district is agriculture with 96 percent of landholdings classified as small and marginal. A significant barrier to agricultural development is the lack of essential inputs such as improved seeds fertilizers veterinary services and reliable electricity supply.
2. This document estimates district credit potential while highlighting infrastructure deficiencies. It offers suggestions for infrastructure development across sub-sectors like crop production horticulture land development minor irrigation and animal husbandry to strengthen agricultural growth.
3. Addressing these infrastructure gaps will facilitate better utilization of existing potential in these sectors. Furthermore, it emphasizes the critical support needed to create a sustainable impact in the districts agricultural landscape.
4. For the initiatives to succeed it is essential to discuss these issues disseminate relevant information and conduct regular reviews at forums such as the District Consultative Committee (DCC) and Block Level Bankers' Committee (BLBC).

8. Way Forward

1. Achieving the districts estimated credit potential and boosting agricultural capital formation requires coordinated efforts from banks government departments and NGOs. Monitoring via the SLBC Portal and regular DLCC/BLBC meetings is vital for tracking progress and ensuring effective implementation.
2. Financial inclusion and inclusive development can be achieved through initiatives like SHGs JLGs RuPay cards Kisan Credit Cards and schemes like PMSBY PMJJBY and Atal Pension Yojana. These programs play a key role in expanding access to financial services and improving livelihoods.
3. NABARD is implementing various development-oriented programs such as Rural Haat/ Mart skill training for women SHG members and rural youth and formation and promotion of Farmer Producer Organizations. It is also supporting innovation in agricultural sector.
4. As the nodal agency for various capital subsidy schemes and government-sponsored programs NABARD is committed to the district's overall development. Its continuous efforts aim to create sustainable impacts through diverse programs tailored to local needs.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;
		- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- Study the cropping pattern;
		- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water;
		- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;
		- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;
		- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;
		- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and
		- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;

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

5. Agency wise Use

Utility

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

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

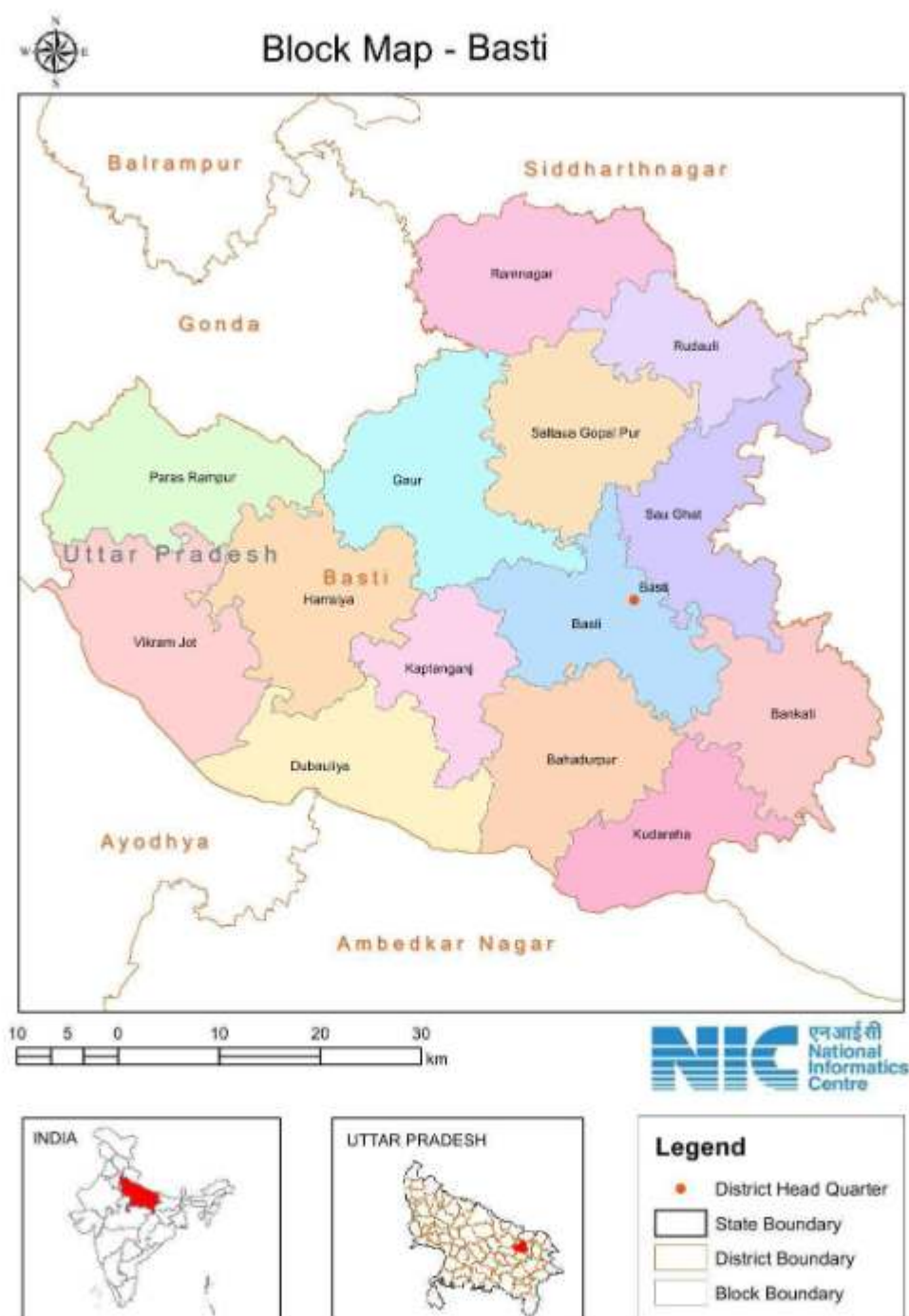
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	230505.58
1	Crop Production, Maintenance and Marketing	201623.22
2	Term Loan for agriculture and allied activities	28882.36
B	Agriculture Infrastructure	3671.40
C	Ancillary activities	20761.25
I	Credit Potential for Agriculture A+B+C)	254938.23
II	Micro, Small and Medium Enterprises	273400.00
III	Export Credit	320.00
IV	Education	6300.00
V	Housing	18173.00
VI	Social Infrastructure	1497.70
VII	Renewable energy	1440.00
VIII	Others	10185.00
	Total Priority Sector	566253.93

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	194302.50
2	Water Resources	5195.64
3	Farm Mechanisation	8138.36
4	Plantation & Horticulture with Sericulture	1571.34
5	Forestry & Waste Land Development	445.48
6	Animal Husbandry - Dairy	12756.84
7	Animal Husbandry - Poultry	2912.54
8	Animal Husbandry - Sheep, Goat, Piggery	1702.08
9	Fisheries	1109.20
10	Farm Credit- Others	2371.60
	Sub total	230505.58
B	Agriculture Infrastructure	
1	Construction of storage	2890.00
2	Land development, Soil conservation, Wasteland development	212.12
3	Agriculture Infrastructure - Others	569.28
	Sub total	3671.40
C	Ancillary activities	
1	Food & Agro. Processing	18606.25
2	Ancillary activities - Others	2155.00
	Sub Total	20761.25
II	Micro, Small and Medium Enterprises	
	Total MSME	273400.00
III	Export Credit	320.00
IV	Education	6300.00
V	Housing	18173.00
VI	Social Infrastructure	1497.70
VII	Renewable energy	1440.00
VIII	Others	10185.00
	Total Priority Sector	566253.93

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	2688.00
2	No. of Subdivisions	4
3	No. of Blocks	14
4	No. of revenue villages	3087
5	No. of Gram Panchayats	1235

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	N0s.
1	State	Uttar Pradesh
2	District	Basti
3	Agro-climatic Zone 1	North Eastern Plain
4	Agro-climatic Zone 2	North Eastern Plain Zone
5	Climate	Temperate
6	Soil Type	Alluvial

3. Land Utilisation

Sr. No.	Particulars	NØs.
1	Total Geographical Area	274810
2	Forest Land	4095
3	Area not available for cultivation	35973
4	Barren and Unculturable land	980
5	Permanent Pasture and Grazing Land	519
6	Land under Miscellaneous Tree Crops	1398
7	Cultivable Wasteland	4330
8	Current Fallow	4168
9	Other Fallow	3523

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	NØs.	% to Total	Ha.	% to Total
1	<= 1 ha	284127	85	122109	57
2	>1 to <=2 ha	35290	10	49022	23
3	>2 to <=4 ha	12595	4	33062	15
4	>4 to <=10 ha	1937	1	10208	5
5	>10 ha	9	0	688	0
6	Total	333958	100	215089	100

6. Workers Profile [In '000]

Sr. No.	Particulars	NØs.
1	Cultivators	334.00
2	Of the above, Small/ Marginal Farmers	319.42
3	Agricultural Labourers	94.48

4	Workers engaged in Household Industries	20.16
5	Workers engaged in Allied agro activities	
6	Other workers	110.60

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	2464.46	1255.27	1209.19	2326.37	138.097
2	Scheduled Caste	513.96	262.53	251.43	493.9	20.06
3	Scheduled Tribe	3.62	1.876	1.74	3.24	0.38
4	Literate	1393.80	819.7	574.1	1293.3	100
5	BPL	0.00			167	9

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	380
2	Rural Households	359
3	BPL Households	176

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	273
2	Having source of drinking water	380
3	Having electricity supply	314
4	Having independent toilets	313

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	3160
2	Villages having Post Offices	266
3	Villages having Banking Facilities	140
4	Villages having Primary Schools	1716
5	Villages having Primary Health Centres	53
6	Villages having Potable Water Supply	3087
7	Villages connected with Paved Approach Roads	3118

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Booklet 2023
1.a Additional Information	Niti Ayog GoI RBI CRIDA
2. Soil & Climate	District Statistical Booklet 2023
3. Land Utilisation [Ha]	District Statistical Booklet 2023
4. Ground Water Scenario (No. of blocks)	DYNAMIC GROUND WATER RESOURCES OF U.P. 2020
5. Distribution of Land Holding	District Statistical Booklet 2023
6. Workers Profile [In '000]	District Statistical Booklet 2023
7. Demographic Profile [In '000]	Census 2011
8. Households [In '000]	Census 2011
9. Household Amenities [Nos. in '000 Households]	Census 2011
10. Village-Level Infrastructure [Nos.]	District Statistical Booklet 2023

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	N0s.
1	Anganwadis	2655
2	Primary Health Centres	14
3	Primary Health Sub-Centres	40
4	Dispensaries	250
5	Hospitals	5
6	Hospital Beds	1567

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

Sr. No.	Particulars	N0s.
1	Fertiliser/Seed/Pesticide Outlets	1108
2	Registered FPOs	113
3	Agro Service Centres	32
4	Soil Testing Centres	1
5	Approved nurseries	0
6	Agriculture Pumpsets	88034
7	Pumpsets Energised	372
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	N0s.
1	Area Available for Irrigation (NIA + Fallow)	215
2	Irrigation Potential Created	339
3	Net Irrigated Area (Total area irrigated at least once)	208
4	Area irrigated by Canals/ Channels	202
5	Area irrigated by Wells	5
6	Area irrigated by Tanks	0
7	Area irrigated by Other Sources	0
8	Irrigation Potential Utilized (Gross Irrigated Area)	339

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	4994
2	Railway Line [km]	54
3	Goods Transport Vehicles [Nos.]	

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	2045	
2	Sugarcane (Gur/ Khandsari/ Sugar)	2	
3	Fruit (Pulp/ Juice/ Fruit drink)	15	
4	Spices (Masala Powders/ Pastes)		
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)		
6	Cotton (Ginning/ Spinning/ Weaving)	125	
7	Milk (Chilling/ Cooling/ Processing, etc.)		
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)		
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)		
10	Others		

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	61	3	58
2	Cattle - Indigenous	64	4	60
3	Buffaloes	344	36	308
4	Sheep - Cross bred	2	0	2
5	Sheep - Indigenous	6	0	6
6	Goat	152	30	122
7	Pig - Cross bred	0	0	0
8	Pig - Indigenous	0	0	0
9	Horse/Donkey/Camel	0	0	0
10	Poultry - Improved	60	0	60
11	Poultry - Indigenous	0	0	0

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	32
2	Veterinary Dispensaries	2
3	Disease Diagnostic Centres	31
4	Artificial Insemination Centers	53
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	229
9	Milk Collection Centres	81
10	Fishermen Societies	20
11	Licensed Slaughterhouses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	604	MT	1	gm/day
2	Egg	310	Lakh Nos.	13	nos/p.a.
3	Milk	11	Lakh LPD	446	gm/day
4	Meat	7320	MT	8	gm/day
5	Wool	4.44	MT		

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Booklet 2023
12. Infrastructure & Support Services For Agriculture [Nos.]	District Statistical Booklet 2023
13. Irrigation Coverage ['000 Ha]	District Statistical Booklet 2023
14. Infrastructure For Storage, Transport & Marketing	District Statistical Booklet 2023
15. Processing Units	MSME Development Institute Kanpur
16. Animal Population as per Census [Nos.]	Livestock Census 2019
17. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Booklet 2023
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 GDP district	31.54	0.00	0.00
2	Land Holdings - SF (%)	10.57	10.57	10.57
3	Land Holdings - MF (%)	85.07	85.07	85.07
4	Rainfall -Normal (mm)	996	996	996
5	Rainfall - Actual (mm)	728	740	758
6	Cropping Pattern	kharif crops- paddy, maize, urad, moong, arhar, til; Rabi crops- wheat, barley, maize, gram, mustard and masoor, linseed, tobacco, Vegetables - Tomato, Green chili, Green peas, Onion and Potato; Sugarcane	kharif crops- paddy,maize, urad, moong, arhar, til; Rabi crops- wheat,barley ,maize, gram, mustard and masoor, linseed, tobacco, Vegetable s- Tomato, Green chili, Green peas, Onion and Potato; Sugarcane	kharif crops- paddy, maize, urad, moong, arhar, til; Rabi crops- wheat, barley, maize, gram, mustard and masoor, linseed, tobacco, Vegetables- Tomato, Green chili, Green peas, Onion and Potato; Sugarcane

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	181972.00	88940.73	98855.52

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	145.81	336.50	2307.80	130.93	355.86	2717.94	147.26	380.36	2582.91
2	Maize	3.24	5.85	1805.56	3.03	6.48	2138.61	3.37	7.37	2186.94
3	Pigeon Pea	3.90	2.78	712.82	3.93	4.92	1251.91	3.90	4.92	1261.54
4	Wheat	124.35	434.81	3496.66	141.06	482.55	3420.88	141.15	504.22	3572.23
5	Pea	4.98	4.55	913.65	5.45	6.09	1117.43	5.51	6.81	1235.93
6	Lentil	6.72	1.93	287.20	2.59	2.46	949.81	2.70	3.18	1177.78
7	Indian Mustard	3.08	3.52	1142.86	10.52	15.75	1497.15	10.73	16.08	1498.60
8	Urdbean	0.34	0.17	500.00	0.28	0.14	500.00	0.28	0.18	642.86
9	Sesame	0.21	0.04	190.48	0.17	0.04	235.29	0.24	0.07	291.67

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	3.39	3.51	3.56
2	Net sown area (lakh ha)	1.99	1.96	2.20
3	Cropping intensity (%)	170.35	179.08	161.82

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	167.86	185.22	164.16
2	Fertilizer consumption - Rabi (kg/ha)	167.86	185.22	164.16
3	Total (kg/ha)	335.72	370.44	328.32

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	3	3	3
2	Volume of marketing through RMCs/eNAM platforms (MT)	174079	867675	263650

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	152278	217762	127492
2	GLC through KCC (Rs. lakh)	162382.00	67408.01	68726.86

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	471110	471110	471110
2	State Govt Sponsored Schemes Coverage (No.)	471110	471110	471110

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	1
2	Soil Health Cards Issued (No.)	462803	462803	462803

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	144250	87114	134607
2	Crop Loss Compensation, if any (Rs. lakh)	465.00	498.00	726.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	District Statistical Booklet 2023
Table 2: GLC under Agriculture	SLBC India Portal
Table 3: Major Crops, Area, Production, Productivity	Agriculture Department
Table 4: Irrigated Area, Cropping Intensity	District Statistical Booklet 2023
Table 5: Input Use Pattern	District Statistical Booklet 2023
Table 6: Trend in procurement/ marketing	District Statistical Booklet & agmarknet.gov.in
Table 7: KCC Coverage	SLBC India Portal
Table 8: PM Kisan & Other DBTs	Agriculture Department
Table 9: Soil testing facilities	Krishi Vigyan Kendra
Table 10: Crop Insurance	pmfby.gov.in

Water
Resources
Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	324	342	339
2	Net Irrigated Area ('000 ha)	187	189	208
3	Gross Irrigated Area ('000 ha)	324	342	339

Table 2: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Basti	Bahadurpur	Safe	Safe	Safe
2	Uttar Pradesh	Basti	Bankati	Safe	Safe	Safe
3	Uttar Pradesh	Basti	Basti	Safe	Safe	Safe
4	Uttar Pradesh	Basti	Dubauliya	Safe	Safe	Safe
5	Uttar Pradesh	Basti	Gaur	Safe	Safe	Safe
6	Uttar Pradesh	Basti	Harraiya	Safe	Safe	Safe
7	Uttar Pradesh	Basti	Kudaraha	Safe	Safe	Safe
8	Uttar Pradesh	Basti	Kaptanganj	Safe	Safe	Safe
9	Uttar Pradesh	Basti	Paras Rampur	Safe	Safe	Safe
10	Uttar Pradesh	Basti	Ramnagar	Safe	Safe	Safe
11	Uttar Pradesh	Basti	Rudauli	Safe	Safe	Safe
12	Uttar Pradesh	Basti	Saltaua Gopal Pur	Safe	Safe	Safe
13	Uttar Pradesh	Basti	Sau Ghat	Safe	Safe	Safe
14	Uttar Pradesh	Basti	Vikram Jot	Safe	Safe	Safe

Table Name	Source(s) and reference year of data
Table 1: Irrigated Area & Potential	District Statistical Handbook 2023
Table 2: Block level water exploitation status	cgwb.gov.in

Farm

Mechanisation

Table 1:

Sr. No.	GLC Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	718.17	414.38	1192.54

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	36140	37820	38897
2	Power Tillers	147	147	147
3	Threshers/Cutters	61651	61651	61651

Table 3: Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	169	169	169
2	Other minor repair & service centers (No.)	32	32	32

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India Portal
Table 2: Mechanisation in District	https://vahan.parivahan.gov.in/vahan4dashboard
Table 3: Service Centers	agriculture.up.gov.in DSB 2023

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	Mango	3.54	42.48	3.74	69.20	5.70	68.40
2	Indian Gooseberry	0.08	0.68	1.56	15.34	0.23	2.07
3	Potato	2.00	42.00	2.62	73.09	2.20	48.40
4	Banana	1.20	204.00	0.17	12.79	0.14	2.43
5	Guava	0.01	0.86	0.13	2.42	0.23	2.03
6	Jackfruit	0.02	0.54	0.03	0.77	0.22	5.43
7	Litchi	0.11	1.09	0.03	0.30	0.12	1.23
8	Muskmelon	0.16	3.36	0.07	2.00	0.16	3.40
9	Watermelon	0.14	3.45	0.03	1.41	0.16	3.87
10	Coriander	0.11	0.74	0.05	0.03	0.11	0.76
11	Garlic	0.35	4.14	0.04	0.27	0.31	3.68
12	Turmeric	0.08	1.31	0.00	0.00	0.15	2.40
13	Taro	0.08	1.30	0.08	1.35	0.21	3.60
14	Bitter Gourd	0.34	6.43	0.05	0.81	0.35	6.62
15	Bottle Gourd	0.38	12.59	0.10	3.34	0.32	10.60
16	Brinjal	0.39	14.04	0.08	2.50	0.21	7.56
17	Cabbage	0.65	21.60	0.22	7.79	0.48	15.95
18	Cauliflower	0.71	16.40	0.25	6.18	0.51	11.67
19	Pumpkin	0.02	0.86	0.02	0.59	0.22	9.02
20	Okra	0.27	1.92	0.21	2.93	0.48	3.44
21	Onion	0.54	8.39	0.30	4.64	0.41	6.37

22	Pointed Gourd		0.01	0.10	0.14	3.93	0.25	2.38
23	Radish		0.12	3.19	0.13	3.22	0.17	4.51
24	Ridge Gourd		0.22	5.02	0.14	3.24	0.40	9.13
25	Tomato		0.60	17.20	0.35	9.90	0.69	19.50

Table 2: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storage	2	2	2

Table 3: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)	26	26	26
2	Production - kg	143710	148349	148745

Sources

Table Name	Source(s) and reference year of data
Table 1: Production and Productivity	District Horticulture Department
Table 2: NHM Schemes (Cumulative Nos.)	District Statistical Handbook 2023
Table 3: Sericulture	Sericulture Department Basti

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)	4	4	4
2	Waste Land ('000 ha)	4	4	4
3	Degraded Land ('000 ha)	8	8	8

Table 2: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	28	28	28

Sources

Table Name	Source(s) and reference year of data
Table 1: Area under Forest Cover & Waste Land	District Statistical Handbook 2023
Table 2: Nurseries (No.)	Forest Department GoUP

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)	472.66	978.02	3772.98
2	KCC for working capital (₹ lakh)	2020.40	1615.25	5778.07
3	KCC for working capital (No.)	2162	2893	5417.00
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Table 2: Processing Infrastructure

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

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	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)	227.69	344.74	344.18
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	59826	59826	59826
2	Of the above, male (No.)	59826	59826	59826
3	Of the above, female (No.)	0	0	0
4	Broiler Farms (No.)			
5	Hatcheries (No.)	0	0	0
6	Popular breeds	Country Chicken	Country Chicken	Country Chicken

Sources

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

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: 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)	68.47	106.37	97.90
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	74	171	197.00
4	KCC for working capital (₹ lakh)	40.75	120.18	175.26

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	98	98	161
2	Reservoirs (No.)	0	0	0
3	Cage Culture/ Bio-floc technology (No.)	11	11	11
4	Fish Seed Hatchery (No.)	1	1	1

Table 3: Marine Fisheries (No.)

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

Table 4: Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

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

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	35.00	125.25	163.91
2	Loans for Storage Godowns (₹ lakh)	0.00	0.00	0.00
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00
4	Loans for Other Agri Infrastructure (₹ lakh)	35.00	125.25	163.91

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	2	2	2
2	Cold Storages (Capacity-'000 MT)	9163	9163	9163
3	Storage Godowns (No.)	28	28	28
4	Storage Godowns(Capacity-'000 MT)	58	58	58
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	245	245	245
6	Market Yards [Nos] / Wholesale Market (No.)	3	3	3
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	3173	3173	3173

Sources

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

Land Development, Soil Conservation & Watershed

Development Table 1: 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)	57	57	56
2	Area treated for soil & water conservation treatment ('000 ha)	1	1	1
3	Gap ('000 ha)	56	56	55

Table 2: 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: Area requiring Soil Treatment & Area Treated	District Soil Conservation Office
Table 2: NABARD's interventions	NABARD

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure -

Others

Table 1: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	58449	58866	65950
2	Pesticides Consumption ('000 kg)			

Sources

Table Name	Source(s) and reference year of data
Table 1: Fertilizer Consumption	District Statistical Handbook

Agri Ancillary 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)	3569.56	7759.58	12751.65
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	25628.79	36270.37	55641.31

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	165781	140470	94899
2	Procurement through PACS and LAMPS (MT)	43573	36902	18369

Table 3: Other Ancillary Services

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Procurement	cfpp.nic.in; ACRS Basti
Table 3: Other Ancillary Services	SLBC India portal

MSME
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	38847.30	65022.26	110240.17
2	No. of units financed	7231	10243	16293
3	Loans under Stand Up India Scheme (Rs. lakh)	24.49	74.14	215.26
4	Loans to Weavers' Coop. Societies (Rs. lakh)	0.00	0.00	0.00

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	0	0	0
2	Micro Units (No.)	22899	22899	22899
3	Small Units (No.)	401	401	401
4	Medium Units (No.)	26	26	26
5	Udyog Aadhar Registrations (No.)	5743	5743	5743

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	0	0	0
2	Handicrafts Clusters (No.)	0	0	0
3	Weavers' Coop. Societies (No.)	151	151	151

Table 4: DIC interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/crafts	Wood Craft	Wood Craft	Wood Craft

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)	1487	1487	1487
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	7	3	2

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: MSME units - Cumulative	Ministry Of Micro Small & Medium Enterprises
Table 3: Traditional activities	District Statistical Handbook
Table 4: DIC interventions	District Industry Centre
Table 5: Skill Development Trainings	Industry Training Institute; NABARD MEDP/LEDP/SDI

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)	269.25	324.76	433.28
3	GLC under Housing (Rs. lakh)	1240.45	1289.58	1452.04

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	23867	7592	2725
2	Amt of subsidy released (Rs. lakh)	3195.60	10038.00	21.60

Table 3 : Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	32002	32002	32002
2	Amt of subsidy released (Rs. lakh)	23442.83	23442.83	23442.83

Sources

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

Public Infrastructure

Investments Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (Rs. lakh)	524.70	731.21	6038.63

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	Construction/ Modernisation of tubewells	1	1	1
2	Veterinary Hospital	0	0	4
3	Flood Protection Measures	5	2	10
4	Rural Roads	2	13	4

Sources

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

Social Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	25.05	6.50	10.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	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	3.50	10.57
2	Assistance under Green Climate Fund (Rs. lakh)	0.00	0.00	0.00
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	0.00	0.00	0.00

Sources

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

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	249.55	3259.57	2494.08
2	JLG Bank Linkage (Rs. lakh)	8429.90	10950.38	15700.91
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	40.56	30.59	35.78

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.00	0.00	0.00
2	Mission Shakti (SRLM) (Rs. lakh)	0.00	0.00	0.00
3	NRLM (Rs. lakh)	0.00	0.00	0.00
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	3.48	7.14	15.30
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	0.00	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	14	14	14
2	No. of SHGs formed	2005	1199	202
3	No. of SHGs credit linked (including repeat finance)	1320	2609	5841
4	Bank loan disbursed (Rs. lakh)	1356.73	3847.12	7842.38
5	Average loan per SHG (Rs. lakh)	1.03	1.47	1.34
6	Percentage of women SHGs %	99.0	99.0	99.0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India Portal
Table 2: Promotional Interventions	NABARD
Table 3: Status of SHGs	SLBC India 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.)	223	234	249
2	Consumer Stores (No.)	16	16	16
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	151	151	151
5	Marketing Societies (No.)	1	1	1
6	Labour Societies (No.)	39	39	39
7	Industrial Societies (No.)	37	37	37
8	Sugar Societies (No.)	7	7	7
9	Agro Processing Societies (No.)	0	0	0
10	Others (No.)	0	0	0
11	Total (No)	474	485	500

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.)	116	116	116
2	Multi state cooperative societies (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non- credit cooperative societies	District Statistical Handbook; cooperatives.gov.in
Table 2: Details of credit cooperative societies	District Statistical Handbook
Table 3: Block wise, sector wise distribution of cooperative societies in the district	cooperatives.gov.in

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

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Uttar Pradesh	Basti	Bankati	Agro Processing Societies	2	Deficient	Agro Processing Societies	2	Deficient	Agro Processing Societies	2	Deficient
2	Uttar Pradesh	Basti	Rudauli	Fishery Societies	2	Average	Fishery Societies	2	Average	Fishery Societies	2	Average
3	Uttar Pradesh	Basti	Sau Ghat	Fishery Societies	1	Average	Fishery Societies	1	Average	Fishery Societies	1	Average
4	Uttar Pradesh	Basti	Bankati	Consumer Stores	2	Average	Consumer Stores	2	Average	Consumer Stores	2	Average
5	Uttar Pradesh	Basti	Basti	Consumer Stores	4	Average	Consumer Stores	4	Average	Consumer Stores	4	Average
6	Uttar Pradesh	Basti	Dubauli ya	Consumer Stores	3	Average	Consumer Stores	3	Average	Consumer Stores	3	Average

7	Uttar Pradesh	Basti	Harraiya	Consumer Stores	2 Average	Consumer Stores	2 Average	Consumer Stores	2 Average	2 Average
8	Uttar Pradesh	Basti	Kudarahah	Consumer Stores	1 Average	Consumer Stores	1 Average	Consumer Stores	1 Average	1 Average
9	Uttar Pradesh	Basti	Ramnagar	Consumer Stores	1 Average	Consumer Stores	1 Average	Consumer Stores	1 Average	1 Average
10	Uttar Pradesh	Basti	Saltauah Gopal Pur	Consumer Stores	1 Average	Consumer Stores	1 Average	Consumer Stores	1 Average	1 Average
11	Uttar Pradesh	Basti	Vikram Jot	Consumer Stores	2 Average	Consumer Stores	2 Average	Consumer Stores	2 Average	2 Average
12	Uttar Pradesh	Basti	Basti	Agro Processing Societies	5 Deficient	Agro Processing Societies	5 Deficient	Agro Processing Societies	5 Deficient	5 Deficient
13	Uttar Pradesh	Basti	Bahadurpur	Marketing Societies	6 Average	Marketing Societies	6 Average	Marketing Societies	6 Average	6 Average
14	Uttar Pradesh	Basti	Bankati	Marketing Societies	2 Average	Marketing Societies	2 Average	Marketing Societies	2 Average	2 Average

15	Uttar Pradesh	Basti	Basti	Marketing Societies	6 Average	Marketing Societies	6 Average	Marketing Societies	6 Average
16	Uttar Pradesh	Basti	Dubauliya	Marketing Societies	1 Average	Marketing Societies	1 Average	Marketing Societies	1 Average
17	Uttar Pradesh	Basti	Gaur	Marketing Societies	4 Average	Marketing Societies	4 Average	Marketing Societies	4 Average
18	Uttar Pradesh	Basti	Harraiya	Marketing Societies	2 Average	Marketing Societies	2 Average	Marketing Societies	2 Average
19	Uttar Pradesh	Basti	Kaptanganj	Marketing Societies	2 Average	Marketing Societies	2 Average	Marketing Societies	2 Average
20	Uttar Pradesh	Basti	Kudarahah	Marketing Societies	2 Average	Marketing Societies	2 Average	Marketing Societies	2 Average
21	Uttar Pradesh	Basti	Paras Rampur	Marketing Societies	3 Average	Marketing Societies	3 Average	Marketing Societies	3 Average
21	Uttar Pradesh	Basti	Ramnagar	Marketing Societies	2 Average	Marketing Societies	2 Average	Marketing Societies	2 Average

23	Uttar Pradesh	Basti	Gaur	Agro Processing Societies	1 Deficient	Agro Processing Societies	1 Deficient	Agro Processing Societies	1 Deficient
24	Uttar Pradesh	Basti	Rudauli	Marketing Societies	2 Average	Marketing Societies	2 Average	Marketing Societies	2 Average
25	Uttar Pradesh	Basti	Saltaua Gopal Pur	Marketing Societies	2 Average	Marketing Societies	2 Average	Marketing Societies	2 Average
26	Uttar Pradesh	Basti	Sau Ghat	Marketing Societies	3 Average	Marketing Societies	3 Average	Marketing Societies	3 Average
27	Uttar Pradesh	Basti	Bahadurpur	Labour Societies	6 Average	Labour Societies	6 Average	Labour Societies	6 Average
28	Uttar Pradesh	Basti	Bankati	Labour Societies	1 Average	Labour Societies	1 Average	Labour Societies	1 Average
29	Uttar Pradesh	Basti	Basti	Labour Societies	13 Average	Labour Societies	13 Average	Labour Societies	13 Average
30	Uttar Pradesh	Basti	Dubauliya	Labour Societies	1 Average	Labour Societies	1 Average	Labour Societies	1 Average
31	Uttar Pradesh	Basti	Gaur	Labour Societies	9 Average	Labour Societies	9 Average	Labour Societies	9 Average

32	Uttar Pradesh	Basti	Saltaua Gopal Pur	Labour Societies	2 Average	Labour Societies	2 Average	Labour Societies	2 Average
33	Uttar Pradesh	Basti	Sau Ghat	Labour Societies	6 Average	Labour Societies	6 Average	Labour Societies	6 Average
34	Uttar Pradesh	Basti	Harraiya	Agro Processing Societies	4 Deficient	Agro Processing Societies	4 Deficient	Agro Processing Societies	4 Deficient
35	Uttar Pradesh	Basti	Vikram Jot	Labour Societies	1 Average	Labour Societies	1 Average	Labour Societies	1 Average
36	Uttar Pradesh	Basti	Kaptanganj	Agro Processing Societies	2 Deficient	Agro Processing Societies	2 Deficient	Agro Processing Societies	2 Deficient
37	Uttar Pradesh	Basti	Vikram Jot	Agro Processing Societies	2 Deficient	Agro Processing Societies	2 Deficient	Agro Processing Societies	2 Deficient
38	Uttar Pradesh	Basti	Basti	Fishery Societies	3 Average	Fishery Societies	3 Average	Fishery Societies	3 Average
39	Uttar Pradesh	Basti	Paras Rampur	Fishery Societies	2 Average	Fishery Societies	2 Average	Fishery Societies	2 Average
40	Uttar Pradesh	Basti	Ramnagar	Fishery Societies	2 Average	Fishery Societies	2 Average	Fishery Societies	2 Average

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Village s	Househol ds
Commercial Banks	16	110	72	3	35	0	7320	898		
Regional Rural Bank	1	62	56	2	4	0	366	266		
District Central Coop. Bank	1	14	9	3	2	0	0	0		
Coop. Agr. & Rural Dev. Bank	1	2	2	0	0	0	0	0		
Primary Agr. Coop. Society	116	116	116	0	0	0	0	0		
Others	3	6	1	1	4	0	21365	3030		
All Agencies	138	310	256	9	45	0	29051	4194		

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks				0	712175.00	814989.24	977344.63	19.9
Regional Rural Bank				0	170838.00	184639.44	203137.60	10.0

Cooperative Banks					0	0	30298.00	7273.99	7799.14	7.2	0.65
Others					0	0	0.00	5927.03	6226.58	5.1	0.52
All Agencies	0	0	0	0	0	0	913311.00	1012829.70	1194507.95	17.9	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks		144780	168555	16.4	62.7	308596.00	333988.43	393268.07	17.7	81.57
Regional Rural Bank		66980	75388	12.6	28.0	55282.00	64871.07	76240.94	17.5	15.81
Cooperative Banks		2339	2126	-9.1	0.8	25717.00	2410.99	3232.98	34.1	0.67
Others		21695	22891	5.5	8.5	0.00	7783.12	9362.79	20.3	1.94
All Agencies	0	235794	268960	14.1	100.0	389595.00	409053.61	482104.78	17.9	100.00

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	43.3	41.0		40.2
Regional Rural Bank	32.4	35.1		37.5
Cooperative Banks	84.9	33.1		41.5
Others	0	131.3		150.4
All Agencies	42.7	40.4		40.4

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

Agency	Cumulative up to				
	31/03/2024				
	PMJDY	PMSBY	PMJJBY	APY	
Commercial Banks	831439	403485	108098		70958
Regional Rural Bank	407482	167918	46035		29333
Cooperative Banks	0	0	0		0
Others	0	0	82		0
All Agencies	1238921	571403	154215		100291

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	214725.21	54.6	94346.77	24.0	88503.43	22.5	35.78	0.0	54770.06	13.9
Regional Rural Bank	70806.04	92.9	54210.94	71.1	30491.97	40.0	0.00	0.0	8124.91	10.7
Cooperative Banks	1130.90	35.0	1072.76	33.2	0.00	0.0	0.00	0.0	172.44	5.3
Others	9360.14	100.0	6062.12	64.7	7622.77	81.4	0.00	0.0	8787.15	93.9
All Agencies	296022.29	61.4	155692.59	32.3	126618.17	26.3	35.78	0.0	71854.56	14.9

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	155330.00	155375.00	100.0	174545.64	104778.69	60.0	198149.00	149070.70	75.2	78.4
Regional Rural Bank	95242.00	90724.00	95.3	105727.05	52786.18	49.9	110252.00	58559.78	53.1	66.1
Cooperative Banks	740.00	1766.00	238.6	1025.00	151.84	14.8	853.00	420.29	49.3	100.9
Others			0	0.00	7953.72	0	1808.00	9004.60	498.0	166.0
All Agencies	251312.00	247865.00	98.6	281297.69	165670.43	58.9	311062.00	217055.37	69.8	75.8

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	154114.00	162382.00	105.4	177554.08	67408.01	38.0	190235.00	68726.86	36.1	59.8
Term Loan (Agri.)	30405.00	19590.00	64.4	30740.91	21532.72	70.0	42257.00	30128.66	71.3	68.6
Total Agri. Credit	184519.00	181972.00	98.6	208294.99	88940.73	42.7	232492.00	98855.52	42.5	61.3
MSME	37883.00	37776.00	99.7	42948.38	65022.26	151.4	47199.00	110240.17	233.6	161.6
Other Priority Sectors*	28910.00	28117.00	97.3	30054.32	11707.44	39.0	31371.00	7959.68	25.4	53.9
Total Priority Sector	251312.00	247865.00	98.6	281297.69	165670.43	58.9	311062.00	217055.37	69.8	75.8

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs. lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	308596.00	27702.64	9.0	333988.43	29983.79	9.0	393268.07	29725.08	7.6	8.5
Regional Rural Bank	55282.00	15411.18	27.9	64871.07	5186.41	8.0	76240.94	5338.05	7.0	14.3
Cooperative Banks	25717.00		0.0	3742.33		0.0	3232.98	747.30	23.1	7.7
Others			0	7783.12	53.43	0.7	9362.79	121.28	1.3	0.7
All Agencies			0	0		0	0		0	0.00

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

Source(s)	
1	Lead Bank Basti
2	SLBC India Portal

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack :

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

The Agricultural Infrastructure Fund (AIF) has played a pivotal role in transforming India's 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. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.
- iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

5.ii. NRLM Interest Subvention: NABARD also implements interest subvention scheme under DAY-NRLM for Cooperative Banks and RRBs. 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-maukhyamantarai-kaisaana-evan-saravahaita-baimaa-yaojanaa>)

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

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

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

2. State Budget

2.1. Important Announcements

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

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

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

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

1.7 percent in 2022-23.

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

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

2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

The minimum support price of wheat was fixed at Rs. 2125 per

quintal by the Government of India for the Rabi marketing year 2023-24.

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

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

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

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

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

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

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

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

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

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

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

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

In the current year 2023-24 for the expansion of greenery in Uttar Pradesh 36.6 crore tree plantation work was done on a large scale

in the state against the target of 35 crore. A target of planting 35 crore trees is proposed in the year 2024.

A provision of Rs. 600 crore is proposed for social afforestation. A provision of Rs. 175 crore is proposed for the management of Buddhist school.

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

Uttar Pradesh Mukhyamantri Yuva Udyami Vikas Abhiyan: Aims to all educated and trained youth in the state who are eligible for several benefits. These include access to a loan facility for establishing

a new enterprise with no interest payable on the loan. The scheme offers an interest-free loan of up to Rs 5 lakh for setting up an enterprise and this limit can be increased to Rs 5 lakh if the loan is repaid on time.

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Agriculture serves as the primary economic activity in the district. 92 percent of the district's population resides in rural areas. The total landholdings of farmers in the district are 334008 with an area of 215089 hectare. 95.63 percent of the total farmers in the district are categorized as small and marginal which hold around 80 percent of the total area of land. The net sown area is 219824 hectares while the gross cropped area extends to 356054 hectares resulting in a cropping intensity of 162 percent. Notably there is an additional 12021 hectares of fallow/ agricultural wasteland that holds potential for agricultural use. The small average landholding size of 0.64 hectares contributes significantly to the districts low crop productivity. These small landholdings lead to inefficient and uneconomical land use which in turn results in lower crop yields. The situation is further exacerbated by the high number of landless farmers/oral lessee and the lack of adequate institutional credit all of which negatively impact productivity levels. The major kharif crops are paddy sugarcane maize and arhar while the major rabi crops are wheat peas masoor potato and mustard/sarson.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

There are 899 seed outlets 1108 fertilizer outlets and 579 pesticide outlets in the district to support agricultural activities. The district has 32 agricultural service centers 15 farm protection centers and three agricultural produce market committees. A soil testing laboratory with limited capacity is operational to assist in agricultural productivity. Cooperative societies are a major source for the distribution of agricultural inputs. They need to be more proactive active and service oriented. In the years 2021-22 and 2022-23 the targets for crop loans were set at Rs. 154114.00 lakh and Rs. 177554.08 lakh against which the achievements were Rs. 162382.00 lakh and Rs. 67408.01 lakh respectively. In 2023-24 crop loan disbursement in the district was to the tune of Rs. 68726.87 lakh against the target of Rs. 190234.75 lakh. There is a need to promote concept of Negotiable Warehouse Receipt among farmers to make post-harvest credit available to them so that their holding capacity may be increased. Government has launched schemes for assistance to purchase drones natural farming and millet revival which can significantly improve agriculture in district.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

According to the groundwater assessment for the year 2023 the net groundwater availability in the district is 75440.26 ha.m. and the annual groundwater draft is 49512.33 ha.m. thus the groundwater exploitation level is 65.63. All 14 blocks of the district are in the safe category.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

In the district a total of 207597 hectares are irrigated with different sources contributing to this area. Of this 1638 hectares are irrigated by government tube wells 180324 hectares by private tube wells 5407 hectares by wells 20056 hectares by canals 72 hectares by ponds and 100 hectares by other sources. The canal network spans 67 km in total. In 2022-23 out of 88034 shallow tube wells in the district 87574 were powered by diesel. The districts irrigation is further enhanced by the presence of the perennial Ghaghra river wells and 612 government tube wells allowing for 96 of the net sown area to be irrigated.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The average agricultural power availability in India has increased from 1.1 kw/ha in 1995-96 to 2.76 kw/ha in 2020-21. The Government of India has set an ambitious target of increasing the agricultural power from 2.76 kilowatts per hectare to 4 kilowatts per hectare by 2030. Farm mechanization plays a key role in boosting agricultural productivity while offering various financial and social benefits to farmers. It results in 15-20 percent savings in fertilizer and seed usage and 20-30 percent reductions in labor costs and operating time. Additionally, it leads to a 5-20 percent increase in cropping intensity and a 10-15 percent rise in overall agricultural productivity.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The district has 38897 tractors 3888 electric motors 82795 diesel engines and 147 power tillers. Tractors and other modern agricultural implements such as zero-till seed drills rotavators machine-operated sprayers cage wheels etc. are being widely used by the farmers in the district. Under this activity the Agriculture Department provides subsidies on farm machinery. The remaining requirement can be financed by banks. Under the scheme of Promoting Agricultural Mechanization for Crop Residue Management there is an 80 percent subsidy for setting up farm machinery banks for custom hiring and a 50 percent subsidy for farmers to purchase machinery for crop residue management along with arrangements for awareness education and communication on crop residue management.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The climate and soil of Basti district are well-suited for horticultural crops with major fruits like mango amla guava banana and jackfruit being widely cultivated. Additionally, the district has significant potential for sericulture focused on rearing silkworms to produce raw silk. This fiber is obtained from the cocoons spun by specific species of silkworms. As a labor-intensive industry sericulture not only supports agricultural diversification but also generates employment across various levels.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

With support from Israel a "Center of Excellence" for fruits has been established in the district aimed at demonstrating various advanced agricultural techniques to farmers. This allows farmers to select technologies best suited to their needs helping them enhance productivity and increase income. The Sericulture Department has seven farms in different development blocks of the district. There is also a training centre for beekeeping in the district where short-term (45 days) and long-term (90 days) training is provided. The District Horticulture Mission is implementing several subsidy-based schemes including the establishment of new orchards flower and spice cultivation greenhouse construction Integrated Pest Management (IPM) vermi-bed creation beekeeping horticulture mechanization and the rejuvenation of old orchards. Under the Integrated Horticulture Mission planting material is also provided to beneficiaries as a subsidy.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The total reported area of the district is 274810 hectares with only 4095 hectares or 1.49 under forest cover. This is significantly below the 33.33 forest cover required by the National Forest Policy highlighting the urgent need to accelerate afforestation efforts in the district. There are 12021 hectares of land under cultivable wasteland current fallow and other fallow land accounting for 4.37 of the total area which presents a prime opportunity for intensive afforestation initiatives.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

With the aim of increasing the states forest cover by at least 6 percent to take the total gross forest area of the state from the present 9 to 15 percent by the year 2026-27 a massive afforestation program "Ped Lagao-Ped Bachao Jan Abhiyaan-2024" has been launched by the State Government in which more than 3650 lakh saplings have been planted during the financial year 2024-25. With the aim of enriching the forest cover in open forest areas 18 districts which also includes Basti district Forest Cover Enhancement Scheme was implemented under RIDF with the collaboration of NABARD (Source: Uttar Pradesh

Vision 2030). Under the Green Belt Development Scheme saplings of 8-12 feet will be planted in the district and 3 to 4 sites will be developed as green belts.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

India holds the top position globally in milk production contributing 24.64 percent of the world's total milk output in 2021-22. Uttar Pradesh leads milk production in the country with an annual output of 36.24 million tonnes in 2022-23 accounting for 15.72 percent of India's total milk production. According to the 2019 Livestock Census Basti district is home to 28810 crossbred cows and 115216 buffaloes. In 2022-23 the districts milk production reached 4.06 lakh MT with a per capita availability of 446 grams per day. In Basti district around 96 percent of farmers are small and marginal. Given this demographic the dairy sector can serve as a critical secondary source of income for these farmers complementing their primary agricultural activities and enhancing their livelihoods.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The district has 34 veterinary hospitals/dispensaries 31 veterinary service centres and 53 artificial insemination centres. As per the standard one graduate veterinary institution is required for every 5000 livestock units (ALU) and one artificial insemination centre is required for every 1000 breedable females. For the available 462802 animal units in the district 93 veterinary hospitals are required. Similarly, 170 artificial insemination centres are required in the district. As per Pashupalan Pragati Report 2022 DAH GoUP the Department is having one polyclinic in Basti districts. The district has 229 dairy cooperative societies and 81 milk collection centres.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

According to the 20th Livestock Census India's total poultry population stood at 851.81 million in 2019. In Uttar Pradesh the poultry population was 12.53 million with an egg production of 4.56 billion in 2022-23. While Uttar Pradesh contributes 3.25 percent of India's egg production the states per capita egg availability in 2022-23 was only 20 eggs per annum significantly lower than the national average of 101 eggs per capita per year. In Basti district the total number of poultry birds is 59826 comprising 51864 chickens/hens/chicks and 7962 other poultry species (Zila Sankhyikiya Patrika 2023). The district produces approximately 31 million eggs annually resulting in a per capita availability of 13 eggs per year which is notably lower than both the state and national averages.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The state consumes around 3 crore eggs per day of which 1.7 crore are produced within the state and around 1.3 crore are imported from other states. Similarly, the state consumes around 3 lakh metric tons of chicken meat per month. Under the Zero Hunger category the state's Sustainable Development Goal for 2030 is to increase the availability of eggs per person from 15 in 2020 to 29 in 2030 and the availability of meat per person from 1527 grams in 2020 to 3053 grams in 2030. While there is potential in this area in the district banks do not feel comfortable in disbursing loans in large quantities due to the lack of insurance coverage. Some large farmers are setting up broiler and layer units in the district, but still more significant efforts are needed.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Uttar Pradesh is the leading meat-producing state in India contributing 12.20 percent of the nation's total meat output with sheep goats and pigs being the primary sources. Goat milk is also traditionally valued for its medicinal properties. According to the 2019 Livestock Census Basti district is home to 152497 goats 8135 sheep and 455 pigs. However, the district lacks a high-breed goat development center and despite favorable geographical and climatic conditions the growth of the sheep goat and pig-rearing sectors has been limited in recent years. Sheep and pig rearing are negligible in the district while goat rearing is mainly practiced by small and marginal farmers and agricultural laborers as a supplementary livelihood activity. There is significant potential to promote goat rearing in the district given its relatively low care requirements compared to other livestock. With the rising demand for meat the establishment of goat farming units could become a profitable venture benefiting the local economy and providing a stable income source for small-scale farmers.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The district is equipped with 34 veterinary hospitals whereas 93 are required. This indicates a significant gap in veterinary care infrastructure. Additionally, there is a pressing need for high-tech laboratories focused on disease diagnosis and forecasting microbiology and poultry processing. Scientific facilities for meat production and slaughterhouses are also highly inadequate. Strengthening these areas is crucial for improving animal health and productivity. Moreover, infrastructure improvements are necessary to accommodate unproductive animals.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Uttar Pradesh is a landlocked state and hence it has the potential only in the inland fisheries sector although the state has vast

freshwater resources. The state is the home of the major Indian carps which are the backbone of freshwater aquaculture in the country. In Basti district the main sources of fish farming are rivers and seasonal or perennial water bodies. Fish farming in Basti is either a seasonal activity or is done in leased ponds. Fish production in the district was 603.8 MT during 2022-23.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

In Basti district there are 3773 ponds spanning an area of 4021.28 hectares. Of these 1319 ponds covering 1146.88 hectares are leased. Additionally, there are 165 private ponds covering 115.69 hectares. (Source: District Fisheries Department). There are a total of 20 fisheries cooperatives in the district. The district has a government fish seed farm at Shankarpur and Rapti fish seed production centre and a fish hatchery at Padiya. The Pradhan Mantri Matsya Sampada Yojana (PMSSY) is a major scheme for the development of fish farming with an estimated investment of Rs. 20050 crore over the next 5 years from 2020-21 focused on addressing critical gaps in fish production and productivity quality technology infrastructure and management. The scheme primarily emphasizes adopting a 'cluster or area-based approach' and building fisheries clusters through backward and forward linkages.

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

Mechanisation in agriculture has certainly improved productivity but it is not feasible to operate tractors or other farm machinery on the small and fragmented landholdings. Mechanised farming can ensure efficiency in agriculture but given the land holding pattern in the state dependence on traditional farm implements is inevitable. Around 79 percent of farmers in Uttar Pradesh have less than 1 hectare of land. They do not have the means to mechanise their fields. Farmers need transport facilities to take their produce to cold storages rural godowns or markets. Additionally animal farmyards provide manure which is crucial for maintaining soil health. Two-wheelers are the primary mode of transport in rural areas as they can access remote and uneven areas. These are mostly used for carrying small quantities of inputs and for ferrying outputs to nearby towns for sale. Nowadays two-wheeler bikes are being developed as agricultural implements that can be used to carry out necessary agricultural operations in areas with small and scattered land holdings.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The size of land holdings is becoming progressively smaller leading to an increasing proportion of small and marginal farmers who are unable to generate adequate income from farming. In addition to Non-Banking Financial Companies (NBFCs) banks also provide finance for the purchase of two-wheelers. With the modernization of agriculture, the use of mechanical power in agriculture has increased but the use of draft animal power continues on Indian farms due to

small holdings and hilly agriculture. The district has availability of craftsmen for bullock cart manufacturing and repair and the supply of bullocks is met from local animal markets and surrounding areas. The district has adequate dealers/ service centres for the supply/repair of two-wheelers.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Integrated Farming System (IFS) has been defined as “a judicious mix of two or more components in a given area where the various components interact favourably with each other and the combination aims at optimizing the use of resources minimizing the adverse impact on the environment and ensuring sustainable farm income family nutrition and ecological security”. By adopting activities like fish farming poultry and animal husbandry along with farming 221 man-days of employment are available per hectare annually whereas by doing farming alone only 58 man-days of employment are available from one hectare of land in a year. Crop production along with dairy/ poultry/ fishery is the prevalent farming system in Basti District. However, the farmers need to adopt a science-based enhanced integrated farming system.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

National Mission for Sustainable Agriculture (NMSA): NMSA is one of the 8 missions envisaged under the National Action Plan on Climate Change (NAPCC). The objective of NMSA is to promote sustainable agriculture through climate change adaptation measures. The Rainfed Area Development (RAD) program implemented by the RFS Division is a component of this mission. Rainfed Area Development (RAD) program: This program focuses on Integrated Farming Systems to enhance productivity and reduce climate change-related risks. It provides a maximum grant of Rs. 1.00 lakh per farm family up to 2 hectares during the entire project period.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

There is a severe shortage of warehousing and storage facilities in the country. In the absence of a storage system about 30 percent of the fruits and vegetables produced in India are wasted and farmers are unable to receive the right price for their crops. Therefore, it is crucial to create additional storage capacity to ensure that products can fetch the right price and prevent their wastage. In the year 2021-22 the district produced approximately 777339 MT of food grains 10627 MT of pulses and 3577 MT of oilseeds. Among horticulture crops Basti produced 48400 MT of potatoes 19501 MT of tomato 6366 MT of onion and 68400 MT of mango during 2023-24.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

In terms of storage infrastructure, the Central Warehousing Corporation and the Food Corporation of India operate one warehouse each in the district with a storage capacity of 39042 MT and 5630 MT respectively. The State Warehousing Corporation operate two warehouses with a storage capacity of 10000 MT. Additionally the district has a total of 820 rural godowns which includes 113 warehouses managed by the Cooperative Department 14 by the Agriculture Department and 693 other warehouses collectively offering a storage capacity of 11200 metric tons. There are 248 rural haats and 03 APMC mandis. There is a significant gap between total production of foodgrains and horticulture vs the total available storage capacity and installed cold storage capacity poses a huge potential and investment opportunity for the construction of storage and marketing infrastructure like warehouses/godowns market yards silos cold storage units/cold chains. Under Agriculture Infrastructure Fund (AIF) New Agricultural Marketing Infrastructure (AMI) and NHB schemes various facilities may be created in district. etc.

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 the activities that prevent soil erosion and increase land productivity. Currently out of the total geographical area of 241.70 lakh hectares in Uttar Pradesh 120.44 lakh hectares are affected by various factors of soil erosion. In Basti district there is an additional capacity of about 12021 hectares of land (7691 hectares of fallow land and 4330 hectares of cultivable wasteland) which can be made available for agricultural purposes (Source: District Statistics Booklet 2023). According to the "Priority of Districts for Development Plans in India - A Comprehensive Index-based Approach" developed by the National Rainfed Area Authority (NRAA) the overall index rank of Basti district in the state is 24th.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The soil in the district is flat and suitable for crop production and horticulture/floriculture cultivation. The productivity of this land can be increased through various land improvement programs such as land levelling soil conservation and bunding water management organic farming reclamation of alkali land etc. According to the Wetland Atlas 2019 released by the Ministry of Rural Development the wetland area in the district has decreased from 68.12 sq. Km. In 2008-09 to 54.17 sq. Km. Efforts can be made to develop a part of this land. Under the Government of India's RKVY scheme the Farm Pond Scheme is being implemented under which land development work is being done for selected farmers in the district. Under the Bhumi Sena Scheme the sodic barren and waterlogged lands of selected allottees small and marginal farmers are being treated so that their land productivity family income and food availability can be increased.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

The agricultural infrastructure includes a variety of public services that support production procurement processing storage and trade. Key activities covered in this chapter include agricultural biotechnology seed production bio-pesticides fertilizers and vermicomposting. While there are opportunities for bank loans in this sector demand remains low primarily due to a lack of awareness. However recent years have seen a growing trend among farmers towards adopting vermicompost.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The share of chemical fertilizers in Uttar Pradesh is higher compared to bio -pesticides. It is essential to promote the use of bio-fertilizers to maintain soil quality. Several government programs like the Central Insecticides Board and Registration Committee Paramparagat Krishi Vikas Yojana (PKVY) and Capital Investment Subsidy Scheme (CISS) are currently promoting organic farming and the use of bio-fertilizers and bio-pesticides. Many NABARD-supported Farmer Producer Organizations are also promoting organic farming. The e-NAM (National Agriculture Market) platform is being highlighted as a crucial infrastructure for agricultural marketing. Over the past four years e-NAM has accumulated a user base of 16.6 million farmers 131000 traders 73151 commission agents and 1012 Farmer Producer Organizations (FPOs) across India. The Navin Mandi Sthal in Basti is already linked to e-NAM. To ensure that farmers in the district receive fair prices for their produce there is a need to expand the connection of local farmers to the e-NAM platform.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

India stands as a global leader in the production of milk cereals tea and sugarcane and ranks second in fruits and vegetables third in marine fisheries and fifth in poultry production. Despite these impressive figures only about 10 percent of agricultural produce is processed. According to the report by NABARD Consultancy Service Pvt. Ltd (NABCONS) titled “Study to Determine Post-Harvest Losses of Agri Produce in India” (2022) wastages in major crops in general remained at high level i.e. cereals (3.89- 5.92 p.c.) pulses (5.65-6.74 p.c.) oilseeds (2.87-7.51 p.c.) fruits (6.02-15.05 p.c.) vegetables (4.87-11.61 p.c.) fisheries (4.86-8.76 p.c.) egg (6.03 p.c.) etc. As per District Industrial Profile 2016 the district had 2045 food processing. Basti district has good production of vegetables banana mangoes cereals and livestock products thus offering ample scope for their processing.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Given the high rates of post-harvest losses low levels of value addition and processing and growing demand for processed products there is significant potential for investment in the agricultural processing sector. The Center of Excellence for Fruits established in the district with support from Israel is well-positioned to boost the cultivation of horticultural crops. The large-scale cultivation of sugarcane in the region also presents opportunities for developing jaggery and vinegar industries. The state government has recognized vinegar as the One District One Product (ODOP) for the district further underscoring its importance. Additionally, the district shows promising potential in fruit juice production dairy processing and bakery which could drive further growth and value addition in the agricultural sector.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

Due to the decreasing average size of land holdings in the country the percentage of small and marginal farmers is continuously increasing, and they are not able to obtain a fair price for their crop produce. Therefore, it is necessary to organize these small and landless farmers into farmer organizations and provide them with bank credit so that small and marginal farmers can get a fair price for their crops. Currently there are 115 registered FPOs in the district (Source: UP Shakti Portal) very few of which are linked to bank credit indicating immense potential in this area. Under the ACABC scheme 33 agricultural graduates in the district have been provided training (Source: <https://www.agriclinics.net/queriesheet.asp>). These can be financed by banks.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Agri-Clinic and Agri-Business Centers (ACABC) scheme aims to create self-employment for agricultural graduates and diploma holders enhance public extension efforts and offer extension services to farmers on a business model. Eligible candidates receive a subsidy of 36-44 percent. Scheme for Formation and Promotion of 10000 Farmer Producer Organizations (FPOs) aims to set up and promote 10000 FPOs across the country. In Basti district, FPOs are being promoted in all 14 blocks of the district under the scheme.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The economy of District Basti is based on agriculture and agro based small -scale industries. There are many small-scale industries which offer employment to the local people. Sugar factories, cottage industries and small-scale industries including the manufacturing units of brassware, iron and carpentry goods, agricultural implements, bricks, agro-products, footwear, soaps, candles and pottery are present here. There are 15 registered factories in the district with 4313 workers, 14253 small-scale industrial units employing 62371 people and 27 Khadi Village Industries units with 100 workers. (Source: District Statistics Booklet 2023).

3.2 Infrastructure and linkage support available, planned and gaps

Basti district is industrially backward due to a lack of basic facilities and entrepreneurship. With employment in agriculture gradually declining, only the non-agricultural sector can provide full-time employment to rural unemployed and supplementary income to the farmers. Under the ODOP (One District One Product) scheme woodcraft has been identified as the districts primary product with a cluster developed in Sikandarpur and nearby areas. Additionally, vinegar production is also included in ODOP for the district which is being carried out in Vikramjot and surrounding area. The number of micro small and medium enterprises in the district registered on the Udaym Portal are 22899, 401 and 26 respectively. In the district the State Bank of India has established an R-SETI providing employment-oriented vocational training to unemployed youth. Schemes such as Stand-Up India, PM MUDRA, Startup India, Pradhan Mantri Employment Generation Programme (PMEGP), One District One Product (ODOP) and PM Vishwakarma are supporting entrepreneurs in setting up their units in the district.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

The economy of District Basti is based on agriculture and agro based small -scale industries. Minor exports are being made from the district which, includes products like wheat, rice in husk, rice parboiled (excl. basmati Rice), unbleached kraft liner, etc. The Uttar Pradesh Agricultural Export Policy 2019 has identified Basti as a cluster for Kalanamak rice. Over the past three years there has been no credit flow under exports in the district.

4.1.2 Infrastructure and linkage support available, planned and gaps

Basti is located on National Highway No. 28, which connects Lucknow to Mokama (Bihar) and is well connected by rail to major cities in both the country and the state. Basti railway station, which is the main station between Lucknow and Gorakhpur, has facilities like a Container Depot/Rack/Warehouse (FCI). The nearest international airport is in Kushinagar approximately 125 km away. According to the Uttar Pradesh Agri Export Plan 2022 Amla, fresh vegetables and Kala Namak rice are identified as potential exportable agricultural products. Although some farmers are exporting their produce sporadically, there is a need to establish export infrastructure to facilitate the export of vegetables and other crops.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

According to the 2011 census, the literacy rate in Uttar Pradesh is 67.68 percent (eighth lowest in the country), with a male literacy rate of 77.28 percent and a female literacy rate of 57.18 percent. The literacy rate in Basti district is 67.2 percent, with a male literacy rate of 77.9 percent and a female literacy rate of 56.2 percent. The disbursements under education loan during the last three years, i.e. 2021-22 2022-23 & 2023-24 were to the tune of Rs.269.25 lakh, Rs. 24.76 lakh and Rs. 433.28 lakh respectively, which indicates that there is still considerable potential in this area. In the district, education loans are primarily given for local education.

4.2.2 Infrastructure and linkage support available, planned and gaps

The district has 1437 primary schools, 639 upper primary schools and 391 secondary schools, along with 66 colleges, 26 postgraduate colleges and 33 industrial training institutes (Source: Zila Sankhyikiya Patrika 2023). However, the district lacks quality professional colleges resulting in the migration of meritorious students seeking higher education elsewhere. Under Priority Sector Lending, loans and

advances for educational purposes include up to Rs. 10 lakhs for studies in India and up to Rs. 20 lakhs for pursuing professional courses abroad.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

In Basti district a total of 273068 (71.9 percent) families live in permanent houses (brick/stone/concrete houses). Additionally, 35311 (9.3 percent) families live in semi-permanent and 52149 families (13.73 percent) live in temporary houses, while the remaining 5.07 percent of families do not have access to housing facilities. The disbursements under this sector during the last three years, i.e. 2021-22 2022-23 & 2023-24 were to the tune of Rs.1240.45 lakh, Rs.1289.58 lakh and Rs.1452.04 lakh respectively which is very low. With rapid urbanization the demand for housing loans is increasing rapidly. There is considerable potential for new houses as well as renovation of old houses in rural and urban areas.

4.3.2 Infrastructure and linkage support available, planned and gaps

Under priority sector lending guidelines, loans for the purchase or construction of a dwelling unit for one family are available up to Rs. 35 lakhs in metropolitan centres (with a population of ten lakhs or more) and up to Rs. 25 lakhs in other centres provided the total cost of the residential unit does not exceed Rs. 45 lakhs in metropolitan centres and Rs. 30 lakhs in other centres. Additionally, loans up to Rs. 10 lakhs per family in metropolitan centres and up to Rs. 6 lakhs per family in other centres are available for the repair of dilapidated housing units.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

The infrastructure plays a crucial role in leveraging the available capacity across various sectors of the economy. Rural infrastructure in areas, like irrigation, roads, bridges, agriculture, etc. is a key driver in accelerating the overall growth rate of the economy. Basti is an agrarian district, so available infrastructure are flood protection measures, watershed, irrigation, rural roads, bridges, schools and veterinary hospitals.

5.1.2 Infrastructure and linkage support available, planned and gaps

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

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

Flood Protection Projects have resulted in salvaging of agricultural land from submergence and inundation. It has also enabled rabi crop cultivation on the agricultural land regained after water receded. The establishment of veterinary hospitals has enhanced animal health infrastructure in the district boosting animal husbandry activities. Watershed projects have helped in reducing soil erosion leading to better soil health and reduced sedimentation in water bodies.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

All 3087 villages in the district have access to drinking water facilities; however, there is a significant need for clean water which necessitates the establishment of water purification plants. The district has 1437 primary schools, 639 upper primary schools, 391 secondary schools, 66 colleges, 26 postgraduate colleges and 33 industrial training institutes. In terms of healthcare, the district has 14 Community Health Centres, 40 Primary Health Centres and 5 allopathic hospitals with a total of 1567 beds. The availability of primary schools per lakh population stands at 63.78, while the availability of allopathic hospitals/ CHCs/ PHCs is 2.34. The number of hospital beds per lakh population is 26.6, which is notably low.

5.2.2 Infrastructure and linkage support available, planned and gaps

Support is available under Ayushman Bharat, National Rural Health Mission (NRHM), Swachh Bharat Mission- Grameen and Jal Jeevan Mission (Grameen) schemes. Bank loans up to a limit of Rs. 5 crore per borrower for setting up schools, drinking water facilities and sanitation facilities, including

construction/refurbishment of household toilets and water improvements at household level etc. and loans up to a limit of Rs. 10 crore per borrower for building health care facilities, including under Ayushman Bharat in Tier II to Tier

VI centres shall be count for PSL targets.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

All 3087 inhabited villages in Basti district are electrified (Source: Zila Sankhyikiya Patrika 2023) yet solar lighting systems can prove to be a cost-effective alternative. The district also has a large livestock population which serves as a significant source of secondary income for farmers. Additionally, the waste produced by livestock can be utilized to establish bio-gas plants contributing to sustainable energy solutions.

5.3.2 Infrastructure and linkage support available, planned and gaps

Support is available under PM KUSUM scheme Bio-Energy Enterprises Promotion Programme Solar Pump Irrigation Program etc. The Government of India has launched the PM Surya Ghar: Muft Bijli Yojana to increase the share of solar rooftop capacity and empower residential households to generate their own electricity. The scheme has an outlay of Rs 75021 crore and is to be implemented till FY 2026-27. The scheme provides for a subsidy of Rs. 30000/- per kW up to 2 kW and Rs. 18000/- per kW for additional capacity up to 3 kW. Total Subsidy for systems larger than 3 kW capped is at Rs.78000. Efforts are being made by all stakeholders to popularise the scheme in the district.

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	601	543.468300	461.948
B	Ongoing tranches	92	384.325300	316.8595
	Total (A + B)	693	927.793600	778.8075

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	437	533.176500	463.1899
B	Rural roads & bridges	255	394.529900	315.5435
C	Social Sector	1	0.087200	0.0741
	Total (A + B + C)	693	927.793600	778.8075

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	27	Irrigation potential	ha	90663
B	Rural roads	44	Road length	km	130
C	Bridges	6	Bridge Length	m	277

3. 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	15	Improvement in AH activities	15	682

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

The NRLM scheme is being implemented in the district and all 14 blocks are intensive blocks. As on 31 March 2024, a total of 15275 SHGs have been formed in the district, out of which 6765 have been credit linked. The total outstanding under SHG CCL was to the tune of Rs. 8320.03 lakh. Small Finance Banks and some private sector banks are also extending credit through JLG mode. During the F.Y. 2023-24 an amount of Rs. 15700.91 lakh was disbursed to JLGs by Banks which also includes Baroda Up Bank. NABARD has conducted 03 MEDP and 05 LEDP programs in the district and has trained 510 women SHG members in various skills and handicrafts.

6.2 Infrastructure and linkage support available, planned and gaps

In the district, the formation of self-help groups (SHGs) in rural areas is primarily driven by the National Rural Livelihoods Mission (NRLM), a major initiative of the Government of India. In Uttar Pradesh this project is being implemented by the Uttar Pradesh State Rural Livelihoods Mission (UP-SRLM). As of April 1, 2021, all districts and blocks in the state have been included under this program. Under the NRLM scheme, NABARDs concessional refinance scheme is available to banks to promote lending to self-help groups under which Regional Rural Banks and District Cooperative Banks are provided refinance at concessional rates of 4 percent (for loans up to Rs. 3 lakhs) and 3 percent (for loans from Rs. 3 lakhs to Rs. 5 lakhs). Under the National Rural Livelihoods Mission (NRLM), the department offers skill training to the promoted self-help groups (SHGs) and involves them in various income-generating activities. NABARD supports these efforts by running livelihood-based programs designed to empower women to establish and manage successful enterprises, thereby boosting their income. The two major programs under this initiative are the Micro Entrepreneurship Development Program (MEDP) and the Livelihood and Enterprise Development Program (LEDP).

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Setting up soil testing facilities in each block
- 2 Continuous electricity supply
- 3 Distribution of certified seeds
- 4 More centres for input distribution under cooperative fold
- 5 Natural Farming in vegetable belt
- 6 Use of drones in agriculture

2. Water Resources

- 1 Popularising the use of water conserving technologies like sprinklers and drips and field demonstrations
- 2 Renovation of canals and desilting of canal beds
- 3 Sodic Land treatment
- 4 Water recharge technologies

3. Farm Mechanization

- 1 Popularising use of small implements like power tillers paddy transplanters and reaper- cum-binders etc. among small and marginal farmers
- 2 Setting up of more number of Custom Hiring Centres
- 3 Maintenance and upkeep of machinery and skill training for same

4. Plantation and Horticulture

- 1 Preparation of bankable models and training of bankers
- 2 Setting up of tissue culture labs in the district
- 3 Setting up of processing units under PMFME
- 4 Creation of Farm Gate Infrastructure under AIF
- 5 Setting up export related infrastructure in vegetable growing belt
- 6 Encouraging marginal and small farmers to move towards cash crops

5. Forestry/ Waste Land Development

- 1 Popularisation of hi-tech plantation on commercial scale and bankable models
- 2 Popularisation of Bamboo and Moringa plantation

6. Animal Husbandry - Dairy

- 1 Setting up of adequate number of veterinary hospitals
- 2 Active Milk Collection Centres with BMC and other instruments
- 3 Modernising and strengthening Milk Cooperatives
- 4 Adoption of silage technology on commercial scale
- 5 Easy accessibility of bank credit to farmers and insurance of cattles/ buffalo

7. Animal Husbandry - Poultry

- 1 Easy accessibility of bank credit to farmers
- 2 Ensuring availability of insurance for the sector
- 3 Setting up poultry feed units on commercial scale
- 4 Setting up of poultry hatchery

8. Animal Husbandry - Sheep, Goat, Piggery

- 1 Easy accessibility of bank credit to farmers and insurance of animals
- 2 Capacity building and market linkage
- 3 Setting up of animal breeding farms

9. Fisheries

- 1 Easy accessibility of bank credit to farmers
- 2 Setting up of adequate number of Fish Seed Hatcheries
- 3 Promotion of Cage Culture/ Bio-floc technology in the district

10. Construction of Storage and Marketing Infrastructure

- 1 Accreditation of warehouses and godowns through WDRA
- 2 Popularising Negotiable Warehouse Receipts

11. Land Development, Soil Conservation and Watershed Development

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

12. Agriculture Infrastructure: Others

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

13. Food and Agro. Processing

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

14. Agri. Ancillary Activities: Others

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

15. Micro, Small and Medium Enterprises (MSME)

- 1 Awareness among entrepreneurs about CGTMSE and other schemes of the Government
- 2 Identification of potential non- agricultural activities providing training extension services raw material supply and proper marketing arrangements for rural entrepreneurs by DIC.
- 3 Banks to provide more loans under government-sponsored schemes as well as directly to micro small and medium enterprises in the manufacturing and service sectors.
- 4 Banks to encourage entrepreneurs by taking advantage of the Credit Guarantee Schemes.

16. Export Credit

- 1 Setting up of export infrastructure in vegetable and plantation growing areas
- 2 Promoting ancillary units for agro processing
- 3 Easy availability of export credit
- 4 Training by APEDA for legal formalities

17. Education

- 1 Banks to extend credit as per Priority sector norms
- 2 Time lags and process delays in disbursement of educational loan should be avoided by adopting quick and systematic procedures in case of Public Sector Banks in urban, semi-urban and rural areas.
- 3 Special packages need to be prepared to make repayment of educational loans rational among the rural people.

18. Housing

- 1 Banks to extend credit as per Priority sector norms
- 2 The process of sanctioning housing loans should be simplified and processing fees for priority sector advances should be waived.
- 3 Some of the processes in this sector need to be simplified, such as the long gestation period of six to eight years for housing projects, the need to obtain multiple approvals from multiple authorities during a period of two to three years, etc.

19. Social Infrastructure

- 1 Banks should finance this sector as these activities prove to be effective in bringing about social change.
- 2 The State Government can approach NABARD for funding social infrastructure under RIDF.
- 3 Setting up RO plants at all Blocks by various agencies/ departments.
- 4 Creation of Sanitary infrastructure in all markets on use and pay basis by PRIs and other agencies.

20. Renewable Energy

- 1 Solarisation of Government tubewells
- 2 Creation of infrastructure for Net Metering/energy evacuation to increase financing under Solar roof top scheme

21. Informal Credit Delivery System

- 1 Skill training to SHG members for setting up Enterprise
- 2 Linking SHGs/enterprises with market through ONDC, etc
- 3 Easy credit facility from banks

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. The cooperative sector in Uttar Pradesh comprises a total of 44575 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 and 5 state level federations operating in the state.
2. The Government of Uttar Pradesh (GoUP) has undertaken significant initiatives to enhance the cooperative movement supporting the "Sahakar se Samridhhi" vision. One of the key measures includes the adoption of model bye-laws that have transformed Primary Agricultural Credit Societies (PACS) into Multi-Purpose Credit Societies (B-PACS), allowing them to engage in over 25 diverse business activities, such as dairy, fishery and renewable energy. To further diversify PACS operations, 1016 societies have been identified for financial assistance under the Multi-Service Centers (MSC) scheme, which includes infrastructure development like godowns. In a major digital initiative, 5686 PACS are being computerized under a Centrally Sponsored Project, positioning UP as a leader in this effort. Additionally, the state is participating in the world's largest grain storage project with new facilities like a 1400 metric tonne warehouse in Mirzapur. Moreover 5314 PACS have been integrated into the Common Service Centers (CSC) network offering over 300 e-services thereby expanding their role in rural communities.
3. Furthering its commitment to grassroots development the GoUP is focusing on the computerization of Agriculture and Rural Development Banks (ARDBs) covering 323 branches across the state. The government is also establishing new PACS, dairy and fishery cooperatives in all uncovered Panchayats with

1046 societies already registered. To bolster capacity building at the grassroots level the state will hire young professionals as "Cooperative Interns" to support the cooperative model. Additionally, PACS are being promoted as Pradhan Mantri Bhartiya Janaushadhi Kendras and PM Kisan Samriddhi Kendras (PMKSKs) to improve access to medicines and fertilizers in rural areas. Many PACS have also joined national cooperative bodies focusing on exports organic farming and seed distribution. These comprehensive initiatives are designed to deepen the cooperative movement in Uttar Pradesh fostering inclusive development and self-reliance across the state.

5. Status of Cooperatives in the District

1. Basti district has a profile network of cooperative societies covering the areas of all the 14 blocks of the district. There are 116 primary agricultural credit societies functioning in the district. However, only 03 credit cooperative societies are providing credit to their members, due to which members have to borrow from other banks. There are 14 branches of Basti Jilla Sahkari Bank Ltd., 04 branches of Basti Urban Cooperative Bank Ltd. and 02 branches of U. P. Sahkari Gram Vikas Bank Ltd. in the district. Basti Jilla Sahkari Bank Ltd. is licensed and after the implementation of CBS, NEFT / RTGS services are being provided by the bank.
2. The district has various non-credit cooperative societies, including 01 marketing society, 16 consumer stores, 39 labour societies, 229 milk producer societies, 20 fisheries societies,

151 weavers' societies, 37 industrial societies and 7 sugarcane cooperative societies, bringing the total number of such societies to 500.
3. Under centrally sponsored scheme total 80 PACS (19 in the 1st phase, 15 in the 2nd phase and 46 in the 3rd phase) are under computerisation.

6. Potential for formation of cooperatives

1. There is good potential for cooperative activity in the district as the distribution of the operational area of cooperative societies in the district is not uniform and some villages are not covered in the operational area of any cooperative society. Therefore, there is a possibility of formation of credit cooperative societies in all the development blocks which can promote economic activities.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	Formation and promotion of Farmer Producer Company (FPO) under CSS - 10000 FPO Scheme	Bahadurpur Gaur Basti Sadar and Saun Ghat Blocks	Grant assistance towards formation and promotion of Producer Organizations	No	2500	It aims to support farmer members by providing agricultural inputs and equipment at reasonable rates. It will also facilitate the collection processing and trading of crops/ vegetable from local farmers focusing on value addition and will enable farmers to increase their income.
2	Promotional Activity	Double Cropping of Vegetable Cultivation on Scaffolding	Parasrampur Block	Training 100 farmers on vegetable cultivation using scaffolding method and infrastructure support.	No	100	Awareness about Scaffolding technique and income enhancement
3	Sensitisation	Capacity Building for adoption of technology	Parasrampur Block	Grant assistance for visiting Centre of Excellence for vegetable Kannauj to learn technical innovations and skill upgradation on vegetable cultivation	No	50	Increased farmers' income by adopting technological changes in vegetable cultivation
4	Skill Training	Skill Development Project	Basti Sadar Block	Skill development on Fast Food Stall Entrepreneur	No	60	Wage/ self employment of 60 rural youths

5	Skill Training	Skill Development Project	Kaptanganj Block	Skill development on Sewing Machine Operator (SWM)	No	30	Employment of 30 rural youths
6	Skill Training	Skill Development Project	Kaptanganj Block	Skill development on Home Health Aid (HHA)	No	60	Employment of 60 rural youths
7	Infrastructure Development	Infrastructure support to RSETI	Basti	Assistance towards capital expenditure for purchase and maintenance of training equipment.	No		RSETI will be able offer trainings in new skills/ areas
8	Skill Training	Livelihood and Entrepreneurs Development Program	Kudraha Block	Training on banana fibre handicrafts making and necessary infrastructure support	No	90	90 SHG members are now able to create additional sources of income.
9	Skill Training	Livelihood and Entrepreneurs Development Program	Bankati Block	Training on flower cultivation and vermi-composting making	No	60	60 SHG members are now able to create additional sources of income.
10	Skill Training	Micro Entrepreneurs Development Program	Parasrampur Block	Training on flower cultivation and vermicompost making	No	30	30 SHG members are now able to create additional sources of income.
11	Skill Training	Micro Entrepreneurs Development Program	Kaptanganj Block	Training on nursery and vermicompost making	No	30	30 SHG members are now able to create additional sources of income.
12	Skill Training	Livelihood and Entrepreneurs Development Program	Harraiya Block	Training on Jute Bag / Folder Making	No	90	90 SHG members are now able to create additional sources of income.

13	Skill Training	Livelihood and Entrepreneurship Development Program	Saun Ghat Block	Training on Chikankaari Art	No		90	90 SHG members are now able to create additional sources of income.
14	Skill Training	Livelihood and Entrepreneurship Development Program	Parasrampur Block	Training on Agarbatti/ Dhoopbatti Making	No		90	90 SHG members are now able to create additional sources of income.
15	Skill Training	Micro Entrepreneurship Development Program	Kaptanganj Block	Training on soft toy making	No		30	30 SHG members are now able to create additional sources of income.

Success Stories

Success Story 1: Skill Development Program on Sewing Machine Operator



1. Scheme : Skill Development Initiative (SDI) under Gramya Vikas Nidhi (GVN)
2. Project Implementing Agency : Jan Seva Sansthan Basti
3. Duration of the project : 92 days
4. Beneficiary :
 - No. of beneficiaries : 30
 - Community : SC : 17 OBC: 13
 - State : Uttar Pradesh
 - District : Basti
 - Block : Kaptanganj
 - Village : 24 Village across 3 Blocks

1.1 Support provided

● In the wake of increasing demand for skilled labor in the textile industry a Skill Development Program was conducted to train rural youth as sewing machine operators. The program aimed to empower participants with essential skills and improve employability. A training curriculum in confirmation with NSQF was created focusing on fundamental sewing techniques machine operation and garment construction. Experienced trainers and industry professionals facilitated hands-on workshops. The training was provided free of cost to the participants.

- The participants were also provided training on soft skills. Ongoing support from mentors helped participants overcome challenges develop confidence and refine their skills.
- Collaborations with garment factories helped in providing job placements for trainees upon completion of the training program.

1.2 Pre-implementation status

- Before the training program commenced the rural youths faced significant challenges including unemployment particularly among women who struggled to secure stable employment opportunities. This situation was exacerbated by a considerable skills gap among job seekers.
- Additionally, potential candidates had limited access to training facilities sewing machines and the necessary materials for skill development. This lack of resources further hindered their prospects foremployment in the industry.

1.3 Challenges faced

- One significant challenge faced during implementation was the diverse skill levels among participants. Instructors had to adapt their teaching methods to accommodate both beginners and those with some background in sewing making it difficult to maintain a consistent learning pace.
- Logistical issues also posed challenges particularly for participants with family responsibilities. Further maintaining retention rates wasalso challenging.

1.4 Impact

- All the 30 trainees completed the training acquiring essential sewing skills that increased their employability in the textile industry. All the 30 trainees secured jobs within one month of completing the program with many receiving higher wages than previous employment opportunities.
- The program enhanced participants self-esteem and financial independence particularly among women who reported improved family dynamics and personal satisfaction.

Success Story 2: Training on Banana Fibre Handicraft Making



1. Scheme : Livelihood and Enterprise Development Programme (LEDP)

2. Project Implementing Agency : Janardan Prasad Memorial Multipurpose Social Service Society Gorakhpur

3. Duration of the project : 2 years

4. Beneficiary :

No. of beneficiaries : 90

Community : Women SHG members

State : Uttar Pradesh

District : Basti

Block : Kudraha

Village : Jibhiyanw Chilwaniya Shipur

2.1 Support provided

- 90 women SHG members from 3 villages of Kudraha Block of Basti district were imparted training on banana fibre handicraft making. The trainees were provided necessary tools and raw materials to start production.
- Financial support was also extended in the form of stipend. They were also provided market access through work orders.

2.2 Pre-implementation status

- Before start of the project the women were mostly unemployed or earning meager incomes from daily wage labor seasonal agriculture work etc. and were struggling to support their families.

2.3 Challenges faced

- The SHG faced several challenges including learning the techniques of banana fibre crafting overcoming societal biases that doubted their capabilities and accessing markets outside their village to sell their products competitively.

2.4 Impact

- The women began producing eco-friendly handicrafts such as bags, mats and decor items, which enhanced their earnings substantially leading to improved living conditions for their families.
- This success not only brought financial independence but also inspired other women in the community to explore similar opportunities, empowering a larger network of women in the village.

Success Story 3: Training on Nursery and Vermi Compost Making



1. Scheme : Micro Enterprise Development Programme (MEDP)
2. Project
Implementing Agency : Sundaram Sewa Sansthan Luckow
3. Duration of the
project : One year
4. Beneficiary :

No. of
beneficiaries :
Community : Women SHG members

State : Uttar Pradesh

District : Basti

Block : Kaptanganj

Village : Bihara

3.1 Support provided

- 30 women SHG members from Bihara village of Kaptanganj Block of Basti district were provided hands on training on nursery and vermicompost making. The trainees were provided necessary tools and raw materials to start production.
- The training was provided free of cost. Financial support was also extended in the form of stipend to the trainees. They were also provided market access through participations in various exhibitions and Melas.
- One of the SHG who participated in the training program was sanctioned Gram Dukan for marketing of their produce and of other SHG members as well.

3.2 Pre-implementation status

- Before start of the project the women were mostly unemployed or earning meager incomes from daily wage labor seasonal agriculture work etc. and were struggling to support their families.

3.3 Challenges faced

- Initially the group struggled with limited technical knowledge lack of resources and societal biases that questioned women's ability to run a business. Additionally finding buyers and promoting their products in a competitive market posed significant hurdles.

3.4 Impact

- Through continued support the women SHG members transformed their business into a success producing high-quality saplings and organic compost. Their income increased significantly improving their families economic stability.
- The SHG became a source of inspiration encouraging other women to pursue entrepreneurship in sustainable agriculture. The initiative also helped in promoting organic farming in the village.

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 ₹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 Submission 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 Submission 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 Submission 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 With 96 percent of farmers being marginal and small, primarily engaged in subsistence agriculture, they face increasing vulnerability due to rising temperatures and reduced precipitation which have negatively impacted foodgrain production. To enhance farmers resilience there is a need for the adoption of resource conservation technologies, improved water use efficiency and climate-resilient seeds and agricultural practices. Additionally boosting farmers' incomes through climate-resilient dairy practices, fisheries, horticulture and plantation crops is essential. Proposed climate action projects could focus on climate-resilient agriculture and promoting integrated farming 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.
 - b There is one KVKs in the district which can play a very active role.
 - c Agriculture department has been distributing seeds for various crops. Seeds so distributed may be climate resilient and approach can be modified to implement it in a project mode. Farmers field schools may be upgraded into Climate Field School.
 - d 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.\
 - e Various NGOs can play a key role in climate change by raising awareness, advocating for policies, and supporting sustainable practices. They can work with communities and governments to promote conservation, reduce emissions, and help vulnerable groups adapt to climate impacts.

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 Kala Namak rice, which is grown in the tarai area of Siddharth Nagar and ten neighboring districts of eastern Uttar Pradesh, which also, includes Basti district, has been registered as a GI Product. It is a scented rice variety which is generally offered better price as compared to other rice varieties to the farmers. The name Kalanamak Rice has been derived due to its black husk (kala = Black, & the suffix namak means salt). It is famous for its taste, palatability, and aroma. It is also featured in specialty rice of the world by Food and Agricultural Organization (FAO) of the United Nations. Kalanamak Rice is in cultivation since the Buddhist period (600 BC). The grains were also found from excavation of Aligarhwa (district Siddharthnagar, Uttar Pradesh).
- 4 The application to get GI status was submitted on 25 March 2010 and the certificate was issued on 09 September 2013 which is valid up to 24 March 2030. There is no authorised users who belongs to Basti district.
- 5 NABARD has been making efforts to promote this GI product through its grant assistance for exhibition and sales promotion through participation in various Melas/exhibitions.

Signature-1

Sr. No.	Activity	Main Level Factor (F)	Unit Size	Sap / Unit Cost (Rs)	Substrate	Barkl	Barkl	Substrate	Gur	Hornilla	Kopungat	Kadamba	Paras Temp	Ranagar	Kadamb	Sakina Dept	Sap Dist	Vikram Tot	District Total
1. Agriculture																			
1.1 Farm Cereals																			
1.1.1 Farm Cereals - Sorghum, Maize																			
1	1.1.1.1 Sorghum - Sorghum (A10)	300	Acres	15545	175	250	250	115	130	100	100	130	130	130	130	130	130	215	267
2	1.1.1.2 Maize (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
3	1.1.1.3 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
4	1.1.1.4 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
5	1.1.1.5 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
6	1.1.1.6 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
7	1.1.1.7 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
8	1.1.1.8 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
9	1.1.1.9 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
10	1.1.1.10 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
1.2 Farm Cereals - Sorghum, Maize																			
1	1.2.1.1 Sorghum - Sorghum (A10)	300	Acres	15545	175	250	250	115	130	100	100	130	130	130	130	130	130	215	267
2	1.2.1.2 Maize (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
3	1.2.1.3 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
4	1.2.1.4 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
5	1.2.1.5 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
6	1.2.1.6 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
7	1.2.1.7 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
8	1.2.1.8 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
9	1.2.1.9 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
10	1.2.1.10 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
1.3 Farm Cereals - Sorghum, Maize																			
1	1.3.1.1 Sorghum - Sorghum (A10)	300	Acres	15545	175	250	250	115	130	100	100	130	130	130	130	130	130	215	267
2	1.3.1.2 Maize (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
3	1.3.1.3 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
4	1.3.1.4 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
5	1.3.1.5 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
6	1.3.1.6 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
7	1.3.1.7 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
8	1.3.1.8 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
9	1.3.1.9 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
10	1.3.1.10 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
1.4 Farm Cereals - Sorghum, Maize																			
1	1.4.1.1 Sorghum - Sorghum (A10)	300	Acres	15545	175	250	250	115	130	100	100	130	130	130	130	130	130	215	267
2	1.4.1.2 Maize (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
3	1.4.1.3 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
4	1.4.1.4 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
5	1.4.1.5 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
6	1.4.1.6 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
7	1.4.1.7 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
8	1.4.1.8 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
9	1.4.1.9 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
10	1.4.1.10 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
1.5 Farm Cereals - Sorghum, Maize																			
1	1.5.1.1 Sorghum - Sorghum (A10)	300	Acres	15545	175	250	250	115	130	100	100	130	130	130	130	130	130	215	267
2	1.5.1.2 Maize (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
3	1.5.1.3 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
4	1.5.1.4 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
5	1.5.1.5 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
6	1.5.1.6 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
7	1.5.1.7 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
8	1.5.1.8 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
9	1.5.1.9 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
10	1.5.1.10 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
1.6 Farm Cereals - Sorghum, Maize																			
1	1.6.1.1 Sorghum - Sorghum (A10)	300	Acres	15545	175	250	250	115	130	100	100	130	130	130	130	130	130	215	267
2	1.6.1.2 Maize (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
3	1.6.1.3 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
4	1.6.1.4 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
5	1.6.1.5 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
6	1.6.1.6 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
7	1.6.1.7 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
8	1.6.1.8 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
9	1.6.1.9 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
10	1.6.1.10 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
1.7 Farm Cereals - Sorghum, Maize																			
1	1.7.1.1 Sorghum - Sorghum (A10)	300	Acres	15545	175	250	250	115	130	100	100	130	130	130	130	130	130	215	267
2	1.7.1.2 Maize (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
3	1.7.1.3 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
4	1.7.1.4 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
5	1.7.1.5 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
6	1.7.1.6 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
7	1.7.1.7 Sorghum - Sorghum (A10)	300	Acres	13210	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100
8	1.7.1.8 Sorghum - Sor																		

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[illegible]

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	88566.00	98071.00	104014.38	34457.12	112311.75	33552.26	112324.18	
RCBs	0.00	0.00	85.00	82.17	0.00	175.99	728.89	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	65548.00	64237.00	73454.70	32868.72	77533.00	34998.63	78311.00	
Others	0.00	74.00	0.00	0.00	390.00	0.00	429.00	
Sub total (A)	154114.00	162382.00	177554.08	67408.01	190234.75	68726.88	191793.07	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	19664.00	10085.00	18944.26	13180.28	27245.56	18533.24	30270.62	
RCBs	0.00	42.00	0.00	0.00	0.00	0.00	2.57	
SCARDB	0.00	0.00	0.00	45.37	568.64	158.80	859.67	
RRBs	10741.00	9463.00	11796.65	2354.89	14223.33	5676.83	7674.26	
Others	0.00	0.00	0.00	5952.18	214.00	5759.75	8515.21	
Sub total (A)	30405.00	19590.00	30740.91	21532.72	42251.53	30128.62	47322.33	

Table 3: Total Agri. Credit						
Particulars	2021-22		2022-23		2023-24	
	Target	Ach.	Target	Ach.	Target	Ach.
CBS	108230.00	108156.00	122958.64	47637.40	139557.31	52085.50
RCBs	0.00	42.00	85.00	82.17	0.00	175.99
SCARDB	0.00	0.00	0.00	45.37	568.64	158.80
RRBs	76289.00	73700.00	85251.35	35223.61	91756.33	40675.46
Others	0.00	74.00	0.00	5952.18	604.00	5759.75
Sub total (A)	184519.00	181972.00	208294.99	88940.73	232486.28	98855.50

Table 4: MSME						
Particulars	2021-22		2022-23		2023-24	
	Target	Ach.	Target	Ach.	Target	Ach.
CBS	25302.00	25815.00	29173.00	54917.75	34997.00	91588.06
RCBs	0.00	0.00	800.00	17.30	0.00	0.00
SCARDB	600.00	257.00	0.00	0.00	0.00	0.00
RRBs	11981.00	11704.00	12975.38	9761.71	11476.00	17371.13
Others	0.00	0.00	0.00	325.50	693.50	1280.99
Sub total (A)	37883.00	37776.00	42948.38	65022.26	47166.50	110240.18

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	21798.00	21404.00	22414.00	2223.54	23555.28	5397.08	31226.07	
RCBs	740.00	445.00	140.00	7.00	0.00	85.52	0.00	
SCARDB	-600.00	948.00	0.00	0.00	283.60	0.00	316.06	
RRBs	6972.00	5320.00	7500.32	7800.86	7004.60	513.20	1613.96	
Others	0.00	0.00	0.00	1676.04	509.60	1963.86	2390.54	
Sub total (A)	28910.00	28117.00	30054.32	11707.44	31353.08	7959.66	35546.63	

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	155330.00	155375.00	174545.64	104778.69	198109.59	149070.64	345814.00	
RCBs	740.00	487.00	1025.00	106.47	0.00	261.51	731.46	
SCARDB	0.00	1205.00	0.00	45.37	852.24	158.80	1175.73	
RRBs	95242.00	90724.00	105727.05	52786.18	110236.93	58559.79	90844.73	
Others	0.00	74.00	0.00	7953.72	1807.10	9004.60	12364.81	
Sub total (A)	251312.00	247865.00	281297.69	165670.43	311005.86	217055.34	450930.73	

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
C L	98071.00	0.00	0.00	64237.00	74.00	34457.12	82.17	0.00	32868.72	0.00	67408.01

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
C L	33552.26	175.99	0.00	34998.63	0.00	112324.18	728.89	0.00	78311.00	429.00	191793.07

Table 2: Term Loan

Particulars	2021-22					2022-23					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
C L	98071.00	0.00	0.00	64237.00	74.00	34457.12	82.17	0.00	32868.72	0.00	67408.01
W S											0.00
L D											0.00
F M											0.00
P & H											0.00
AH -D											0.00
AH -P											0.00

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Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	33552.26	175.99	0.00	34998.63	0.00	68726.88	112324.18	728.89	0.00	78311.00	429.00	191793.07
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	18533.24	0.00	158.80	5676.83	5759.75	30128.62	30270.62	2.57	859.67	7674.26	8515.21	47322.33
Sub total	18533.24	0.00	158.80	5676.83	5759.75	30128.62	30270.62	2.57	859.67	7674.26	8515.21	47322.33
Grand Total (I +II)	52085.50	175.99	158.80	40675.46	5759.75	98855.50	142594.80	731.46	859.67	85985.26	8944.21	239115.40

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.	1000000
2	Animal Driven Carts	Conventional Bullock Cart		No.	90000
3	Bakery & Confectionery Unit			No.	1500000
4	Bee Keeping			No.	371500
5	Bioferlizers			No.	160000
6	Buffalo Farming			1+1	248000
7	Cold Storage			No.	4000000
8	Combine harvester			No.	2450000
9	Commercial Broiler Farming			5000	2458000
10	Commercial Broiler Farming			5000	5846000
11	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
12	Compost/ Vermi Compost	Vermi Compost		No.	750000
13	Compost/ Vermi Compost	Vermi Compost		No.	31000
14	Custom Service Units/ Custom Hiring Centers			No.	8500000
15	Dairy Cow and Heifer rearing			2	1013000
16	Dairy Processing Unit			No.	700000
17	Diesel Pump Sets			No.	55550
18	Diesel Pump Sets			No.	49500
19	Drinking Water			No.	200000
20	Drip Irrigation			ha	119000

21	Education				No.	10000000
22	Education Loans	Study in India			No.	1000000
23	Export Credit	Post Shipment Export Credit			No.	40000000
24	Farm Ponds/ Water Harvesting Structures				No.	224000
25	Finance to FPOs/FPCs				No.	1500000
26	Fish Seed Hatchery				ha	2500000
27	Floriculture				sq. m.	89000
28	Floriculture				sq. m.	89400
29	Food Grain Processing	Flour Mill			No.	2500000
30	Goat	Rearing Unit			20+1	414000
31	Goat	Breeding Unit			500+25	9630000
32	Godown				No.	20000000
33	Healthcare	Hospital			No.	10000000
34	Indigenous Cattle Faming				1+1	218000
35	Integrated Farming				ha	650000
36	Integrated Farming				ha	450000
37	Leveller				No.	342000
38	Loans to Distressed Persons				No.	50000
39	Manufacturing Sector	Term Loan		Micro	No.	1000000
40	Manufacturing Sector	Term Loan		Small	No.	25000000
41	Manufacturing Sector	Working Capital		Micro	No.	500000
42	Manufacturing Sector	Term Loan		Micro	No.	2500000
43	Manufacturing Sector	Working Capital		Micro	No.	2000000
44	Manufacturing Sector	Working Capital		Small	No.	5000000

45	Manufacturing Sector	Working Capital	Micro	No.	1000000
46	Manufacturing Sector	Working Capital	Micro	No.	200000
47	Manufacturing Sector	Working Capital	Small	No.	10000000
48	Manufacturing Sector	Term Loan	Micro	No.	5000000
49	Manufacturing Sector	Term Loan	Micro	No.	10000000
50	Mushroom Cultivation			1000 Kg. per Cycle	211000
51	New Orchard	Tropical/ Sub Tropical Fruits		Acre	175200
52	Nursery/ Propagation unit			ha	534800
53	Oil Extraction			No.	1000000
54	On Farm development (OFD) Works			m.	75000
55	Ornamental Fish Hatchery			No.	50000
56	Other machinery			No.	525000
57	Other machinery			No.	150000
58	Other machinery			No.	790000
59	Others			No.	410000
60	Packaging Unit			No.	1000000
61	Plantation	Poplar		ha	235040
62	Plantation	Eucalyptus		ha	93176
63	Plantation	Bamboo		ha	86636
64	Power Tiller			No.	203000
65	Purchase/ Construction of a Dwelling Unit (Individual)			No.	3500000
66	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
67	Repair of Dwelling Units			No.	600000

68	Rice Processing				No.	14500000
69	Sericulture				No.	75000
70	Service Sector	Term Loan	Micro		No.	1000000
71	Service Sector	Term Loan	Small		No.	25000000
72	Service Sector	Working Capital	Micro		No.	1000000
73	Service Sector	Working Capital	Micro		No.	500000
74	Service Sector	Working Capital	Micro		No.	2000000
75	Service Sector	Term Loan	Micro		No.	10000000
76	Service Sector	Working Capital	Small		No.	5000000
77	Service Sector	Term Loan	Micro		No.	5000000
78	Service Sector	Term Loan	Micro		No.	2500000
79	Service Sector	Working Capital	Micro		No.	200000
80	Service Sector	Working Capital	Small		No.	10000000
81	SHGs/ JLGs				No.	200000
82	SHGs/ JLGs				No.	150000
83	Solar Energy	Roof Top Solar PV System with Battery			No.	100000
84	Solar PV Pump Sets (AC)				No.	158900
85	Spice Processing				No.	300000
86	Sprinkler Irrigation				ha	109000
87	Sprinkler Irrigation				ha	107000
88	Sugarcane processing	Jaggery production			No.	500000
89	Thresher				No.	135000
90	Thresher				No.	180500
91	Tube Well				No.	23000
92	Two Wheeler Loans				No.	100000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Potato/ Aloo (Irrigated)		65547
2	Broiler Farming	Others_Basti	1000	378000
3	Buffalo Farming	Others_Basti		73000
4	Cereals	Maize/ Makka (Irrigated)		13219
5	Cereals	Wheat/ Gehu (Irrigated)		25593
6	Cereals	Rice/ Chaval/ Dhan (Irrigated)		25733
7	Fish Culture in Pond	Monculture _ Pangassius_Pangassius fish farming earthen ponds		300000
8	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Major Carps_Carp fish/ composite fish farming earthen ponds		64000
9	Layer Farming	Others_Basti	5000	1512500
10	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		15217
11	Pulses	Lentil/ Masur/ Masoor (Irrigated)		14419
12	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)		16580
13	Sugar Crops	Sugarcane/ Ganna (Irrigated)		61377

Abbreviations

Abbreviation	Expansion
ACP	Annual Credit Plan
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
AHIDF	Animal Husbandry Infrastructure
Development Fund Scheme	AMIS Agriculture Marketing Infrastructure
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	Gound Level Credit
GoI	Government of India
GSDP	Gross State Domestic Product
ha	Hectare
HYV	High Yielding Variety
IAY	Indira Awas Yojana
ICAR	Indian Council for Agriculture Research
ICT	Information and Communication Technology
IoT	Internet of Things
ITDA	Integrated Tribal Development Agency
JLG	Joint Liability Group
JNNSM	Jawaharlal Nehru National Solar Mission
KCC	Kisan Credit Card
KSK	Krishi Sahayak Kendra
KVI	Khadi and Village Industries
KVK	Krishi Vigyan Kendra
LAC	Livestock Aid Centre
LAMPS	Large-sized Adivasi Multipurpose Society
LDM	Lead District Manager
LI	Lift Irrigation
MEDP	Micro Enterprises Development Programme
MF	Marginal Farmer
MI	Micro Irrigation
MIDH	Mission for Integrated Development of Horticulture
MINRE	Ministry of New and Renewable Energy
MoFPI	Ministry of Food Processing Industries
MPCS	Milk Producers Co-operative Society
MPEDA	Marine Products Export Development
Authority MUDRA Agency Ltd.	Micro Units Development & Refinance
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

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Designation	DDM NABARD
Address 1	Shakti Nagar Gandhi
Nagar Address 2	Near Dr. R P Singh
Hospital Post Office	Gandhinagar SO
Basti District	Basti
State	Uttar Pradesh
Pincode	272001
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- 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.
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