



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



भदोही

Bhadohi

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: Bhadohi

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:**

Lallan Kumar

District Development Manager

NABARD

Bhadohi

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	Bhadohi city is situated on the banks of river Ganga and is about 288.9 kilometers south-west of the state capital Lucknow. It is located in the sub-agro-climatic zone, which falls under the Upper Ganga Plains/Mid-Plains regional climate zone and is spread over an area of 2525 square kilometres.
2	Type of soil	The soil mainly falls under the category of alluvial soil, typical of areas near rivers, especially the Gomti. The soil structure ranges from sandy loam to clay loam.
3	Primary occupation	Although a significant population is engaged in the primary sector, the main occupations are in the secondary/tertiary sector, with a majority engaged in trade, retail businesses, and service sectors like education and healthcare.
4	Land holding structure	The district has a total of 238,926 holdings with a total area of 172,661 hectares. Out of these, 220,737 holdings (up to 2 hectares) with an area of 113,228 hectares belong to small and marginal farmers, constituting 92% of the total holdings.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Against the PLP target of Rs. 598822.49 Lakhs, the total achievement of the district as per SLBC data is Rs. 2054130 Lakh, which is 562% of the target. Previously, PLP and ACP targets were allocated only for rural/semi-urban branches, not the Bhadohi Metro area branches.
2	CD Ratio	The CD Ratio of the district as of 31 March 2024 is 39%.
3	Investment credit in agriculture	Agriculture Term loan in the district during FY2024 has been Rs. 306544 Lakh. The major sectors are Dairy Development (Rs. 15413 Lakh) and Farm Mechanization (Rs. 3643 Lakh).
4	Credit flow to MSMEs	MSME credit has the major share in the district's annual credit priority sector disbursements. Total priority sector MSME credit in the district during FY2024 has been Rs. 15316 Crore.
5	Other significant credit flow, if any	Other significant credit flows include Export credit - Rs. 11087 Lakh and Rs. 46161 Lakh.

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

1	Projection for the year	For FY2025-26, Rs. 362400 lakhs have been earmarked for crop loan, agri-term loan, agri-infrastructure loans, and other allied sectors, Rs. 3240 lakhs for MSME Sector, and Rs. 2796 for other priority sector loans. Total PLP projections amount to Rs. 598822.49.
2	Projection for agriculture and its components	Credit potential for crop loans is estimated at Rs. 8687.33 Lakh, Agri term loan at Rs. 40166.99 Lakh, Agri-infra loans at Rs. 3780 Lakh, and Agri ancillary activities at Rs. 3240 Lakh.



3	Projection for MSMEs	The credit potential for MSMEs is projected at Rs. 362400 Lakh, including Rs. 1152 Lakh for Term loan and Rs. 270 Lakh for Working capital loans.
4	Projection for other purposes	The PLP estimate for other priority sectors indicates a credit potential of Rs. 6682.56 Lakh, including Rs. 8100 Lakh for education loans, Rs. 16957.50 Lakh for housing loans, and Rs. 108 Lakh for export credit.

## 5. Developmental Initiatives

1. Specific campaigns are also being conducted by the central government, state government, RBI, NABARD, and other bankers to ensure that farmers have Kisan Credit Cards and KCC Animal husbandry and Fishery.
2. The Pradhan Mantri Kisan Samman Nidhi provides a provision of Rs. 6,000 per year to all farmers to the eligible farmers
3. NABARD has facilitated the formation of FPOs under the Government of Indias CSS 10,000 FPO program blocks of Bhadohi.
4. Various government schemes, such as the Agriculture Infrastructure Fund (AIF), the Prime Minister Formalization of Micro Food Processing Enterprises (PMFME) in the agriculture sector are being implemented in the district.
5. Further, the Prime Ministers Employment Generation Programme (PMEGP), the Mukhyamantri Yuva Swavalamban Yojana (MYSY), PM Street Vendors AtmaNirbhar Nidhi (PMSVANidhi), are actively implemented in the district for employment generation and supporting MSMEs.
6. The state governments ODOP (One District One Product) scheme is being implemented in the district

## 6. Thrust Areas

1. Focus on the use of technology in agriculture, adopting technology-related projects on a pilot basis.
2. MSME credit has been major thrust area since the district is majorily urbanised / industrialised.
3. Priority given to financing SHGs/JLGs, forming farmer producer groups, etc., in the district.

## **7. Major Constraints and Suggested Action Points**

1. 92% of agricultural holdings are in the small and marginal category.
2. Agriculture remains traditional, with a lack of resources and conceptual barriers to transforming it into an agri-business.
3. Rich presence of small and medium enterprises in the district.

## **8. Way Forward**

1. Coordination between government agencies, banks, development departments, and NABARD to promote capital formation in agricultural financing.
2. Financial inclusion, literacy, and effective implementation of government subsidy schemes.
3. Bank financing to support joint liability groups, cultivators, and agricultural laborers.

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

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

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

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

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



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

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

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



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

## 5. Agency wise Use

### Utility

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

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

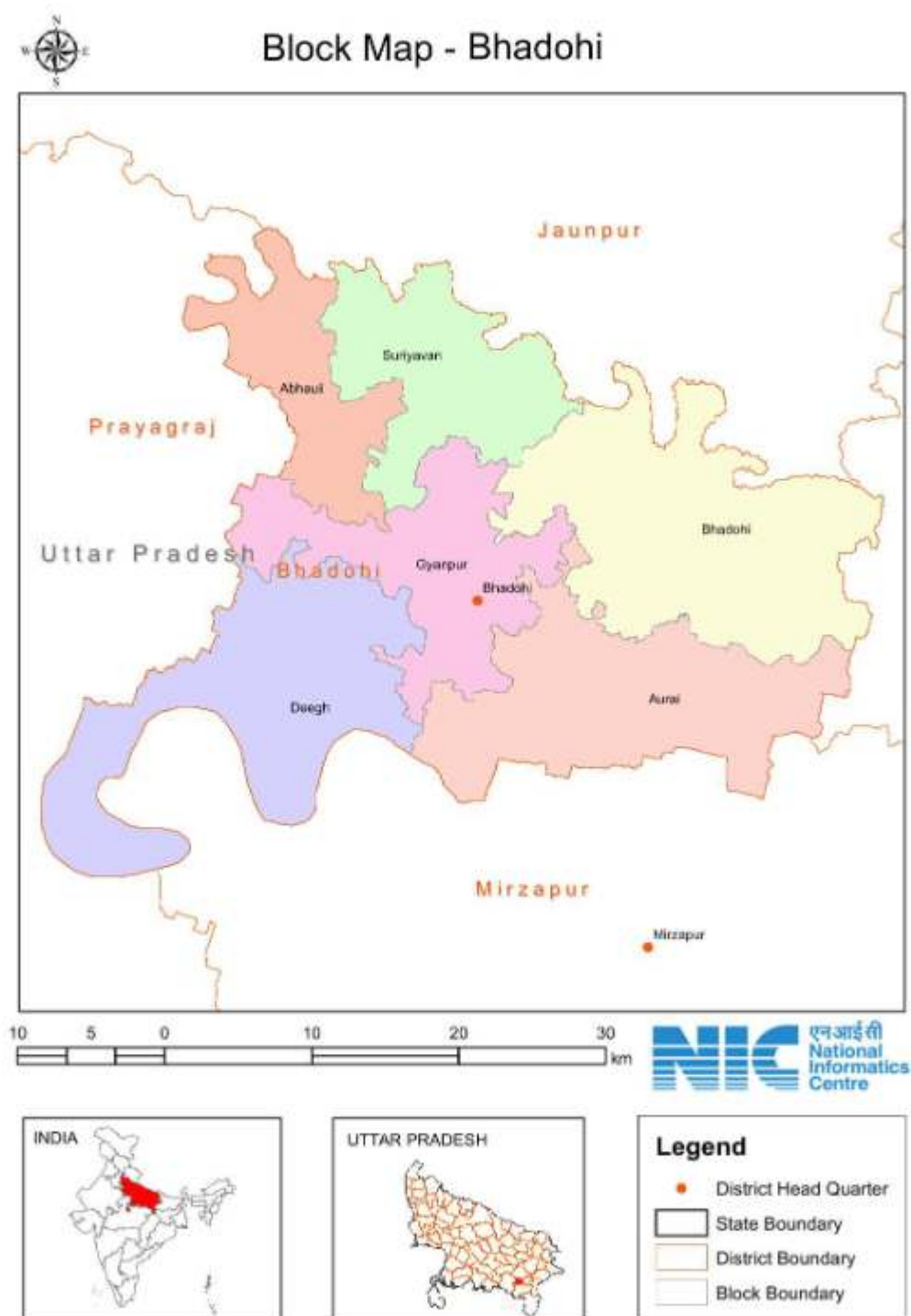
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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

## 6. Limitations and constraints

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

# **Part A**

## District Map



Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	40166.99
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	9443.33
2	Term Loan for agriculture and allied activities	30723.66
B	Agriculture Infrastructure	8238.00
C	Ancillary activities	21060.00
I	Credit Potential for Agriculture A+B+C)	69464.99
II	Micro, Small and Medium Enterprises	362400.00
III	Export Credit	108.00
IV	Education	8100.00
V	Housing	16957.50
VI	Social Infrastructure	137700.00
VII	Renewable energy	1296.00
VIII	Others	2796.00
	Total Priority Sector	598822.49

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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	8687.33
2	Water Resources	4060.80
3	Farm Mechanisation	3643.20
4	Plantation & Horticulture with Sericulture	2735.64
5	Forestry & Waste Land Development	1334.88
6	Animal Husbandry - Dairy	9786.00
7	Animal Husbandry - Poultry	4129.44
8	Animal Husbandry - Sheep, Goat, Piggery	3679.20
9	Fisheries	1422.00
10	Farm Credit- Others	688.50
	<b>Sub total</b>	<b>40166.99</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	4266.00
2	Land development, Soil conservation, Wasteland development	192.00
3	Agriculture Infrastructure - Others	3780.00
	<b>Sub total</b>	<b>8238.00</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	17820.00
2	Ancillary activities - Others	3240.00
	<b>Sub Total</b>	<b>21060.00</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>362400.00</b>
<b>III</b>	<b>Export Credit</b>	<b>108.00</b>
<b>IV</b>	<b>Education</b>	<b>8100.00</b>
<b>V</b>	<b>Housing</b>	<b>16957.50</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>137700.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>1296.00</b>
<b>VIII</b>	<b>Others</b>	<b>2796.00</b>
	<b>Total Priority Sector</b>	<b>598822.49</b>

## District Profile Key Agricultural and Demographic Indicators

Particulars	Details
-------------	---------

### 1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
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#### 1.a Additional Information

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

### 2. Soil & Climate

Sr. No.	Particulars	N0s.
1	Agro-climatic Zone 4	Eastern Plain Zone
2	Agro-climatic Zone 5	Eastern Plain Zone

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	N0s.
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### 4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	N0s.
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### 5. Distribution of Land Holding

	Classification of Holding	Holding		Area	
Sr. No.	Particulars	N0s.	% to Total	Ha.	% to Total

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

Sr. No.	Particulars	N0s.
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#### 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
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#### 8. Households [In '000]

Sr. No.	Particulars	N0s.
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#### 9. Household Amenities [Nos. in '000 Households]

Sr. No.	Particulars	N0s.
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#### 10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
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#### Sources

Table Name	Source(s) and reference year of data
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### District Profile

#### Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
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#### 12. Infrastructure & Support Services For Agriculture [Nos.]

Sr. No.	Particulars	Nos.
---------	-------------	------

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

Sr. No.	Particulars	Nos.
---------	-------------	------

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

Sr. No.	Particulars	Nos.
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#### 15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
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#### 16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
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#### 17. Infrastructure for Development of Allied Activities [Nos.]

Sr. No.	Particulars	Nos.
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#### 18. Milk, Fish, Egg Production & Per Capita Availability

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit

#### Sources

Table Name	Source(s) and reference year of data
------------	--------------------------------------

## 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
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**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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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	16.00	55.00	3437.50	24.00	67.00	2791.67	16.00	89.00	5562.50
2	Wheat	55.00	245.00	4454.55	78.00	267.00	3423.08	78.00	245.00	3141.03
3	Barley	1.00	3.00	3000.00	1.00	3.00	3000.00	1.00	3.00	3000.00
4	Maize	12.00	34.00	2833.33	8.00	34.00	4250.00	12.00	45.00	3750.00
5	Urdbean	45.00	23.00	511.11	45.00	43.00	955.56	40.00	34.00	850.00
6	Mungbean	6.00	5.00	833.33	9.00	4.00	444.44	9.00	6.00	666.67
7	Horse Gram	8.00	13.00	1625.00	13.00	12.00	923.08	12.00	23.00	1916.67
8	Chickpea	1.00	1.00	1000.00	1.00	2.00	2000.00	2.00	2.00	1000.00
9	Pigeon Pea	4.00	4.00	1000.00	4.00	5.00	1250.00	3.00	6.00	2000.00
10	Indian Mustard	9.00	13.00	1444.44	9.00	6.00	666.67	13.00	9.00	692.31

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Table 6: Trend in procurement/ marketing**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Table 7: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Table 8: PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Table 9: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Table 10: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Table 11: Seed Replacement Ratio %**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	16.00	16.00	41.00
2	Wheat	21.00	26.00	42.00
3	Barley	34.00	39.00	48.00
4	Maize	25.00	38.00	46.00
5	Urdbean	27.00	34.00	38.00
6	Mungbean	45.00	39.00	42.00
7	Horse Gram	18.00	26.00	16.00
8	Pigeon Pea	18.00	28.00	25.00

#### Sources

Table Name	Source(s) and reference year of data
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## Water Resources

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Table 2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Bhadohi	Abhauli	Safe	Safe	Safe
2	Uttar Pradesh	Bhadohi	Aurai	Semi-critical	Semi-critical	Semi-critical
3	Uttar Pradesh	Bhadohi	Bhadohi	Critical	Critical	Critical
4	Uttar Pradesh	Bhadohi	Deegh	Safe	Safe	Safe
5	Uttar Pradesh	Bhadohi	Gyanpur	Safe	Safe	Safe
6	Uttar Pradesh	Bhadohi	Suriyavan	Safe	Safe	Safe

### Sources

Table Name	Source(s) and reference year of data
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### Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3: Service Centers<sup>11</sup>

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
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### Sources

Table Name	Source(s) and reference year of data
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### Plantation & Horticulture including Sericulture

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 5: Production Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 6: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 7: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Table 8: Weavers Clusters**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Sources**

Table Name	Source(s) and reference year of data
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**Forestry & Waste Land Development**

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Table 2: Area under Forest Cover & Waste Land**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: High Tech Orchards

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

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)		Area ('000 ha)	Prod. ('000 MT)		Area ('000 ha)	Prod. ('000 MT)	
1	Banana	0.01	1.1		0.01	1		0.01	0.1	
2	Potato	9.00	165		6.00	178		6.00	122	
3	Tomato	1.00	2		1.00	2		1.00	2	
4	Ginger	0.11	9		0.11	9		0.11	9	
5	Garlic	0.11	7		0.11	11.3		0.11	11.3	

Table 4: NHM Schemes (Cumulative Nos.)

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

Table 3: NTFP

Sr. No.	Item/ Variety	31/03/2022		31/03/2023		31/03/2024	
		Production (Kg)	Involvement of SHGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)
1	0	0	0	0	0	0	0

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

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	6	6	6
2	Traditional Nursery	13	13	13

**Sources**

Table Name	Source(s) and reference year of data
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## 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
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**Table 2: Processing Infrastructure**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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#### Sources

Table Name	Source(s) and reference year of data
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#### Animal Husbandry - Poultry

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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#### Sources

Table Name	Source(s) and reference year of data
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#### Animal Husbandry - SGP

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Table 2: Popular Breed(s)**

Sr. No.	Particulars	31/03/2024
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#### Sources

Table Name	Source(s) and reference year of data
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## Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 3 : Marine Fisheries (No.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 4 : Brackish Water Fisheries

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 5: Fisheries Infrastructure Development Fund (FIDF)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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## Sources

Table Name	Source(s) and reference year of data
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## Farm Credit - Others & Integrated Farming

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Area under Integrated Farming

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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## Sources

Table Name	Source(s) and reference year of data
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## Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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## Sources

Table Name	Source(s) and reference year of data
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**Land Development, Soil Conservation & Watershed Development**

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Table 2: Area requiring Soil Treatment & Area Treated**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Table 3: NABARD's interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Sources**

Table Name	Source(s) and reference year of data
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## District Profile

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

#### Agri Infrastructure - Others

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	3396.87	9703.67	11204.21

**Table 2: Fertilizer Consumption**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	29780	29780	29780
2	Pesticides Consumption ('000 kg)	98	98	98

**Table 3: Production of inputs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	9	9	9
2	Bio-Fertilizers ('000 kg)	1	1	1
3	Bio-Pesticides ('000 kg)	1	1	1
4	Vermi Compost ('000 kg)	55	55	55

**Table 4: Facilities Available**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	1	1	1
2	Seed Processing Capacity ('000 kg)	1	1	1
3	Plant tissue culture facility (No.)	0	0	0
4	Pack Houses (No.)	0	0	0
5	Food Quality Testing Labs	1	1	1
6	Food Parks (No.)	0	0	0
7	Food Parks (No.)	0	0	7
8	Food Parks (No.)	0	7	0
9	Food Parks (No.)	0	7	7
10	Food Parks (No.)	7	0	0
11	Food Parks (No.)	7	0	7
12	Food Parks (No.)	7	7	0
13	Food Parks (No.)	7	7	7
14	Ripening chambers	0	0	0
15	Ripening chambers	0	0	7

16	Ripening chambers	0	7	0
17	Ripening chambers	0	7	7
18	Ripening chambers	7	0	0
19	Ripening chambers	7	0	7
20	Ripening chambers	7	7	0
21	Ripening chambers	7	7	7
22	Agri-Economic Zones (No.)	0	0	0
23	Cashew Processing Units (No.)	0	0	0
24	Agri Start-Ups (No.)	2	2	2
25	Cashew Processing Capacity ('000 MT)	2	2	2

### Sources

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

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

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	49.54	236.10	266.57
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	16016.40	25929.01	37209.39

**Table 2: Procurement**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	34	34	34
2	Procurement through PACS and LAMPS (MT)	0	0	0

**Table 3: Other Ancilliary Services**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	9	9	9
2	ACABCs (No.)	1	1	1



### Sources

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

### MSME

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	96174.62	127704.11	171652.59
2	No. of units financed	12432	16597	22657
3	Loans under Stand Up India Scheme (Rs. lakh)	1589.00	1589.00	1800.00
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.)	4	4	4
2	Micro Units (No.)	5765	9819	20693
3	Small Units (No.)	527	409	583
4	Medium Units (No.)	41	31	65
5	Udyog Aadhar Registrations (No.)	21545	21545	21545

**Table 3: Traditional activities**

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

**Table 4: DIC interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/crafts	0	0	0



**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)	2500	3200	3456
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	3	3	3

**Sources**

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

**Export/ Education/ Housing**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	1353.00	199.00	310.49
2	GLC under Education (Rs. lakh)	246.60	340.71	459.06
3	GLC under Housing (Rs. lakh)	1234.75	1478.37	1449.12

**Table 2: Progress under PMAY**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	12389	12389	12389
2	Amt of subsidy released (Rs. lakh)	2200.00	2200.00	2200.00

**Table 3: Progress under SBM**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	0	0	0
2	Amt of subsidy released (Rs. lakh)	0.00	0.00	0.00

### Sources

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

### Public Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (Rs. lakh)	256580.00	295460.00	177224.00

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

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Rural Roads	6	6	9
2	Rural Bridges	2	4	3
3	Animal Husbandry	1	0	0

### Sources

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

### Social Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	17.00	14.00	5.00

**Table 2: Projects (Cumulative)**

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

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

### Renewable Energy

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	0.00	0.00	0.00
2	Assistance under Green Climate Fund (Rs. lakh)	0.00	0.00	0.00
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	2.65	4.99	5.93

**Table 2: Go Green Initiatives**

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Renewable Energy Projects	2	1	1

**Table 3: Renewable Energy Potential**

Particulars	31/03/2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	Total MW
Potential	338	1	6	34	0	379
Developed	23	0	1	22	0	46
Under Developed	0	0	0	0	0	0
Planned	0	0	0	0	0	0
Gap	315	1	5	12	0	333

## Sources

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

## Informal Credit Delivery

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	539.10	892.17	1905.57
2	JLG Bank Linkage (Rs. lakh)	7211.83	13469.91	1957.65
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

**Table 2: Promotional Interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.00	0.00	0.00
2	Mission Shakti (SRLM) (Rs. lakh)	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)	5.00	1.00	8.00
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	2.00	2.00	2.00

**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	6	6	6
2	No. of SHGs formed	128	357	392
3	No. of SHGs credit linked (including repeat finance)	539.10	892.17	1905.57
4	Bank loan disbursed (Rs. lakh)	236.00	634.00	1026.00
5	Average loan per SHG (Rs. lakh)	1.28	1.40	1.85
6	Percentage of women SHGs %	99.0	99.0	99.0



### Sources

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

### Status and Prospects of Cooperatives

**Table 1: Details of non-credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	52	44	58
2	Consumer Stores (No.)	1	1	1
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	0	0	0
5	Marketing Societies (No.)	0	0	0
6	Labour Societies (No.)	0	0	0
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	1
9	Agro Processing Societies (No.)	0	0	0
10	Others (No.)	0	0	0
11	Total (No)	53	45	60

**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.)	52	52	52
2	Multi state cooperative societies (No.)	4	4	4

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

Sr.No.	Moc Scheme/Initiative	Status Progress in the District	
		No. of PACS /No. of Unit	Investment/Working Capital requirement (as the case may be)



### Sources

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

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	Bhadohi	Abhauli	Milk Societies	4	Deficient	Milk Societies	4	Deficient	Milk Societies	4	Deficient
2	Uttar Pradesh	Bhadohi	Aurai	Milk Societies	3	Deficient	Milk Societies	3	Deficient	Milk Societies	3	Deficient
3	Uttar Pradesh	Bhadohi	Bhadohi	Milk Societies	5	Deficient	Milk Societies	5	Deficient	Milk Societies	5	Deficient
4	Uttar Pradesh	Bhadohi	Deegh	Milk Societies	4	Deficient	Milk Societies	4	Deficient	Milk Societies	4	Deficient
5	Uttar Pradesh	Bhadohi	Gyanpur	Milk Societies	4	Deficient	Milk Societies	4	Deficient	Milk Societies	4	Deficient
6	Uttar Pradesh	Bhadohi	Suriyavan	Milk Societies	2	Deficient	Milk Societies	2	Deficient	Milk Societies	2	Deficient

## 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	19	99	75	11	13	0	1635	0	11	1326
Regional Rural Bank	1	23	20	1	2	0	631	0	48	5106
District Central Coop. Bank	1	4	3	1	0	0	0	0	274	32808
Coop. Agr. & Rural Dev. Bank	1	1	0	1	0	0	0	0	1097	131231
Primary Agr. Coop. Society	52	52	52	0	0	0	0	0	21	2524
Others	1	4	0	2	2	0	734	0	0	0
All Agencies	75	183	150	16	17	0	3000	0	1451	172995

### 2. Deposits Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]				Share (%)	Growth (%)	Share (%)
	31/03/2022	31/03/2023	31/03/2024	31/03/2022	31/03/2023	31/03/2024	31/03/2024			
Commercial Banks	0	0	0	577053.08	656660.25	0.00	0.00	-100.0	-100.0	0
Regional Rural Bank	0	0	0	50380.60	55655.12	0.00	0.00	-100.0	-100.0	0

Cooperative Banks	0	0	0	0	0	0	0	0	0.00	-100.0	0
Others	0	0	0	0	0	0	0	0	0.00	-100.0	0
All Agencies	0	0	0	0	0	0	0	0	0.00	-100.0	0

### 3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]				Share (%)	Growth (%)	Share (%)
	31/03/2022	31/03/2023	31/03/2024	31/03/2024	31/03/2022	31/03/2023	31/03/2024	31/03/2024			
Commercial Banks	0	0	64594	0	294377.00	274173.15	301236.75	301236.75	9.9	91.31	91.31
Regional Rural Bank	0	0	21257	0	18427.19	21649.39	27255.13	27255.13	25.9	8.26	8.26
Cooperative Banks	0	0	544	0	129.65	1754.34	1409	1409	-19.7	0.43	0.43
Others	0	0	0	0	7609.00	6949.10	0.00	0.00	-100.0	0.00	0.00
All Agencies	0	0	86395	0	320542.84	304525.98	329900.88	329900.88	8.3	100.0	100.0

### 4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	31/03/2024
Commercial Banks	51.0	41.8	0	0
Regional Rural Bank	36.6	38.9	0	0
Cooperative Banks	4.2	51.5	0	0
Others	2849.8	2370.3	0	0
All Agencies	50.8	42.5	0	0

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	755228	1684827	1297776	51683
Regional Rural Bank	205296	293432	83457	20572
Cooperative Banks	0	0	0	0
Others	0	0	0	0
All Agencies	960524	1978259	1381233	72255

### 6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	223715.54	74.3	50932.18	16.9	60036.61	19.9	0.00	0.0
Regional Rural Bank	24727.21	90.7	16941.61	62.2	9653.05	35.4	0.00	0.0
Cooperative Banks	901.35	64.0	901.35	64.0	0.00	0.0	0.00	0.0
Others	9881.11	0	7360.53	0	8071.44	0	0.00	0.0
All Agencies	259225.21	78.6	76135.67	23.1	77761.10	23.6	0.00	0.2



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

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	170894.00	186076.00	108.9	197267.00	151969.00	77.0	102949.00	461187.00	448.0	211.3
Regional Rural Bank	18714.00	8747.00	46.7	22389.00	22389.00	100.0	21750.00	29832.00	137.2	94.6
Cooperative Banks	147.00	77.31	52.6	1482.00	1482.00	100.0	544.00	1409.00	259.0	137.2
Others	1242.00	286.60	23.1	0.00	0.00	0	0.00	0.00	0	7.7
All Agencies	190997.00	195186.91	102.2	221138.00	175840.00	79.5	125243.00	492428.00	393.2	191.6

## 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	46440.00	28747.00	61.9	52657.00	30692.32	58.3	64725.00	46302.00	71.5	63.9
Term Loan (Agri.)	21060.00	37176.00	176.5	28208.00	7419.22	26.3	34300.00	34402.00	100.3	101.4
Total Agri. Credit	67500.00	65923.00	97.7	80865.00	38111.54	47.1	99025.00	80704.00	81.5	165.3
MSME	80006.00	86762.04	108.4	91232.00	127482.21	139.7	110124.00	101689.08	92.3	113.5
Other Priority Sectors*	43491.00	42501.00	97.7	49041.00	49041.00	100.0	56321.00	55428.00	98.4	98.9



Total Priority Sector	190997.00	195186.04	102.2	221138.00	214634.75	97.1	265470.00	237821.08	89.6	377.7
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### 9.NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	294377.35	30695.71	10.4	274173.15	23316.40	8.5	0.00	0.00	0	#DIV/0!
Regional Rural Bank	18427.19	2800.74	15.2	21649.39	1209.19	5.6	0.00	0.00	0	10.4
Cooperative Banks	129.65	0.00	0.0	1754.34	63.96	3.6	0.00	0.00	0	1.8
Others	7609.00	0.00	0.0	6949.10	1364.74	19.6	0.00	0.00	0	9.8
All Agencies	320543.19	33496.45	10.4	304525.98	25954.29	8.5	0.00	0.00	0	#DIV/0!

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

Source(s)	
1	
2	
3	

## **Part B**

## Chapter 1

### Important Policies and Developments

#### 1. Policy Initiatives – GoI (including Cooperatives)

##### Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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



iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

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

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

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

PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan):

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

## 2. Union Budget

### 2.1. Important Announcements

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



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

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

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

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

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

Priorities identified for Agricultural Sector

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

Focus Areas

- i. Productivity and resilience in Agriculture
- ii. Employment & Skilling
- iii. Inclusive Human Resource Development and Social Justice
- iv. Manufacturing & Services

- v. Urban Development
- vi. Energy Security
- vii. Infrastructure
- viii. Innovation Research & Development and
- ix. Next Generation Reforms

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

### **2.4. Highlights related to NABARD**

### **2.5. Agri Credit Targets**

## **3. Policy Initiatives - RBI**

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

ii. 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/utatar-paradaesa-maukhayamantarai-kaisaana-evan-saravahaita-baimaa-yaojanaa>)



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

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

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

## **2. State Budget**

### **2.1. Important Announcements**

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

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

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

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

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



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

## 2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

##### 2.1.1 Crop Production, Maintenance & Marketing

###### 2.1.1.1 Status of the Sector in the District

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

##### 2.1.2 Water Resources

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

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

##### 2.1.3 Farm Mechanization

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

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

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

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

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

##### 2.1.5 Forestry & Waste Land Development

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

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

##### 2.1.6 Animal Husbandry - Dairy

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

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

##### 2.1.7 Animal Husbandry - Poultry

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

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

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

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

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

#### **2.1.9 Fisheries**

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

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

#### **2.1.10 Farm Credit – Others**

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

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

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

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

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

### **2.2 Agriculture Infrastructure**

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

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

The district has rural godowns and cold storages, but more infrastructure is needed to reduce post-harvest losses.

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

Recent reforms allow direct trading by Farmer Producer Organizations (FPOs).

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

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

Efforts are needed to prevent soil erosion and improve land productivity.

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

Government schemes support soil health improvement and crop insurance.

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

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

The development of basic infrastructure includes a wide range of services that facilitate agricultural production, procurement, processing, preservation, and trade. The resource-based infrastructure (water/ irrigation, agricultural power/energy), physical infrastructure (road connectivity, transportation, storage, processing, preservation, etc.), and institutional infrastructure (agricultural research, extension, ICT-based services, financial services, marketing, etc.), as well as input-based infrastructure, including the availability of quality seeds, fertilisers, pesticides, etc., are the backward linkages of the agricultural production system. The creation of such basic infrastructure in the direction of the commercialization of agriculture opens additional avenues for the flow of investment credit.

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

The development of basic infrastructure includes a wide range of services that facilitate agricultural production, procurement, processing, preservation, and trade. The resource-based infrastructure (water/ irrigation, agricultural power/energy), physical infrastructure (road connectivity, transportation, storage, processing, preservation, etc.), and institutional infrastructure (agricultural research, extension, ICT-based services, financial services, marketing, etc.), as well as input-based infrastructure, including the availability of quality seeds, fertilisers, pesticides, etc., are the backward linkages of the agricultural production system. The creation of such basic infrastructure in the direction of the commercialization of agriculture opens additional avenues for the flow of investment credit.

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

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

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

The food processing sector has significant potential but lacks basic infrastructure.

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

Government funds and schemes support the development of food processing units.

**2.3.2 Agri Ancillary Activities - Others**

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

The district has seen growth in agriculture despite challenges posed by the COVID-19 pandemic.

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

Schemes like PMJDY and Agri-Clinics provide financial and technical support to farmers.



## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

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

MSMEs contribute significantly to the industrial output in Uttar Pradesh, with micro-enterprises making up 99.61% of the sector.

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

There is a need to promote small-scale industrial units and Khadi & Village Industries in backward development blocks.

The R-SETI training institutes in Bhadohi trained 800 trainees in 2022-23, with 500 trainees starting their own self-employment ventures, supported by bank loans.



## **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**

Bhadohi lacks an export-oriented industry cluster but has potential due to its proximity to the national capital.

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

Main export items include carpets, mangoes, and vegetables.

#### **4.2 Credit Potential for Education**

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

Education is crucial for human resource development. Bhadohi has a significant number of educational institutions, including primary, upper primary, secondary schools, degree colleges, and ITIs.

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

The National Education Policy 2020 aims to transform India's education system.

Education loans and various schemes like the Vidya Lakshmi Portal support students financially.

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

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

Housing is a basic necessity and an indicator of quality of life. Bhadohi has a mix of semi-permanent and temporary housing, with urbanization driving housing construction activities.

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

Urbanization in four blocks of Bhadohi has increased the demand for housing loans.

The Smart City scheme includes provisions for improving housing infrastructure.

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

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

Infrastructure plays a crucial role in tapping the available capacity in various sectors of the economy. Basic infrastructure, especially rural infrastructure, is essential for agriculture and overall economic development. Irrigation, roads, and bridges are key components of rural infrastructure that can boost the overall growth rate of the economy. Investment in rural infrastructure creates new economic opportunities and activities, generates additional employment and income, facilitates the distribution of other rural services, and enhances the democratic processes and skills among the rural poor. In our country, where more than 60% of the population lives in rural areas and nearly two-thirds of the work-force derives its livelihood from agriculture and related sectors, the development of rural infrastructure is of paramount importance.

Bhadohi, known as the "Carpet City of India," has seen significant improvements in its public infrastructure. The Public Works Department (PWD) plays a crucial role in the development of the district, focusing on constructing and maintaining roads, bridges, and government buildings. Recent projects include the construction of a new ITI building in Aurai and police barracks in various locations<sup>1</sup>. Additionally, efforts to widen and strengthen key roads, such as the Gopiganj-Durgaganj road, are underway to enhance connectivity and support economic growth. These developments aim to improve the quality of life for residents and boost the local economy.

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

With the development of connectivity routes in Bhadohi's rural areas, the diversification of agricultural activities has become possible due to the introduction of new economic activities and technologies. Numerous agro-based units are being established in remote villages, facilitating the transportation of produce to markets and mandis. Farmers are receiving information about modern farming practices through farmer clubs, and improved transportation has reduced costs, directly connecting villages to cities and development centers. Integrated watershed development has controlled soil erosion and improved water management, enabling the cultivation of higher-yielding crops and converting barren land into productive farmland. The modernization of small tube wells has increased the area under irrigation. Additionally, developing storage infrastructure through the construction of small and large rural godowns, establishing additional milk chilling plants with necessary infrastructure, and constructing veterinary hospitals can further support dairy development. Fisheries can be enhanced through the establishment of training and fish rearing centers



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

The Rural Infrastructure Development Fund (RIDF) was set up by the National Bank for Agriculture and Rural Development (NABARD) in 1995-96 to provide comprehensive financing for various infrastructure projects of state governments. The Union Budget 2021-22 has allocated ₹40,000 crore for RIDF. Currently, 37 activities including agriculture and ancillary sectors, renewable energy sources, social and rural connectivity are eligible for financing under RIDF.

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

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

As per the NITI Aayog's SDG India Index, Uttar Pradesh, including Bhadohi, falls under the "Aspirational States" category. A positive correlation between the HDI and SDG rankings of Indian states highlights the importance of investing in the social sector, particularly in education and health, to achieve equitable and inclusive development. The gap between the government's available budget and the actual needs of these sectors necessitates promoting and nurturing private investment through the PPP model or pure private investment.

According to a 2017 CAG report, between 2010 and 2016, enrollment in private non-aided schools in Uttar Pradesh increased by 36.5%, while it declined by 18.6% in government schools. This indicates significant scope for improving the quality of educational infrastructure, especially in rural areas like Bhadohi. There is potential for private participation along with public investment through bank credit for establishing schools and colleges and modernizing existing infrastructure

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

Adequate means of transportation are not available in rural areas causing difficulties for rural residents. This is an area where government efforts alone will not suffice and development through the PPP model is necessary. The government should arrange for public awareness on crucial issues such as health and education. Efforts should be made to increase women's participation. Full advantage should be taken of various government schemes like Pradhan Mantri Awas Yojana, Swachh Bharat Abhiyan and Sarva Shiksha Abhiyan. Efforts should be made to fully implement the Prime Ministers Swachh Bharat Mission.

Recognizing the importance of social infrastructure and the increase in credit absorption in rural and urban areas the Reserve Bank of India has included bank loans up to Rs. 5 crores per borrower for the construction of social infrastructure facilities such as schools health care facilities drinking water facilities and sanitation facilities in Tier II to Tier VI centers under the priority sector lending.

### 5.3 Renewable Energy

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

India is the fourth most attractive renewable energy market in the world. Based on market attractiveness and global market trends, the country was ranked 7th in the Ernst & Young Renewable Energy Country Attractiveness Index 2020. (Source - International Renewable Energy Agency [https:// www.irena.org/](https://www.irena.org/)). Uttar Pradesh is rich in renewable energy sources like biomass, solar, and biofuels, of which only biomass has been significantly exploited. The development of renewable energy will certainly help the state meet its energy requirements. Source - <http://www.pib.nic.in>

Due to dairy, agriculture as the main ancillary activities, small farmers have 3-4 animals each. A 4 cubic feet biogas plant is preferred. The Khadi and Village Industries Board provide the beneficiaries of bio- gas with related knowledge and training. With the objective of increasing farmers income the ambitious Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM KUSUM Scheme) has been declared by the Ministry of New and Renewable Energy Government of India. It aims to provide a sustainable and cost-effective way to operate agricultural activities and reduce the carbon footprint of the agricultural sector. This scheme will also be implemented in Uttar Pradesh.

In bhadohi district, 235 solar pumps have been installed so far under this scheme which will generate 0.94 MW of solar energy. [<https://pmkusum.up.gov.in/>]

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

Uttar Pradesh Solar Energy Policy (For more information, please visit [http://upneda.org.in/ Index.aspx](http://upneda.org.in/Index.aspx)) under the energy Projects (Photovoltaic and Solar Thermal), 100% procurement of electricity generated from solar energy parks by Uttar Pradesh Power Corporation/Distribution Companies.

In Solar Rooftop Projects, State Government - Rs.15,000 per kW, maximum Rs.30,000 per consumer subsidy. Ministry of New and Renewable Energy, Government of India - 30% subsidy. Similarly, under the Off-Grid (Street Lights, Agriculture Pumpsets, Others) project, Exemption from excise duty or customs duty.

#### 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	120	98.667600	88.8009
B	Ongoing tranches	21	135.526900	70.2272
	Total (A + B)	141	234.194500	159.0281



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	1	5.020900	4.481
B	Rural roads & bridges	18	129.701500	64.982
C	Social Sector	2	0.804500	0.7642
	Total (A + B + C)	21	135.526900	70.2272

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	1	Irrigation potential	ha	1199.12
B	Rural roads	12	Road length	km	17.8
C	Bridges	6	Bridge Length	m	827.2

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	XXIV	1	Better Animal Husbandry Infrastructure	1	40.28
2	XXV	1	Better Animal Husbandry Infrastructure	1	40.17
3	0	0	0	0	0
4	0	0	0	0	0

## Chapter 6

### Informal Credit Delivery System

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

The formation of self- help groups in the rural areas of the district is mainly being done by NRLM. To further strengthen the SHG-Bank Linkage Program, the SGSVY program has been restructured and the Deen Dayal - Upadhyaya National Rural Livelihood Mission (DDU-NRLM) has been implemented across the country since April 1, 2013. Under this scheme, 70 lakh SHGs have been formed till 31.03.2022, through which 7.59 crore rural families have been connected. This is a major program of the Government of India. In the state, this project is being implemented by the Uttar Pradesh State Rural Livelihood Mission. All districts and blocks in the state have been selected under this program from April 1, 2021.

In Bhadohi, 82659 households have been mobilized under SHG and 6681 SHGs have been promoted. 5734 SHGs have been given revolving fund and 3535 SHGs have been provided with Community Investment Fund(CIF).

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

NABARD has continuously developed refined strategies and encouraged innovations in microfinance. Significant changes in the approach and design of SHG-BLP are necessary for increasing the income levels of the poor. To make it more flexible and customer- friendly, SHG-2 was introduced which incorporated the basic principles of SHG-BLP such as voluntary savings, cash credit limit, individual bank accounts, JLG within SHGs, risk mitigation etc.

In the district, the formation of SHGs in rural areas is mainly being done by Uttar Pradesh State Rural Livelihoods Mission (UP- SRLM).

Under NRLM, NABARDs concessional refinance scheme is available to banks to promote lending to self-help groups under which RRBs and DCCBs are provided refinance at 4 percent (for loans up to Rs.3 lakhs) and 3 percent (for loans from Rs.3 lakhs to Rs.5 lakhs). The department provides skill training to the promoted groups and engages them in various income-generating activities. NABARD is also running livelihood-based programs to enable SHGs to establish and manage successful enterprises and increase their income.

Key challenges include inadequate banking infrastructure in rural areas, leading to limited access to formal credit. Additionally, many SHG members lack financial literacy, which hampers their ability to effectively utilize available financial services.

## **Chapter 7**

### **Critical Interventions Required for Creating a Definitive Impact**

#### **1. Farm Credit**

- 1 Increase use of fertilizers and farm mechanization: Encourage more farmers to enroll in DBT schemes.
- 2 Distribution of certified seeds: Ensure availability of high-quality seeds.
- 3 More centers for input distribution: Establish more cooperative centers.
- 4 Credit to landless cultivators: Provide credit through Joint Liability Groups.

#### **2. Water Resources**

- 1 Water conserving technology: Promote sprinklers and drip irrigation.
- 2 Renovation of canals: Desilt canal beds to improve water flow.
- 3 Renovation of canals: Desilt canal beds to improve water flow.

#### **3. Farm Mechanization**

- 1 Small implements: Popularize tools like power tillers among small farmers.
- 2 Custom Hiring Centers: Set up centers for renting farm machinery.
- 3 Maintenance and training: Provide skill training for machinery upkeep.

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

- 1 Bankable models and training: Prepare models and train bankers.
- 2 Processing units under PMFME: Establish units for processing agricultural produce.
- 3 Farm Gate Infrastructure: Create infrastructure under AIF.
- 4 Export infrastructure: Develop facilities in sugarcane growing areas.



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

- 1 Hi-tech plantation: Promote commercial-scale plantations.
- 2 Jatropha and Bamboo: Encourage these plantations for economic benefits.

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

- 1 Credit facilities: Provide easy credit to dairy farmers.
- 2 Insurance: Insure cattle and buffaloes.

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

- 1 Credit facilities: Provide easy credit to poultry farmers.
- 2 Insurance: Insure poultry.
- 3 Poultry feed units: Set up commercial feed units.

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

- 1 Credit facilities: Provide easy credit.
- 2 Insurance: Insure livestock.
- 3 Capacity building: Train farmers through KVK.
- 4 Market linkage: Connect farmers to markets.

#### **9.Fisheries**

- 1 Credit facilities: Provide easy credit.
- 2 Insurance: Insure fish farms.
- 3 Advanced techniques: Demonstrate integrated fish farming and biofloc.

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

- 1 Warehouse accreditation: Accredite warehouses and godowns through WDRA.

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

- 1 Soil testing labs: Set up labs and treat soil accordingly.
- 2 Land treatment finance: Provide bank finance for land development.

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

- 1 Increased financing: Promote financing under PMFME.
- 2 Export infrastructure: Develop infrastructure for export promotion.

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

- 1 ACABC training: Train agriculture graduates.



- 2 Setting up ACABC/Agri junctions: Establish these centers.
- 3 FPO capacity building: Help FPOs access credit.

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

- 1 ACABC training: Train agriculture graduates.
- 2 Setting up ACABC/Agri junctions: Establish these centers.
- 3 FPO capacity building: Help FPOs access credit.

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

- 1 Awareness of CGTMSE: Inform entrepreneurs about schemes.
- 2 Finance with CGTMSE: Provide finance with CGTMSE facility.
- 3 Entrepreneurship training: Arrange training programs.
- 4 Quality standards: Upgrade MSMEs to global standards.

#### **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

#### **17. Education**

- 1 Priority sector credit: Extend credit as per norms.

#### **18. Housing**

- 1 Urbanization credit: Provide credit for housing in urbanizing blocks.

#### **19. Social Infrastructure**

- 1 RO plants: Set up in all blocks.
- 2 Sanitary infrastructure: Create pay-and-use facilities in markets.

#### **20. Renewable Energy**

- 1 Solarization: Solarize government tubewells.
- 2 Net metering infrastructure: Create infrastructure for solar roof top plants.

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

- 1 Skill training for SHGs: Train SHG members for enterprise setup.
- 2 Market linkage: Link SHGs to markets through ONDC.
- 3 Credit facility: Provide easy credit from banks.

## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

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

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

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

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

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

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



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

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

1. PACs in Uttar Pradesh: There are 7577 PACs, with 6974 active. The state government has sanctioned ₹300 crore for interest subvention, benefiting 58 PACs in Bhadohi district. Under the AIF scheme, 688 PACs have been sanctioned godowns, with 100 completed. The UP RSBY scheme has provided 7479 micro ATMs to PACs.
2. Share Capital Increase: The state government contributed ₹100 lakh towards increasing the share capital of District Cooperative Banks in 2022-23.
3. Membership Drive: Aimed at increasing PACs membership and activating inactive members. In 2022-23, 196,388 new members were enrolled, and 68,304 inactive members were activated.
4. Addressing Weak Banks: A special meeting was held to address liquidity issues of 16 newly licensed banks unable to honor withdrawal demands.
5. Reducing Imbalances: Efforts to reduce imbalances at DCCB level have brought down the total imbalances from ₹1378.08 crore in 2022 to ₹922.87 crore in 2023.

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

1. Computerization of PACS: 11 PACS are under computerization in Bhadohi district.

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

1. Potential for Dairy Cooperative Societies: There is potential for forming dairy cooperative societies uniformly across the district.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Promotional Activity	Exhibition-cum-sale of SHG products at district level proposal	All Block of district	Grant assistance for organising 3 day exhibition-cum-sale/Mela of SHG products at district level to provide platform for SHGs, local entrepreneurs to showcase and promote their products.	No	100	As a result, SHG members & FPOs able were able to sell their produce in the market. Around 20 SHG groups benefitted from the program
2	Collectivisation	Farmers Producers Organisation	Bhadohi block	Grant assistance towards formation and promotion of Producer Organizations related to input cost, oil processing, other value-addition in agriculture sector	No	1200	This NABARD initiative will enable 1200 women to increase their income.
3	Collectivisation	Farmers Producers Organisation	Gyanpur Block	Grant assistance towards formation and promotion of Producer Organizations related to Goat farming and establishment of Goat Bank	No	300	This NABARD initiative will enable 300 farmers to increase their income.



4	Collective sation	Farmers Producers Organisation	Aurai Block	Grant assistance towards formation and promotion of Producer Organizations related to input cost, pulse processingoil, Morabba making, other value-addition in agriculture sector	No	500	This NABARD initiative will enable 500 farmers to increase their income.
5	Collective sation	Farmers Producers Organisation	Suriyanva Block	Grant assistance towards formation and promotion of Producer Organizations related to Tulsi processing and promotion of other medicinal plants	No	500	This NABARD initiative will enable 500 farmers to increase their income.
6	Collective sation	Farmers Producers Organisation	Aurai Block	Grant assistance towards formation and promotion of Producer Organizations related to onion and other value-addition in agri and allied sector	No	400	This NABARD initiative will enable 400 farmers to increase their income.

## Success Stories

### Success Story 1: Skill Development Initiative (SDI) in "Women's Tailor" (12 batches 300 Trainees) for the unemployed youth



1. Scheme : Skill Development Initiative (SDI) through Gram Vikas Nidhi
2. Project Implementing Agency : Rozi Shiksha Kendra (RSK) IIT Kanpur
3. Duration of the project : 2 Years
4. Beneficiary :
  - No. of beneficiaries : 300
  - Community : Rural Youth
  - State : Uttar Pradesh
  - District : Kanpur Nagar
  - Block : Kalyanpur
  - Village :

#### 1.1 Support provided

- training 300 rural youth in 12 batches of 25 each
- Financial (loan/grant) technical training and infrastructure support.

#### 1.2 Pre-implementation status

- Young people in villages lacked employable skills.
- Most young men migrated as unskilled labor.

- Women despite having talents stayed at home.
- Local industries were growing and needed skilled labor.

### **1.3 Challenges faced**

- Rural women were hesitant to join the training center and take up jobs in garment factories.
- Securing formal employment for the trainees was challenging initially.

### **1.4 Impact**

- Many trainees found employment in local industries.
- Some trainees started their own tailoring units and formed Self-Help Groups (SHGs).
- Economic Improvement: The project significantly improved the socio-economic status of the beneficiaries.

## 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

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

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 State by

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

**a 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.

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



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

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

## Appendix 1c

### Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
  - 3.1 Prospects of Climate Action in the District
    - a Vulnerability Score: Bhadohi has a vulnerability score of 0.565 indicating it is relatively moderately vulnerable to climate change.
    - b Challenges: The district faces rising temperatures frequent extreme weather events (heatwaves heavy rainfall) impacting agriculture water resources and public health. Air quality is a concern with high levels of pollutants like PM10 NO2 and SO2. The Ganges River flowing through Bhadohi is affected by climate change and pollution worsening water quality issues.
  - 3.2 Any specific Climate Change initiative in the District by
    - a National Clean Air Programme (NCAP): Aims to reduce PM10 levels by up to 40 by 2025-26 through measures like enhancing green cover promoting cleaner technologies and improving public transportation.  
Namami Gange Programme: Focuses on reducing pollution and rejuvenating the Ganga River with a budget of ₹20000 crore. Key areas include sewerage treatment river-front development river surface cleaning biodiversity conservation and public awareness. Organic farming is promoted in villages along the river.
    - a Climate Resilient Agriculture: Develops and promotes technologies to help farmers cope with extreme weather conditions. This includes drought-resistant crop varieties and resource-efficient agro-technologies.
    - a Decade of Localizing Climate Actions: Embeds climate action into local policies budgets and institutions with a “Seven StepRainbowApproach” to enhance resilience.  
Solar Energy Promotion: Policies to boost solar energy production with a current installed capacity of 2.4 GW and an additional 3.8 GW in the pipeline  
Electric Vehicles (EVs): Promotes the adoption of EVs through supportive policies and infrastructure development.  
Biomass Energy: Utilizes biomass for energy production to reduce reliance on fossil fuels and lower greenhouse gas emissions.
    - a Climate Change Fund (CCF): Supports awareness-building innovative climate adaptation and mitigation interventions.  
Centre for Climate Change: Located in Lucknow focuses on knowledge sharing training and capacity building for stakeholders involved in climate action.

## 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 While the document mentions products from Kanpur Nagar Bhadohi is renowned for its hand-knotted carpets. These carpets are known for their intricate designs and craftsmanship making them a significant GI product from the district.
- 4 The Department of Agricultural Marketing and Agricultural Foreign Trade of Uttar Pradesh is actively working to obtain GI tags for various special products from different districts. For Bhadohi the focus would be on promoting its famous carpets which can help in boosting the local economy and preserving traditional weaving techniques.



# Annexure 1

## District-Bhadohi

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Abhauli	Aurai	Bhadohi
	I. Agriculture							
	A. Farm Credit							
	A.1 Crop Production, Maintenance, Marketing							
1	Cereals - Rice/ Chawal/ Dhan (Irrigated)	100	Acre	30162	Phy	3500	3500	3500
					BL	1055.67	1055.67	1055.67
2	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	18623	Phy	100	100	100
					BL	18.62	18.62	18.62
3	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	15789	Phy	250	250	250
					BL	39.47	39.47	39.47
						1113.76	1113.76	1113.76
	Post-harvest/HH Consumption (10%)					111.38	111.38	111.38
	Repairs & maintenance of farm assets (20%)					222.75	222.75	222.75
	Sub Total					1447.89	1447.89	1447.89



Deegh	Gyanpur	Suriyavan	District Total
3500	3500	3500	21000
1055.67	1055.67	1055.67	6334.02
100	100	100	600
18.62	18.62	18.62	111.72
250	250	250	1500
39.47	39.47	39.47	236.82
1113.76	1113.76	1113.76	6682.56
111.38	111.38	111.38	668.26
222.75	222.75	222.75	1336.51
1447.89	1447.89	1447.89	8687.33

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Abhauli	Aurai	Bhadohi
<b>A.2 Water Resources</b>								
1	Tube Well--	80	No.		Phy	235	235	235
					BL	676.80	676.80	676.80
	Sub Total					676.80	676.80	676.80
<b>A.3 Farm Mechanisation</b>								
1	Thresher--	80	No.		Phy	345	345	345
					BL	607.20	607.20	607.20
	Sub Total					607.20	607.20	607.20
<b>A.4 Plantation &amp; Horticulture</b>								
1	Bee Keeping--50 colonies	80	No.		Phy	10	10	10
					BL	29.72	29.72	29.72
2	Floriculture--30cm X15cm	80	ha		Phy	158	158	158
					BL	426.22	426.22	426.22
	Sub Total					455.94	455.94	455.94

Deegh	Gyanpur	Suriyavan	District Total
235	235	235	1410
676.80	676.80	676.80	4060.80
676.80	676.80	676.80	4060.80

Deegh	Gyanpur	Suriyavan	District Total
345	345	345	2070
607.20	607.20	607.20	3643.20
607.20	607.20	607.20	3643.20

Deegh	Gyanpur	Suriyavan	District Total
10	10	10	60
29.72	29.72	29.72	178.32
158	158	158	948
426.22	426.22	426.22	2557.32
455.94	455.94	455.94	2735.64

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total	
	A.5 Working Capital - Bee Keeping						
	Sub Total						
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Abhauli	Aurai	Bhadohi
	A.6 Forestry						
1	Nursery/ Propagation unit--2.05	80	ha		Phy 52	52	52
					BL 222.48	222.48	222.48
	Sub Total				222.48	222.48	222.48
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Abhauli	Aurai	Bhadohi
	A.7 Animal Husbandry - Dairy						
1	Bulk Milk Cooling Unit--	80	No.		Phy 155	155	155
					BL 1550.00	1550.00	1550.00
	Sub Total				1550.00	1550.00	1550.00



Deegh	Gyanpur	Suriyavan	District Total
52	52	52	312
222.48	222.48	222.48	1334.88
222.48	222.48	222.48	1334.88

Deegh	Gyanpur	Suriyavan	District Total
155	155	155	930
1550.00	1550.00	1550.00	9300.00
1550.00	1550.00	1550.00	9300.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Abhauli	Aurai	Bhadohi
A.8 Working Capital - AH - Dairy/Drought animal								
1	Buffalo Farming_Others_Bhadohi	100	1+1	90000	Phy	90	90	90
	Sub Total Working Capital				BL	81.00	81.00	81.00
						81.00	81.00	81.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Abhauli	Aurai	Bhadohi
A.9 Animal Husbandry - Poultry								
1	Commercial Broiler Farming--	80	5000		Phy	35	35	35
	Sub Total				BL	688.24	688.24	688.24
						688.24	688.24	688.24
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total		
A.10 Working Capital - AH - Poultry								
	Sub Total Working Capital							

Deegh	Gyanpur	Suriyavan	District Total
90	90	90	486
81.00	81.00	81.00	486.00
81.00	81.00	81.00	486.00
Deegh	Gyanpur	Suriyavan	District Total
35	35	35	210
688.24	688.24	688.24	4129.44
688.24	688.24	688.24	4129.44

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Deegh	Gyanpur	Suriyavan	District Total
70	70	70	420
613.20	613.20	613.20	3679.20
613.20	613.20	613.20	3679.20

Deegh	Gyanpur	Suriyavan	District Total
30	30	30	180
192.00	192.00	192.00	1152.00
192.00	192.00	192.00	1152.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Abhauli	Aurai	Bhadohi
<b>A.14 Working Capital - Fisheries</b>								
1	Fish Culture in Pond_Monculture - Pangassius_Pangassius fish farming earthen ponds	100	Acre	300000	Phy	10	10	10
					BL	30.00	30.00	30.00
2	Fish Seed Rearing___fish seed rearing	100	Acre	60000	Phy	10	10	10
					BL	6.00	6.00	6.00
3	Marketing Activities_Three Wheeler with Ice Box tri-cycle with insulated box	100	Per unit	30000	Phy	30	30	30
					BL	9.00	9.00	9.00
	Sub Total Working Capital					45.00	45.00	45.00
<b>A.15 Farm Credit</b>								
1	Animal Driven Carts-Conventional Bullock Cart-	85	No.		Phy	150	150	150
					BL	114.75	114.75	114.75
	Sub Total					114.75	114.75	114.75
	Total Farm Credit (sum of A.1 to A.15)							

Deegh	Gyanpur	Suriyavan	District Total
10	10	10	60
30.00	30.00	30.00	180.00
10	10	10	60
6.00	6.00	6.00	36.00
30	30	30	180
9.00	9.00	9.00	54.00
45.00	45.00	45.00	270.00
Deegh	Gyanpur	Suriyavan	District Total
150	150	150	900
114.75	114.75	114.75	688.50
114.75	114.75	114.75	688.50
			40166.99

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Abhauli	Aurai	Bhadohi
	<b>B. Agriculture Infrastructure</b>							
	<b>B.1 Storage Facilities</b>							
1	Cold Storage--Solar Cold Storage (15ftx8ftx10ft)	90	No.		Phy	5	5	5
					BL	148.50	148.50	148.50
2	Godown-Silo-1000 MT	75	No.		Phy	15	15	15
					BL	562.50	562.50	562.50
	Sub Total					711.00	711.00	711.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Abhauli	Aurai	Bhadohi
	<b>B.2 Land Development</b>							
1	Farm Ponds/ Water Harvesting Structures--20 m X 20 m	80	No.		Phy	40	40	40
					BL	32.00	32.00	32.00
	Sub Total					32.00	32.00	32.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Abhauli	Aurai	Bhadohi
	<b>B.3 Agriculture Infrastructure - Others</b>							
1	Compost/ Vermi Compost-Vermi Compost-Commercial vermi compost 150 TPA	80	No.		Phy	105	105	105
					BL	630.00	630.00	630.00
	Sub Total					630.00	630.00	630.00
	Total (B.1+B.2+B.3)							



Deegh	Gyanpur	Suriyavan	District Total
5	5	5	30
148.50	148.50	148.50	891.00
15	15	15	90
562.50	562.50	562.50	3375.00
711.00	711.00	711.00	4266.00

Deegh	Gyanpur	Suriyavan	District Total
40	40	40	240
32.00	32.00	32.00	192.00
32.00	32.00	32.00	192.00

Deegh	Gyanpur	Suriyavan	District Total
105	105	105	630
630.00	630.00	630.00	3780.00
630.00	630.00	630.00	3780.00
			8238.00

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Deegh	Gyanpur	Suriyavan	District Total
55	55	55	330
2970.00	2970.00	2970.00	17820.00
2970.00	2970.00	2970.00	17820.00

Deegh	Gyanpur	Suriyavan	District Total
30	30	30	180
540.00	540.00	540.00	3240.00
540.00	540.00	540.00	3240.00
			21060.00
			69464.99

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Abhauli	Aurai	Bhadohi
<b>II. Micro, Small and Medium Enterprises (MSME)</b>								
1	Manufacturing Sector - Term Loan-Medium-	80	No.	750000000	Phy	50	50	50
					BL	50000.00	50000.00	50000.00
2	Manufacturing Sector - Term Loan-Micro-	80	No.	600000000	Phy	130	130	130
					BL	10400.00	10400.00	10400.00
	Sub Total					60400.00	60400.00	60400.00
<b>III. Export Credit</b>								
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Abhauli	Aurai	Bhadohi
1	Export Credit -Post Shipment Export Credit-	80	No.	500000	Phy	45	45	45
					BL	18.00	18.00	18.00
	Total Export Credit					18.00	18.00	18.00
<b>IV. Education</b>								
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Abhauli	Aurai	Bhadohi
1	Education Loans-Study Abroad-	90	No.	2000000	Phy	75	75	75
					BL	1350.00	1350.00	1350.00
	Total Education					1350.00	1350.00	1350.00



Deegh	Gyanpur	Suriyavan	District Total
50	50	50	300
50000.00	50000.00	50000.00	300000.00
130	130	130	780
10400.00	10400.00	10400.00	62400.00
60400.00	60400.00	60400.00	362400.00
Deegh	Gyanpur	Suriyavan	District Total
45	45	45	270
18.00	18.00	18.00	108.00
18.00	18.00	18.00	108.00
Deegh	Gyanpur	Suriyavan	District Total
75	75	75	450
1350.00	1350.00	1350.00	8100.00
1350.00	1350.00	1350.00	8100.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Abhauli	Aurai	Bhadohi
	<b>V. Housing</b>							
1	Purchase/ Construction of a Dwelling Unit (Individual)---	85	No.	3500000	Phy	95	95	95
					BL	2826.25	2826.25	2826.25
	Total Housing					2826.25	2826.25	2826.25
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Abhauli	Aurai	Bhadohi
	<b>VI. Social Infrastructure</b>							
1	Healthcare-Hospital-	85	No.	20000000	Phy	135	135	135
					BL	22950.00	22950.00	22950.00
	Total Social Infrastructure					22950.00	22950.00	22950.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Abhauli	Aurai	Bhadohi
	<b>VII. Renewable Energy</b>							
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	150000	Phy	160	160	160
					BL	216.00	216.00	216.00
	Total Renewable Energy					216.00	216.00	216.00

Deegh	Gyanpur	Suriyavan	District Total
95	95	95	570
2826.25	2826.25	2826.25	16957.50
2826.25	2826.25	2826.25	16957.50

Deegh	Gyanpur	Suriyavan	District Total
135	135	135	810
22950.00	22950.00	22950.00	137700.00
22950.00	22950.00	22950.00	137700.00

Deegh	Gyanpur	Suriyavan	District Total
160	160	160	960
216.00	216.00	216.00	1296.00
216.00	216.00	216.00	1296.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Abhauli	Aurai	Bhadohi
	VIII. Others							
1	SHGs/ JLGs--SHG	100	No.	200000	Phy	233	233	233
	Total Others				BL	466.00	466.00	466.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)					466.00	466.00	466.00



Deegh	Gyanpur	Suriyavan	District Total
233	233	233	1398
466.00	466.00	466.00	2796.00
466.00	466.00	466.00	2796.00
			598822.49

## 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	33980.00	34885.10	34262.00	21921.86	38853.00	174083.71	158961.00	
RCBs	126.00	10.33	147.00	50.81	171.00	283.87	171.00	
SCARDB	0.00	0.00	0.00	24.90	0.00	18998.13	22905.00	
RRBs	11958.00	8045.52	12031.00	6749.83	13633.00	3775.00	1311.00	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	46064.00	42940.95	46440.00	28747.40	52657.00	197140.71	183348.00	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	21122.00	13491.78	15616.00	36921.93	21043.00	55354.00	57784.76	
RCBs	0.00	0.00	0.00	26.50	0.00	0.00	0.00	
SCARDB	1247.00	0.00	1242.00	130.75	1311.00	0.00	0.00	

RRBs	5900.00	55.28	4202.00	97.77	5854.00	1001.00	1021.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	28269.00	13547.06	21060.00	37176.95	28208.00	56355.00	58805.76

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	55102.00	48376.88	49878.00	58843.79	59896.00	229437.71	216745.76
RCBs	126.00	10.33	147.00	77.31	171.00	283.87	171.00
SCARDB	1247.00	0.00	1242.00	155.65	1311.00	18998.13	22905.00
RRBs	17858.00	8100.80	16233.00	6847.60	19487.00	4776.00	2332.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	74333.00	56488.01	67500.00	65924.35	80865.00	253495.71	242153.76

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	55354.00	71007.40	78592.00	85844.16	89511.00	40791.00	45016.40
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	1.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	30.50
RRBs	1001.00	889.17	1414.00	917.88	1721.00	2810.00	1249.85
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	56355.00	71896.57	80006.00	86762.04	91232.00	43601.00	46297.75

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	50076.00	14146.12	42424.00	41388.80	47860.00	142629.00	134233.60	
RCBs	0.00	0.00	0.00	0.00	0.00	105.00	46.75	
SCARDB	0.00	0.00	0.00	130.95	0.00	1155.00	30.50	
RRBs	1302.00	0.00	1067.00	981.95	1181.00	18771.00	9808.55	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	51378.00	14146.12	43491.00	42501.70	49041.00	162660.00	144119.40	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	160532.00	133530.40	170894.00	186076.75	197267.00	412857.71	395995.76	
RCBs	126.00	10.33	147.00	77.31	171.00	388.87	218.75	
SCARDB	1247.00	0.00	1242.00	286.60	1311.00	20153.13	22966.00	
RRBs	20161.00	8989.97	18714.00	8747.43	22389.00	26357.00	13390.40	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	182066.00	142530.70	190997.00	195188.09	221138.00	459756.71	432570.91	



### Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	34885.10	10.33	0.00	8045.52	0.00	42940.95	21921.86	50.81	24.90	6749.83	0.00	28747.40

Table 1: Crop Loan

Table 1: Crop Loan												2024-25		(₹ Lakh)
Particulars	2023-24					Total	CBs	RCBs	SCARDB	RRBs	Others	Total		
	CBs	RCBs	SCARDB	RRBs	Others									
C L	174083.71	283.87	18998.13	3775.00	0.00	197140.71	158961.00	171.00	22905.00	1311.00	0	183348.00		

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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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
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	55354.00	0.00	0.00	1001.00	0.00	56355.00	57784.76	0.00	0.00	1021.00	0.00	58805.76
Sub total	55354.00	0.00	0.00	1001.00	0.00	56355.00	57784.76	0.00	0.00	1021.00	0.00	58805.76
Grand Total (I +II)	229437.71	283.87	18998.13	4776.00	0.00	253495.71	216745.76	171.00	22905.00	2332.00	0.00	242153.76

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.	
2	Animal Driven Carts	Conventional Bullock Cart		No.	
3	Bee Keeping			No.	
4	Bulk Milk Cooling Unit			No.	
5	Cold Storage			No.	
6	Commercial Broiler Farming			5000	
7	Compost/ Vermi Compost	Vermi Compost		No.	
8	Education Loans	Study Abroad		No.	2000000
9	Export Credit	Post Shipment Export Credit		No.	50000
10	Farm Ponds/ Water Harvesting Structures			No.	
11	Floriculture			ha	
12	Food Grain Processing	Sorting & Grading		No.	
13	Godown	Silo		No.	
14	Healthcare	Hospital		No.	20000000
15	Manufacturing Sector	Term Loan	Medium	No.	125000000
16	Manufacturing Sector	Term Loan	Micro	No.	10000000
17	Nursery/ Propagation unit			ha	
18	Ornamental Fish Hatchery			No.	
19	Pig Breeding Unit			10+2	

20	Purchase/ Construction of a Dwelling Unit (Individual)			No.	3500000
21	SHGs/ JLGs			No.	200000
22	Solar Energy	Roof Top Solar PV System with Battery		No.	150000
23	Thresher			No.	
24	Tube Well			No.	

### 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	Buffalo Farming	Others_Bhadohi		90000
2	Cereals	Rice/ Chaval/ Dhan (Irrigated)		30162
3	Fish Culture in Pond	Monculture _ Pangassius_Pangassius fish farming earthen ponds		300000
4	Fish Seed Rearing	_fish seed rearing		60000
5	Marketing Activities	Three Wheeler with Ice Box_tri_cycle with insulated box		30000
6	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		18623
7	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)		15789

### Abbreviations

Abbreviation	Expansion
Expansion	Agri Export Zone
Expansion	Agri-Clinics and Agri-Business Centre
Expansion	Agricultural Produce Market Committee
Expansion	Agricultural technology Management Agency
Expansion	Agriculture and Processed Food Products Export Development Authority
Expansion	Agriculture Marketing Infrastructure Scheme
Expansion	Animal Husbandry Infrastructure Development Fund
Expansion	Annual Credit Plan
Expansion	Atal Pension Yojana
Expansion	Banking Correspondent
Expansion	Bringing Green Revolution to Eastern India
Expansion	Capital Investment Subsidy Scheme
Expansion	Central Rice Research Institute
Expansion	Central Warehousing Corporation
Expansion	Civil Society Organisation
Expansion	Co-operative Development Fund
Expansion	Core Banking Solution
Expansion	Development Action Plan
Expansion	Direct Benefit Transfer
Expansion	District Agricultural Officer
Expansion	District Central Cooperative Bank
Expansion	District Consultative Committee
Expansion	District Credit Plan
Expansion	District Industries Centre
Expansion	District Level review Committee
Expansion	District Rural Development Agency
Expansion	Electronic National Agriculture Market
Expansion	Export Credit Guarantee Corporation
Expansion	Farmer Producer Organisation
Expansion	Farmers Club
Expansion	Farmers Service Society
Expansion	Financial Inclusion
Expansion	Financial Inclusion Fund
Expansion	Financial Inclusion Plan
Expansion	Financial Literacy and Credit Counselling Centres



Expansion	Financial Literacy Centre
Expansion	Fish Farmers Development Agency
Expansion	Gound Level Credit
Expansion	Government of India
Expansion	Gross State Domestic Product
Expansion	High Yielding Variety
Expansion	Indian Council for Agriculture Research
Expansion	Indira Awas Yojana
Expansion	Information and Communication Technology
Expansion	Integrated Tribal Development Agency
Expansion	Internet of Things
Expansion	Jawaharlal Nehru National Solar Mission
Expansion	Joint Liability Group
Expansion	Khadi and Village Industries
Expansion	Kisan Credit Card
Expansion	Krishi Sahayak Kendra
Expansion	Krishi Vigyan Kendra
Expansion	Large Area Multipurpose Society
Expansion	Lead District Manager
Expansion	Lift Irrigation
Expansion	Livestock Aid Centre
Expansion	Mahatma Gandhi National Rural Employment Guarantee Scheme
Expansion	Marginal Farmer
Expansion	Marine Products Export Development Authority
Expansion	Micro Enterprises Development Programme
Expansion	Micro Irrigation
Expansion	Micro Units Development & Refinance Agency Ltd.
Expansion	Milk Producers Co-operative Society
Expansion	Ministry of Food Processing Industries
Expansion	Ministry of New and Renewable Energy
Expansion	Mission for Integrated Development of Horticulture
Expansion	National Bank for Agriculture and Rural Development
Expansion	National Food Security Mission
Expansion	National Horticulture Mission
Expansion	National Livelihood Mission
Expansion	National Mission on Food Processing
Expansion	National Project on Bio-Gas Development
Expansion	National Rural Livelihood Mission
Expansion	National Watershed Development Project for Rainfed Areas

Expansion	Non-Banking Financial Company
Expansion	Non-Governmental Organization
Expansion	Paramparagat Krishi Vikas Yojana
Expansion	Personal Accident Insurance Scheme
Expansion	Potential Linked Credit Plan
Expansion	Pradhan Mantri Fasal Bima Yojana
Expansion	Pradhan Mantri Jan Dhan Yojana
Expansion	Pradhan Mantri Jeevan Jyoti Bima Yojana
Expansion	Pradhan Mantri Krishi Sinchayee Yojana
Expansion	Pradhan Mantri Suraksha Bima Yojana
Expansion	Primary Agricultural Cooperative Society
Expansion	Primary Health Centre
Expansion	Primary Weavers Cooperative Society
Expansion	Prime Minister's Employment Generation Programme
Expansion	Rainwater Harvesting Structure
Expansion	Rashtriya Krishi Vikash Yojana
Expansion	Regional Rural Bank
Expansion	Reserve Bank of India
Expansion	Revised Long Term Action Plan
Expansion	Rural Infrastructure Development Fund
Expansion	Rural Non-Farm Sector
Expansion	Rural Self Employment Training Institute
Expansion	Seasonal Agricultural Operations
Expansion	Self Help Group
Expansion	Self Help Promoting Institution
Expansion	Service Area Plan
Expansion	Service Cooperative Society
Expansion	Short Term Co-operative Credit Structure
Expansion	State Level Bankers' Committee
Expansion	State Medicinal Plant Board
Expansion	Swachha Bharat Mission
Expansion	Swarojgar Credit Card
Expansion	Total Financial Outlay
Expansion	Tree Borne Oil-seeds
Expansion	Warehousing Development and Regulatory Authority
Expansion	Watershed Development Fund
Expansion	Women Self Help Group

**Name and address of DDM**

Name	Lallan Kumar
Designation	DDM NABARD
Address 1	C/o Smt Rekha Sivastava First Floor HN. 229
Address 2	Street N. 9 Near Kshtriya Bhavan
Post Office	Jaunpur
District	Jaunpur
State	Uttar Pradesh
Pincode	222002
Telephone No.	
Mobile No.	9451251072
Email ID	jaunpur@nabard.org





## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus.</li> <li>Focus Segments: <ul style="list-style-type: none"> <li>Green Finance &amp; Wellness (WASH, Renewable Energy, Green Mobility, Healthcare)</li> <li>Fabrics &amp; Textiles</li> <li>Handicrafts Value Chain</li> </ul> </li> </ul> | <b>NSFL in WASH</b><br>Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> <li>largest wholesale debt providing NBFC for SDG6</li> <li>largest wholesale debt funder for last mile WASH</li> <li>pioneer in climate ready WASH funding, and</li> <li>only NBFC covering all sectors and risk spectra under WASH.</li> </ul> |
|---|---|

### Corporate Office

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

☎: 022-2653-9693

✉: nabsamruddhi@nabard.org

### Registered Office

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

☎: 040-23241155/56

🌐: www.nabsamruddhi.in



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

- |  |   |
|--|---|
| <ul style="list-style-type: none"> <li>Largest lender in FPO space</li> <li>Present in 21 States and 3 UTs including North East</li> <li>3000+ FPOs credit linked</li> <li>Collateral free lending at affordable rates</li> <li>Soft loan for Agri Startups</li> </ul> | <ul style="list-style-type: none"> <li>Financing FPOs through <ul style="list-style-type: none"> <li>Working Capital</li> <li>Term Loan</li> <li>Pledge Financing (eNWR)</li> </ul> </li> <li>Term lending for Corporates/ NBSCs/ MFIs</li> </ul> |
|--|---|

### Corporate Office

C/o NABARD, Head Office, Mumbai

☎: 022-26539620/9514

✉: corporate@nabard.org

### Registered Office

C/o NABARD, Tamil Nadu RO, Chennai

☎: 044-28270138/28304658

✉: finance@nabkisan.org

🌐: www.nabkisan.in



## NABFINS LIMITED | A Subsidiary of NABARD

- |  |  |
|--|--|
| <ul style="list-style-type: none"> <li>A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country</li> <li>Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul> | <ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul> |
|--|--|

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

☎: 080-26970500

✉: ho@nabfins.org

🌐: www.nabfins.org



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

### OFFERS CONSULTANCY AND ADVISORY SERVICES

Pan India Presence with offices in 31 State/UTs

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

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

☎: 022-26539419

✉: headoffice@nabcons.in

**Corporate Office:** NABCONS, 7<sup>th</sup> Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125

☎: 011-41538678/25745103

🌐: www.nabcons.com



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

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

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



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

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

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

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



## **NAB FOUNDATION**

**Leveraging the power of convergence**

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

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

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

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

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

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

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

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

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

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

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

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