



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



बदायूं
Budaun

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: Budaun

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:

Vishal Kansal

District Development Manager

NABARD

Budaun

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	Budaun is a major district of the Rohilkhand division in western Uttar Pradesh and is bordered by Farrukhabad and Shahjahanpur in the east Sambhal and Bulandshahr in the west Bareilly and Rampur in the north and Kasganj district in the south.
2	Type of soil	Alluvial Sandy loams and sandy soil
3	Primary occupation	Primary occupation of the people here is Agriculture followed by business trading & service activities. Potential for the development of dairy, dairy products and horticulture including medicinal and aromatic plants fisheries vermicompost bamboo agro-based and food processing industries.
4	Land holding structure	79% of landholdings are less than 1 Hectare, 14% are between 1-2 hectare, 5% are between 2-4 hectare while only 1% landholdings are more than 4 Hectare.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	ACP achievement of the district for FY 2023-24 was 65.9 percent at Rs. 329380.44 lakh against the target of Rs. 499448.70 lakh. Average achievement in last three years stood at 88.8 percent. There is a need to make efforts to achieve 100 percentage of ACP targets as the economy is quite conducive.
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2	CD Ratio	As of March 31 2024 the Credit Deposit (CD) ratio of all banks in the district was 79.20 percent which was slightly less than 79.64 percent of previous year
3	Investment credit in agriculture	Investment credit has become remarkably low and only ₹24615.94 lakh could be provided in FY 23-24. Since enhancement under crop loan sector has been stagnant, there is need to disburse more term loan in district.
4	Credit flow to MSMEs	Rs. 85072.23 lakh were provided to MSME sector in FY 2023-24 against Rs. 62651.00 lakh of previous year. Nevertheless, there is large scope of taking this disbursement many folds in coming 2 years.
5	Other significant credit flow, if any	Rs. 213058.44 lakh were provided for Agri crop loan sector. Thus approx. 67 percent was given to this sector only.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The estimated credit potential for 2025-26 is Rs. 739918.40 lakh which is 16.34 % higher than the credit potential for 2024-25.
2	Projection for agriculture and its components	Total Agriculture estimated credit potential for 2025-26 is Rs. 452017.42 lakh out of which Rs. 391855.46 lakh has been allocated towards farm credit consisting of Rs. 323877.19 crop loan. Rs. 18714.17 Lakh is towards Agri Infrastructures and Rs 41447.79 lakh towards ancillary activities has been projected.
3	Projection for MSMEs	Rs. 235572.00 has been estimated towards MSME sector in the district for FY 2025-26
4	Projection for other purposes	For other Priority sectors Rs. 52328.98 lakh potential has been estimated.

5. Developmental Initiatives

1. NABARD has undertaken various developmental programs like SHG-Bank linkage livelihood and entrepreneurship development programs for SHG women formation of Farmer Producer Organizations (FPOs) enhancing farmers' income and self-employment generation.
2. 6 blocks [Asafpur Wazirganj Ambiyapur Salarpur Usawan and Kadar Chowk] of Budaun district have been designated as Aspirational Blocks NABARD has worked on the development of roads bridges irrigation health infrastructure education etc. through the Rural Infrastructure Development Fund (RIDF).

6. Thrust Areas

1. NABARD has identified focus areas for 2025-26 including Climate resilience agriculture Development of startup ecosystem high tech agriculture IoT applications in agriculture SHG/JLG financing expansion of irrigation facilities dairy development and promotion of Farmer Producer Organizations (FPOs).

7. Major Constraints and Suggested Action Points

1. Key challenges in the district's development include the unavailability of good quality inputs like seeds fertilizers nurseries veterinary services poultry hatcheries cattle feed units and reliable power supply.
2. Suggested interventions include improving the availability of seeds fertilizers veterinary services reviving old milk routes setting up bulk milk chilling units parapets training and improving the quality of milch animals
3. supply of frozen semen small-scale irrigation and water harvesting systems adequate power supply large-scale afforestation rural haats and skills.

8. Way Forward

1. Coordinated efforts by all stakeholders are required to achieve the estimated credit potential especially to increase capital formation in agriculture. Regular monitoring of achievements against targets through the LBR reporting system and DLCC/ BLBC meetings is crucial
2. Implementation of SHGs JLGs RuPay cards, KCC, PMJDY, PMSBY, PMJJBY, MUDRA, Atal Pension Yojana Stand-up India Scheme and financial inclusion campaigns can lead to inclusive development and achievement of various objectives in the rural areas of the district.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise Use

Utility

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

1	Bankers	- Provides inputs/ information on Exploitable potential vis-a-vis credit possible;
		- Potential High Value Projects/ Area Based schemes; and
		- Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping the exploitable potential;
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

6. Limitations and constraints

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

Part A

District Map



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	391855.46
1	Crop Production, Maintenance and Marketing	324884.56
2	Term Loan for agriculture and allied activities	66970.90
B	Agriculture Infrastructure	18714.17
C	Ancillary activities	41447.79
I	Credit Potential for Agriculture A+B+C)	452017.42
II	Micro, Small and Medium Enterprises	235572.00
III	Export Credit	4160.00
IV	Education	7020.00
V	Housing	8903.75
VI	Social Infrastructure	11723.63
VII	Renewable energy	2721.60
VIII	Others	17800.00
	Total Priority Sector	739918.40

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

(₹lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	323877.19
2	Water Resources	18186.96
3	Farm Mechanisation	12274.84
4	Plantation & Horticulture with Sericulture	16843.25
5	Forestry & Waste Land Development	266.37
6	Animal Husbandry - Dairy	14326.83
7	Animal Husbandry - Poultry	4480.51
8	Animal Husbandry - Sheep, Goat, Piggery	493.64
9	Fisheries	656.32
10	Farm Credit- Others	449.55
	Sub total	391855.46
B	Agriculture Infrastructure	
1	Construction of storage	13278.50
2	Land development, Soil conservation, Wasteland development	588.00
3	Agriculture Infrastructure - Others	4847.67
	Sub total	18714.17
C	Ancillary activities	
1	Food & Agro. Processing	40799.79
2	Ancillary activities - Others	648.00
	Sub Total	41447.79
II	Micro, Small and Medium Enterprises	
	Total MSME	235572.00
III	Export Credit	4160.00
IV	Education	7020.00
V	Housing	8903.75
VI	Social Infrastructure	11723.63
VII	Renewable energy	2721.60
VIII	Others	17800.00
	Total Priority Sector	739918.40

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Punjab National Bank

1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	4234
2	No. of Sub Divisions	5
3	No. of Blocks	15
4	No. of revenue villages	1477
5	No. of Gram Panchayats	1037

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	N0s.
1	State	Uttar Pradesh
2	District	Budaun
3	Agro-climatic Zone 1	Mid western plain zone
4	Agro-climatic Zone 2	Mid western plain zone
5	Agro-climatic Zone 3	Mid western plain zone
6	Climate	Temperate Moist sub humid to dry sub humid
7	Soil Type	Alluvial Sandy loams and sandy soil

3. Land Utilisation [Ha]

Sr. No.	Particulars	N0s.
1	Total Geographical Area	426768
2	Forest Land	6902
3	Area not available for cultivation	51865
4	Barren and Unculturable land	5070
5	Permanent Pasture and Grazing Land	275
6	Land under Miscellaneous Tree Crops	5733
7	Cultivable Wasteland	7218
8	Current Fallow	6278
9	Other Fallow	3363

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		N0s.	% to Total	Ha.	% to Total
1	<= 1 ha	400745	79	144616	41
2	>1 to <=2 ha	69990	14	96054	27
3	>2 to <=4 ha	6197	1	33303	1
4	>4 to <=10 ha	256	0	3438	0
5	>10 ha	27210	5	71969	5
6	Total	504398	99	349380	74

6. Workers Profile [In '000]

Sr. No.	Particulars	N0s.
1	Cultivators	504
2	Of the above, Small/ Marginal Farmers	471
3	Agricultural Labourers	143

4	Workers engaged in Household Industries	18
5	Workers engaged in Allied agro	190
6	Other workers	154

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	3127.00	1670.00	1457.00	2534.00	593.00
2	Scheduled Caste	554.00	297.00	257.00	492.00	62.00
3	Scheduled Tribe	0.05	0.03	0.02	0.05	0.00
4	Literate	1333.93	844.03	489.90	1036.12	297.80
5	BPL	142.83	75.01	67.82	142.83	

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	525
2	Rural Households	423
3	BPL Households	139

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	525
2	Having source of drinking water	525
3	Having electricity supply	525
4	Having independent toilets	525

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	1477
2	Villages having Agriculture Power Supply	244
3	Villages having Post Offices	244
4	Villages having Banking Facilities	1477
5	Villages having Primary Schools	1477
6	Villages having Primary Health Centres	50
7	Villages having Potable Water Supply	1477
8	Villages connected with Paved Approach roads	1471

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Stastical Handbook Budaun 2023
1.a Additional Information	District Stastical Handbook 2023 NICRA 2023
2. Soil & Climate	KVK Budaun website
3. Land Utilisation [Ha]	District Stastical Handbook Budaun 2023
4. Ground Water Scenario (No. of blocks)	Central Ground water Board Report 2023
5. Distribution of Land Holding	District Stastical Handbook Budaun 2023
6. Workers Profile [In '000]	District Stastical Handbook Budaun 2023
7. Demographic Profile [In '000]	District Stastical Handbook Budaun 2023
8. Households [In '000]	District Stastical Handbook census.gov.in
9. Household Amenities [Nos. in '000 Households]	censusindia.gov.in
10. Village-Level Infrastructure [Nos.]	District Stastical Handbook Budaun 2023

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	2940
2	Primary Health Centres	50
3	Primary Health Sub-Centres	408
4	Dispensaries	90
5	Hospitals	63
6	Hospital Beds	1178

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	1975
2	Registered FPOs	45
3	Agro Service Centres	61
4	Soil Testing Centres	15
5	Approved nurseries	17
6	Agriculture Pumpsets	8349
7	Pumpsets Energised	8349
8	Krishi Vigyan Kendras	2

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	334
2	Irrigation Potential Created	324
3	Net Irrigated Area (Total area irrigated at least once)	324
4	Area irrigated by Canals/ Channels	1
5	Area irrigated by Wells	224
6	Area irrigated by Tanks	1
7	Area irrigated by Other Sources	113
8	Irrigation Potential Utilized (Gross Irrigated Area)	503

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	4897
2	Railway Line [km]	68
3	Public Transport Vehicle [Nos]	20000
4	Goods Transport Vehicles [Nos.]	61200

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	157	N/A
2	Sugarcane (Gur/ Khandsari/ Sugar)	2	N/A
3	Fruit (Pulp/ Juice/ Fruit drink)	4	N/A
4	Spices (Masala Powders/ Pastes)	12	N/A
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	N/A
6	Cotton (Ginning/ Spinning/ Weaving)	0	N/A
7	Milk (Chilling/ Cooling/ Processing, etc.)	60	N/A
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	3	N/A
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	4	N/A
10	Others	78	N/A

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	67622	15273	52349
2	Cattle - Indigenous	238233	26065	212168
3	Buffaloes	1107170	103828	1003342
4	Sheep - Cross bred	185	75	110
5	Sheep - Indigenous	13726	4410	9316
6	Goat	176402	46440	129962
7	Pig - Cross bred	2065	1182	883
8	Pig - Indigenous	16700	8545	8155
9	Horse/Donkey/Camel	9599	5954	3645
10	Rabbit	0	0	0
11	Poultry - Improved	55557	21345	34212
12	Poultry - Indigenous	31150	12509	18641

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	26
2	Veterinary Dispensaries	4
3	Disease Diagnostic Centres	40
4	Artificial Insemination Centers	56
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	2
7	Fodder Farms	2
8	Dairy Cooperative Societies	175
9	Milk Collection Centres	175
10	Fishermen Societies	3
11	Animal Husbandry Training Centres	2
12	Animal Markets	15
13	Fish Markets	15
14	Livestock Aid Centers (No.)	15
15	Licensed Slaughter houses [Nos.]	1

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	1050.00	MT	1	gm/day
2	Egg	147.00	Lakh Nos.	5	nos/p. a.
3	Milk	20.00	Lakh LPD	90	gm/day
4	Meat	5189.00	MT	6	gm/day
5	Wool	0.00	MT	0	gm/day

Sources

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

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	40.92	40.92	40.92
2	Land Holdings - SF (%)	79.00	79.00	79.00
3	Land Holdings - MF (%)	14.00	14.00	14.00
4	Rainfall -Normal (mm)	564	564	564
5	Rainfall - Actual (mm)	618	814	509
6	Cropping Pattern	Kharif crops - paddy maize bajra urad moong Rabi crops- wheat gram mustard/sars on. vegetables- tomato Green chili Green peas Onion etc Cash crops- Sugarcane Potato Mentha	Kharif crops - paddy maize bajra urad moong Rabi crops- wheat gram mustard/sars on. vegetables- tomato Green chili Green peas Onion etc Cash crops- Sugarcane Potato Mentha	Kharif crops - paddy maize bajra urad moong Rabi crops- wheat gram mustard/sars on. Vegetables- Tomato Green chili Green peas Onion etc Cash crops- Sugarcane Potato Mentha

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	279570.80	358487.38	237674.38

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Wheat	215.34	912.62	4238.04	215.34	912.62	4238.04	215.49	953.60	4425.26
2	Rice	102.26	226.43	2214.26	102.26	226.43	2214.26	102.26	226.43	2214.26
3	Pearl Millet	108.22	187.08	1728.70	108.22	187.08	1728.70	108.22	187.08	1728.70
4	Maize	9.00	20.21	2245.56	9.00	20.21	2245.56	9.00	20.21	2245.56
5	Urdbean	54.00	66.22	1226.30	54.00	66.22	1226.30	54.00	66.22	1226.30
6	Mungbean	0.12	0.05	416.67	0.12	0.05	416.67	0.12	0.05	416.67
7	Pigeon Pea	0.32	0.39	1218.75	0.32	0.39	1218.75	0.32	0.39	1218.75
8	Groundnut	0.78	0.45	576.92	0.78	0.45	576.92	0.78	0.45	576.92
9	Sesame	2.72	0.76	279.41	2.72	0.76	279.41	2.72	0.76	279.41
10	Pea	1.00	1.66	1660.00	1.00	1.66	1660.00	1.00	1.73	1730.00
11	Indian Mustard	58.41	82.77	1417.05	58.41	82.77	1417.05	59.56	84.55	1419.58

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	6.86	6.86	6.75
2	Net sown area (lakh ha)	3.58	3.58	3.49
3	Cropping intensity (%)	191.62	191.62	193.41

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	68.80	68.80	105.00
2	Fertilizer consumption - Rabi (kg/ha)	68.80	68.80	105.00

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	11	11	11
2	Volume of marketing through RMCs/eNAM platforms (MT)	78000	78000	80000

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	99567	102456	104464
2	GLC through KCC (Rs. lakh)	241125.44	257136.00	213058.44

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	489912	489912	489912
2	State Govt Sponsored Schemes Coverage (No.)	489912	489912	489912

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	15	15	15
2	Soil Health Cards Issued (No.)	659445	659445	659445

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	30419	35784	31516
2	Crop Loss Compensation, if any (Rs. lakh)	124.00	287.00	60.00

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	0.00	0.00	0.00
2	Wheat	0.00	0.00	0.00

Sources

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

Water Resources
Table 1: GLC

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

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	337	337	324
2	Net Irrigated Area ('000 ha)	337	337	324
3	Gross Irrigated Area ('000 ha)	662	662	503

Sources

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

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	Budaun	Ambiapur	Over Exploited	Over Exploited	Over Exploited
2	Uttar Pradesh	Budaun	Islamnagar	Over Exploited	Over Exploited	Over Exploited
3	Uttar Pradesh	Budaun	Asafpur	Critical	Critical	Critical
4	Uttar Pradesh	Budaun	Bisauli	Critical	Critical	Critical
5	Uttar Pradesh	Budaun	Jagat	Semi-critical	Semi-critical	Semi-critical
6	Uttar Pradesh	Budaun	Qadar Chowk	Semi-critical	Semi-critical	Semi-critical
7	Uttar Pradesh	Budaun	Sahaswan	Semi-critical	Semi-critical	Semi-critical
8	Uttar Pradesh	Budaun	Samrer	Semi-critical	Semi-critical	Semi-critical
9	Uttar Pradesh	Budaun	Mion	Semi-critical	Semi-critical	Semi-critical
10	Uttar Pradesh	Budaun	Ujhani	Semi-critical	Semi-critical	Semi-critical
11	Uttar Pradesh	Budaun	Dahgavan	Safe	Safe	Safe
12	Uttar Pradesh	Budaun	Dataganj	Safe	Safe	Safe
13	Uttar Pradesh	Budaun	Salarpur	Safe	Safe	Safe
14	Uttar Pradesh	Budaun	Usawan	Safe	Safe	Safe
15	Uttar Pradesh	Budaun	Wazirganj	Safe	Safe	Safe

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	2167.98	2256.87	2460.66

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	14656	14656	14656
2	Power Tillers	927	927	927
3	Threshers/Cutters	27390	27390	27390

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	50	65	80
2	Other minor repair & service centers (No.)	108	108	108

Sources

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

Plantation & Horticulture including Sericulture

Table 1: GLC

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

Table 5: Production Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters	0	0	0

Table 6: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Guava	Guava	Guava
2	Area cultivated (Ha)	7000	7000	7000
3	Processing Units (No.)	1	1	1
4	Value of products (Rs.)	800000.00	850000.00	900000.00

Table 7: Sericulture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under sericulture (ha)	0	0	0
2	Production - kg	0	0	0

Table 8: Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	Zari Zardoji	Zari Zardoji	Zari Zardoji
2	Weavers' population (No.)	82	82	82
3	Reeling Units (No.)	14	14	14

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: High Tech Orchards	District Horticulture Office
Table 3: Production and Productivity	District Horticulture Office
Table 4: NHM Schemes (Cumulative Nos.)	District Horticulture Office
Table 5: Production Clusters	District Horticulture Office
Table 6: Crop Identified for One District-One Product	District Horticulture Office
Table 7: Sericulture	District Horticulture Office
Table 8: Weavers Clusters	Cooperative Deptt DS HandBook

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)	No. of orchards	Area ('000 ha)	Prod. ('000 MT)	No. of orchards
1	Guava	4	1	2	4	1	1	2	4	1	1	2	2

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)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Guava	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
2	Banana	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
3	Papaya	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
4	Muskmelon	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
5	Tomato	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34	0.34

Table 4: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storage	60	75	75

Forestry & Waste Land Development

Table 1: GLC

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

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	7	7	7
2	Waste Land ('000 ha)	7	7	7
3	Degraded Land ('000 ha)	10	10	10

Table 3: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	30	30	34

Sources

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

District Profile
Key Insights into Livestock, Fisheries and Land Development
Animal Husbandry - Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2232.00	2421.00	2526.00
2	KCC for working capital (₹ lakh)	1532.00	1767.00	1845.78
3	KCC for working capital (No.)	1843	1987	2122
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	15	15	15

pment Fund (DIDF)

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

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

Sources

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

Animal Husbandry - Poultry
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	143.00	160.00	176.85
2	KCC for working capital (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	68	64	75
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	86707	86707	86707
2	Of the above, male (No.)	33854	33854	33854
3	Of the above, female (No.)	52853	52853	52853
4	Broiler Farms (No.)	68	64	75
5	Hatcheries (No.)	1	1	1
6	Popular breeds	Country Chicken	Country Chicken	Country Chicken

Sources

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

Animal Husbandry - SGP
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	0.00	0.00	0.00
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Table 2: Popular Breed(s)

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

Sources - SGP

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

Sources - Fisheries

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

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	34.00	67.00	75.00
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	23	54	56
4	KCC for working capital (₹ lakh)	32.00	65.00	73.00

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	453	445	999
2	Reservoirs (No.)	15	15	15
3	Cage Culture/ Bio-floc technology (No.)	23	54	56
4	Fish Seed Hatchery (No.)	1	1	1

Table 3 : Marine Fisheries (No.)

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

Table 4 : Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Farm Credit - Others & Integrated Farming

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	6932.00	6876.00	7042.21
2	Credit to bullocks (₹ lakh)	0.00	0.00	0.00
3	Credit to bullock carts (₹ lakh)	0.00	0.00	0.00

Table 2: Area under Integrated Farming

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

Sources

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

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2645.32	2687.76	2877.19
2	Loans for Storage Godowns (₹ lakh)	0.00	0.00	0.00
3	Loans for Cold Storages (₹ lakh)	2645.32	2687.76	2877.19
4	Loans for Other Agri Infrastructure (₹ lakh)	0.00	0.00	0.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	65	70	75
2	Cold Storages (Capacity - '000 MT)	478	498	521
3	Storage Godowns (No.)	279	279	284

4	Storage Godowns (Capacity - '000 MT)	209	209	211
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	23	23	23
6	Market Yards [Nos] / Wholesale Market (No.)	23	23	23
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	13	12	13

Sources

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

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

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

Table 2: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)	17	17	17
2	Area treated for soil & water conservation treatment ('000 ha)	0	0	0
3	Gap ('000 ha)	17	17	17

Table 3: NABARD's interventions

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

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)	N/A	N/A	N/A

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	93	94	142
2	Pesticides Consumption ('000 kg)	N/A	N/A	N/A

Table 3: Production of inputs

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

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)	6765.89	6876.45	7042.21
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	20675.21	22546.98	23994.50

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	29000	29000	30000
2	Procurement through PACS and LAMPS (MT)	49000	49000	50000

Table 3: Other Ancilliary Services

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

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)	40694.62	62651.00	85072.23
2	No. of units financed	9765	12678	15993
3	Loans under Stand Up India Scheme (Rs. lakh)	22.71	25.78	30.49
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.)	15	15	15
2	Micro Units (No.)	22191	22191	22191
3	Small Units (No.)	452	452	452
4	Medium Units (No.)	12	12	12
5	Udyog Aadhar Registrations (No.)	22655	22655	22655

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.)	10	10	10
3	Weavers' Coop. Societies (No.)	14	14	14

Table 4: DIC interventions

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

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)	453	500	516
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	243	265	279

Sources

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

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	289.00	324.00	398.00
3	GLC under Housing (Rs. lakh)	1456.98	1634.78	1720.43

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	57	15432	10049
2	Amt of subsidy released (Rs. lakh)	152.19	41203.44	26830.83

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	14704	14704	14704
2	Amt of subsidy released (Rs. lakh)	1764.48	1764.48	1764.48

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)	4298.00	2518.48	2183.00

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	Flood Protection Measures	13	13	13
2	Rural Roads	16	16	16
3	Veterinary Hospitals	2	2	2
4	Rural Bridge	9	9	9
5	Deep Tubewell with pump set	12	12	12

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)	26.00	25.00	34.00

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	Project wise details Not Available	26.00	25.00	34.00

Sources

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)	1.00	1.00	1.00

Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Roof top Solar Plant	N/A	N/A	N/A

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)	938.79	938.79	938.79
2	JLG Bank Linkage (Rs. lakh)	400.00	400.00	400.00
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	2.00	2.00	2.00
2	Mission Shakti (SRLM) (Rs. lakh)	0.00	0.00	0.00
3	NRLM (Rs. lakh)	938.79	938.79	938.79
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	0.00	0.00	0.00
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	0.00	0.00	0.00

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	15	15	15
2	No. of SHGs formed	4987	5245	5467
3	No. of SHGs credit linked (including repeat finance)	1234	1145	1760
4	Bank loan disbursed (Rs. lakh)	987.89	681.00	1400.88
5	Average loan per SHG (Rs. lakh)	0.80	0.60	0.80
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.)	135	141	178
2	Consumer Stores (No.)	3	3	3
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	14	14	14
5	Marketing Societies (No.)	3	3	3
6	Labour Societies (No.)	0	0	0
7	Industrial Societies (No.)	51	5	5
8	Sugar Societies (No.)	1	1	1
9	Agro Processing Societies (No.)	1	1	1
10	Others (No.)	0	0	0
11	Total (No)	208	168	205

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.)	132	132	132
2	Multi state cooperative societies (No.)	1	1	1

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	MoC Website

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	Budaun	Ambiapur	Weavers Societies	1	Average	Weavers Societies	1	Average	Weavers Societies	1	Average
2	Uttar Pradesh	Budaun	Sahaswan	Weavers Societies	1	Average	Weavers Societies	1	Average	Weavers Societies	1	Average
3	Uttar Pradesh	Budaun	Salarpur	Weavers Societies	1	Average	Weavers Societies	1	Average	Weavers Societies	1	Average
4	Uttar Pradesh	Budaun	Samrer	Weavers Societies	1	Average	Weavers Societies	1	Average	Weavers Societies	1	Average
5	Uttar Pradesh	Budaun	Ujhani	Weavers Societies	1	Average	Weavers Societies	1	Average	Weavers Societies	1	Average
6	Uttar Pradesh	Budaun	Usawan	Weavers Societies	1	Average	Weavers Societies	1	Average	Weavers Societies	1	Average
7	Uttar Pradesh	Budaun	Wazingan	Weavers Societies	1	Average	Weavers Societies	1	Average	Weavers Societies	1	Average

8	Uttar Pradesh	Budaun	Asafpur	Weavers Societies	ØAverage	Weavers Societies	ØAverage	Weavers Societies	ØAverage	Weavers Societies
9	Uttar Pradesh	Budaun	Bisauli	Weavers Societies	1Average	Weavers Societies	1Average	Weavers Societies	1Average	Weavers Societies
10	Uttar Pradesh	Budaun	Dahgavan	Weavers Societies	1Average	Weavers Societies	1Average	Weavers Societies	1Average	Weavers Societies
11	Uttar Pradesh	Budaun	Dataganj	Weavers Societies	1Average	Weavers Societies	1Average	Weavers Societies	1Average	Weavers Societies
12	Uttar Pradesh	Budaun	Islamnagar	Weavers Societies	1Average	Weavers Societies	1Average	Weavers Societies	1Average	Weavers Societies
13	Uttar Pradesh	Budaun	Jagat	Weavers Societies	1Average	Weavers Societies	1Average	Weavers Societies	1Average	Weavers Societies
14	Uttar Pradesh	Budaun	Mion	Weavers Societies	1Average	Weavers Societies	1Average	Weavers Societies	1Average	Weavers Societies
15	Uttar Pradesh	Budaun	Qadar Chowk	Weavers Societies	1Average	Weavers Societies	1Average	Weavers Societies	1Average	Weavers Societies

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/ mFOs	SHGs/ JLGs	BCs/BFs	Village	House holds
Commercial Banks	17	109	38	44	27	0	8351	757	39	4817
Regional Rural Bank	1	60	43	15	2	0	2772	0	34	8750
District Central Coop. Bank	1	19	10	6	3	0	357	0	148	27632
Coop. Agr. & Rural Dev. Bank	1	8	4	3	1	0	0	0	370	65625
Primary Agr. Coop. Society	132	132	132	0	0	0	0	0	11	3977
Others	1	1	0	0	1	14	0	3190	0	525000
All Agencies	153	329	227	68	34	14	11480	3947	602	635801

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	2845612	3118629	2148942	-31.1	545009	528440	670114	26.8
Regional Rural Bank	1151802	1265982	1378678	8.9	135044	145588	157109	7.9
Cooperative Banks	155370	170107	132905	-21.9	24011	25419	28633	12.6
Others	32142	35156	249166	608.7	41599	54430	2053	-96.2
All Agencies	4184926	4589874	3909691	-14.8	745663.00	753877.00	857909.00	13.8

3.Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	211234	235891	264197	12.0	402050.22	368726.00	488207.29	32.4
Regional Rural Bank	120375	126699	133033	5.0	144425.95	164228.00	173112.23	5.4
Cooperative Banks	63903	64946	66245	2.0	11109.29	11751.00	18424.32	56.8
Others	5423	6125	6920	13.0	45122.86	55675.93	0.00	-100.0
All Agencies	400935	433661	470395	8.5	602708.32	600380.93	679743.84	13.2

4.CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	73.8	69.8	72.9
Regional Rural Bank	106.9	112.8	110.2
Cooperative Banks	46.3	46.2	64.3
Others	108.5	102.3	0.0
All Agencies	80.8	79.6	79.2

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

Agency	Cumulative up to 31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1473628	984440	232475	69700
Regional Rural Bank	0	0	0	0
Cooperative Banks	1	646	504	0
Others	0	0	483	0
All Agencies	1473629	985086	233462	69700

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	203882.19	41.8	121859.18	25.0	107514.55	22.0	0.00	0.0	37478.91	7.7
Regional Rural Bank	121356.90	70.1	111673.84	64.5	109005.15	63.0	0.00	0.0	0.00	0.0
Cooperative Banks	4141.35	22.5	4141.35	22.5	0.00	0.0	0.00	0.0	56.90	0.3
Others	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
All Agencies	329380.44	48.5	237674.37	35.0	216519.70	31.9	0.00	0.0	37535.81	5.5

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022				31/03/2023				31/03/2024			
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach't [%]	Ach'ment Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach't [%]	Ach'ment Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach't [%]	Ach'ment Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach't [%]
Commercial Banks	239964.61	247063.05	103.0	320383.00	339024.38	105.8	348784.80	203882.19	58.5			89.1
Regional Rural Bank	73208.87	73148.45	99.9	91189.00	68061.00	74.6	101741.10	121356.90	119.3			97.9
Cooperative Banks	9669.52	7475.52	77.3	14061.00	18468.00	131.3	18263.30	4141.35	22.7			77.1
Others	8493.22	8178.45	96.3	27020.00	23039.00	85.3	30659.50	0.00	0.0			60.5
All Agencies	331336.22	335865.47	101.4	452653.00	448592.38	99.1	499448.70	329380.44	65.9			88.8

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	244629.36	241125.44	98.6	253615.00	257136.00	101.4	279505.60	213058.44	76.2	92.1
Term Loan (Agri.)	40907.78	38445.36	94.0	113986.00	101351.38	88.9	124855.50	24615.94	19.7	91.4
Total Agri. Credit	285537.14	279570.80	97.9	367601.00	358487.38	97.5	404361.10	237674.38	58.8	183.5
MSME	31265.00	40694.62	130.2	51844.00	62651.00	120.8	57028.40	85072.23	149.2	133.4
OPS*	14322.42	15600.05	108.9	33208.00	27454.00	82.7	38059.20	6633.83	17.4	95.8
Total Priority Sector	331124.56	335865.47	101.4	452653.00	448592.38	99.1	499448.70	329380.44	65.9	412.7

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

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	402050.22	66114.20	16.4	368726.00	78126.53	21.2	488207.29	73443.00	15.0	17.6
Regional Rural Bank	144425.95	0.00	0.0	164228.00	0.00	0.0	173112.23	0.00	0.0	0.0
Cooperative Banks	11109.29	0.00	0.0	11751.00	9417.22	80.1	18424.32	4188.20	22.7	40.1
Others	45122.86	0.00	0.0	55675.93	0.00	0.0	0.00	0.00	0	0.0
All Agencies	602708.32	66114.20	11.0	600380.93	87543.75	14.6	679743.84	77631.20	11.4	57.7

Source(s)

1	SLBC India Portal PLP 2024-25
2	The Bharat Microfinance Report 2023
3	NRLM MIS Portal

PART-B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

To strengthen the long-term cooperative credit structure the project of computerization of 1851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the

Government. NABARD is the implementing agency for the project and will develop a national level software for ARDBs.

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

JanSamarth Portal a GoI initiative is a unique digital portal linking credit linked schemes for ease of access to the all the beneficiaries and related

stakeholders. Schemes such as e-Kisan Upaj Nidhi KCC AIF etc. are accessible through the portal.

Agriculture Infrastructure Fund (AIF) Scheme

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

- i. Viable Farming Assets: The scheme now includes the creation of infrastructure for viable projects for building community farming assets.
- ii. Integrated Processing Projects: The list of eligible activities under AIF now includes integrated primary and secondary processing projects.
- iii. PM KUSUM Component: The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.
- iv. Enhanced Credit Guarantee Coverage: The government proposes to extend AIF credit guarantee coverage for FPOs through the NAB Sanrakshan 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.

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 to Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

and Hill states and 36% of project cost for all other beneficiaries is provided under the scheme.

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

Based on the success of the pilot phase JIVA is being expanded to 25 new projects in central eastern and north-eastern states to further widen and deepen the programme focusing on completed or near-completion

watershed/spring shed and tribal development projects with thrust on districts identified under aspirational / low priority sector lending districts.

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

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

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

Uttar Pradesh Horticulture and Food Processing Industry Policy - 2022: The policy offers extensive incentives to boost the states food processing sector. Key subsidies include 35 percent of costs for plant machinery and technical civil work capped at Rs. 5 crore and 25 percent for expansion or modernization up to Rs. 1 crore. The policy also provides 100 percent stamp duty exemption on land purchases and 75 percent rebates on external development charges. Special incentives include a 50 percent subsidy on solar power projects for rural processing units with 90percent for women entrepreneurs. Cold chain infrastructure and value addition receive a 35percent subsidy with up to Rs. 10 crore for specific projects. The policy encourages decentralized processing and storage offering grants of up to 50percent or Rs. 50 lakh. Additionally a 25 percent freight subsidy on exports (excluding Nepal Bangladesh and Bhutan) and interest subsidies for Reefer Vehicles are provided. The entire state is treated as a unified

market allowing license holders to operate across mandis. (Link-<https://invest.up.gov.in/uttar-pradesh-food-processing-industry-policy-2023/>)

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

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

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

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

Uttar Pradesh Mukhyamantri Swadeshi Gau-Sanvardhan Yojana: It aims to promote indigenous cow breeds and boost milk production in the state and targets self-reliance among animal herders and farmers encouraging rural youth and women to engage in animal husbandry. The scheme offers subsidies for purchasing improved breeds like Sahiwal Tharparkar and other cross-

breeds with 50percent priority given to women farmers. Beneficiaries receive up to Rs 80000 for setting up units with two cows and subsidies for fodder cutting machines animal insurance and shed construction. (Link: <https://updairydevelopment.gov.in/NBDMSchemes.aspx>)

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

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

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

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

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

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

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

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

The average productivity of Sugarcane in the state has increased to 84 MT

per hectare from 72 MT per hectare. Increase in the intercropping has resulted in 25percent increased income to the sugarcane farmers.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

Mukhyamantri Yuva Swarojgar Yojana-2016: The scheme is designed to promote self-employment among the youth in the state. It provides financial assistance and support offering loans up to Rs.25 lakh for the industrial sector and Rs.10 lakh for the service sector. The scheme requires a margin

money contribution of 25percent of the loan amount and provides a subsidy of up to 25percent with a maximum subsidy of Rs.2.5 lakh per sector. (Source- <https://diupmsme.upsdc.gov.in/>)

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The main economic activity of Budaun district is agriculture. The soil of the district is sandy and loamy and highly fertile. 76.5 of the total population is engaged in agriculture. The gross cropped area and net sown area of the district are 6.75 lakh hectares and 3.49 lakh hectares respectively. Thus the cropping intensity of the district is 193.41. The main crops of the district are wheat bajra barley mustard potato paddy mentha maize sugarcane and other vegetables. Paddy bajra mentha maize and urad are grown in Kharif while wheat barley peas potato and mustard are grown in rabi and bottle gourd kaddu watermelon muskmelon etc. are grown in Zaid. The rainfall recorded in the district during 2023-24 was 509 mm while the normal rainfall was 564 mm. The main sources of irrigation in the district are tube wells and wells. There has been a continuous increase in the distribution of crop loans through KCC in the district. In 2023-24 an amount of Rs. 213058.44 lakh was disbursed against a target of Rs. 279505.60 lakh under crop loans.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The total number of farmers in the district is 504398 of which 400735 farmers have landholdings of 1 hectare or less. The district has two Krishi Vigyan Kendras and there is a need to expand the services of the Krishi Vigyan Kendra located at Samarer. Maize (zaid) is predominantly grown in the district but due to a lack of proper drying processing and marketing facilities farmers face difficulties. The number of fertiliser pesticide and seed distribution centres/registered private shops in the district is adequate. Fertilisers seeds pesticides etc. are mainly distributed through Kisan Seva Kendras and cooperative societies. The Agriculture Department is promoting new varieties of paddy wheat maize jowar bajra urad moong and groundnut.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Irrigation plays a crucial role in increasing agricultural productivity as it reduces the dependence of farmers on rainfall. Small irrigation projects (CCA< 2000 hectares) have been considered extremely important for the development of the agricultural sector as they require small investments. Small irrigation schemes are divided into groundwater exploitation and surface water exploitation based on the water sources. Due to the lowering of the groundwater table drip and sprinkler-based small irrigation systems have emerged as efficient irrigation techniques

as they deliver water and other inputs directly to the plant roots helping to increase per-drop productivity. Out of 15 blocks in the district 5 are safe 2 critical 6 semi critical and 2 overexploited.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The groundwater situation in Budaun district is quite serious. The net groundwater availability is 79125.41 hectare metres and the net annual extraction is 61031.32 hectare metres. The groundwater development rate is 77.13. A small part of Budaun district is served by the perennial Ganga river while the seasonal rivers are Ramganga Sot Aril and Mahawa. There are no canals in the district. Tube wells and wells are the main sources of irrigation. The net sown area (NSA) is 3.49 lakh hectares of which 100 is irrigated and the gross sown area (GSA) is 6.75 lakh hectares of which 5.03 lakh is irrigated so there is a need to provide irrigation facilities for 1.72 lakh hectares which is 25.48 of the gross sown area. The main source of irrigation is tube wells.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm Mechanisation not only increases agricultural productivity but also provides several other financial and social benefits to farmers. Farm Mechanisation in India is still in the initial stage and the level of mechanisation is only 40 to 50 which is much lower than the developed countries where the level of Farm Mechanisation is more than 90.

Tractors and other modern farm equipment like zero-till seed drills rotavators machine-operated sprayers cage wheels etc. are widely used by the farmers in the district. The trend of small farmers buying both new and old tractors is very common and there is a market for the same in the district. Banks should finance the farmers for the purchase of old tractors as well. (Source: UNESCAP CSAH)

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The Government of India has set an ambitious target of increasing the farm power availability from the current level of 2.02 kW/ha to 4 kW/ha by 2030. At this level of farm power availability the agricultural productivity can reach 4.2 tons per hectare. Some important schemes for same are SMAM i.e. Sub mission on agriculture Machinisation and CRM i.e. Crop Residue Management.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Horticulture production has shown high growth in recent years and has surpassed the total production of food grains in the country. The

horticulture sector contributes around 33 percent to India's Agri GVA. Uttar Pradesh is the largest contributor to vegetable production in India producing 32.42 of the country's total output of 204.96 million ton. The total reported area of Budaun district is 426768 hectares of which 54000 hectares are covered by fruit crops and 17000 hectares by vegetable crops. Namami Gange Clean Campaign 2023-24: Under this scheme 2000 hectares of organic farming clusters created in 5 development blocks of Budaun district (which are along the Ganga river). The government has selected the organisation Biocare to implement this plan which select farmers provide them organic farming training and register them under the PGS India scheme. There is high demand for honey and wax so entrepreneurs have started beekeeping on a large scale in the district. There are training centres for beekeeping in the nearby Saharanpur and Mathura districts and honeybees are locally available in the Budaun district and can also be purchased from the nearby districts. Beekeeping activities are being carried out in the Dataganj Ujhani Sahsawan Asafpur and Bisauli blocks of the district. There are adequate fruit orchards available in all the blocks of the district.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The district has immense potential for cultivation of fruits flowers and vegetables due to its favourable climate and specific geographical capabilities. Fruits like mango guava watermelon and muskmelon and vegetables like potato bottle gourd ridge gourd bitter gourd capsicum okra and chilli have immense potential. Flower cultivation is also prevalent in the district. There is vast potential for cultivation of medicinal and aromatic crops like ashwagandha kalmegh aloe vera stevia shatavari tulsi mentha brahmi etc. The Maurai Usawan development blocks are known for guava and mango production and Bisauli Asafpur Islamnagar and Ujhani development blocks are known for potato production. The district has adequate facilities for storage of horticulture products. There are 75 cold stores with a total storage capacity of 383231 MT in the district. In the last 3 years 04 poly houses have been constructed in the district where hybrid vegetables like tomato cucumber etc. are being produced. The district is not covered under the MIDH mission so the non-mission MIDH - RKVY program is being implemented here. In addition the Central Government's 'Per Drop More Crop' scheme and the National AYUSH Mission (to promote the cultivation of medicinal and aromatic plants) are also ongoing. The Horticulture Development Program - Scheduled Castes/Scheduled Tribes is being run by the state government under which around 30-40 farmers are benefited every year

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

With the aim of increasing the total green cover from the current 9 percent to 15 percent of the total geographical area in 5 years the Government of Uttar Pradesh is implementing a massive afforestation program. 36.50 Crore Tree Plantation in July 2024 under ek ped ma ke naam initiative and ped

lagao ped bachao abhiyan' in which 36.50 lakh saplings were planted during the financial year 2024-25. Development of Green Belts in every district: It is proposed to implement this in all 75 districts of the state where 8-12 feet tall plants will be planted and 3 to 4 sites will be developed as green belts

2.1.5.2 Infrastructure and linkage support available, planned and gaps

There is a scarcity of natural forest resources in Uttar Pradesh. As per available records its forest area is 1657296 Ha. (6.86 of the total geographical area of the state). The per capita forest area in the state is 0.011 hectare. The state government is running several programs to promote afforestation in the state. The total geographical area of Budaun district is 426768 hectares out of which the forest area is 6902 hectares which is 1.61 of its total geographical area. Therefore it is necessary to conserve the existing forests as well as develop more forests/trees in the area. The district has 7218 hectares of currently uncultivable wasteland and 3363 hectares of other fallow land which can be used for afforestation.

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

Uttar Pradesh is the second largest milk producing state in the country with an annual milk production of 338.73 lakh tonnes (2023-24) which is 14.93 of the country's total milk production. Buffaloes contribute 61 to the production followed by indigenous cattle (19) and crossbred cattle (17). The average yield of these breeds is 7.6 kg 3.2 kg and 4.5 kg per day respectively which is lower than the national average of the respective breeds. In Budaun district milk procurement and marketing is done through organised channels like dairy cooperatives and private dairies but mostly it is done through local milk vendors and unorganised channels. Some major private dairies active in the district are Mother Dairy Parag Madhusudan Sahaj Dairy etc. In the organised dairy market there is a small contribution of fresh dairy products like curd butter milk and paneer while liquid milk powder and ghee dominate. As per the Dairy Entrepreneurship Survey 2017 the per capita availability of milk in the district is 408 grams/day and the total milk production is 6.12 lakh metric tons.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The district has 26 veterinary hospitals 04 dispensaries 44 livestock service centres 47 para-vets and 110 artificial insemination centres (AIC) out of which 39 AIC are run by private dairies. Considering the large livestock population there is a need for about 245 new veterinary dispensaries and 462 new A.I. centres. There are 138 milk producers' cooperatives functioning in the district with a total membership of 6900. The average milk production of these cooperatives is 50 litres per day. Only 25-30 of the milk is processed and marketed by the organised sector like cooperative societies in the district while the rest is handled by

local vendors/private agencies. The Dairy Union has 09 bulk milk cooling units out of which 02 are currently operational and 07 are not in working condition which need to be made operational again. The district has 4 milk routes of the Dairy Producers' Union which need to be expanded

2.1.7 Animal Husbandry - Poultry

2.1.7.1 Status of the Sector in the District

During the financial year 2022-23 the state recorded an annual growth rate of 11.36 in egg production compared to 2021-22. During 2022-23 the state's availability of eggs was only 15 eggs/person/year while the national-level availability was 95 eggs/ person/year. According to the Animal Husbandry Department the estimated total egg production in the Budaun district is 20000 eggs per day and the per capita availability of eggs is 2 eggs per year

2.1.7.2 Infrastructure and linkage support available, planned and gaps

There are many unorganised sector broiler production units in the district. However there are no operational egg production units. The practice of backyard poultry is also very low. The Central Poultry Development Organization Izatnagar Bareilly has developed several breeds suitable for the local environment and climate for backyard poultry which are highly profitable. Despite the presence of all these factors the demand for bank credit in this activity is low in the district

2.1.8 Animal Husbandry- Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

According to the Livestock Census-2019 the population of sheep goats and pigs in the state of Uttar Pradesh is 9.84 lakh 144.80 lakh and 4.08 lakh respectively. This Livestock Census reflects a growth pattern of (-37.50) (0.83) and (-226) for sheep goats and pigs respectively compared to 2012. According to the 20th Livestock Census 2019 of the Government of India Ministry of Agriculture the numbers of sheep goats and pigs in the Budaun district are 13911 176402 and 18765 respectively. In addition to the local breeds the two popular goat breeds in the district are Barbari and Jaunpari. For pigs the Middle Yorkshire or local breeds are being used. Lack of good breeds lack of a commercial approach to these activities inadequate veterinary facilities poor extension services and unorganised marketing are the factors hindering the development of this activity.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

As per RBI circular dated 04.02.2019 FIDD.CO.FSD.BC.12/05.05.010/2018-19 there is a provision for providing Kisan Credit Cards (KCC) to farmers engaged in animal husbandry/fisheries. KCC is for meeting the short-term

credit needs for rearing animals fish shrimp and other aquatic organisms. Formation of FPOs for organised sheep goat and pig rearing should be promoted which will help in developing new technologies reducing input costs and ensuring better prices for farmers

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Being an ancillary activity of agriculture fisheries plays a very important role in the socio-economic development of India. Its importance lies in livelihood food security and economic development in all sectors. Fish is an affordable source of high-quality protein and omega-3 fatty acids. Therefore its role in India's food security is highly significant. Uttar Pradesh being a landlocked state the scope of fisheries is limited to the intra-state region only. However the state has abundant sources of freshwater such as rivers canals reservoirs lakes riverine wetlands and ponds. The major shrimp species of India are produced in Uttar Pradesh and it is certainly the backbone of freshwater aquaculture in our country. The number of inhabited villages in the Budaun district is 1478. The district has 1226 leased water bodies with a total area of 1013.40 hectares. The district has 37 private water bodies with a total area of 19.50 hectares. The Fisheries Development Agency distributed more than 3.50 lakh fish seeds in the district during 2023-24. The total fish production of the district was approx. 50000 quintals in 2023-24. Some progressive farmers in the Jagat Development Block of the district are practicing fish farming on a large scale

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Prime Minister's Matsya Sampada Yojana: The Government of India announced the "Prime Minister's Matsya Sampada Yojana" in the Budget 2019-20. This scheme is for a period of 5 years from the financial year 2020-21 to 2024-25 in all states/union territories. The Prime Minister's Matsya Sampada Yojana is an ambitious scheme with the objective of bringing a "Blue Revolution" through the sustainable and responsible development of the fisheries sector in India. Under the scheme an investment of ₹20050 crore is proposed in the fisheries sector of which ₹9407 crore will be from the Government of India ₹4880 crore from states/union territories and ₹5763 crore from beneficiaries. The Prime Minister's Matsya Sampada Yojana aims to address critical gaps in fish production and productivity quality technology value chain traceability strengthening the fisheries management framework and establishing fish welfare

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

In Budaun district the use of bullocks/Dunlop carts as a mode of transport for agricultural and ancillary activities is no longer widely prevalent among farmers. Now farmers mainly use tractors and two-wheelers

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The availability of bullock cart makers and repairers is ensured in the district and information on the health care of bullocks is readily available in almost all areas. The supply of bullocks is met from local animal markets and the surrounding areas

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

The Integrated Farming System (IFS) can be defined as follows: "This approach is based on the principle of minimum competition and maximum complementarity by combining two or more components and it aims to achieve sustainable and environmentally friendly development of agricultural income family nutrition and ecosystem services by using the latest agricultural management tools." The assessment of agricultural income indicates that diversified farming with two or more enterprises generates double the income compared to two or fewer enterprises. In Uttar Pradesh crop production along with dairy animal husbandry is the prevalent farming system. Almost 96 of farmers adopt this system. The major cropping systems in the state are sugarcane-wheat and rice-wheat

2.1.11.2 Infrastructure and linkage support available, planned and gaps

National Sustainable Agriculture Mission (NMSA): The National Sustainable Agriculture Mission (NMSA) is one of the 8 missions envisaged under the National Action Plan on Climate Change (NAPCC). The objective of NMSA is to promote sustainable agriculture through climate change adaptation measures. The Rainfed Area Development (RAD) program implemented by the RFS Division is a component of this mission. The Indian Institute of Farming Systems Research (IIFSR) Modipuram and ICAR Institutes have developed 51 integrated farming systems for marginal and small farmers in 25 states/union territories of India. Information on state-specific IFS models can be obtained from the link below: https://iifsr.icar.gov.in/icar-iifsr/prog_files/Bulletin_IFS_July_2020.pdf In the district the integration of various schemes of agriculture horticulture animal husbandry and fisheries is needed to initiate the integrated farming system.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

India is the world's largest producer of fruits and vegetables but a significant part of the production gets wasted due to lack of adequate storage and efficient transportation infrastructure. Better post-harvest management and establishing agri-value chains can prevent such high levels of losses. In the last seven years horticultural production in India has grown at a CAGR of 2.86 while cold storage capacity has grown at a CAGR

of 2.24. During the same period horticultural production in Uttar Pradesh has grown at a CAGR of 3.55 and cold storage capacity has grown at a CAGR of 1.66. According to the Zila Sankhyikiya Patrika - 2023 the Budaun district has 76 go-downs of the FCI (Central Warehousing Corporation) and the State Warehousing Corporation with a capacity of around 198000 metric tons for food grain storage. Additionally there are 669 rural godowns of the Cooperation Department Agriculture Department and others with a storage capacity of around 72795 metric tons. The district has 75 cold stores with a capacity of around 383731 metric tons

2.2.1.2 Infrastructure and linkage support available, planned and gaps

The Government of Uttar Pradesh has made some amendments to the mandi rules which will facilitate direct trading by Farmer Producer Organizations (FPOs) outside the mandis. FPOs have also been allowed to purchase food grains. Additionally ware-houses cold storages silos processing units etc. located outside the mandi can also be considered as sub-mandis. These amendments provide a path- way for the creation of agricultural infrastructure near the production locations to benefit the farmers. For more information please visit the website of the Agriculture Department Uttar Pradesh at [http:// upagripardarshi.gov.in/Index-hi.aspx](http://upagripardarshi.gov.in/Index-hi.aspx). Agriculture Infrastructure Fund (AIF): Under the AIF there is a provision of 3 interest subsidy for the construction of modern storage/cold storage facilities which will be available for a maximum of 7 years. Additionally eligible borrowers will be provided credit guarantee coverage under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) for loans up to ₹2 crore. The guarantee fee for this coverage will be paid by the government. In the case of FPOs the benefit of credit guarantee can be availed from the FPO Promotion Scheme facility created under the Agriculture Cooperation and Farmer Welfare Department (DACFW).

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land development includes all those activities that prevent soil erosion and increase land productivity. In addition to ensuring food security the immediate need is to improve the productivity of existing cultivation to bring additional land under agriculture. The potential to produce food grains and provide vegetative cover in the wasteland can make a significant contribution to this effort. In Budaun land development work along with soil conversation is gaining momentum with departmental support. However no watershed development has taken place despite presence of semi critical and over expolited blocks. River Ganga and three other local rivers during rains damage a lot of land.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Farm Pond Scheme: First phase - Construction of 2000 pounds in all development blocks of 7 districts of Bundelkhand. The proposed expenditure is ₹12.20 crore. Second phase - Construction of 3384 ponds at a cost of ₹27.88 crore in 167 most important development blocks of 44 districts including Bundelkhand. Pond size: Small pond - (22x20x3

metres): Cost per pound - ₹105000 Medium pond - (35x30x3 metres): Cost per pound - ₹228400. 50 subsidy will be released in three instalments through direct benefit transfer. Distribution of gypsum to improve soil and overcome micronutrient deficiency: The scheme gives priority to small and marginal farmers. UP Agro supplies gypsum to the centres approved by the District Magistrate. These centres provide gypsum to farmers at subsidized rates. A farmer can avail gypsum for a maximum of 2 hectares. A farmer will be eligible for subsidy again only after three years of availing the first subsidy. Both the Central Government and the State Government are providing subsidy assistance. Under the Central Scheme - 50 subsidy from the Government of India and 25 (total 75) from the State Government Under the State Sector- General category farmers are eligible for 75 subsidy.

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Agricultural infrastructure mainly includes a wide range of public services that facilitate production procurement processing storage and trade. The development of such infrastructure in the direction of commercialization of agriculture opens additional avenues for the flow of investment credit. Agricultural infrastructure can be classified under the following broad categories- Input-based infrastructure: Seeds fertilisers pesticides agricultural implements and machinery etc. Resource-based infrastructure: Water/irrigation agricultural power/energy. Physical infrastructure: Road connectivity transportation storage processing preservation etc. There are approx 75 cold storages in the district with 4 FPOs having entered into Seed processing units.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Under the Vision Scheme of the Government of Uttar Pradesh FPOs are available with ₹60 lakh grants for seed production which will increase the availability of quality seeds for farmers. Under this scheme Budaun Farmer Producer Company Limited promoted by NABARD has set up its seed processing unit. Agricultural Biotechnology: Farmers in the district lack awareness about the use of bio-fertilizers and bio-pesticides. Therefore organic farming is very limited

2.3 Agriculture - Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

A well-developed food processing sector with high-level processing helps in reducing food waste improving value addition promoting crop diversification ensuring better income for farmers promoting employment and increasing export earnings. This sector assists in addressing the

critical problems of food security and food inflation. It is also capable of providing healthy nutritious food to the general public. Food processing is done at 3 levels - primary secondary and tertiary. Primary processing involves conversion of raw agricultural produce milk meat and fish into a form suitable for human consumption. This includes steps like cleaning grading sorting packaging etc. The food processing industry generally deals with the higher levels of processing where new or more value-added food products are manufactured. Food Processing includes the following: Manufacturing processes: If any raw produce of agriculture animal husbandry or fisheries is transformed through a process (involving labour electricity machinery or capital) in such a way that its basic physical properties change and the transformed product becomes edible and commercially valuable it comes under the purview of the food processing sector. Other value-addition processes: If the value-addition (improvement in shelf-life ready-to-eat and consume etc.) is sufficient such products also come under food processing even if no manufacturing process is involved.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The economy of Budaun district is agriculture-based. It is a good producer of food grains cereals sugarcane and potatoes & fruits. The district has favorable conditions incentives and facilities for the development of agricultural production and has immense potential to set up agro-based industrial units. The main activities under food processing in Budaun district include oil mills oil expellers small dal mills spice grinding mentha sugarcane and bakeries etc. "Make in India" Program - The food processing sector has been identified as one of the priority sectors under the Hon'ble Prime Minister's initiative "Make in India". With the objective of attracting investments in this sector the Ministry of Food Processing Industries is implementing schemes for the development of food processing industry infrastructure.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

Other agricultural ancillary activities include credit to Agri Clinics Agri Business Centres (ACABC) credit to PACS/FSSS/LAMPS further credit disbursement to micro-finance institutions. Others - Miscellaneous include loans to distressed individuals for pre-payment of non-institutional creditors state-sponsored institutions for PMJDY SC/ST SHG/JLG loans and others. In Budaun Approx 50 ACABC units has been set up since inception. All 132 PACS are availing credit from DCCB on demand basis.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

To promote agricultural development and create self-employment opportunities for unemployed agriculture graduates the Government of India has launched the Agri Clinic and Agri Business Centres Scheme. Under the scheme services related to agri-business local needs and business model along with costs are to be provided to farmers on payment basis or free of cost. Approval has been received from the Government of India to continue the ACABC Scheme in 2023-24. For more information please visit <http://www.agriclinics.net/Default.aspx>.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Micro Small and Medium Enterprises (MSME) are not only an important sector for the state of Uttar Pradesh but also for the entire Indian economy. These enterprises play a crucial role in providing large-scale employment opportunities with low capital while also helping in the industrialization of the rural and backward areas of the country thereby reducing regional imbalances and ensuring equitable distribution of income. Budaun is famous for its Zardozi products. This work is predominant in Budaun Bisauli and Dataganj tehsils. Around 35% of the families are engaged in this industry. The Zardozi industry is mainly a cottage industry. The raw materials used in this craft include silk sequins pearls cords fish wire naqashi nose pearls tubes chanala zircon leaves mirrors golden chains etc. Locally this work is also known as Karchoobi. The Government of India has amended the MSME definition (Micro Small and Medium Enterprises Development (MSMED) Act 2006) in the Atmanirbhar Bharat Package 2020. The new composite criteria without any difference between manufacturing and service sector units were notified on 26.06.2020 and a new criterion of Turnover in addition to the previous classification criteria based on only investment in Plant and Machinery has also been added ranging from 1 to 50 Cr in investments and 5 to 250 Cr in turnover.

3.2 Infrastructure and linkage support available, planned and gaps

The district has small-scale industrial units set up by individual industrialists. Important activities include rice and dal mills flour mills. A Rural Self Employment Training Institute (RSETI) run by Punjab National Bank is functional in the district. Educated unemployed youth and members of self-help groups especially women members from the rural areas are trained free of cost on various income-generating activities and also assisted in availing bank credit. Training programs are also sponsored by NABARD. The annual credit flow to the MSME sector under the Annual Credit Plan (ACP) in Budaun district over the last 3 years has been as follows: Rs. 40694.62 lakh in FY 2021-22 Rs. 62651.00 lakh in 2022-23 and Rs. 85072.23 in FY 2023-24 as per SLBC portal reports. MUDRA Stand Up India PMEGP PM Swanidhi Start up India ODOP are the few schemes which are impacting the sectors in a positive way.

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

Exports and imports play an important role in the country's economy. Export is a national priority for both the government and the private sectors. In terms of exports the production and processing of mentha on a large scale is done in the Budaun district and the district has immense export potential for it

4.1.2 Infrastructure and linkage support available, planned and gaps

One District One Product Scheme (ODOP): The Government of Uttar Pradesh launched the One District One Product Scheme on 24.01.2018. The primary objective of the scheme is to focus on a specific product and improve its quality to compete in the international market. The scheme provides financial assistance for infrastructure marketing and margin money. Uttar Pradesh Agricultural Export Policy 2019: The Government of Uttar Pradesh implemented its first Agricultural Export Policy on 10.09.2019 with the objective of increasing agricultural income and promoting the export of agricultural commodities. Under the policy Farmer Producer Organizations (FPOs) are being promoted where a subsidy of up to ₹10 lakhs is provided for cluster farming of export-oriented commodities in groups of 50-100 hectares over a period of 5 years with 40% to be provided in the first year. Production Linked Incentive (PLI) Scheme: To promote domestic manufacturing and exports the Production Linked Incentive (PLI) Scheme has been launched with an outlay of ₹1.46 lakh crore. The objective of this scheme is to provide incentives to companies for the growth in sales of domestically manufactured products.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

In Budget 2024-25 the Government of India has allocated ₹125000 crore for education of which ₹51502 crore is for higher education and ₹73498 crore is for school education and literacy. According to the 2011 census the literacy rate of Budaun district is 52.01. As per the Zila Sankhyikiya Patrika the number of various educational institutions in the district in 2022-23 is as follows: Primary schools- 2123 Upper Primary schools- 1441 Secondary schools- 276 University- 10 Post graduate Institute- 10 and ITI- 13. As per the guidelines issued by the Reserve Bank of India on September 4, 2020 a loan up to ₹20 lakh will be considered eligible for the priority sector

4.2.2 Infrastructure and linkage support available, planned and gaps

National Education Policy 2020 (NEP 2020) - The new policy replaces the previous National Policy on Education 1986. This policy provides a comprehensive framework for school education as well as vocational training in both rural and urban India. The aim of the policy is to transform India's education system by 2031. Education Loans - Under the priority sector lending educational loans to individuals for educational purposes include up to ₹10 lakh for studies in India and up to ₹20 lakh for studies abroad for professional courses. EWS Scheme - Centrally sponsored scholarship schemes for students from the Economically Weaker Sections (EWS) in colleges and universities (CSSS) and fee waiver in IITs are being implemented to bring socially excluded students into the education mainstream. Vidya Lakshmi Portal - Vidya Lakshmi is the first of its kind portal for students seeking education loans. Students can use the portal to apply track and get education loans from banks anytime anywhere

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

There is a separate bank 'National Housing Bank' in the country to meet the housing needs which defines the importance of housing. According to the 2011 census out of the total 5.25 lakh families in Budaun district a total of 4.23 lakh families in rural areas and a total of 1.39 lakh families in urban areas live in semi-permanent or completely temporary dwellings. Housing loan under Priority Sector has been classified as : Individual loans up to ₹35 lakh in metropolitan centres (with a population of ten lakh and above) and up to ₹25 lakh in other centres for purchase/construction of dwelling units. The total cost of the residential unit should not exceed ₹45 lakh in metropolitan centres and ₹30 lakh in other centres. Loans up to ₹5 lakh per family in metropolitan centres and up to ₹2 lakh in other centres for repair of dilapidated housing. Loans by banks for housing projects specifically for the Economically Weaker Sections and Low Income Groups where the total cost per housing unit does not exceed ₹10 lakh. For the purpose of identification of Economically Weaker Sections and Low Income Groups the family income limit is ₹3 lakh per annum for EWS and ₹6 lakh per annum for LIG as per the guidelines of the Pradhan Mantri Awas Yojana and Bank loans to Housing Finance Companies (HFCs) approved by the National Housing Bank for lending for the purchase/construction/reconstruction of individual housing units or for the clearance/rehabilitation of slum dwellings within the overall limit of ₹20 lakh per borrower.

4.3.2 Infrastructure and linkage support available, planned and gaps

affordable housing to the poor with a target of constructing 20 million affordable homes by March 31 2024. It has two components: Pradhan Mantri Awas Yojana (Urban) (PMAY-U) for urban poor and Pradhan Mantri Awas Yojana (Gramin) (PMAY-G and PMAY-R) for rural poor. Now the scheme has been extended by GoI under which 3 Crore more houses shall be built

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Till 31st March 2024 a total of 23116 projects have been sanctioned in Uttar Pradesh under RIDF. The total RIDF loan sanctioned and disbursed was Rs. 36212.53 crore and ₹30833.34 crore respectively. In Budaun, NABARD has sanctioned total 421 projects for which Rs. 41264.90 lakh has been expended. Out of these, 402 projects have been completed while 19 are under progress. Major projects are under Irrigation, Tubewell, Rural Roads, Rural bridges and social sector etc.

5.1.2 Infrastructure and linkage support available, planned and gaps

The various infrastructure available in the district such as - 4463 km of all-weather pucca roads for rural connectivity 1209 government tube wells for irrigation 17 allopathic hospitals and dispensaries 57 Primary Health Centers 26 Ayurvedic and 13 Homoeopathic hospitals with a total of 840 available beds 26 veterinary hospitals 44 veterinary service centres 70 AI centres 2 Pig Development Centers 10 colleges 276 secondary schools 1441 upper primary schools and 2123 primary schools along with 8 Mandi premises 2 sugar mills 33 registered factories and 3538 small industrial units 955 Khadi Gramodyog units 680 small godowns 116 large godowns and 75 cold storages are contributing to the overall development of the district.

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

A total of 19 projects have been sanctioned by NABARD to the State Government from RIDF XXIV to RIDF XXX for implementation in Budaun district under NABARD's Rural Infrastructure Development Fund. These projects are in the areas of rural roads irrigation watershed and animal husband- ry. The total sanctioned amount is ₹9625.81 lakh. The district administration/concerned departments should prioritise and expedite the implementation of the above projects.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Under the economic infrastructure transportation communication electricity irrigation and similar facilities are included while under the social infrastructure education health drinking water sanitation housing etc. are covered. Development of these sectors along with infrastructure development leads to increased investment efficiency competitiveness in manufacturing promotion of exports employment urban and rural development

and improvement in rural development and quality of life as well as multiple benefits to the country. According to the NITI Aayog's SDG India Index Uttar Pradesh falls in the "Aspirational State" category with a score of 60 in 2020-21 against the national average of 66. A positive correlation has already been established between the HDI and SDG rankings of Indian states. Therefore it is important to focus the necessary investments on the social sector in the state most importantly in the education and health sectors.

5.2.2 Infrastructure and linkage support available, planned and gaps

There are not enough schools available in the Budaun district. With a total population of 31.28 lakh there are 2123 primary schools 937 junior schools and 504 secondary schools. There are 40 primary and 25 secondary schools for girls. Out of 1478 villages in the district hand pumps are installed in 852 villages most of which remain in a dilapidated condition

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The development of renewable energy will certainly help the state to meet its energy needs. Currently the renewable energy sector in Uttar Pradesh is experiencing rapid development. The in- stalled capacity of renewable energy has increased for most energy sectors for the budget year 2023- 24. Even by 2021 the total installed capacity from different renewable sources has surpassed that of a conventional source.

Under PM Suryaghar Bijli Yojna, subsidy upto Rs. 1.08 lakh is available. 10000 units are to be established in FY 24-25 in district under the scheme

5.3.2 Infrastructure and linkage support available, planned and gaps

The power supply situation in the district has improved. In the current era of energy crisis the only alternative is the use of non-conventional and renewable energy sources. Considering the situation of the district there is a high potential for solar power packs through which the facility of solar home lights LED lights TV and mobile chargers can be provided to the rural people. Most farmers in the district have 2 to 3 animals so a large quantity of cow dung is available. Solar home lights solar street lights solar pumps- drinking water and solar pumps- irrigation are also very useful. And as the government also provides subsidies on these people's interest in the use of solar energy has increased. There is also a lot of potential for biogas plants in the district and it is an emerging activity in the rural areas.

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	402	352.678900	316.3909
B	Ongoing tranches	19	120.932300	96.2581
	Total (A + B)	421	473.611200	412.649

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	13	42.040000	34.0417
B	Rural roads & bridges	5	78.485600	61.8318
C	Social Sector	1	0.402800	0.3846
	Total (A + B + C)	19	120.928400	96.2581

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	13	Irrigation potential	ha	N/A
B	Rural roads	4	Road length	km	N/A
C	Bridges	1	Bridge Length	m	N/A

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Despite the vast network of bank branches in the rural areas a large number of the weaker sections are still dependent on informal sources of credit. Banks find it difficult to meet the credit needs of these weaker sections. Through self-help groups these people learn to save keep savings in banks and borrow from banks. Both self-help groups and banks are benefiting from this. The self-help group - bank linkage program (SHG-BLP) was initiated by NABARD in 1992 as an experiment through which the unbanked rural and poor people were linked to the formal banking system. This experiment was quite successful and then implemented across India. This program is now the largest microfinance program in the world

6.2 Infrastructure and linkage support available, planned and gaps

Refinance facility to Micro Finance Institutions (MFIs) for loans to SHGs. Financial assistance for the formation of JLGs. JLGs are informal groups of 4 to 10 members engaged in similar economic activities and who commit to collectively repay the loans taken from banks. JLGs are primarily credit groups of small/marginal/tenant farmers/assetless poor who do not have ownership rights to agricultural land. Micro Enterprise Development Program (MEDP) - Skill development training facility for livelihood activities. Livelihood and Enterprise Development Program (LEDP) - Facility for development of sustainable livelihood activities and skill upgradation. In this programme livelihood programs are carried out on a cluster basis by involving 15 to 30 groups in clusters of nearby villages. It includes agricultural and ancillary activities as well as rural non-farm sector activities.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Organic farming is now gaining momentum and can be promoted among the people. The department can take action to form organic farmers association and increase the area of organic farming.
- 2 Timely supply of certified seeds should be ensured mobile depots should be arranged to deliver agricultural inputs to needy farmers even in remote villages during the crop season.
- 3 Self-help groups should also be engaged in the work of distribution of certified seeds with active coordination of the Agriculture Department. Agricultural extension should be made effective to increase agricultural productivity in the district.
- 4 Training should be provided in integrated pest management techniques on cluster basis especially to farmers cultivating paddy wheat and pulses. Latest techniques like growing paddy through SRI Paddy processing and marketing of agricultural produce organic fertilizer production etc. should be promoted as much as possible by ATMA.
- 5 High value crops like fruits flowers and vegetables should be sown. For this farmers should be encouraged to change crops and special emphasis should be laid on crop diversification and a comprehensive action plan should be prepared at the department level to encourage this.
- 6 Farmers should be made aware about the correct use of appropriate fertilizers and promotion of organic manure.
- 7 Agriculture department should promote joint liability groups so that needy and landless farmers can be linked to banks.
- 8 Water Users Association should be made more active in the command area for irrigation so that farmers can be made aware about better use of water.

2. Water Resources

- 1 Increasing demand for ground water from domestic users of the growing urban agglomerations in the future falling ground water table increasing preference of farmers for growing water intensive crops like guava citrus and vegetables in horticulture has made it necessary for farmers to adopt drip/sprinkler irrigation methods which improve the distribution of irrigation water.

- 2 Due to non-availability of canal network farmers' dependence on tube well irrigation has increased tremendously.
- 3 The State Ground Water Department has a Tube Well Office. An officer of the rank of Executive Engineer runs the Minor Irrigation Department through which various schemes of the Government of Uttar Pradesh are implemented. This department has boring sets for construction of shallow tube wells.
- 4 Irregular power supply forces farmers to depend on diesel pumpsets which increases the cost of cultivation Government may consider regular power supply to rural areas.
- 5 Irregular power supply forces farmers to depend on diesel pumpsets which increases the cost of cultivation Government may consider regular power supply to rural areas.
- 6 To improve the efficiency of government tube wells it is important to survey their distribution network and take immediate steps to strengthen this distribution network.
- 7 Drip irrigation can be used for sugarcane potato and other horticultural crops and sprinkler irrigation for other suitable crops. However farmers are not interested in using these techniques due to easy availability of ground/canal water high initial cost and lack of technical knowledge. Agriculture/horticulture departments in the district may consider setting up a demonstration farm to make farmers aware of such techniques.
- 8 For expansion of irrigation facilities loan is provided to the State Government by NABARD under Rural Infrastructure Development Fund. Keeping in view the requirements of the district the district administration can approach the concerned state offices to obtain loan assistance under RIDF.
- 9 Promote schemes like drip and sprinkler in critical and overexploited blocks through field demonstrations.
- 10 For rainwater conservation the state government should dig new ponds and renovate old ponds and create awareness among farmers to collect water in them.
- 11 Apart from this the government and real estate developers should promote the installation of water harvesting devices on the rooftops.

3. Farm Mechanization

- 1 The size of land holdings has gone below the state and national average. Hence it is not possible for small farmers to invest in large machines/equipment for agricultural mechanization. Giving agricultural machinery to joint liability groups or farmers clubs will enable proper use of their potential. Dealers and sellers of various companies are present in this district and all kinds of facilities are available for repair and proper maintenance.
- 2 There is a need to establish hubs of small agricultural machinery at the village level and hubs of large agricultural machinery at the block level. Farmers clubs/SHGs/JLGs can use small agricultural machinery for their own use as well as for renting out.
- 3 Primary agricultural credit societies should be converted into multi-service centers and through them hubs of large agricultural machinery should be established in the area. For this financial assistance is available from NABARDs Producer Cluster Development Fund (PODF). Training cum information extension centers should also be established

4. Plantation and Horticulture

- 1 To encourage agricultural diversification in the district farmer clubs should be formed by banks/government departments/Agricultural Science Centres and special emphasis should be laid on agricultural technology transfer capacity building and awareness. Appropriate marketing system should be developed for extensive cultivation and sale of medicinal crops and contract farming should be encouraged.
- 2 Mainly mango and guava are grown in the district. To reduce post-harvest losses it is necessary to promote agro-processing industry.
- 3 To reduce post-harvest losses there is a need to create post-harvest infrastructure and supply and value chain financing through private and PPP mode.
- 4 Efforts should be intensified for technology transfer for protected vegetable cultivation through polyhouse/shade net proper harvesting and handling of produce.

5. Forestry/ Waste Land Development

- 1 In the district Nilgaais cause a lot of damage to crops. Community development of farm\agro forests should be done on the outer boundaries of the fields.
- 2 • Joint Forest Management Committees should be formed/reorganized and beneficial training/workshops should be organized for them.

- 3
 - To make forestry activities more attractive and commercially viable it is necessary to have adequate marketing tie-ups. Forestry activities can be promoted through a tripartite agreement between the bank entrepreneurs and the beneficiary.
- 4
 - A demonstration plot (agroforestry model) can be created in each block to encourage farmers to adopt agroforestry on their agricultural land.
 - Infrastructure may be created by the State Government to support marketing of forestry products especially fast-growing tree species.
6. **Animal Husbandry - Dairy**
 - 1
 - To streamline the milk collection and marketing system it is essential to keep the management system of the milk producer committee correct and maintain their business inclination.
 - 2
 - Arrangements should be made for timely payment to the members of milk producer cooperative societies/other self-help groups engaged in milk marketing for milk supply.
 - 3
 - A quick study should be conducted on the marketing system of milk and milk production in the district and necessary measures should be suggested for the development of these resources and improvement in the desired technology so that this invaluable resource can be protected and developed.
 - 4
 - Availability of good breed animals should be ensured at the district level so that the needs of the self-help groups associated with this sector can be met quickly.
 - 5
 - Under the schemes sponsored by the Government of India banks should come forward to finance more and more beneficiaries.
 - 6
 - More hospitals and artificial insemination centers are needed in the district.
 - 7
 - Artificial insemination centers should have good breed semen and the number of artificial insemination centers should be increased.
 - 8
 - Each development block should have at least 2-3 good breed bulls / buffaloes for natural insemination so that the success rate of artificial insemination can be ensured.
 - 9
 - Arrangements should be made for markets / fairs etc. for good breed animals in which animals from outside the district / state should be brought for sale.

- 10 • Suitable businessmen need to be encouraged for dairy clusters. • There is a need to finance businessmen for dairy processing (ghee butter paneer khoya etc.)
 - 11 • There is a need to facilitate veterinary services in rural areas by providing para-vet training to agricultural graduates by the Krishi Vigyan Kendra in the district.
 - 12 • Agricultural graduates should open agri clinic centers at various places in the district so that good health services can be provided to animals.
- 7. Animal Husbandry - Poultry**
- 1 • There is a great lack of extension services in the district for beneficiary training vaccination of chickens and availability of medicines.
 - 2 • Hatchery and poultry equipment is not available.
 - 3 • There is a need to promote transport for carrying eggs and meat.
 - 4 There is a good possibility of marketing of eggs and poultry meat and poultry feed plant in the district.
 - 5 • There is a great lack of publicity for poultry farming. Due to lack of proper information people hesitate to invest in this sector.
 - 6 • Poultry feed and chicks are supplied from nearby districts.
 - 7 • Apart from extension services in the field of poultry in the district there is also a lack of adequate database. Appropriate steps can be taken by the Animal Husbandry Department in this regard. • Animal Husbandry Department and District Rural Development Agency should organize training programs for poultry development and make people aware of it.
 - 8 • Along with encouraging small poultry units big units should also be promoted. There is a need to select some big poultry farmers and motivate them to set up big units in Unnao so that others also get encouraged.
 - 9 • Banks need to encourage and finance suitable businessmen at commercial level. Banks should do maximum financing under this scheme in cluster mode and otherwise.
 - 10 • Along with this the benefit of KCC for poultry farming should also be made available to farmers by the banks. Animal Husbandry Department should also spread awareness in this regard.

8. Animal Husbandry - Sheep, Goat, Piggery

- 1 • During the COVID-19 pandemic the need to strengthen the supply chain in the district has been exposed.
- 2 • For the availability of good breed goats sheep and pigs in the district it is necessary to establish their breeding centers. And efforts should be made to improve the local breeds through crossbred goats sheep and pigs.
- 3 • Establishment of rural slaughterhouses for clean meat production and meat processing and clean retail meat stalls in cities as well. And there is no organized marketing system for the sale of pigs and their products.
- 4 • To promote goat rearing and pig rearing in the district awareness seminars are conducted from time to time by the concerned department but due to lack of awareness among farmers and lack of full cooperation of the bank the interest of farmers is decreasing day by day.
- 5 • As per RBI guidelines working capital for animal husbandry will also be issued under KCC scheme as per eligibility there is a need for publicity in this regard among bank managers and animal breeders.
- 6 • Improved goat varieties like Jamunapari Barbari etc. should be promoted in the district and units engaged in breeding rearing and sale of improved animals should be operated.

9. Fisheries

- 1 • Despite the districts production rate being more than the states average annual productivity of 28 quintals per hectare this work has not been transformed into a profitable activity. The Fisheries Development Agency should try to promote this activity.
- 2 • The district administration should speed up the necessary action for leasing out government ponds.
- 3 • Efforts should be made to solve insurance related problems. Training and extension facilities should be provided to entrepreneurs.
- 4 • In most of the Gram Panchayats in which there are no people from the fishermen community people from other communities should have the right to get lease. While allocating leases by the Revenue Department transparency should be followed keeping in mind the experience and working capacity of the previous beneficiary and the lease agreement needs to be settled quickly. This is a very attractive investment for farmers. Banks should take measures to increase investment in this sector. • Banks need to encourage socially and economically backward people and provide timely loan facility for fisheries.

- 5 • The policy of leasing ponds should be simplified and ponds should be leased only to those people who are interested in fisheries and close coordination should be established between fisheries development agencies and banks to increase financing in this sector.
- 6 • Fisheries development agencies should play a more active role in creating awareness that investment in fisheries is profitable and there is good potential in it. Insurance facilities should be developed in the fisheries sector

10. Construction of Storage and Marketing Infrastructure

- 1 • State Government (Food and Civil Supplies Department) should come forward to set up Gramin Bhandars of 2000-2500 MT capacity in each development block.
- 2 • Participation of small/marginal farmers in marketing activities is very low as their small quantity of produce and long distance of Mandis from their villages makes their coming to Mandi unviable and forces them to sell their produce to private traders at prices lower than Mandi. Mandi Samiti should establish Gramin Mandis at Nyaya Panchayat level with necessary facilities.
- 3 • At present State Warehousing Corporation enters into short term lease agreement on ad-hoc basis at the time of collection. The Corporation should consider entering into long term lease agreement with Godown owners for grain storage.
- 4 • Banks should know about Negotiable Price Receipt System. For this the State Warehousing Corporation should organize a seminar in which all the bank traders and Mandi officials should be invited and informed about this scheme.
- 5 • Like the milk route some vegetable routes should also be identified in the district. On such routes cold chain facilities should be made available to the farmers in the form of grading cold chain and refrigerated vans.

11. Land Development, Soil Conservation and Watershed Development

1. Land Reforms Corporation and Land Conservation Department are located in the district they do the work of land development land conservation and water conservation.
2. Soil health cards are being issued in the district so that farmers identify their land and adopt appropriate measures. In the year 2024-25 the departments have been given the target of saturation of soil cards.

3.
 - A large number of farmers of the district have benefited by adopting Soil Health Card as a mission through Apni Mitti Pehchaano Abhiyan.
4.
 - Land Conservation Department and Agriculture Department can train farmers to adopt proper crop cycle after soil testing in the treated areas.
5.
 - Banks should distribute loans in these areas as per the crop cycle being adopted for crop loan distribution. For land development banks should take initiative themselves and make a plan and ensure loan distribution.
6.
 - In the last 3 years the flow of credit in this sector in the district has been much less than expected. In view of government programs new schemes and efforts being made at the district level there is a possibility of increase in the flow of credit.
7.
 - The Land Reforms Corporation should form producer associations and help them in making projects and monitoring them.
8.
 - The Land Conservation Department can make a group loan scheme for land leveling and get loans from banks.

12. Agriculture Infrastructure: Others

- 1
 - There is an urgent need to establish a soil testing laboratory in the district so that the needs of the farmers can be met. Along with this the agriculture department should ensure that soil health cards are issued to all the farmers.
- 2
 - Chemical fertilizers are used in large quantities in the district which causes a lot of damage to the land.
- 3
 - To increase the fertility of the land and to promote the production and use of organic fertilizers emphasis should be laid on the production of organic fertilizers in view of the damage caused by the use of chemical fertilizers. There are immense possibilities of production and loan distribution of organic fertilizers and pesticides in the district. • The second biggest factor in soil health conservation is the assurance of getting soil test reports allocation of chemical fertilizers in the district on the basis of scientifically recommended ratio (4:2:1) demonstrations are necessary for prohibition of burning of crop stalks in the fields and inclusion of pulse crops in the crop cycle.
- 4
 - The work of production and promotion of organic fertilizer should be done by various institutions like Krishi Vigyan Kendra NGOs ATMA etc. through Krishak Clubs and Self Help Groups.

- 5 • The Agriculture Department should give special emphasis on production of biofertilizer and organic fertilizer through Krishak Clubs.
- 6 • These activities are in a very initial stage in the district. There is a need to create awareness about the schemes through demonstrations training exposure visits to farmers.
- 7 • Standardization of better integrated model for organic farming with increased productivity and fair remuneration to the farmers needs to be developed by the Agriculture Department.

13. Food and Agro. Processing

- 1 • There are immense possibilities of processing units for flour and rice in the district.
- 2 • Some units such as flour mill rice mill oil mill and grinding and packaging of spices are working at private level for processing of agricultural products in all the development blocks of the district. Small units are being encouraged under Mukhyamantri Gramodyog Yojana and Pradhan Mantri Rozgar Guarantee Yojana. Many units in the dairy industry are working in the district.
- 3 • Most of the units in the food processing sector are working in the unorganized sector.
- 4 • Apart from the units working at private level for processing of food grains no cooperative or big unit is working. Electricity supply of the district is also not smooth.
- 5 • Small units of food processing are working in the unorganized sector which do marketing in their respective areas of influence. Efforts should be made to bring all these units in the organized sector.
- 6 • Proper infrastructure should be provided at the government level for marketing of products produced through food processing.
- 7 • Appropriate efforts need to be made at the government level to exploit the immense potential of agricultural products and food processing sector.
- 8 • Efforts should be made at the government level to arrange training at the block level for providing training for agricultural products and food processing.

14. Agri. Ancillary Activities: Others

- 1 There is a provision of financial assistance to agricultural graduates under the Agri Clinic/Agri Business Center Scheme by the state

government. The progress of this scheme in the district is very slow. Due to the complete lack of extension services required for livestock development in the district the demand for private veterinary hospitals and doctors has increased in recent years. Non-governmental organizations like BAIF are doing important work in this direction. Their doctors are easily conducting tasks like artificial insemination animal vaccination in rural areas.

- 2 Under the revised priority sector loan distribution there are immense possibilities of loan distribution in the following activities.
- 3 • Loans to corporates partnership firms and entities engaged in agriculture and allied activities
- 4 • Loans up to ₹5.0 crore to producer companies formed exclusively by small and marginal farmers
- 5 • Loans up to ₹2.0 crore per borrower to dealers sellers of fertilizers pesticides seeds animal feed poultry feed agricultural machinery and other inputs

15. Micro, Small and Medium Enterprises (MSME)

- 1 • There is a great need for training extension services supply of raw material and marketing of manufactured goods in the district. Self-help groups and educated unemployed rural youth need to be trained in this field.
- 2 • The District Industry Centre needs to identify the activities of the non-agricultural sector and plan for financing with the help of banks.
- 3 • The weavers of the handloom sector in the district are facing marketing problems design bleaching lack of availability of yarn. Along with this there is a great need of Khaddi in the powerloom.
- 4 • The work of Zari Zardosi handicrafts is done in abundance in the district but the artisans associated with the said work are facing the problem of supply of raw material and marketing of manufactured goods. Common Facility Centres are needed for the artisans doing the said work.
- 5 • There are many factors for the industrial development of a region such as natural resources available infrastructure entrepreneurship skills market demand government policies etc.
- 6 • As an apex development finance institution NABARD has played an important role by providing guidance at the initial stage for the

coordinated development of various employment generation models by incorporating special skills (soft skills) and necessary support (hard intervention) like development of adequate infrastructure.

- 7 • Roads should be constructed for transportation in all rural areas. Proper arrangements should be made at the government level for marketing of agricultural products after harvest so that farmers can get a fair price for agricultural products. Small food processing units are working in the unorganized sector which do marketing in their respective areas. Efforts should be made to bring all these units in the organized sector. Proper infrastructure should be provided at the government level for marketing of products operated through food processing.
- 8 • In view of the immense employment opportunities efforts should be made for wide publicity and promotion of this sector and self-help groups should be further motivated.
- 9 • Efforts should be made at the government level to arrange training at the block level for training in agricultural products and food processing.

16. Export Credit

- 1 Appropriate precautions should be taken in case of export of agricultural products especially in the light of domestic and international demand and supply situation price competition quality concerns hygiene requirements and relevant rules and regulations of the importing countries. Sometimes non-compliance with any of these standards leads to temporary bans by the importing countries ruining the concerned units.
- 2 Exporters may be encouraged to avail export credit insurance facilities offered by ECGC.
- 3 Micro Small and Medium exporters may be given proper training by MSMEs/export organizations to enable them to fill up the forms correctly. Technical assistance may be taken from banks in this regard.

17. Education

- 1 • There is a huge potential for educational loan in the district. Measures should be taken to increase awareness about educational loan. There is a need to simplify the educational loan scheme by banks.
- 2 • Bank branch managers need to play a supportive role in this area.
- 3 • There have been a large number of defaults in this sector. Mainly due to frequent change of address by students and hence securitization of loans under this category is advocated to provide quantitative and qualitative support to the sector. To reduce the incidence of defaults in "education loan" parents may be taken as co-guarantors.

18. Housing

- 1 • According to the 2011 census out of a total of 5.25 lakh families in Budaun district 4.23 lakh families in rural areas and 1.39 lakh families in urban areas live in semi-permanent or completely temporary houses.
- 2 • The major problems in the housing sector are - increase in cost of land and construction lack of microfinance measures and limited reach of existing measures inadequacy of financial assistance given for purchase of housing site.
- 3 • Some of the processes in this sector need to be simplified such as - long gestation period of six to eight years for housing projects need to obtain multiple clearances from several authorities during a period of two to three years etc.
- 4 • It is also necessary to establish coordination among various departments to provide plots for domestic wadi (homestead) in this sector.

19. Social Infrastructure

- 1 • Toilet construction can be linked with Indira Awas Yojana and Lohia Awas Yojana.
- 2 • Bankers need to fulfill obligations on priority basis for financing these activities.
- 3 • Drinking water and sanitation. Participation of beneficiaries especially women can be ensured in water supply schemes.
- 4 • Village water and sanitation committees can be formed and their capacity built

20. Renewable Energy

- 1 The Ministry of New and Renewable Energy Government of India in collaboration with the State Government is trying to implement various solar energy-powered schemes through the Non-Conventional Energy Development Agency (NEDA). Biogas is a clean and cheap fuel in the form of gas which contains 55 to 70 percent of flammable methane gas. There is a possibility of setting up biogas plants in all the villages based on the livestock available in the district
- 2 • Demonstration units should be set up to popularize other solar energy-powered products such as biomass gasifier solar generator etc.

- 3 • There is a need to install biogas solar street lights solar pumps at the community level.
- 4 • There is a great need for promotion dissemination and training of renewable/non-conventional energy sources in the district.
- 5 • The mindset of farmers/citizens and bankers will have to be changed to include the above activity under bank loan.
- 6 • Banks should distribute loans for biogas along with dairy activity.
- 7 • The government should make it compulsory to use solar energy for heating water at some places which include hotels lodges hospitals nursing homes guest houses schools colleges college hostels training centers officers residences and offices etc. Similarly auditoriums railway stations and airport waiting rooms should also be illuminated with solar energy. Apart from this an action plan should be prepared to handle most of the work in community halls marriage homes gardens and private houses with the help of solar energy.
- 8 • To achieve this objective awareness generation among the bankers and rural population regarding solar home lighting systems (CFL based and LED based) and solar water pumps and systems for irrigation purpose is essential.
- 9 • Adequate number of non-conventional power suppliers are required in the district. Possibility of financing other renewable energy products like solar cookers wind pumps etc. needs to be explored.
- 10 Flagship scheme of GoI viz PM Suryaghar Bijli Yojna may be implemented at each village and urban settlement

21. Informal Credit Delivery System

- 1 • This sector is getting promoted in the district through various government schemes like National Rural Livelihood Mission (NRLM) Special Component Plan etc. Continuous efforts are being made to further increase this facility.
- 2 • The demand for small road transport for commuting in rural areas has increased in the last few years and the service sector is also getting a boost.
- 3 Under self-employment there is a need to promote the units in the district which have more potential in the service sector such as hotels dry cleaners cable operators computer training electronics repairs offset printing service station (auto mobile) photography tent house salon etc.

4. • All the development blocks in the district are selected in Uttar Pradesh State Rural Livelihood Mission due to which there is a need to encourage banks to finance small units for credit linkage of self-help groups in the district. •
5. There are a lot of possibilities in the district for self-help groups and joint liability groups but the pace of credit linkage of self-help groups and joint liability groups by banks is very slow. There is a need to increase bank loans in this activity.

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".

• 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.

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

1. The cooperative sector in (State Name) comprises a total of 41332 cooperatives covering about 33589 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies etc.) and 7583 rural credit co-operatives (PACS LAMPs FSS etc.). These primary societies have nearly Ninety-three lakh members spread across 58102 Gram Panchayats Likewise long-term rural co-operative credit institutions cover 01 State Co-operative Agriculture and Rural Development Banks (SCARDB). Further there are 169 MSCS having their registered office in the state. Besides there are about 10 district level federations 5 state level federations operating in the state.
2. With the idea of "Sahakar se Samriddhi" of GoI and to strengthen the Cooperative movement at the grass root level GoUP has undertaken various initiatives to strengthen and deepen the cooperative movement and also promote and propagate a cooperative -based inclusive development model to attain self-reliance.
3. Model bye-laws for PACS - In order to encourage transformation of grassroots PACS into Multi-Purpose Credit Societies GoI has prepared and circulated model Bye-laws for adoption by States. Model bye-laws has been notified by UP State Govt and subsequently adopted by every PACS of the State. These bye-laws has made agriculture driven PACS to Bahuuddeshiya PACS (B-PACS). PACS can undertake more than 25 business activities like dairy fishery storage warehouses Common Service Centres (CSCs) banking correspondence activities pertaining to new and renewable energy and other emerging areas. The Model bye-laws have the potential to enhance operational efficiency transparency and responsibility towards collective community development.
4. PACS as MSC: Uttar Pradesh Government has encouraged Uttar Pradesh Cooperative Bank to avail grant and soft loan assistance for diversification of their activities 1016 PACS identified to build godowns which are affiliated to 42 DCCBs total refinance assistance to tune of Rs.68.98 Crore under "Special Refinance Assistance under PACS as MSC" to the UP CB as on. Efforts are also being made to cover diversified activities and increase the coverage of PACS under the scheme.

5. As a part of serving each Gram Panchayat by a cooperative society Government of Uttar Pradesh has linked all 7000 plus existing PACS dairy and fishery societies under existing Gram Panchayat.
6. Centrally Sponsored Project for PACS Computerisation:
7. To make PACS self-reliant in tune with 'Atmanirbhar Bharat Abhiyaan' the Government of India (GoI) has on 29th June 2022 approved the Centrally Sponsored Project for Computerisation of PACS for a period of five years from 2022-23 to 2026-27.
8. For the implementation of the project 5686 PACS have been sanctioned in UP for computerization. Uttar Pradesh was the FIRST state where the Service Level Agreement and Work order for both hardware Procurement and System Integrator were signed and onboarded. Uttar Pradesh has been one of the leading states in the implementation of the Project with the day to days activity of the PACS being captured on a real time basis in a computerised environment taking forward the vision of Digital India.
9. A watershed event was orchestrated in the 'Sahkar Se Samridhi' road map through the formal signing of a pioneering tripartite Memorandum of Understanding (MoU). This ground-breaking agreement seamlessly brings together the 11 District Central Cooperative Banks (DCCBs) 22 Bahuuddeshiaya Primary Agriculture Credit Societies (B-PACS) and the National Building Construction Corporation (NBCC) etching an incredible mark under the second phase of the worlds largest grain storage project.
10. Establishing New Multipurpose PACS/ Dairy/ Fishery Cooperatives in uncovered Panchayats: Government on 15.02.2023 has approved the Plan for strengthening cooperative movement in the country and deepening its reach up to the grassroots. The Plan envisages establishment of new multipurpose PACS or primary dairy/ fishery cooperative societies covering all the uncovered Panchayat/ villages of the country in the next five years through convergence of various GOI schemes. All 58102 Gram Panchayats in Uttar Pradesh have been mapped in the state and 1046 Dairy/Fisheries societies have been registered
11. PACS as PM Bharatiya Jan Aushadhi Kendra for improving access to generic medicines at the rural level: The Government is promoting PACS to operate Pradhan Mantri Bhartiya Janaushadhi Kendras which will provide additional income source to them and ease access to generic medicines for rural citizens. 971 B-PACS in 75 Districts have applied of which 573 have received initial approval 266 B-PACS have got Drug License (DL) and 168 have received store code.

12. PACS as Pradhan Mantri Kisan Samridhhi Kendras (PMKSK): The Government is promoting PACS to operate PMKSK to ensure easy accessibility of fertilizer & related services to farmers in the country. 7083 PACS in the state are functioning as Prime Minister Kisan Samrudhhi Kendra and all the PACS sanctioned under PACS Computerisation Project have been developed as PMKSY.
13. Membership of National Cooperative Export Society (5 Societies per District) 325 Societies from 54 Districts have applied for membership of National Cooperative Export Society.
14. Membership of National Cooperative Organic Society (5 Societies per District) 290 Societies from all 75 Districts have applied for membership of Membership of National Cooperative Organic Society.
15. Membership of Bharatiya Beej Sahakari Samiti (5 Societies per District) 4037 societies from all 75 Districts have become members of Bharatiya Beej Sahakari Samiti.

4. Status of Cooperatives in the District

1. The Budaun district has a good profile network of cooperative institutions covering all 15 blocks of the district. The district has 18 branches of the Budaun District Cooperative Bank and 8 branches of the Land Development Bank in operation. In addition there are a total of 132 Primary Agricultural Cooperative Societies (PACS) functioning in all 15 development blocks of the district with a total membership of 305801 and a total working capital of ₹117.59 crore. The Budaun District Cooperative Bank has a valid licence
2. As per the Zila Sankhyikiya Patrika 2022 the status of cooperatives in Budaun district block wise is as follows:
3. Asafpur - 9 cooperatives with 23040 members 65.09 lakh share capital 795.12 lakh WC and deposit fund 20.20 lakh
4. Islamnagar- 10 cooperatives with 21035 members 68.21 lakh share capital 800.40 lakh WC and deposit fund 27.55 lakh
5. Bisauli - 11 cooperatives with 25086 members 68.95 lakh share capital 909.63 lakh WC and deposit fund 28.83 lakh
6. Wazirganj - 8 cooperatives with 15426 members 67.53 lakh share capital 895.64 lakh WC and deposit fund 30.17 lakh
7. Dahgavan- 9 cooperatives with 22025 members 56.11 lakh share capital 782.00 lakh WC and deposit fund 15.62 lakh
8. Sahaswan- 12 cooperatives with 23030 members 61.26 lakh share capital 885.91 lakh WC and deposit fund 20.81 lakh

9. Ambiapur- 8 cooperatives with 26034 members 62.22 lakh share capital 788.49 lakh WC and deposit fund 20.19 lakh
10. Salarpur- 9 cooperatives with 15021 members 64.20 lakh share capital 798.77 lakh WC and deposit fund 16.92 lakh
11. Jagat - 9 cooperatives with 20535 members 56.21 lakh share capital 652.01 lakh WC and deposit fund 19.11 lakh
12. Ujhani - 9 cooperatives with 22131 members 50.52 lakh share capital 777.62 lakh WC and deposit fund 18.95 lakh
13. Qadar Chowk -3 cooperatives with 19039 members 62.54 lakh share capital 685.54 lakh WC and deposit fund 24.11 lakh
14. Samrer - 6 cooperatives with 14243 members 72.23 lakh share capital 668.54 lakh WC and deposit fund 19.65 lakh
15. Dataganj - 9 cooperatives with 16127 members 75.65 lakh share capital 757.55 lakh WC and deposit fund 17.97 lakh
16. Mion - 10 cooperatives with 25507 members 71.26 lakh share capital 777.37 lakh WC and deposit fund 19.72 lakh
17. Usawan - 10 cooperatives with 17522 members 58.18 lakh share capital 784.41 lakh WC and deposit fund 20.70 lakh
18. Total - 132 cooperatives with 305801 members 960.16 lakh share capital 11759 lakh WC and deposit fund 320.50 lakh
19. Further there are 3 Buying and selling committees 11 Joint Agricultural Societies 138 Milk Producer Societies 3 Fisheries committees 14 Weavers societies 25 Professional societies and 1 Sugarcane Cooperative Societies i.e. 195 Grand total Non Credit cooperative societies exist in the district

5. Potential for formation of cooperatives

1. There is no uniformity in the density of operational cooperative societies in Budaun district so there is potential for the formation of credit cooperative societies in all development blocks which can promote economic activities. According to the Cooperative Department there is a potential to form around 70 new PACS in the district with the block-wise assessment as follows:
2. Asafpur 6 Ambiapur 3 Usawan 2Ujhani 4 Dahgavan 7 Islam Nagar 5 Qadar Chowk 3 Dataganj 3 Jagat 5 Mion 6 Bisauli 5 Samrer 3 Sahahwan 9 Salrapur 6 and Wazirganj 3 PACS.

Chapter 9

NABARD's Projects and Interventions in the District

Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	Formation and Promotion of 'Budaun Kisan Agro Producer Company Limited' (FPO) under NABARD's 'Produce Fund Scheme'.	Kadar Chowk Development Block	Financial & Guidance support	Bank AIF	470	To provide agricultural inputs and equipment at fair prices to around 470 farmer members of the FPO. FPO Turnover reached at Rs. 1.5 Cr in FY 2023-24. FPO has established a seed processing plant
2	Collectivisation	CSS - 10000 Formation and promotion of Growth Agro Farmer Producer Company Limited (FPO) under FPO Scheme.	Ujhani Development Block	Financial & Guidance support	Bank AIF SMAM Deptt of Agri GoUP	750	To provide agricultural inputs and equipment at fair prices to around 750 farmer members of the FPO. FPO Turnover reached at Rs. 1.04 Cr in FY 2023-24. FPO has established a Crop Residual System and IFFCO
3	Collectivisation	CSS - 10000 Formation and promotion of 'Asafpur Agro Farmer Producer Company Limited' (FPO) under FPO Scheme.	Asafpur	Financial & Guidance support	Bank	750	To provide agricultural inputs and equipment at fair prices to around 500 farmer members of the FPO. FPO Turnover reached at Rs. 67 Lakh in FY 2023-24.

4	Awareness Creation	Capacity building for technology adoption through training (CAT visit)	Various blocks	Financial & Guidance support	KVKs Universities centres NGOs	60	NABARD has sent farmers from the district to various agricultural universities and research institutes to learn about organic farming cultivation of medicinal and aromatic crops dairy production and processing cultivation and processing of horticultural crops mushroom cultivation millets cultivation goat rearing and other technical innovations which has led to capacity building as well as increased incomes.
5	Skill Training	MEDP/LEDP	Various blocks	Financial & Guidance support	RSETI Universities centres NGOs	60	NABARD is providing grant assistance for select- ed training programs on livelihood- based activities for the rural people of the district through R-SETI (Rural Self-Employment Training Institute) operated by Punjab National Bank. Additionally NABARD is providing grants to the district's R-SETI for the purchase of training-re- lated materials and equipment such as computers sewing machines etc.
6	Banking Technology	Mobile ATM and Demonstration Van	All Blocks	Financial & Guidance support	DCCB	10000	NABARD has provided 1 Mobile ATM and Demonstration Van to the Budaun District Cooperative Bank Ltd. for the promotion of bank- related schemes and to provide banking facilities in the remote parts of the district.

7	Institution Development	Scheme for PACS (Primary Agricultural Cooperative Society)	All Blocks	Financial Guidance support	DCCB PACS GoUP GoI	300000	To strengthen and modernise the Primary Agri- cultural Cooperative Societies NABARD is carrying out the computerization of all PACS in the district. In the first phase 40 PACS of Budaun district have been selected while in 3rd phase all remaining 132 selected
8	Financial Inclusion	Financial Literacy Program and Street Play Scheme	All Blocks	Financial Guidance support	DCCB	60000	To increase the targets of financial literacy NABARD provides grants to various banks in the district such as PNB UP Bank District Cooperative Bank India Post Payments Bank to conduct financial literacy programs and street plays.

Success Stories

Success Story 1: Success story of Growth Agro Farming Producer Company Limited- From Zero to Hero



1. Scheme : CSS FPO
2. Project Implementing Agency CTED
3. Duration of the project : 2021-2024
4. Beneficiary : Farmers of Ujhani Block

No. of beneficiaries : 750

Community : Villagers

State : Uttar Pradesh

District : Budaun

Block : Ujjhani

Village : Gurai

1.1 Support provided

- Training provided to a batch of farmers from FPO on 08/09/2021 in Agri clinic and agri business scheme at CTED Jagdeeshpur Amethi
- financial support by way of adequate & timely credit by Bank of India Indra chowk Branch Budaun via CC limit of Rs.190000/-
- Afterwards in FY 2023-24 financial support by way of adequate & timely credit by Bank of India Indra chowk Branch Budaun was provided through additional support of Rs. 27.20 lakh for Parali Fasal avshesh Prabandhan
- Crop residual management which was the need of the hour
- support provided by District horticulture office Budaun for seed distribution to shareholders
- Technical and veternerian support provided by doctors of KVK Ujhani for the cattle's AH of its shareholders
- support provided by NABARD for 25 farmers under CAT visit Indian Institute of Sugarcane Research Lucknow
- Agriculture Department Budaun provided Rs. 1762200/- subsidy to FPO for CRM Component

- NEDA Budaun provided Rs. 1027320/- subsidy to FPO
- Kendriya upbhokta bhandar Budaun provided IFFCO Fertilizer
- CBBO CTED Amethi ensured training for marketing & production of seed & fisheries culture

1.2 Pre-implementation status

- Before the project was envisaged the farmers there at Ujhani block were purchasing inputs from far away PACS or local markets at higher price. There was no system for proper market of their produce

1.3 Challenges faced

- Main challenge faced by FPO was affordable credit from bank.
- Another challenge faced by FPO is that HPCL sahejni Budaun is reluctant to enter into agreement for parali fasal abhisesh & without agreement NEDA has refused to release subsidy amount 1027320/-
- There was a constant challenge faced by FPO i.e. Roping in of new farmers because of lack of awareness farmers were not aware about concept of FPO. Their main concern was security of their share money

1.4 Impact

- Business Turnover of FPO in 2023-24 has increased to a whopping Rs. 1.07 Cr from a meagre TO of Rs. 0.54 lakh in FY 2021-22. In current FY it is expected to cross Rs. 2.5 Cr.
- FPO has been starting deployment of CRM practises the machines for which they have procured with bank loan and subsidy component from Agri Deptt. Now FPO will collect Parali and supply to HPCL Bio compressed unit at Budaun at remunerative prices

This is the only FPO in the district as well as nearby district which could get IFFCO licence and supply

Success Story 2: Success story of Badaun Farmer Producer Company Limited



1. Scheme : Farmer producer Organization in PRODUCE Fund

2. Project Implementing Sarv Hitay Sansthan Badaun Agency :

3. Duration of the project : 2016-2019

4. Beneficiary :

No. of beneficiaries : 457

Community : Farmer producer Organization

State : Uttar Pradesh

District : Budaun

Block : Qadar Chowk

Village : Qadarchowk

2.1 Support provided

- 3 Days Directors Training at KVK Ujhani Badaun
- financial support by bank of Maharashtraindra chok Budaun then the credit card limit is 190000/-
- financial support by Prathma UPG Bank Meera Sarai Budaun then the credit card limit is 750000/-
- financial support by Samuntti Finace the credit card limit is 1000000/-
- support provided by Agriculture Department Uttar Pradesh under Drishti Scheme seed Processing Unit
- support provided by doctors of kvk ujhani for shareholders
- support provided by UPRO NABARD for 3 days Training programme for 25 shareholder in Seed Production at Pantnagar university UK.

- support provided by Agriculture Department Budaun in Farm Machinery Bank Scheme
- 500 mt. warehouse available
- Badaun Farmer Producer Company Limited was established in May 2016 in District Badaun with the help of NABARD. The company's office is run on its own land at Kadar Chowk Badaun. 457 farmers are the shareholders of the company. Seed production training programs are organized by the company for capacity building of farmers the benefit of which is being given to the farmers. All infrastructure and trained staff are available in the company's office. The company has an area of 6000 sq. ft. land is available. At present all input licenses are also available from the Agriculture Department. The annual turnover of FPO in the financial year 2023-24 is 1.75 crore. Our Turnover target for the financial year 2024-25 is more than 2 crore.

2.2 Pre-implementation status

- The socio-economic status of the FPO members was normal at the time of starting the project. After joining the FPO the economic condition of the shareholders improved and since they joined the seed production program their income increased up to one and a half times which improved their economic and social status.

2.3 Challenges faced

- Main challenge faced by FPO was timely and adequate credit
- The main concern of the FPO was that the farmers were not able to get the right price for their produce at the right time.

2.4 Impact

Since the implementation of the project there has been an increase in income resulting in improvement in the socio-economic condition of the beneficiaries. The members associated with the FPO are involved in seed production and vegetable production work. They are engaged in the production of wheat and groundnut seeds. Seeds are procured from the farmers at a fair price and sold at a fair rate the next year. The profit from this is distributed among the members. The seed production program has increased the income of the FPO by up to 2 times.

Success Story 3: Success story of Makka Madina SHG



1. Scheme : MEDP
2. Project : Sarv Hitay Sansthan Badaun
- Implementing Agency :
3. Duration of the project : 2019-20
4. Beneficiary :

No. of beneficiaries :
Community :

State : Uttar Pradesh

District : Budaun

Block : Ujhani

Village : Dudenagar

3.1 Support provided

- 10 Days Training at Ujhani Badaun
- financial support by Prathma UPG Bank Ramjanpur Budaun for Rs. 100000/-
- support provided by NRLM in RF and CIF
- Makka Madina SHG was established in March 2017 in village Dudenagar Block Ujhani District Badaun with the support of NABARD. The number of members in the SHG is 10. For capacity building of the members of the SHG a 10-day MEDP bag making training program was organized in the year 201920 the benefits of which are being given to all the members at present. The office of the SHG is run by the groups president Mrs. Shabana. In which all the infrastructure is available. At present the group provides its bags file folders etc. to various departments.

3.2 Pre-implementation status

- At the time of starting the self-help group the socio-economic status of the members was below average. There were also mutual differences. After joining the self-help group the economic condition of the members improved

and since they are involved in bag manufacturing their income has increased up to two times which has improved their economic and social status. The group sets up stalls of its products in various fairs organized by NABARD.

3.3 Challenges faced

- Main challenge faced by SHG was Credit Linkage and Market Linkage.

3.4 Impact

Since the implementation of the project the income has increased which has improved the socio-economic condition of the beneficiaries. The members of the group are engaged in bag manufacturing. They are also manufacturing other types of products made from jute. The profit from this is distributed among the members through the group. The bag manufacturing program has increased the income of the group by up to 2 times.

Success Story 4: Success story of Asha Ki Kiran SHG



1. Scheme : Goat Rearing (MEDP)
2. Project
Implementing Agency : Sarv Hitay Sansthan Badaun
3. Duration of the 2020-21 (18.03.2021-27.03.2021)
project :
4. Beneficiary :

No.of beneficiaries :	30
Community :	Sc and Minority
State :	Uttar Pradesh
District :	Budaun
Block :	Mion
Village :	Mion

4.1 Support provided

- Days Goat Rearing Training at Mion Badaun
- financial support by Prathma UPG Bank Mion Budaun for Rs. 50000/- each support provided by NRLM in RF and CIF
- Asha Ki Kiran SHG was established in 2016 in village Myaun Vikas Khand Myaun District Badaun with the support of NABARD. The number of members in the SHG is 11. For capacity building of 5 members of SHG a 10-day MEDP goat training program was organized in the year 2020-21 the benefit of which is currently being given to all the members. At present goat rearing is being done by the members of the group and good profit is obtained by selling the goat in the animal market of Myaun.

4.2 Pre-implementation status

- At the time of starting the self-help group the socio-economic status of the members was below average. After joining the self-help group the economic status of the members improved and since they have been involved in goat rearing their income has increased up to two times which has improved their economic and social status. By rearing goats the group has also inspired the nearby groups to do goat rearing. And the income from goat rearing has improved the socio-economic status of their families.

4.3 Challenges faced

- Main challenge faced by SHG was adequate Credit Linkage and mortality of goats

4.4 Impact

Since the implementation of the project income has increased which has improved the socio-economic condition of the beneficiaries. The group members are engaged in goat rearing. They keep earning profit by rearing goats and selling them in the local animal market from time to time. The profit earned from this is taken through the group or at their own level. Goat rearing has increased the income of the group members by up to two times.

Success Story 5: Modern Farming, Thriving Farmers



1. Scheme : Capacity Building for Adoption of Technology

2. Project Implementing Agency : True Vision Welfare Society

3. Duration of the project : 3 Days

4. Beneficiary :

No. of beneficiaries : 25.00
Community : Villagers
State : Uttar Pradesh
District : Budaun
Block : Jagat
Village :

4.1 Support provided

True Vision Welfare Society, under the NABARD Capacity Adoption of Technology (CAT) Scheme, organized a specialized program from January 8 to January 10, 2024. This initiative aimed to enhance the agricultural practices of local farmers. A total of 25 farmers, who were traditionally cultivating sugar cane, participated in this program held in Indian Institute of Sugar Cane Research, Lucknow.

The CAT program provided a comprehensive support package including:

1. **Technical Support:** Introduction to advanced farming techniques and modern agricultural practices specific to sugar cane cultivation.
2. **Training:** Hands-on training sessions and workshops focused on improving crop yield and quality through innovative methods.
3. **Infrastructure Insights:** Guidance on the latest agricultural infrastructure and tools available to optimize farming operations.
4. **Marketing Knowledge:** Information on contemporary marketing strategies to help farmers better position and sell their produce in the market.

The goal of this program was to modernize traditional farming methods, enhance productivity, and ultimately improve the livelihoods of the participating farmers.

4.2 Pre-implementation status

The farmers had limited understanding of modern fertilization techniques and nutrient management. They often relied on traditional practices that did not optimize the use of fertilizers, leading to poor soil fertility and reduced crop yields. Their lack of awareness about the correct types and amounts of fertilizers exacerbated inefficiencies in their farming practices.

4.3 Challenges faced

Farmers often used pesticides and fertilizers incorrectly, applying them in inappropriate quantities or at unsuitable times. This misuse not only diminished the effectiveness of these inputs but also contributed to environmental and health concerns.

4.4 Impact

By adopting modern techniques, farmers experienced a increase in their sugar cane yields. Improved fertilizer application and the use of high-quality seeds purchased from IISR, Lucknow led to more robust crop growth and higher productivity.

Appendix 1a

Climate Action & Sustainability

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.

1.2 Initiative 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.

1.3 Initiative 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.

1.4 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario - At the State Level

2.1 State Action Plan for Climate Change

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

2.2 Any specific Climate Change initiative in the District by

- a. Govt. of India: Uttar Pradesh has implemented several central

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

- b. **ICAR Institutions:** ICAR is working on climate resilience in Uttar Pradesh through the National Initiative on Climate Resilient Agriculture (NICRA), focusing on strategic research, technology demonstrations, capacity building, and competitive grants. The key initiatives include vulnerability assessments, climate-smart agriculture practices, and developing climate-resilient crop varieties. NICRA emphasizes natural resource management, improved crop production techniques, and adaptation strategies for livestock and fisheries. In UP, NICRA has identified climate risks, implemented practices like SRI and SWI, introduced resilient crop varieties, and focused on soil and water conservation. Extensive training programs for farmers and stakeholders and successful field interventions have significantly contributed to building climate resilience in the state's agricultural sector.
- c. **State Government:** Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation Programme, and National Bamboo Mission focus on ecosystem restoration. Forest management is enhanced through the Intensification of Forest Management and Sub-mission on Agroforestry. Energy and resource efficiency are promoted via Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.
- d. **NABARD:** NABARD's initiatives in Uttar Pradesh focus on sustainable natural resource management, innovative financial models, and climate change projects. Key efforts include watershed and tribal development projects, climate-smart agriculture, and the JIVA-Agroecology Programme. Financial models like UPNRM and NIDA support

renewable energy and efficient irrigation. The Centre for Climate Change at BIRD, Lucknow, enhances stakeholder capacity. Projects under NAFCC and the Tribal Development Fund improve forest ecosystems and sequester CO₂. The Watershed Development Fund conserves soil and water, with climate-proofing interventions enhancing agricultural productivity.

- e. 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 94 percent of farmers are marginal and small farmers who are engaged in subsistence agriculture. Increase in temperature and decrease in precipitation has led to reduction in production of foodgrains making farmers vulnerable to changes observed in patterns of temperature and precipitation. To increase adaptive capacity of farmers resource conservation technologies water use efficiency climate resilient varieties of seeds and agricultural practices are needed. The income of farmers need to be augmented through climate resilient dairy practices fisheries and horticulture & plantation crops. Climate action projects may be conceived in following areas:
1. Climate Resilient Agriculture 2. Integrated Farming 3. Introduction of Baby Corn in the district Department of Agriculture KVK and NGO may be roped in it.
- b. Proposed interventions under point (a) are also mentioned in SAPCC of UP. Budget requirement may be quite huge depending upon number of participating farmers.

3.2 Any specific Climate Change initiative in the State by

- a Government has come up with National Programme on Climate Resilient Agriculture stress tolerant varieties of seeds and climate adaptive varieties of crops. NABARD can take up such projects in convergence with schemes of Government.
- a.1. In district there are two KVKs which can play a very active role.
- a 2. Agriculture department has been distributing seeds for various crops. Seeds so distributed may be climate resilient and approach can be modified to implement it in a project mode. Farmers field schools may be upgraded into Climate Field School.
- a 3. NABARD can use its district presence to identify location target and interventions of projects and design projects based on its experience as NIE for NAFCC GCF and Adaptation Fund.

Other agencies can also use its district presence to identify location target and interventions of projects and design projects based on its wider experience in climate related projects

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 In Budaun district Zari Zardoji/Karchobi has the potential to be registered as a GI Product. This is decorating cloths items that are handcrafted in the small city of Budaun in Uttar Pradesh. These traditional handloom products are woven by skilled craftspeople using: blend of different colors. They combine different yarns including silk and cotton to ensure not only strength but also an unusual unique texture. The use of differing textures also forms: part of the presentation of the patterning and design and their intricate patterning colors and designs have wide appeal. A large range of designs bears testimony to the skill of the weavers.
- 4 NABARD has been making efforts to get this art under GI through its grant assistance for exhibition training for design upgradation and sales promotion through participation in various Melas/exhibitions.

Annexure 1
District-Budaun

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Samrer	Ujhani	Usawan	Wazirganj	District Total
	I.Agriculture																				
	A. Farm Credit																				
	A.1 Crop Production, Maintenance, Marketing																				
1	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	64777	Phy	2470	2470	2516	2470	2470	2470	2470	2470	2470	2470	2470	2470	2470	2470	2470	37096
					BL	1599.99	1599.99	1629.79	1599.99	1599.99	1599.99	1599.99	1599.99	1599.99	1599.99	1599.99	1599.99	1599.99	1599.99	1599.99	24029.65
2	Cereals - Maize/ Makka (Irrigated)	100	Acre	21053	Phy	800	750	750	750	750	750	785	800	800	800	800	800	800	800	800	11735
					BL	168.42	157.90	157.90	157.90	157.90	157.90	165.27	168.42	168.42	168.42	168.42	168.42	168.42	168.42	168.42	2470.55
3	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	17004	Phy	7575	7575	7575	7575	7575	7575	7575	7575	7575	7575	7575	7575	7575	7575	7575	113625
					BL	1288.05	1288.05	1288.05	1288.05	1288.05	1288.05	1288.05	1288.05	1288.05	1288.05	1288.05	1288.05	1288.05	1288.05	1288.05	19320.75
4	Cereals - Rice/ Chaval/ Dhan (Irrigated)	100	Acre	34413	Phy	10900	10900	10900	10900	10900	10900	10900	10900	10900	10900	10900	10900	10900	10900	9185	161785
					BL	3751.02	3751.02	3751.02	3751.02	3751.02	3751.02	3751.02	3751.02	3751.02	3751.02	3751.02	3751.02	3751.02	3751.02	3160.83	55675.11
5	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	34818	Phy	15800	15800	15800	15800	15800	15800	15800	15800	15800	15800	15800	15800	15800	15800	15800	237000
					BL	5501.24	5501.24	5501.24	5501.24	5501.24	5501.24	5501.24	5501.24	5501.24	5501.24	5501.24	5501.24	5501.24	5501.24	5501.24	82518.60
6	Medicinal And Aromatic Plants - Menthol Mint/ Pudina (-)	100	Acre	38057	Phy	863	863	863	863	863	863	863	863	863	863	863	863	863	863	860	12942
					BL	328.43	328.43	328.43	328.43	328.43	328.43	328.43	328.43	328.43	328.43	328.43	328.43	328.43	328.43	327.29	4925.31
7	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	22874	Phy	2665	2665	2665	2665	2665	2665	2665	2665	2665	2665	2664	2665	2665	2665	2700	40009
					BL	609.59	609.59	609.59	609.59	609.59	609.59	609.59	609.59	609.59	609.59	609.36	609.59	609.59	609.59	617.60	9151.63
8	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	21457	Phy	3806	3806	3806	3806	3806	3806	3806	3806	3806	3806	3806	3806	3806	3806	3806	57090
					BL	816.65	816.65	816.65	816.65	816.65	816.65	816.65	816.65	816.65	816.65	816.65	816.65	816.65	816.65	816.65	12249.75
9	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	71053	Phy	3640	3640	3640	3640	3640	3640	3640	3640	3640	3640	3640	3640	3640	3640	3640	54600
					BL	2586.33	2586.33	2586.33	2586.33	2586.33	2586.33	2586.33	2586.33	2586.33	2586.33	2586.33	2586.33	2586.33	2586.33	2586.33	38794.95
						16649.72	16639.20	16669.00	16639.20	16639.20	16639.20	16646.57	16649.72	16649.72	16649.72	16649.49	16649.72	16649.72	16649.72	16066.40	249136.30
	Post-harvest/HH Consumption (10%)					1664.97	1663.92	1666.9	1663.92	1663.92	1663.92	1664.66	1664.97	1664.97	1664.97	1664.95	1664.97	1664.97	1664.97	1606.64	24913.63
	Repairs & maintenance of farm assets (20%)					3329.94	3327.84	3333.8	3327.84	3327.84	3327.84	3329.31	3329.94	3329.94	3329.94	3329.9	3329.94	3329.94	3329.94	3213.28	49827.26
	Sub Total					21644.63	21630.96	21669.7	21630.96	21630.96	21630.96	21640.54	21644.63	21644.63	21644.63	21644.34	21644.63	21644.63	21644.63	20886.32	323877.19

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bisauli	Dahgavan	Dataganj	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Samrer	Ujhani	Usawan	Wazirganj	Ambiapur	Asafpur	Islamnagar	District Total
A.2 Water Resources																					
1	Diesel Pump Sets--	80	No.	49500	Phy	211	205	205	205	205	205	205	205	204	205	205	205				2465
					BL	86.22	83.84	83.84	83.84	83.84	83.84	83.84	83.84	83.40	83.84	83.84	83.84				1008.02
2	Drip Irrigation--	80	ha	66000	Phy	141	141	141	141	141	141	141	141	141	146	141	141	141	141	141	2120
					BL	124.39	124.39	124.39	124.39	124.39	124.39	124.39	124.39	124.39	129.15	124.39	124.39	124.39	124.39	124.39	1870.61
3	Solar PV Pump Sets (AC)--	80	No.	158900	Phy	347	347	347	347	347	343	347	347	347	344	344	348				4155
					BL	763.57	763.57	763.57	763.57	763.57	751.99	763.57	763.57	763.57	759.75	759.75	766.93				9146.98
4	Sprinkler Irrigation - Mini Sprinkler 1 hac	80	ha	109000	Phy	47	47	47	47	47	42	47	47	47	47	47	47	47	47	47	700
					BL	40.98	40.98	40.98	40.98	40.98	36.62	40.98	40.98	40.98	40.98	40.98	40.98	40.98	40.98	40.98	610.34
5	Sprinkler Irrigation - Mini Sprinkler 2 hac	80	ha	204000	Phy	29	29	29	29	29	29	29	29	29	34	29	29	29	29	29	440
					BL	47.33	47.33	47.33	47.33	47.33	47.33	47.33	47.33	47.33	55.49	47.33	47.33	47.33	47.33	47.33	718.11
6	Tube Well--	80	No.	23000	Phy	378	375	378	374	374	375	377	375	375	375	379	375				4510
					BL	403.00	402.21	403.00	396.75	396.75	402.21	402.57	402.21	402.21	402.21	417.57	402.21				4832.90
	Sub Total					1465.49	1462.32	1463.11	1456.86	1456.86	1446.38	1462.68	1462.32	1461.88	1471.42	1473.86	1465.68	212.70	212.70	212.70	18186.96

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Samrer	Ujhani	Usawan	Wazirganj	District Total
A.3 Farm Mechanisation																					
1	Combine harvester--	80	No.	2450000		2	3	2	2	2	3	2	2	2	2	2	2	2	2	2	32
						39.20	58.80	39.20	39.20	39.20	58.80	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	627.20
2	Combine harvester-Tractor mounted Wheel type-	80	No.	1800000		6	6	5	5	5	5	5	5	5	5	6	6	6	5	5	80
						96.40	96.40	82.00	82.00	82.00	82.00	82.00	82.00	82.00	82.00	106.40	106.40	106.40	82.00	82.00	1332.00
3	Leveller-Laser Guided-Laser land leveller	80	No.	455000		9	9	9	9	9	9	9	9	8	8	8	8	8	8	9	129
						32.76	32.76	32.76	32.76	32.76	32.76	32.76	32.76	29.12	29.12	29.12	29.12	29.12	29.12	32.76	469.56
4	Other machinery-Other Machinery & Equipments-25 HP tractor	80	No.	560000		10	10	9	9	9	10	10	10	10	10	10	10	10	10	10	147
						44.80	44.80	40.32	40.32	40.32	44.80	44.80	44.80	44.80	44.80	44.80	44.80	44.80	44.80	44.80	658.56
5	Other machinery-Other Machinery & Equipments-Rotavator 60 inches	80	No.	210000		30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	450
						50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	50.40	756.00
6	Other machinery-Other Machinery & Equipments-Rotavator 72 inches	80	No.	232000		60	60	60	60	60	60	60	60	60	60	60	60	60	60	60	900
						111.36	111.36	111.36	111.36	111.36	111.36	111.36	111.36	111.36	111.36	111.36	111.36	111.36	111.36	111.36	1670.40
7	Power Tiller--20 HP	80	No.	265000		17	17	17	17	17	17	17	17	12	17	17	17	17	17	17	250
						36.04	36.04	36.04	36.04	36.04	36.04	36.04	36.04	25.44	36.04	36.04	36.04	36.04	36.04	36.04	530.00
8	Thresher--	80	No.	135000		45	35	35	35	35	35	35	35	40	35	35	35	35	35	35	540
						66.08	51.64	51.64	51.64	51.64	51.64	51.64	51.64	60.44	51.64	51.64	51.64	51.64	51.64	51.64	797.84
9	Tractor-With Implements & TrailerCultivator 45 hp	80	No.	950000		12	12	12	12	12	12	13	13	13	13	13	13	13	13	12	188
						91.20	91.20	91.20	91.20	91.20	91.20	98.80	98.80	98.80	98.80	98.80	98.80	98.80	98.80	91.20	1428.80
10	Tractor-With Implements & TrailerCultivator 50 hp	80	No.	1120000		7	7	7	7	7	7	6	6	7	7	7	7	7	7	7	103
						62.72	62.72	62.72	62.72	62.72	62.72	53.76	53.76	62.72	62.72	62.72	62.72	62.72	62.72	62.72	922.88
11	Tractor-With Implements & TrailerCultivator 55 HP	80	No.	1070000		24	24	24	24	24	24	24	24	24	24	24	24	24	24	24	360
						205.44	205.44	205.44	205.44	205.44	205.44	205.44	205.44	205.44	205.44	205.44	205.44	205.44	205.44	205.44	3081.60
	Sub Total					836.40	841.56	803.08	803.08	803.08	827.16	806.20	806.20	809.72	811.52	835.92	835.92	835.92	811.52	807.56	12274.84

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Samrer	Ujhani	Usawan	Wazirganj	District Total
A.4 Plantation & Horticulture																					
1	Bee Keeping--50 colonies	80	No.	371500	Phy	3	3	3	3	3	3	3	3	4	4	4	4	4	3	3	50
					BL	8.92	8.92	8.92	8.92	8.92	8.92	8.92	8.92	11.89	11.89	11.89	11.89	11.89	8.92	8.92	148.65
2	Floriculture--Marigold	80	ha	110250	Phy	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	405
					BL	23.81	23.81	23.81	23.81	23.81	23.81	23.81	23.81	23.81	23.81	23.81	23.81	23.81	23.81	23.81	357.15
3	Mushroom Cultivation--250 sqmt.	80	1000 Kg. per Cycle	211000	Phy	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	60
					BL	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	101.25
4	New Orchard - Tropical/ Sub Tropical Fruits--10mX10m	80	ha	72700	Phy	32	32	32	32	32	32	32	32	35	32	32	32	32	32	32	483
					BL	22.47	22.47	22.47	22.47	22.47	22.47	22.47	22.47	24.60	22.47	22.47	22.47	22.47	22.47	22.47	339.18
5	New Orchard - Tropical/ Sub Tropical Fruits--3mX6m	80	ha	154300	Phy	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	300
					BL	24.69	24.69	24.69	24.69	24.69	24.69	24.69	24.69	24.69	24.69	24.69	24.69	24.69	24.69	24.69	370.35
6	New Orchard - Tropical/ Sub Tropical Fruits--5mX5m	80	Acre	175200	Phy	793	793	793	793	793	793	786	793	793	793	793	793	793	793	793	11888
					BL	1025.39	1025.39	1025.39	1025.39	1025.39	1025.39	1018.59	1025.39	1025.39	1025.39	1025.39	1025.39	1025.39	1025.39	1025.39	15374.05
7	Protection Structure-Poly/ Green Housing-Capsicum 1000 sqm	80	sq.m.	1301600	Phy						1	1	1	1	1	1	1	1	1	1	10
					BL						10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	104.10
8	Protection Structure-Poly/ Green Housing-Gerbera 1000SqM	80	sq.m.	1516500	Phy												2	2			4
					BL												24.26	24.26			48.52
	Sub Total					1112.03	1112.03	1112.03	1112.03	1112.03	1122.44	1115.64	1122.44	1127.54	1125.41	1125.41	1149.67	1149.67	1122.44	1122.44	16843.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Samrer	Ujhani	Usawan	Wazirganj	District Total
A.6 Forestry																					
1	Nursery/ Propagation unit--2.05	80	ha	534800	Phy	1	1	1	1	1	1	1	1	2	1	1	1	1	2	1	17
					BL	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	8.56	4.28	4.28	4.28	4.28	8.56	4.28	72.76
2	Plantation-Bamboo-Agro-Forestry with Bamboo	80	Acre	174615	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30
					BL	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	2.79	41.85
3	Plantation-Eucalyptus-3 m x 1.5 m	80	ha	93176	Phy	8	8	8	10	8	8	8	8	10	10	8	8	8	8	10	128
					BL	5.96	5.96	5.96	7.45	5.96	5.96	5.96	5.96	7.45	7.45	5.96	5.96	5.96	5.96	7.45	95.36
4	Plantation-Poplar-5 m x 4 m	80	ha	235040	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30
					BL	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	3.76	56.40
	Sub Total					16.79	16.79	16.79	18.28	16.79	16.79	16.79	16.79	22.56	18.28	16.79	16.79	16.79	21.07	18.28	266.37

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Samrer	Ujhani	Usawan	Wazirganj	District Total
A.7 Animal Husbandry - Dairy																					
1	Buffalo Farming--	80	1+1	248000	Phy	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	720
					BL	95.23	95.23	95.23	95.23	95.23	95.23	95.23	95.23	95.23	95.23	95.23	95.23	95.23	95.23	95.23	95.23
2	Bulk Milk Cooling Unit--	80	No.	1250000	Phy	2	1	1	1	1	1	1	1	1	2	2	1	2	1	2	20
					BL	20.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	20.00	20.00	10.00	20.00	10.00	20.00	10.00
3	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	219000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
					BL	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52	17.52
4	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	1013000	Phy	79	79	79	79	79	75	79	79	79	79	79	79	79	79	79	1181
					BL	640.22	640.22	640.22	640.22	640.22	607.80	640.22	640.22	640.22	640.22	640.22	640.22	640.22	640.22	640.22	640.22
5	Indigenous Cattle Faming--Sahiwal/Tharparkar/Red Sindhi	80	1+1	218000	Phy	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	300
					BL	34.88	34.88	34.88	34.88	34.88	34.88	34.88	34.88	34.88	34.88	34.88	34.88	34.88	34.88	34.88	34.88
6	Refrigerated Tanker Van--/Milk Cold Chain	80	No.	3450000	Phy	5	5	5	4	4	4	4	4	4	4	4	4	4	4	4	63
					BL	138.00	138.00	138.00	110.40	110.40	110.40	110.40	110.40	110.40	110.40	110.40	110.40	110.40	110.40	110.40	110.40
Sub Total						945.85	935.85	935.85	908.25	908.25	875.83	908.25	908.25	908.25	918.25	918.25	908.25	918.25	908.25	918.25	13724.13

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Samrer	Ujhani	Usawan	Wazirganj	District Total
	A.8 Working Capital - AH - Dairy/Drought animal																				
1	Buffalo Farming_Others_Budaun	100	1+1	147000	Phy	14	14	14	14	14	14	14	14	14	14	14	10	14	12	14	299.88
					BL	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	14.70	20.58	17.64	20.58	299.88
2	Indigenous Cattle Farming_Others_Budaun	100	2	147000	Phy	14	14	14	14	14	14	10	14	14	14	14	14	14	14	14	302.82
					BL	20.58	20.58	20.58	20.58	20.58	20.58	14.70	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58	20.58
	Sub Total Working Capital					41.16	41.16	41.16	41.16	41.16	41.16	35.28	41.16	41.16	41.16	41.16	35.28	41.16	38.22	41.16	602.70

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Samrer	Ujhani	Usawan	Wazirganj	District Total
	A.9 Animal Husbandry - Poultry																				
1	Commercial Broiler Farming--	80	5000	2458000	Phy	8	9	11	7	7	7	7	9	7	7	7	7	8	7	7	115
					BL	238.62	285.39	351.82	191.86	191.86	191.86	191.86	285.39	191.86	191.86	191.86	191.86	238.62	191.86	191.86	3318.44
2	Commercial Layer Farming--	80	10000	11642000	Phy	1	1	1	1	1	1	1	1	1	1						10
					BL	93.14	93.14	93.14	93.14	93.14	93.14	93.14	93.14	93.14	93.14						931.40
	Sub Total					331.76	378.53	444.96	285.00	285.00	285.00	285.00	378.53	285.00	285.00	191.86	191.86	238.62	191.86	191.86	4249.84

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Qadar Chowk	Sahaswan	Ujhani	Jagat	Mion	Salarpur	Samrer	Usawan	Wazirganj	District Total
A.10 Working Capital - AH - Poultry																					
1	Broiler Farming_Others_Budaun	100	5000	803000	Phy	1	1	1	1	1	1	1	1	1							9
					BL	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03	8.03							72.27
2	Layer Farming_Others_Budaun	100	5000	1760000	Phy	1	1	1							1	1	1	1	1	1	9
					BL	17.60	17.60	17.60							17.60	17.60	17.60	17.60	17.60	17.60	158.40
	Sub Total Working Capital					25.63	25.63	25.63	8.03	8.03	8.03	8.03	8.03	8.03	17.60	17.60	17.60	17.60	17.60	17.60	230.67

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Samrer	Ujhani	Usawan	Wazirganj	District Total
A.11 Animal Husbandry - SGP																					
1	Goat - Rearing Unit--Barbari/Sirohi/Jamunapari	80	20+1	414000	Ph	5	5	5	5	5	5	5	5	8	5	5	7	5	5	5	80
					BL	16.56	16.56	16.56	16.56	16.56	16.56	16.56	16.56	26.50	16.56	16.56	23.18	16.56	16.56	16.56	264.96
2	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	Ph	1	1	1		1	1	1	1	1	1	1	1	1	1	1	14
					BL	8.76	8.76	8.76		8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	122.64
3	Sheep - Rearing Unit--Nali/Graded Nali/CB Merino	80	20+1	379000	Ph		1	1	1	1	1		1	1	1		1	1	1	1	12
					BL		3.03	3.03	3.03	3.03	3.03		3.03	3.03	3.03		3.03	3.03	3.03	3.03	36.36
	Sub Total					25.32	28.35	28.35	19.59	28.35	28.35	25.32	28.35	38.29	28.35	25.32	34.97	28.35	28.35	28.35	423.96

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Samrer	Ujhani	Usawan	Wazirganj	District Total
A.12 Working Capital - AH -																					
1	Goat Farming Rearing Unit - intensive_Budaun	100	20+2	104000	Phy	5	5	5	5	5	5	5	4	4	4	4	4	4	4	4	67
					BL	5.20	5.20	5.20	5.20	5.20	5.20	5.20	4.16	4.16	4.16	4.16	4.16	4.16	4.16	4.16	69.68
	Sub Total Working Capital					5.20	5.20	5.20	5.20	5.20	5.20	5.20	4.16	4.16	4.16	4.16	4.16	4.16	4.16	4.16	69.68
A.13 Fisheries																					
1	Fish Culture --Integrated fish farming livestock cum fish	80	ha	100000	Phy	15	15	15	15	15	15	15	15	15	15	15	15	15	15	225	15
					BL	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	180.00	12.00

2	Fish marketing--Three wheeler	80	No.	300000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30	2
					BL	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	4.80	72.00	4.80
3	Fish Seed Hatchery--	80	ha	2500000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15	1
					BL	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	300.00	20.00
	Sub Total					36.80	36.80	36.80	36.80	36.80	36.80	36.80	36.80	36.80	36.80	36.80	36.80	36.80	36.80	552.00	36.80
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Ujhani	Usawan	Wazirganj	District Total	Samrer
	A.14 Working Capital - Fisheries																				
1	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major Carps_Carp fish/ composite fish	100	Acre	64000	Phy	11	11	11	11	10	10	11	11	11	11	11	11	11	11	163	11
					BL	7.04	7.04	7.04	7.04	6.40	6.40	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	104.32	7.04
	Sub Total Working Capital					7.04	7.04	7.04	7.04	6.40	6.40	7.04	7.04	7.04	7.04	7.04	7.04	7.04	7.04	104.32	7.04

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Samrer	Ujhani	Usawan	Wazirganj	District Total
	B.2 Land Development																				
1	Farm Ponds/ Water Harvesting Structures--20 m X 20 m	80	No.	100000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
					BL	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	60.00
2	Precision Farming-Use of Kisan Drones-Drone Pest Spray (1unit for 8000 acres per annum)	80	ha	2200000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	30
					BL	35.20	35.20	35.20	35.20	35.20	35.20	35.20	35.20	35.20	35.20	35.20	35.20	35.20	35.20	35.20	528.00
	Sub Total					39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	39.20	588.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Samrer	Ujhani	Wazirganj	Usawan	District Total
	B.3 Agriculture Infrastructure - Others																				
1	Compost/ Vermi Compost-Agro. Waste Compost-100 TPA	80	No.	19000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14
					BL	152.00	152.00	152.00	152.00	152.00	152.00	152.00	152.00	152.00	152.00	152.00	152.00	152.00	152.00	152.00	2128.00
2	Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA	80	No.	29000	Phy	1	1		1	1											4
					BL	0.23	0.23		0.23	0.23											0.92
3	Seed Processing-All Seed Types-	85	No.	2500000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	318.75
4	Tissue Culture-Tissue Culture Lab for Plant Propagule Multiplication-	80	No.	25000000	Phy	1	1	1	1	1	1	1	1	1		1	1			1	12
					BL	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00	200.00		200.00	200.00			200.00	2400.00
	Sub Total					373.48	373.48	373.25	373.48	373.48	373.25	373.25	373.25	373.25	173.25	373.25	373.25	173.25	173.25	221.25	4847.67
	Total (B.1+B.2+B.3)					1011.68	1011.68	1011.45	1011.68	1011.68	1011.45	1011.45	1011.45	1011.4	811.45	1011.45	1011.45	811.45	811.45	859.45	18714.17

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Samrer	Ujhani	Usawan	Wazirganj	District Total
	C. Ancillary Activities																				
	C.1 Food & Agro Processing																				
1	Bakery & Confectionery Unit--	85	No.	1500000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	70
					BL	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	63.75	892.50
2	Dairy Processing Unit--	85	No.	150000	Phy	5	5	5	10	5	5	5	5	10	10	10	10	10	10	10	115
					BL	29.75	29.75	29.75	36.13	29.75	29.75	29.75	29.75	36.13	36.13	36.13	36.13	36.13	36.13	36.13	497.29
3	Dal/ Pulses Mill--	85	No.	1000000	Phy	15	15	15	15	10	5	5	5	5	10	10	10	10	10	15	155
					BL	722.50	722.50	722.50	722.50	255.00	106.25	106.25	106.25	106.25	573.75	573.75	573.75	573.75	573.75	616.25	7055.00
4	Food Grain Processing-Flour Mill-	85	No.	500000	Phy	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	300
					BL	786.25	786.25	786.25	786.25	786.25	786.25	786.25	786.25	786.25	786.25	786.25	786.25	786.25	786.25	786.25	11793.75
5	Food Grain Processing-Sorting & Grading-Grain Grading with 1000 MT warehouse	90	No.	6000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
					BL	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	270.00	4050.00
6	Fruit Processing --	85	No.	200000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	150
					BL	1100.75	1100.75	1100.75	1100.75	1100.75	1100.75	1100.75	1100.75	1100.75	1100.75	1100.75	1100.75	1100.75	1100.75	1100.75	16511.25
	Sub Total					2973.00	2973.00	2973.00	2979.38	2505.50	2356.75	2356.75	2356.75	2363.13	2830.63	2830.63	2830.63	2830.63	2830.63	2809.38	40799.79

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Samrer	Ujhani	Usawan	Wazirganj	District Total
	C.2 Ancillary Activities -																				
1	Agri Clinic & Agri Business Centers--	90	No.	500000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
					BL	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	22.50	337.50
2	Loan to PACS/ FSS/ LAMPS--	90	No.	1500000	Phy	2	2	2	2	2	2	2	2	1	1	1	1	1	1	1	23
					BL	27.00	27.00	27.00	27.00	27.00	27.00	27.00	27.00	13.50	13.50	13.50	13.50	13.50	13.50	13.50	310.50
	Sub Total					49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	36.00	36.00	36.00	36.00	36.00	36.00	36.00	648.00
	Total (C.1+C2)					2858.88	2858.88	2858.88	2858.88	2858.88	2858.88	2858.88	2858.88	2845.38	2845.38	2845.38	2845.38	2845.38	2845.38	2845.38	41447.79
	Total (A+B+C)					28029.16	28029.16	28029.16	28029.16	28029.16	28029.16	28029.16	28029.16	28015.66	28015.66	28015.66	28015.66	28015.66	28015.66	28015.66	452017.42

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dataganj	Islamnagar	Jagat	Sahaswan	Salarpur	Ujhani	Wazirganj	Dahgavan	Mion	Qadar Chowk	Samrer	Usawan	District Total
	II. Micro, Small and Medium Enterprises																				
1	Manufacturing Sector - Term LoanMedium-	80	No.	250000000	Phy	1	1	1	1	1	1	1	1	1	1						10
					BL	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	0	0	0	0	0
2	Manufacturing Sector - Term LoanMicro-	80	No.	5000000	Phy	15	15	16	15	15	15	15	15	15	15	15	15	15	15	15	226
					BL	600.00	600.00	640.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00	600.00
3	Manufacturing Sector - Term LoanSmall-	80	No.	75000000	Phy	4	4	5	4	4	4	4	4	4	4	4	4	4	4	4	61
					BL	2400.00	2400.00	3000.00	2400.00	2400.00	2400.00	2400.00	2400.00	2400.00	2400.00	2400.00	2400.00	2400.00	2400.00	2400.00	2400.00
4	Manufacturing Sector - Working Capital-Medium-	80	No.	50000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
					BL	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00
5	Manufacturing Sector - Working Capital-Micro-	80	No.	2000000	Phy	19		19	19	19	19	19	19	19	20	19	19	17	19	19	265
					BL	0	304.00	304.00	304.00	304.00	304.00	304.00	304.00	304.00	304.00	320.00	304.00	304.00	272.00	304.00	304.00
6	Manufacturing Sector - Working Capital-Small-	80	No.	20000000	Phy	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	300
					BL	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00	3200.00
7	Service Sector - Term Loan-Medium-	80	No.	125000000	Phy	1	1	3	1	1	2	1	1	1	2	1	1	1	1	1	19
					BL	1000.00	1000.00	3000.00	1000.00	1000.00	2000.00	1000.00	1000.00	1000.00	2000.00	1000.00	1000.00	1000.00	1000.00	1000.00	1000.00
8	Service Sector - Term Loan-Micro-	80	No.	2500000	Phy	21	21	21	21	21	21	21	21	21	21	21	21	21	21	21	315
					BL	420.00	420.00	420.00	420.00	420.00	420.00	420.00	420.00	420.00	420.00	420.00	420.00	420.00	420.00	420.00	420.00
9	Service Sector - Term Loan-Small-	80	No.	25000000	Phy	10	10	10	10	10	10	10	10	10	10	8	10	8	10	8	144
					BL	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	2000.00	1600.00	2000.00	1600.00	2000.00	1600.00
10	Service Sector - Working CapitalMedium-	80	No.	25000000	Phy	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	60
					BL	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00	800.00
11	Service Sector - Working CapitalMicro-	80	No.	1000000	Phy	83	83	83	83	83	83	83	83	83	83	83	83	83	83	75	1237
					BL	1208.00	1208.00	1208.00	1208.00	1208.00	1208.00	1208.00	1208.00	1208.00	1208.00	1208.00	1208.00	1208.00	1208.00	1208.00	1080.00
12	Service Sector - Working CapitalSmall-	80	No.	5000000	Phy	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	90
					BL	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00
	Sub Total					15868.00	16172.00	18812.00	16172.00	16172.00	17172.00	16172.00	16172.00	16172.00	17188.00	13772.00	14172.00	13740.00	14172.00	13644.00	235572.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Asafpur	Bisauli	Islamnagar	Ambiyapur	Usawan	Jagat	Sahaswan	Salarpur	Ujhani	Wazirganj	Dahgavan	Mion	Qadar Chowk	Samrer	Salarpur	Total
	III. Export Credit																				
1	Export Credit -Post Shipment Export Credit-	80	No.	40000000	Phy	1	1	1													2
					BL	320.00	320.00	320.00													640.00
2	Export Credit -Pre Shipment Export Credit-	80	No.	40000000	Phy	1	1	1													6
					BL	320.00	320.00														1920.00
	Total Export Credit					640.00	640.00	320.00													2560.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Samrer	Ujhani	Usawan	Wazirganj	District Total
IV. Education																					
1	Education Loans-Study in India-	90	No.	1500000	Phy	35	35	35	35	35	35	35	35	30	35	35	35	35	35	35	520
					BL	472.50	472.50	472.50	472.50	472.50	472.50	472.50	472.50	405.00	472.50	472.50	472.50	472.50	472.50	472.50	7020.00
	Total Education					472.50	472.50	472.50	472.50	472.50	472.50	472.50	472.50	405.00	472.50	472.50	472.50	472.50	472.50	472.50	7020.00
V. Housing																					
1	Loan for Affordable Housing Projects--	85	No.	600000	Phy	35	35	35	35	35	35	35	35	35	35	35	35	35	35	35	525
					BL	178.50	178.50	178.50	178.50	178.50	178.50	178.50	178.50	178.50	178.50	178.50	178.50	178.50	178.50	178.50	2677.50
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	3500000	Phy	35	10	15	10	10	10	10	10	10	10	10	10	10	10	10	145
					BL		297.50	446.25	297.50	297.50	297.50	297.50	297.50	297.50	297.50	297.50	297.50	297.50	297.50	297.50	4313.75
3	Repair of Dwelling Units--	85	No.	1000000	Phy	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	225
					BL	127.50	127.50	127.50	127.50	127.50	127.50	127.50	127.50	127.50	127.50	127.50	127.50	127.50	127.50	127.50	1912.50
	Total Housing					306.00	603.50	752.25	603.50	603.50	603.50	603.50	603.50	603.50	603.50	603.50	603.50	603.50	603.50	603.50	8903.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Samrer	Ujhani	Usawan	Wazirganj	District Total
VI. Social Infrastructure																					
1	Drinking Water--	85	No.	3000000	Phy	2	2	2	2	2	1	1	1	1	1	2	2	2	2	1	24
					BL	51.00	51.00	51.00	51.00	51.00	25.50	25.50	25.50	25.50	25.50	51.00	51.00	51.00	51.00	25.50	612.00
2	Education--	85	No.	10000000	Phy	2	2	1	2	2	2	2	1	1	1	1	1	1	1	1	41
					BL	425.00	425.00	340.00	425.00	425.00	425.00	425.00	595.00	595.00	340.00	340.00	340.00	595.00	595.00	595.00	6885.00
3	Healthcare-Hospital-	85	No.	20000000	Phy	2	2	2	1	1	2	1	1	1	2	2	2	2	2	1	23
					BL	340.00	340.00	340.00	170.00	170.00	340.00	170.00	170.00	170.00	340.00	340.00	340.00	340.00	340.00		3910.00
4	Sanitation--	85	No.	25000	Phy	100	100	100	100	100	100	100	100	90	100	100	100	100	100	100	1490
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	19.13	21.25	21.25	21.25	21.25	21.25	21.25	316.63
	Total Social Infrastructure					837.25	837.25	752.25	667.25	667.25	811.75	641.75	811.75	809.63	726.75	752.25	752.25	1007.25	1007.25	641.75	11723.63

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Samrer	Ujhani	Usawan	Wazirganj	District Total
	VII. Renewable Energy																				
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	100000	Phy	52	52	52	52	52	52	50	50	50	52	52	52	52	52	52	2274
					BL	181.80	181.80	181.80	181.80	181.80	181.80	180.00	180.00	180.00	181.80	181.80	181.80	181.80	181.80	181.80	2721.60
	Total Renewable Energy					181.80	181.80	181.80	181.80	181.80	181.80	180.00	180.00	180.00	181.80	181.80	181.80	181.80	181.80	181.80	2721.60

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Ambiapur	Asafpur	Bisauli	Dahgavan	Dataganj	Islamnagar	Jagat	Mion	Qadar Chowk	Sahaswan	Salarpur	Samrer	Ujhani	Usawan	Wazirganj	District Total
	VIII. Others																				
1	SHGs/ JLGs-JLG	100	No.	150000	Phy	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	2250
					BL	225.00	225.00	225.00	225.00	225.00	225.00	225.00	225.00	225.00	225.00	225.00	225.00	225.00	225.00	225.00	3375.00
2	SHGs/ JLGs-SHG	100	No.	200000	Phy	270	270	270	270	270	270	250	270	270	270	270	270	265	270	270	4025
					BL	540.00	540.00	540.00	540.00	540.00	540.00	500.00	540.00	540.00	540.00	540.00	540.00	530.00	540.00	540.00	8050.00
3	Start-ups--	85	No.	10000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	75
					BL	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	425.00	6375.00
	Total Others					1190.00	1190.00	1190.00	1190.00	1190.00	1190.00	1150.00	1190.00	1190.00	1190.00	1190.00	1190.00	1180.00	1190.00	1190.00	17800.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)					47781.71	47781.71	47781.71	47781.71	47781.71	47781.71	47741.71	47781.71	47781.71	47781.71	47781.71	47781.71	47771.71	47781.71	47781.71	739918.4

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	173460.87	179135.45	182393.00	204783.00	198650.10	98628.89	211331.42
RCBs	5543.52	3375.45	8478.00	9728.00	7097.20	3518.51	11401.81
SCARDB	1752.11	0.00	658.00	658.00	2228.60	0.00	0.00
RRBs	54394.27	54875.86	53184.00	35451.00	58502.40	110911.04	66516.17
Others	9478.59	3738.68	8902.00	6516.00	13027.30	0.00	0.00
Sub total (A)	244629.36	241125.44	253615.00	257136.00	279505.60	213058.44	289249.40

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	29032.52	25325.94	80992.00	65230.38	88598.40	23788.34	91687.60
RCBs	925.00	3212.77	2901.00	0.00	3191.10	2.74	4886.49
SCARDB	292.36	427.30	904.00	2272.00	994.40	62.01	3223.00
RRBs	9076.29	9093.14	23837.00	26126.00	26220.70	762.80	28506.93
Others	1581.61	386.21	5352.00	7723.00	5850.90	0.00	0.00
Sub total (A)	40907.78	38445.36	113986.00	101351.38	124855.50	24615.89	128304.02

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	202493.39	204461.39	263385.00	270013.38	287248.50	122417.23	303019.02
RCBs	6468.52	6588.22	11379.00	9728.00	10288.30	3521.25	16288.30
SCARDB	2044.47	427.30	1562.00	2930.00	3223.00	62.01	3223.00
RRBs	63470.56	63969.00	77021.00	61577.00	84723.10	111673.84	95023.10
Others	11060.20	4124.89	14254.00	14239.00	18878.20	0.00	0.00
Sub total (A)	285537.14	279570.80	367601.00	358487.38	404361.10	237674.33	417553.42

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	22451.80	30585.04	34149.00	49969.00	37407.70	75775.28	95502.17
RCBs	684.20	75.00	1572.00	7782.00	1729.20	0.00	0.00
SCARDB	216.70	175.00	771.00	0.00	848.10	0.00	0.00
RRBs	6713.30	6239.12	9067.00	920.00	9973.70	9296.95	12083.42
Others	1199.00	3620.46	6285.00	3980.00	7069.70	0.00	0.00
Sub total (A)	31265.00	40694.62	51844.00	62651.00	57028.40	85072.23	107585.59

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	10067.60	12016.62	22849.00	19042.00	24128.60	6247.73	36754.20
RCBs	387.65	90.00	1110.00	958.00	1429.90	0.00	1429.90
SCARDB	123.64	120.00	657.00	0.00	744.80	0.00	744.80
RRBs	3025.01	2940.33	5101.00	5564.00	7044.30	386.15	8044.30
Others	718.52	433.10	3491.00	1890.00	4711.60	0.00	0.00
Sub total (A)	14322.42	15600.05	33208.00	27454.00	38059.20	6633.88	46973.20

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

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	235012.79	247063.05	320383.00	339024.38	348784.80	204440.24	435275.39
RCBs	7540.37	6753.22	14061.00	18468.00	13447.40	3521.25	17718.20
SCARDB	2384.81	722.30	2990.00	2930.00	4815.90	62.01	3967.80
RRBs	73208.87	73148.45	91189.00	68061.00	101741.10	121356.94	115150.82
Others	12977.72	8178.45	24030.00	20109.00	30659.50	0.00	0.00
Sub total (A)	331124.56	335865.47	452653.00	448592.38	499448.70	329380.44	572112.21

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					2024-25				
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	RRBs
C L	179135.45	3375.45	0.00	54875.86	3738.68	241125.44	204783.00	9728.00	658.00	35451.00	6516.00	257136.00			
Table 1: Crop Loan	(₹ lakh)														

Table 2: Term Loan

Particulars	2021-22					2022-23					2024-25				
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	RRBs
C L	98628.89	3518.51	0.00	110911.04	0.00	213058.44	211331.42	11401.81	0.00	66516.17	0.00	289249.40			

Table 2: Term Loan

Particulars	2021-22					2022-23					2024-25				
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	RRBs
C L	179135.45	3375.45	0.00	54875.86	3738.68	241125.44	204783.00	9728.00	658.00	35451.00	6516.00	257136.00			
OTH	25325.94	3212.77	427.30	9093.14	386.21	38445.36	65230.38	0.00	2272.00	26126.00	7723.00	101351.38			
Sub total	25325.94	3212.77	427.30	9093.14	386.21	38445.36	65230.38	0.00	2272.00	26126.00	7723.00	101351.38			
Grand Total (I)	204461.39	6588.22	427.30	63969.00	4124.89	279570.80	270013.38	9728.00	2030.00	61577.00	14239.00	358487.38			

Table 2: Term Loan

Particulars	2023-24					2024-25					2024-25				
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	RRBs
C L	98628.89	3518.51	0.00	110911.04	0.00	213058.44	211331.42	11401.81	0.00	66516.17	0.00	289249.40			
OTH	23788.34	2.74	62.01	762.80	0.00	24615.89	91687.60	4886.49	3223.00	28506.93	0.00	128304.02			
Sub total	23788.34	2.74	62.01	762.80	0.00	24615.89	91687.60	4886.49	3223.00	28506.93	0.00	128304.02			
Grand Total (I +II)	122417.23	3521.25	62.01	111673.84	0.00	237674.33	303019.02	16288.30	3223.00	95023.10	0.00	417553.42			

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	500000
2	Bakery & Confectionery Unit			No.	1500000
3	Bee Keeping			No.	371500
4	Buffalo Farming			1+1	248000
5	Bulk Milk Cooling Unit			No.	1250000
6	Cold Storage			No.	40000000
7	Cold Storage	For Dairy Products		No.	3500000
8	Combine harvester			No.	2450000
9	Combine harvester	Tractor mounted Wheel		No.	1800000
10	Combine harvester	Tractor mounted Wheel		No.	3050000
11	Commercial Broiler Farming			5000	2458000
12	Commercial Broiler Farming			5000	5846000
13	Commercial Layer Farming			10000	11642000
14	Compost/ Vermi Compost	Agro. Waste Compost		No.	19000000
15	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
16	Crossbred Cattle Farming			1+1	219000
17	Dairy Cow and Heifer rearing			2	1013000
18	Dairy Processing Unit			No.	150000
19	Dairy Processing Unit			No.	700000
20	Dal/ Pulses Mill			No.	2500000
21	Dal/ Pulses Mill			No.	11000000
22	Dal/ Pulses Mill			No.	3500000
23	Dal/ Pulses Mill			No.	1000000
24	Diesel Pump Sets			No.	55550
25	Diesel Pump Sets			No.	49500
26	Drinking Water			No.	3000000
27	Drip Irrigation			ha	66000
28	Drip Irrigation			ha	154000
29	Drip Irrigation			ha	119000
30	Drip Irrigation			ha	99000
31	Education			No.	10000000

32	Education			No.	30000000
33	Education Loans	Study in India		No.	1500000
34	Export Credit	Post Shipment Export Credit		No.	40000000
35	Export Credit	Pre Shipment Export Credit		No.	40000000
36	Farm Ponds/ Water Harvesting Structures			No.	100000
37	Finance to FPOs/FPCs			No.	1500000
38	Fish Culture			ha	100000
39	Fish marketing			No.	300000
40	Fish Seed Hatchery			ha	2500000
41	Floriculture			ha	110250
42	Food Grain Processing	Flour Mill		No.	14000000
43	Food Grain Processing	Flour Mill		No.	2500000
44	Food Grain Processing	Flour Mill		No.	1500000
45	Food Grain Processing	Flour Mill		No.	500000
46	Food Grain Processing	Sorting & Grading		No.	6000000
47	Fruit Processing			No.	25700000
48	Fruit Processing			No.	200000
49	Goat	Rearing Unit		20+1	414000
50	Godown	Silo		No.	50000000
51	Godown			No.	3500000
52	Healthcare	Hospital		No.	20000000
53	Indigenous Cattle Faming			1+1	218000
54	Integrated Farming			ha	550000
55	Integrated Farming			ha	450000
56	Leveller	Laser Guided		No.	455000
57	Loan for Affordable Housing Projects			No.	600000
58	Loan to PACS/ FSS/ LAMPS			No.	1500000
59	Manufacturing Sector	Working Capital	Micro	No.	2000000
60	Manufacturing Sector	Working Capital	Medium	No.	50000000
61	Manufacturing Sector	Working Capital	Small	No.	20000000
62	Manufacturing Sector	Term Loan	Medium	No.	25000000
63	Manufacturing Sector	Term Loan	Micro	No.	5000000
64	Manufacturing Sector	Term Loan	Small	No.	75000000

65	Mushroom Cultivation			1000 Kg. per Cycle	211000
66	New Orchard	Tropical/ Sub Tropical		ha	121400
67	New Orchard	Tropical/ Sub Tropical		Acre	175200
68	New Orchard	Tropical/ Sub Tropical		ha	154300
69	New Orchard	Tropical/ Sub Tropical		ha	88800
70	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
71	Nursery/ Propagation unit			ha	534800
72	Other machinery	Other Machinery &		No.	232000
73	Other machinery	Other Machinery &		No.	560000
74	Other machinery	Other Machinery &		No.	210000
75	Pig Breeding Unit			10+2	1095000
76	Plantation	Eucalyptus		ha	93176
77	Plantation	Bamboo	Agro	Acre	174615
78	Plantation	Poplar		ha	235040
79	Power Tiller			No.	265000
80	Precision Farming	Use of Kisan Drones		ha	2200000
81	Protection Structure	Poly/ Green Housing		sq.m.	1516500
82	Protection Structure	Poly/ Green Housing		sq.m.	1301600
83	Purchase/ Construction of a Dwelling Unit (Individual)			No.	3500000
84	Refrigerated Tanker Van			No.	3450000
85	Repair of Dwelling Units			No.	1000000
86	Sanitation			No.	25000
87	Seed Processing	All Seed Types		No.	2500000
88	Service Sector	Term Loan	Medium	No.	12500000
89	Service Sector	Term Loan	Small	No.	25000000
90	Service Sector	Working Capital	Micro	No.	1000000
91	Service Sector	Working Capital	Small	No.	5000000

92	Service Sector	Term Loan	Micro	No.	2500000
93	Service Sector	Working Capital	Micro	No.	2000000
94	Service Sector	Working Capital	Medium	No.	25000000
95	Sheep	Rearing Unit		20+1	379000
96	SHGs/ JLGs			No.	200000
97	SHGs/ JLGs			No.	150000
98	Solar Energy	Roof Top Solar PV		No.	150000
99	Solar Energy	Roof Top Solar PV		No.	100000
100	Solar PV Pump Sets (AC)			No.	361800
101	Solar PV Pump Sets (AC)			No.	158900
102	Solar PV Pump Sets (AC)			No.	419000
103	Sprinkler Irrigation			ha	204000
104	Sprinkler Irrigation			ha	109000
105	Start	ups		No.	10000000
106	Thresher			No.	135000
107	Thresher			No.	180500
108	Thresher			No.	220000
109	Tissue Culture	Tissue Culture Lab for Plant Propagule		No.	25000000
110	Tractor	With Implements & Trailer		No.	1120000
111	Tractor	With Implements & Trailer		No.	1070000
112	Tractor	With Implements & Trailer		No.	950000
113	Tube Well			No.	682000
114	Tube Well			No.	23000
115	Tube Well			No.	33000
116	Tube Well			No.	480000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Potato/ Aloo (Irrigated)	Acre	64777
2	Broiler Farming	Others_Budaun	5000	803000
3	Buffalo Farming	Others_Budaun	2	147000
4	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)	Acre	17004
5	Cereals	Maize/ Makka (Irrigated)	Acre	21053
6	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	34413
7	Cereals	Wheat/ Gehu (Irrigated)	Acre	34818
8	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Major Carps_Carp fish/ composite fish farming earthen ponds	Acre	64000
9	Goat Farming	Rearing Unit _ Semi_intensive_Budaun	20+2	104000
10	Indigenous Cattle Farming	Others_Budaun	2	147000
11	Layer Farming	Others_Budaun	5000	1760000
12	Medicinal And Aromatic Plants	Menthol Mint/ Pudina (_)	Acre	38057
13	Oil Seeds	Indian Mustard/ Bharatiya Sarso (Irrigated)	Acre	22874
14	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	Acre	21457
15	Sugar Crops	Sugarcane/ Ganna (Irrigated)	Acre	71053

Abbreviations

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

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

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

Name and address of DDM

Name	Vishal Kansal
Designation	DDM NABARD
Address 1	H.No H-3 Ist Floor
Address 2 Post Office	Lohia Nagar Jawaharpuri
District	Budaun
State	Uttar Pradesh
Pin Code	243601
Telephone No.	9412401090
Mobile No.	9412401090
Email ID	budaun@nabard.org



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- Operations carried through Credit Guarantee Portal

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- 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.

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