



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



बुलन्दशहर
Bulandshahr

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: Bulandshahr

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:

Devendra Kumar Singh

District Development Manager
NABARD

Bulandshahr

PLP Document finalized by: Uttar Pradesh Regional Office

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

Index

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

30	2.3.2	Agri - Ancillary Activities - Others	79
31	Chapter 3	Credit potential for MSMEs	81
32	Chapter 4	Credit Potential for Export Credit, Education & Housing	82
33	Chapter 5	Credit Potential for Infrastructure	84
34	5.1	Infrastructure - Public Investments	84
35	5.2	Social Infrastructure involving Bank Credit	84
36	5.3	Renewable Energy	85
37	Chapter 6	Informal Credit Delivery System	87
38	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	88
39	Chapter 8	Status and prospects of Cooperatives	94
40	Chapter 9	NABARD's Projects and Interventions in the District	97
41	Success Stories		99
42	Appendix 1a	Climate Action - Scenario at Global & National Level	101
43	Appendix 1b	Climate Change Scenario - At the State Level	104
44	Appendix 1c	Climate Change Scenario - At the District Level	107
45	Appendix 2	Potential for Geographical Indication (GI) in the district	108
46	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	109
47	Annexure 2	Ground Level Credit Flow - Agency-wise and Sector-wise	142
48	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	145
49	Annexure 4	Unit costs for major activities fixed by NABARD	149
50	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	153
51	Abbreviations		154
52	Name and address of DDM		157
53	NABARD Subsidiary		158

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	Bulandshahr is located in upper Ganges plain between 28.4 N latitude and 77.85 East longitude.
2	Type of soil	Being situated in doab region, Bulandshahr has majorly sandy-alluvium soil.
3	Primary occupation	Agriculture and animal husbandry is primary occupation.
4	Land holding structure	Small and marginal farmers constitute 90.5 percent of total land holdings

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	In the previous year, ACP achievement was Rs.526371.16 Lakhs against a target of Rs.671391 Lakhs which is 78.4 percent of target. Average achievement of the ACP during last three years is 67.6 Percent.
2	CD Ratio	In the previous year, CD ratio of the district was 55.6 Percent.

3	Investment credit in agriculture	In the previous year, Investment credit was Rs.59478.81 Lakhs against a target of Rs.170368.00 Lakhs which constitutes 34.9 percent of total target. Investment credit is 19.17 percent of Total Agriculture credit.
4	Credit flow to MSMEs	In the previous year, Credit to MSME sector was Rs.184769.72 lakhs against target of Rs.119981.00 Lakhs, which is 154 percent of total target for the sector. Average achievement during last 3 years is 103 Percent.
5	Other significant credit flow, if any	0

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Total Projection for FY: 2025-26 is worked out to be Rs.1432527.52 Lakhs. Projection for Agriculture, MSME is finalized at Rs.753657.52 Lakhs and Rs.582400.00 Lakhs
2	Projection for agriculture and its components	Total Projection for Agriculture is Rs. 753657.52 Lakhs, with crop loan Rs.727026.17 Lakhs, Agri -infra potential is Rs.14398.42, while Agri- ancillary is Rs.12232.93 Lakhs.
3	Projection for MSMEs	Projection for MSME is finalized at Rs. 582400.00 Lakhs. It includes both Term loan and working capital loans.
4	Projection for other purposes	Projection for other priority sector is kept at Rs.96470 Lakhs for Export, Education, housing, social Infrastructure, Informal sector and renewable energy.

5. Developmental Initiatives

1. NABARD has sanctioned several projects in the sectors of watershed, minor irrigation, flood control, veterinary hospital, Roads, Bridges under RIDF XIII to RIDF XXIX to the State Government for implementation in the district.
2. As per the available data, as of 31.03.2024, a total of 12350 Self-Help Groups have been formed and savings accounts opened in the district, out of which 7750 groups have received loans from banks. Efforts have been made to revive the inactive/dormant Self-Help Groups.

6. Thrust Areas

1. While the flow of credit to the priority sector is satisfactory, increasing the flow of credit will be a major thrust area. Advanced technologies like drones, precision farming, internet-based interventions, etc., will need to be considered for the development of the agricultural sector.
2. CD ratio of the district needed to be increased to above 60. Investment credit to agriculture need to be increased.

7. Major Constraints and Suggested Action Points

1. The major constraints in the development of the district include the unavailability of necessary inputs such as good quality seeds, fertilizer's, nurseries, veterinary services, poultry hatchery units, cattle feed units, power supply, and lack of milk routes.
2. Declining groundwater levels, inadequate forest cover, weak marketing arrangements for non-agricultural produce, and undeveloped rural hats are other examples.
3. Suggestions for improvement in various sectors include the availability of seeds, fertilizer's, Veterinary services, restarting old milk routes, establishing bulk milk chilling units on milk routes, Para veterinary training and supply of frozen semen for cattle breed improvement.

8. Way Forward

1. Ultimately, a coordinated approach needs to be adopted to enhance capital formation in the district, ensuring convergence of various development schemes/programs of the Central and State Governments with NABARD's efforts.
2. With better monitoring and review of ground-level credit flow by bankers in BLBC/DCC meetings, effective implementation of the financial inclusion plan, the desired progress in capital formation and a definite increase in agricultural income are expected.

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:

- i. 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
- ii. To enable optimum utilization of scarce financial resources (specifically bank credit) by channeling the same into sectors with growth potential, and
- iii. To assess the gaps in infrastructure support which need to be taken care of for exploiting the potentials and priorities resource requirement for the purpose.

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

		- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and un-irrigated 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	- 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	- 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 programs.
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	730918.95
1	Crop Production, Maintenance and Marketing	6088371.71
2	Term Loan for agriculture and allied activities	84221.78
B	Agriculture Infrastructure	14398.42
C	Ancillary activities	12232.93
I	Credit Potential for Agriculture A+B+C)	757550.30
II	Micro, Small and Medium Enterprises	754160.00
III	Export Credit	8000.00
IV	Education	28800.00
V	Housing	46512.00
VI	Social Infrastructure	2448.00
VII	Renewable energy	345.60
VIII	Others	10711.70
	Total Priority Sector	1608527.60

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	608837.71
2	Water Resources	1486.34
3	Farm Mechanization	30988.64
4	Plantation & Horticulture with Sericulture	717.80
5	Forestry & Waste Land Development	1889.06
6	Animal Husbandry - Dairy	58935.26
7	Animal Husbandry - Poultry	3373.34
8	Animal Husbandry - Sheep, Goat, Piggery	8888.44
9	Fisheries	944.00
10	Farm Credit- Others	10977.40
	Sub total	730918.95
B	Agriculture Infrastructure	
1	Construction of storage	11952.00
2	Land development, Soil conservation, Wasteland development	869.53
3	Agriculture Infrastructure - Others	1576.89
	Sub total	14398.42
C	Ancillary activities	
1	Food & Agro. Processing	10504.93
2	Ancillary activities - Others	1728.00
	Sub Total	12232.93
II	Micro, Small and Medium Enterprises	
	Total MSME	754160.00
III	Export Credit	8000.00
IV	Education	28800.00
V	Housing	46512.00
VI	Social Infrastructure	2448.00
VII	Renewable energy	345.60
VIII	Others	10711.70
	Total Priority Sector	1608527.60

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Punjab National Bank

1. Physical & Administrative Features

Sr. No.	Particulars	NØs.
1	Total Geographical Area (sq.km)	4352.00
2	No. of Sub Divisions	7
3	No. of Blocks	16
4	No. of revenue villages	1174
5	No. of Gram Panchayats	951

1.a Additional Information

Sr. No.	Particulars	NØs.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	No
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Not Available
6	Is the % of Tribal Population above the national average of 8.9%	No

2. Soil & Climate

Sr. No.	Particulars	NØs.
1	State	Uttar Pradesh
2	District	Bulandshahr
3	Agro-climatic Zone 1	Western Plain Zone
4	Agro-climatic Zone 2	Western Plain Zone
5	Agro-climatic Zone 3	Western Plain Zone
6	Climate	semiarid-semihumid
7	Soil Type	sandy alluvium

3. Land Utilization [Ha]

Sr. No.	Particulars	NØs.
1	Total Geographical Area	363698
2	Forest Land	8448
3	Area not available for cultivation	1765
4	Barren and Un-culturable land	2836
5	Permanent Pasture and Grazing Land	1017
6	Land under Miscellaneous Tree Crops	270
7	Cultivable Wasteland	0
8	Current Fallow	1369
9	Other Fallow	4630

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	NØs.
1	Safe	1
2	Critical	4
3	Semi Critical	5
4	Over Exploited	6
5	Saline	0
6	Not Assessed	0
7	Total	16

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	NØs.	% to Total	Ha.	% to Total
1	<= 1 ha	266795	75	106802	35
2	>1 to <=2 ha	54971	15	84104	28
3	>2 to <=4 ha	3354	1	18530	1
4	>4 to <=10 ha	0	0	0	0
5	>10 ha	30183	8	96146	8
6	Total	355303	99	305582	72

6. Workers Profile [In '000]

Sr. No.	Particulars	NØs.
1	Cultivators	293.00
2	Of the above, Small/ Marginal Farmers	288.00
3	Agricultural Laborer's	137.00

4	Workers engaged in Household Industries	44.00
5	Workers engaged in Allied agro activities	288.00
6	Other workers	411.00

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	3499.17	1845.26	1653.91	2631.74	867.43
2	Scheduled Caste	725.60	384.70	340.90	500.00	225.60
3	Scheduled Tribe	20.00	12.00	8.00	20.00	0.00
4	Literate	2034.65	1256.31	778.34	1491.50	540.15
5	BPL	568.10	393.20	174.90	460.70	107.40

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	588.00
2	Rural Households	441.00
3	BPL Households	147.00

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	450.00
2	Having source of drinking water	580.00
3	Having electricity supply	578.00
4	Having independent toilets	520.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	1165
2	Villages having Agriculture Power Supply	876
3	Villages having Post Offices	287
4	Villages having Banking Facilities	326
5	Villages having Primary Schools	75
6	Villages having Primary Health Centers	1110
7	Villages having Potable Water Supply	1165
8	Villages connected with Paved Approach Roads	1154

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	zila sankhikiya patrika 2022-23
1.a Additional Information	zila sankhikiya patrika 2022-23
2. Soil & Climate	zila sankhikiya patrika 2022-23
3. Land Utilization [Ha]	zila sankhikiya patrika 2022-23
4. Ground Water Scenario (No. of blocks)	National ground water board report 2023-24
5. Distribution of Land Holding	zila sankhikiya patrika 2022-23
6. Workers Profile [In '000]	zila sankhikiya patrika 2022-23
7. Demographic Profile [In '000]	zila sankhikiya patrika 2022-23
8. Households [In '000]	zila sankhikiya patrika 2022-23
9. Household Amenities [Nos. in '000 Households]	zila sankhikiya patrika 2022-23
10. Village-Level Infrastructure [Nos.]	zila sankhikiya patrika 2022-23

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	N0s.
1	Anganwadis	3958
2	Primary Health Centre's	85
3	Primary Health Sub-center's	354
4	Dispensaries	12
5	Hospitals	99
6	Hospital Beds	1580

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

Sr. No.	Particulars	N0s.
1	Fertilizer/Seed/Pesticide Outlets	1600
2	Registered FPOs	1121
3	Agro Service Centre's	549
4	Soil Testing Centre's	16
5	Approved nurseries	45
6	Agriculture Pump sets	7884
7	Pump sets Energized	5765
8	Krishi Vigyan Kendra's	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	N0s.
1	Area Available for Irrigation (NIA + Fallow)	306654
2	Irrigation Potential Created	510313
3	Net Irrigated Area (Total area irrigated at least once)	301925
4	Area irrigated by Canals/ Channels	15056
5	Area irrigated by Wells	9331
6	Area irrigated by Tanks	0
7	Area irrigated by Other Sources	277538
8	Irrigation Potential Utilized (Gross Irrigated Area)	510313

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	6447
2	Railway Line [km]	112
3	Public Transport Vehicle [Nos.]	3618
4	Goods Transport Vehicles [Nos.]	1115

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	845	0
2	Sugarcane (Gud / Khan sari/ Sugar)	58	30000
3	Fruit (Pulp/ Juice/ Fruit drink)	0	0
4	Spices (Masala Powders/ Pastes)	0	0
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	0
6	Cotton (Ginning/ Spinning/ Weaving)	0	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	45	215000
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	4	75000
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	10	25000
10	Others	0	0

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	172300	21900	150400
2	Cattle - Indigenous	132100	18800	113300
3	Buffaloes	972000	107700	864300
4	Sheep - Cross bred	6000	100	5900
5	Sheep - Indigenous	8000	200	7800
6	Goat	128000	26800	101200
7	Pig - Cross bred	5000	100	4900
8	Pig - Indigenous	1310	10	1300
9	Horse/Donkey/Camel	5500	5400	100
10	Rabbit	0	0	0
11	Poultry - Improved	227600	0	227600
12	Poultry - Indigenous	28800	0	28800

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	56
2	Veterinary Dispensaries	0
3	Disease Diagnostic Centre's	9
4	Artificial Insemination Centers	105
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	10
7	Fodder Farms	0
8	Dairy Cooperative Societies	319
9	Milk Collection Centre's	30
10	Fishermen Societies	3
11	Animal Husbandry Training Centre's	0
12	Animal Markets	1
13	Fish Markets	1
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	512.00	MT	5	gm/day
2	Egg	168.00	Lakh Nos.	5	nos/p.a.
3	Milk	14.18	MT	400	gm/day
4	Meat	6.72	MT	192	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.]	zila sankhikiya patrika 23
12. Infrastructure & Support Services For Agriculture[Nos.]	zila sankhikiya patrika 23 DAO
13. Irrigation Coverage ['000 Ha]	zila sankhikiya patrika 23 DAO
14. Infrastructure For Storage, Transport & Marketing	zila sankhikiya patrika 23 DAO
15. Processing Units	DAO
16. Animal Population as per Census [Nos.]	Animal census 2017
17. Infrastructure for Development of Allied Activities [Nos.]	zila sankhikiya patrika 23
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	zila sankhikiya patrika 23

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	38.00	39.00	39.00
2	Land Holdings - SF (%)	15.47	15.47	15.47
3	Land Holdings - MF (%)	75.09	75.09	75.09
4	Rainfall -Normal (mm)	673	678	679
5	Rainfall - Actual (mm)	603	693	665
6	Cropping Pattern	mixed	mixed	mixed

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	312845.00	300988.00	310248.87

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	95.17	282.00	2963.12	99.97	291.00	2910.87	93.13	293.00	3146.14
2	Wheat	194.23	799.00	4113.68	198.74	843.00	4241.72	201.96	868.00	4297.88
3	Sugarcane/ Ganna	55.00	4930.00	89636.36	65.00	5881.00	90476.92	73.00	6105.00	83630.14

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	5.33	5.27	5.48
2	Net sown area (lakh ha)	2.98	2.99	3.02
3	Cropping intensity (%)	178.86	176.25	181.46

Table 5: Input Use Pattern

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

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ e-NAM platforms (No.)	4	4	4
2	Volume of marketing through RMCs/e-NAM platforms (MT)	30000	34000	32000

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	250058	280500	275800
2	GLC through KCC (Rs. lakh)	264176.60	296158.00	250770.08

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	222000	296000	301000

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	16	16	16
2	Soil Health Cards Issued (No.)	12056	21075	17500

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	29032	31915	23165
2	Crop Loss Compensation, if any (Rs. lakh)	406.00	113.00	69.00

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	33.10	34.34	33.56
2	Sugarcane/ Ganna	58.5	59.75	64.5
3	Wheat	32.16	33.50	34.76

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	DSB-23
Table 2: GLC under Agriculture	SLBC
Table 3: Major Crops, Area, Production, Productivity	DAO
Table 4: Irrigated Area, Cropping Intensity	DSB-23
Table 5: Input Use Pattern	DSB-23
Table 6: Trend in procurement/ marketing	APMC
Table 7: KCC Coverage	DAO
Table 8: PM Kisan & Other DBTs	DD-Ag
Table 9: Soil testing facilities	DD-Ag
Table 10: Crop Insurance	Insurance company

Water Resources Table 1: GLC

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

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	311	303	306
2	Net Irrigated Area ('000 ha)	299	299	302
3	Gross Irrigated Area ('000 ha)	537	527	510

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	Bulandshahr	Agauta	Safe	Safe	Safe
2	Uttar Pradesh	Bulandshahr	Anupshahr	Semi-critical	Semi-critical	Semi-critical
3	Uttar Pradesh	Bulandshahr	Araniya	Critical	Critical	Critical
4	Uttar Pradesh	Bulandshahr	Bhawan Bahadur Nagar	Critical	Over Exploited	Over Exploited
5	Uttar Pradesh	Bulandshahr	Bulandshahr	Over Exploited	Over Exploited	Over Exploited
6	Uttar Pradesh	Bulandshahr	Danpur	Over Exploited	Over Exploited	Over Exploited
7	Uttar Pradesh	Bulandshahr	Dibai	Semi-critical	Semi-critical	Semi-critical
8	Uttar Pradesh	Bulandshahr	Gulaothi	Over Exploited	Over Exploited	Over Exploited
9	Uttar Pradesh	Bulandshahr	Jahangirabad	Semi-critical	Semi-critical	Semi-critical
10	Uttar Pradesh	Bulandshahr	Khurja	Critical	Critical	Critical
11	Uttar Pradesh	Bulandshahr	Lakhaothi	Semi-critical	Semi-critical	Semi-critical
12	Uttar Pradesh	Bulandshahr	Pahasu	Semi-critical	Semi-critical	Semi-critical
13	Uttar Pradesh	Bulandshahr	Shikarpur	Critical	Critical	Critical
14	Uttar Pradesh	Bulandshahr	Sikandrabad	Over Exploited	Over Exploited	Over Exploited
15	Uttar Pradesh	Bulandshahr	Syana	Over Exploited	Over Exploited	Over Exploited
16	Uttar Pradesh	Bulandshahr	Unchagaon	Critical	Critical	Critical

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	not available
Table 2: Irrigated Area & Potential	zila sankhikiya patrika
Table 3: Block level water exploitation status	dynamic ground water report 23

Farm Mechanization

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	16937.10	1390.10	3965.55

Table 2: Mechanization in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	6700	6860	7340
2	Power Tillers	1120	1150	1170
3	Threshers/Cutters	8900	8945	9075

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	10	22	29
2	Other minor repair & service centers (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Mechanization in District	Agriculture department
Table 3: Service Centers	Agriculture department

Plantation & Horticulture including Sericulture

Table 1: GLC

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

Table 2: High Tech Orchards

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

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)
1	Potato	12.60	247.50	13.50	263.30	9.90	226.00	9.90	226.00	9.90
2	Mango	4	567.00	3.40	569.00	3.50	620.00	3.50	620.00	3.50

Table 4: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Mission for integrated development of Horticulture	37	48	45
2	commercial Horticulture development project	21	12	13

Table 5: Production Clusters

Table 6: Crop Identified for One District-One Product	Horticulture department
Table 7: Sericulture	NIL
Table 8: Weavers Clusters	NIL

Forestry & Waste Land Development Table 1: GLC

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

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)	8	8	8
2	Waste Land ('000 ha)	3	3	3
3	Degraded Land ('000 ha)	6	6	6

Table 3: NTFP

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

Table 5: Production (Nurseries)

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

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

Table 6: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Mango	Mango	Mango
2	Area cultivated (Ha)	3670	3455	3505
3	Processing Units (No.)	0	0	0
4	Value of products (Rs.)			

Table 7: Sericulture

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

Table 8: Weavers Clusters

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Not available
Table 2: High Tech Orchards	NIL
Table 3: Production and Productivity	Horticulture department
Table 4: NHM Schemes (Cumulative Nos.)	NA
Table 5: Production Clusters	Horticulture department

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NA
Table 2: Area under Forest Cover & Waste Land	DSB-2023
Table 3: NTFP	NA
Table 4: Nurseries (No.)	Forest department

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)	22409.49	1863.76	4579.00
2	KCC for working capital (₹ lakh)	135.60	121.50	435.60
3	KCC for working capital (No.)	265	231	590
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.)	28	30	48

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Processing Infrastructure	Parag Dairy
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NA

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1355.59	355.59	513.11
2	KCC for working capital (₹ lakh)	2.54	1.05	2.35
3	KCC for working capital (No.)	5	2	3

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	256400	256400	256400

2	Of the above, male (No.)	23000	23000	23000
3	Of the above, female (No.)	233400	233400	233400
4	Broiler Farms (No.)	13	18	22
5	Hatcheries (No.)	1	1	1

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Poultry	Animal census 2017

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

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Nellore graded, CB merino
2	Popular goat breed(s)	Jamnapari, barbari
3	Popular pig breed(s)	large bite, Yorkshire

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Popular Breed(s)	Animal Husbandry department

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	53.37	53.37	26.67
2	KCC for working capital (No.)	102	86	45
3	KCC for working capital (₹ lakh)	53.37	53.37	26.67

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	28	28	28
2	Fish Seed Hatchery (No.)	1	1	1

Table 3 : Marine Fisheries (No.)

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

Table 4: Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Inland Fisheries Facilities	AD-Fisheries
Table 3 : Marine Fisheries (No.)	NA
Table 4 : Brackish Water Fisheries	NA
Table 5: Fisheries Infrastructure Development Fund (FIDF)	NA

Farm Credit - Others & Integrated Farming
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	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
---------	-------------	------------	------------	------------

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM office
Table 2: Area under Integrated Farming	Not available

Agri. Infrastructure
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2956.75	4235.50	3239.46
2	Loans for Storage Godowns (₹ lakh)	0.00	0.00	474.29
3	Loans for Cold Storages (₹ lakh)	0.00	345.50	580.34

4	Loans for Other Agri Infrastructure (₹ lakh)	2956.75	3890.00	2184.83
---	--	---------	---------	---------

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	43	47	58
2	Cold Storages (Capacity - '000 MT)	2857	3233	3456
3	Storage God owns (No.)	330	333	338
4	Storage God owns (Capacity - '000 MT)	918	924	986
5	Rural/Urban Mandy/Hat/ Rythu Bazaar (No.)	72	78	78
6	Market Yards [No s] / Wholesale Market (No.)	16	16	16
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	30	33	36

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC AIF
Table 2: Agri Storage Infrastructure	AIF site Horticulture department DCCB Agriculture department

Land Development, Soil Conservation & Watershed Development
Table 1: GLC

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

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)	7	7	7
2	Area treated for soil & water conservation treatment ('000 ha)	6	6	6
3	Gap ('000 ha)	1	1	1

Table 3: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	9	9	9
2	Watershed Projects - Area treated ('000 ha)	6	6	6

3	Wadi Projects (No.)	0	0	0
4	Wadi Projects - Area of plantation ('000 ha)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Not available
Table 2: Area requiring Soil Treatment & Area Treated	Land conservation department and RIDF
Table 3: NABARD's interventions	NABARD RIDF report

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
---------	-------------	------------	------------	------------

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	65800.00	68500.00	70500.00
2	Pesticides Consumption ('000 kg)	8700.00	9800.00	10300.00

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	3500	4350	4460

Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	3	4	4
2	Seed Processing Capacity ('000 kg)	30000	40000	50000
3	Pack Houses (No.)	12	12	12
4	Food Quality Testing Labs	16	16	16
5	Food Parks (No.)	0	0	0
6	Food Parks (No.)	0	0	32
7	Food Parks (No.)	0	30	0
8	Food Parks (No.)	0	30	32
9	Food Parks (No.)	28	0	0
10	Food Parks (No.)	28	0	32
11	Food Parks (No.)	28	30	0
12	Food Parks (No.)	28	30	32
13	Ripening chambers	0	0	0
14	Ripening chambers	0	0	32
15	Ripening chambers	0	30	0
16	Ripening chambers	0	30	32
17	Ripening chambers	28	0	0
18	Ripening chambers	28	0	32
19	Ripening chambers	28	30	0
20	Ripening chambers	28	30	32

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Not available
Table 2: Fertilizer Consumption	Agriculture department
Table 3: Production of inputs	Agriculture department
Table 4: Facilities Available	Agriculture department and APMCs

Agri-Ancillary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	12165.00	14371.40	15135.30
2	MUDRA Loans (Rs. lakh)	49657.98	58034.67	68161.78

Table 2: Procurement

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

Table 3: Other Ancillary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	25	25	25
2	ACABCs (No.)	25	28	33

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Procurement	Not available
Table 3: Other Ancillary Services	NABARD report

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	57296.00	81581.00	184769.72
2	No. of units financed	8956	11870	19992
3	Loans under Stand Up India Scheme (Rs. lakh)	189.78	256.45	418.67

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	3	3	3
2	Micro Units (No.)	23560	24789	26540
3	Small Units (No.)	3450	3647	3860
4	Medium Units (No.)	789	878	896

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	4	4	4
2	Handicrafts Clusters (No.)	5	5	5
3	Weavers' Coop. Societies (No.)	2	2	2

Table 4: DIC interventions

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

Table 5: Skill Development Trainings

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: MSME units - Cumulative	DIC
Table 3: Traditional activities	DIC
Table 4: DIC interventions	DIC
Table 5: Skill Development Trainings	Not available

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)	578.90	867.60	918.87
3	GLC under Housing (Rs. lakh)	7856.89	6789.50	9910.56

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	8910	6780	4567

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	12456	8790	4670
2	Amt of subsidy released (Rs. lakh)	146.50	98.56	47.89

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Progress under PMAY	DDO office
Table 3: Progress under SBM	DDO office

Public Infrastructure Investments
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Amt of RIDF assistance (Rs. lakh)	879.67	679.89	978.56

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				

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	Not available
Table 2: Progress under Govt. investments (Type and number of projects)	RIDF report

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)	0.00	0.00	1.28

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

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

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	1.20
2	Assistance under Green Climate Fund (Rs. lakh)	0.00	0.00	0.00
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	0.00	0.00	0.00

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
		0	0	0

Table 3: Renewable Energy Potential

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Go Green Initiatives	Not available
Table 3: Renewable Energy Potential	Not available

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	356.67	421.79	579.54
2	JLG Bank Linkage (Rs. lakh)	10985.89	12675.67	14855.68

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)	22.56	14.78	11.56
2	Assistance under Skill Development/ Entrepreneurship Development Programs (Rs. lakh)	7.85	0.85	0.00
3	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	18.50	18.60	0.00

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	4	8	16
2	No. of SHGs formed	1230	1826	1584
3	No. of SHGs credit linked (including repeat finance)	560	656	1358
4	Bank loan disbursed (Rs. lakh)	356.67	421.79	579.54
5	Average loan per SHG (Rs. lakh)	0.64	0.64	0.43
6	Percentage of women SHGs %	100.00	100.00	100.00

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC
Table 2: Promotional Interventions	NABARD report
Table 3: Status of SHGs	SLBC NRLM NABARD Report

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.)	336	336	336
2	Weavers (No.)	2	2	2
3	Industrial Societies (No.)	2	2	2
4	Sugar Societies (No.)	3	3	3
5	Others (No.)	7	7	7
6	Total (No)	350	350	350

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.)	144	144	144
2	Multi state cooperative societies (No.)	0	0	0

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	Bulandshahr	Agauta									

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	DSB-23 cooperative department
Table 2: Details of credit cooperative societies	DCCB
Table 3: Block wise, sector wise distribution of cooperative societies in the district	DCCB DSB-23

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Village s
Commercial Banks	27	229	92	81	56	0	8647	3628	625
Regional Rural Bank	1	16	8	4	4	0	2135	0	44
District Central Coop. Bank	1	27	14	7	6	0	2345	0	74
Coop. Agr. & Rural Dev. Bank	1	7	4	2	1	0	0	0	19
Primary Agr. Coop. Society	144	144	144	0	0	0	0	0	393
Others	3	7	2	2	3	12	1024	2388	19
All Agencies	177	430	264	96	70	12	14151	6016	1174
									588000

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	536966	597011	598345	93.7	1444149.14	1634448.00	1881161.68	15.1
Regional Rural Bank	13700	15650	16580	2.6	42561.00	48954.00	52008.64	6.2
								2.56

Cooperative Banks	23487	24550	23670	-3.6	3.7	72372.00	74733.00	85141.31	13.9	4.19
Others	19	17	125	635.3	0.0	67.00	53.00	13269.17	24936.2	0.65
All Agencies	574172	637228	638720	0.2	100.0	1559149.14	1758188.00	2031580.80	15.5	100.0

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	413741	465631	427268	-8.2	84.6	746980.98	832021.00	992079.62	19.2	87.77
Regional Rural Bank	15392	18456	15072	-18.3	3.0	32225.00	38293.00	35556.29	-7.1	3.15
Cooperative Banks	28302	30605	8536	-72.1	1.7	51753.00	56690.00	76838.74	35.5	6.80
Others	152	121	54178	44675.2	10.7	573.00	472.00	25864.04	5379.7	2.29
All Agencies	457587	514813	505054	-1.9	100.0	831531.98	927476.00	1130338.69	21.9	100.0

4. CD Ratio

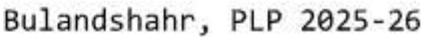
Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	51.7	50.9		52.7
Regional Rural Bank	75.7	78.2		68.4
Cooperative Banks	71.5	75.9		90.2
Others	855.2	890.6		194.9
All Agencies	53.3	52.8		55.6

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

Agency	Cumulative up to 31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1378843	576695	153210	110146
Regional Rural Bank	0	0	0	0
Cooperative Banks	4653	4512	1464	0
Others	0	0	319	0
All Agencies	1383496	581207	154993	110146

6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agri. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	402567.58	40.6	219244.10	22.1	194295.10	19.6	31404.97	3.2
Regional Rural Bank	24336.32	68.4	20545.39	57.8	41292.64	116.1	0.00	0.0
Cooperative Banks	77376.80	100.7	56988.30	74.2	0.00	0.0	2140.21	2.8
Others	22090.46	85.4	13471.08	52.1	16888.59	65.3	7594.38	29.4
All Agencies	526371.16	46.6	310248.87	27.4	252476.33	22.3	41139.56	3.6



7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Achievement [Rs. lakh]	Achievement [%]	Target [Rs. lakh]	Achievement [Rs. lakh]	Achievement [%]	Target [Rs. lakh]	Achievement [Rs. lakh]	Achievement [%]	
Commercial Banks	532590.75	288315.00	54.1	525388.87	321076.00	61.1	550480.00	402567.58	73.1	62.8
Regional Rural Bank	33142.20	5800.00	17.5	32725.21	19360.00	59.2	104289.00	24336.32	23.3	33.3
Cooperative Banks	95005.00	116408.00	122.5	93899.95	63466.00	67.6	16622.00	77376.80	465.5	218.5
Others	1375.00	855.00	62.2	0.00	1730.00	0	0.00	22090.46	0	20.7
All Agencies	662112.95	411378.00	62.1	652014.03	405632.00	62.2	671391.00	526371.16	78.4	67.6

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Achievement [Rs. lakh]	Achievement [%]	Target [Rs.lakh]	Achievement [Rs. lakh]	Achievement [%]	Target [Rs.lakh]	Achievement [Rs. lakh]	Achievement [%]	
Crop Loan	350690.00	264176.60	75.3	343143.52	296158.00	86.3	332751.00	250770.08	75.4	79.0
Term Loan (Agri.)	174818.00	48668.40	27.8	170485.68	4830.00	2.8	170368.00	59478.81	34.9	15.3
Total Agri. Credit	525508.00	312845.00	59.5	513629.20	300988.00	58.6	503119.00	310248.89	61.7	94.3
MSME	89015.47	57296.00	64.4	90087.99	81581.00	90.6	119981.00	184769.72	154.0	103.0
Other Priority Sectors*	47589.48	41237.00	86.7	48296.84	23063.00	47.8	48291.00	31352.55	64.9	67.2

Total Priority Sector	662112.95	411378.00	62.1	652014.03	405632.00	62.2	671391.00	526371.16	78.4	264.5
-----------------------	-----------	-----------	------	-----------	-----------	------	-----------	-----------	------	-------

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	746980.98	0.00	0.0	832021.00	150240.78	18.1	992079.62	139491.28	14.1	10.7
Regional Rural Bank	32225.00	0.00	0.0	38293.00	0.00	0.0	35556.29	0.00	0.0	0.0
Cooperative Banks	51753.00	0.00	0.0	56690.00	11758.11	20.7	76838.74	7611.40	9.9	10.4
Others	573.00	0.00	0.0	472.00	62.48	13.2	25864.04	88.41	0.3	6.6
All Agencies	831531.98	0.00	0.0	927476.00	162061.37	17.5	1130338.69	147191.09	13.0	27.7

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

Source(s)	
1	Data from SLBC portal
2	Data from LDW office
3	

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - Go I (including Cooperatives)

Cooperative Development

The Ministry of Cooperation Go I 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) Go I 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 Garmin Hats' 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 Meaty 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. Jan-Samarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF):

GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

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

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

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

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 centers 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 centers by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.

v. Budget focuses 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 centers for shrimp brood stocks 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 & Uttrakhand. 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 programs and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

3. Policy Initiatives - RBI

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

ii. RBI's Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy 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 e-KCC 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 Centre's 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 Gram in Hats' as Gram's through strengthening of infrastructure.

4.ii. Agri Clinics and Agri Business Centre's (ACABC): The Central Sector Scheme of Agri-Clinics and Agri-Business Centre's 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 programs for backward regions. A few recent initiatives taken under micro credit are as under:

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

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

7.c. NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled M-Suwidha (Microenterprises through Skill Up gradation 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 3.67crore for deploying 1631 micro ATM 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 50crore. 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 Programs 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. 5crore and 25 percent for expansion or modernization up to Rs. 1crore. 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.10crore 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.6lakh 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 Rs1.43 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 Tube well 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 Tube well 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 Tube well Free Boring Scheme: Under the scheme small farmers receive Rs.5000 for boring and Rs.4500 for a pump set whereas the Marginal farmers are granted Rs.7000 for boring and Rs.6000 for a pump set. Scheduled Caste and Scheduled Tribe farmers receive Rs.10000 for boring and Rs.9000 for a pump set. (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.5lakh will be given. (Link: <https://govtschemes.in/hi/utatara-paradaesa-maukhayamantarai-kaisaana-evan-saravahaita-baimaa-yojana>)

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.2499076crore amounting to growth of 5.8percent over 2023-24.

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

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

Revenue surplus in 2024-25 is estimated to be 3percent of GSDP (Rs.74147crore). 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.86531crore). In 2023-24 as per the revised estimates fiscal deficit is expected to be 3.49 percent 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.460crore.

The restrictions on providing private Tube well 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.233793crore.

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.449.45crore have been proposed. This is double that of the previous financial year.

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

Under the Uttar Pradesh Food Processing Industry Policy-2022 Rs. 300crore 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.50crore 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 ton.

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.106.95lakhcrore have been proposed for revival and strengthening of Milk unions.

Under the Nand Baba Dugdh Mission Rs.74.21crore 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.25crore have been proposed.

For construction of a new Dairy Unit at Mathura with a capacity of 30000 litres per day (expansion of 01 lakh liters per day) Rs. 23crore 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.195.94crore is proposed for the Animal Disease Control Scheme which is 68percent more than the current year.

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

Rs.78.55crore 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.190crore 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.310crore 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 1000crore 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.400crore by the state government for the Atal Bihari Vajpayee Power loom Electricity Flat Rate Scheme for the up lift ment 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 15000crore in the textile and apparel sector which will create about 1 lakh direct and 2 lakh indirect employment opportunities. A provision of Rs.200crore is proposed for the establishment of the park.

A budget of Rs.150crore 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.14crore is proposed for the scheme.

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

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

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

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

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

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

Various types of skill development programs 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. Gov. Sponsored Programs linked with Bank Credit

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The district's economy is mainly based on agriculture as 82 of the area is under agricultural activities. The soil of the district is fertile mainly loamy and suitable for food production. The climate of the district is generally dry. The average rainfall in the district is 673.10 mm. The total number of farmers in the district is 292901 (according to the Zila Sankhyikiya Patrika 2023 and Census 2011) out of which 2.54 lakh fall under the small and marginal farmer category. It is noteworthy that 90.56 Percent of the holdings are less than 2 hectares in size. The major crops grown in the district are wheat paddy sugar cane maize mustard and pulses. Rabi and Kharif are the two main crop seasons. The current cropping intensity in the district is 181.35 Percent. The figures for landholdings and farmers in the district are given in the district profile.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

(i.) The production and yield in the district is higher than the national and state level but productivity is still much lower than Punjab & Haryana. There is ample scope for commercial farming in the district. (ii.) Due to 100 of the agricultural area being irrigated irrigation facilities are well-developed. (iii.) The district has one Agricultural Research Center and one Agricultural Science Center controlled by the Sardar Vallabhbhai Agricultural University Meerut. The district is identified as an Agricultural Export Zone (AEZ) for Basmati rice. v. There is a huge gap between the demand and supply of certified seeds in the district. vi. The district has a mandi in each block and there are 20 regional weekly markets/paiths. In the district 3 mandis - Bulandshahr Khurja Jahangirabad are e-NAM enabled. vii. The quality of soil in the district is being affected due to excessive use of fertilizers and pesticides. Also due to over-exploitation of groundwater it is getting polluted rapidly and the water level is decreasing. Due to these problems natural farming and micro-irrigation are being promoted in the district. Advanced agriculture practices like drones smart irrigation and IoT-based agriculture are also being encouraged. Vii. Ground Level credit Flow: In the district there has not been adequate credit flow in this sector for the last three years which needs to be increased. The figures for the last three years are given in the banking profile.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

In the district deep tube wells drip and sprinkler irrigation are suitable water resources. The Ganga flows along the eastern periphery of the district while the Kali Nim and Karban are other rivers flowing through the district. Due to the presence of perennial rivers seasonal rivers canals Upper Ganga Canal and Middle Ganga Canal and tube wells the district has a net sown area of 302082 ha and a net irrigated area of 301925 ha (almost 100). Tube wells are the primary means of irrigation. The net irrigated area in the district from Tube well canals and wells are 277538 15056 & 9331 ha respectively

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The irrigation infrastructure in the district with 526 government tube wells 76986 private tube wells and 1879 km of canals is well-developed. (Source - Zila Sankhyikiya Patrika 2023) Irrigation in the district is done through the Upper Ganga Canal Project and the Middle Ganga Canal Project. Out of 1174 villages 1174 are electrified. ? Around 90 Percent of the total irrigation in the district has been done through tube wells which has resulted in a poor groundwater situation. According to the Dynamic Ground Water Assessment 2023 out of 16 development blocks in the district 01 block (Agauta) is in the safe category 05 blocks (Dibai Jahangirabad Lakhaothi Pahasu and Anupshahr) are in the semi-critical category 04 blocks (Araniya Khurd Khurja Unchagaon and Shikarpur) are in the critical category and 06 blocks (Bulandshahr Danpur Syana Bhawan Bahadur Nagar Gulaothi and Sikandrabad) are in the over-exploited category. The groundwater extraction situation in the district is 91 Percent. ? The canal network has become quite old leading to farmers' increased reliance on tube well irrigation. The availability of canal water especially for end-users is not sufficient. ? Out of the total 76986 shallow tube wells only 33450 are electric-powered (Source - Zila Sankhyikiya Patrika 2023).

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The Bulandshahr district is rich in agricultural activities and therefore there is a vast potential for agricultural mechanization. The entire net sown area is irrigated and the cropping intensity is 181.35 Percent with high productivity. Due to wheat sugarcane and paddy being the major crops in the district there is ample scope for financing tractors for tillage and haulage as well as threshers.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Dealers and retailers of various companies such as Mahindra Swaraj Sonalika New Holland etc. are present in the district and all kinds of facilities for repair and proper maintenance are available. ? For

small farmers SC/ST and women farmers a 35 Percent discount on tractors and a total discount of ₹ 75000 on rotavators is being provided in the district based on the scheme. Due to the unavailability of electrical energy farmers are forced to use expensive mechanical energy (tractors and diesel engines) leading to an increase in production costs.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The climate of Bulandshahr district is very good for commercial production of various fruit crops like mango guava papaya banana amla etc. as well as various vegetables like tomato onion cauliflower brinjal okra peas potato etc. spices like turmeric chilli garlic and flowers like rose marigold and medicinal plants. The climate of the district is also suitable for mushroom production and beekeeping (Bee Keeping). The Syana and Bugarasi areas of the district are known as Fruit-Belts. Small and marginal farmers can increase their income by cultivating short duration vegetable crops flowers and medicinal plants in their small holdings. The productivity of fruits flowers and vegetables in the district is generally higher than the country and Uttar Pradesh.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Bulandshahr district comes under the National Horticulture Mission (NHM) of MIDH. The Horticulture Department is also implementing the PMKSY schemes like Micro Irrigation - Drip & Sprinkler System (per drop more crop) in the district. In addition under the Ayushman Yojana of the State (a sub-component of the National Health Mission) the Horticulture Department is promoting the cultivation of Aloe-vera Gladiolus Ber Satawar and Serpagandha through training and supply of seedlings. Due to proximity to Delhi there is no problem with the market for horticultural produce.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The total reported area of Bulandshahr district is 363698 ha out of which the forest area is 8448 ha (2.3 Percent). Since our National Forest Policy requires the forest area to be 33.33 Percent the process of afforestation needs to be accelerated in the district. The district has 5999 hectares of culturable wasteland and 2836 hectares of cultivable wasteland which can be utilized for intensive afforestation. (Source - Zila Sankhyikiya Patrika 2023)

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The Forest Department provides extension services and planting material (SPP) for forestry development. There are 6 forest divisions and subordinate units under the DFO in the district. There are 9 nurseries of the Forest Department in the district.

Farmers face the following problems in the forestry sector: ? Lack of sufficient land area for the farmer to grow forestry crops other than the fertile land used for agriculture. ? Lack of knowledge about forest species and technical education to grow the crop. ? Ambiguity among farmers regarding government regulations on harvesting trees grown under forestry and about sale and valuation after harvesting. ? Lack of sample plots to demonstrate successful forestry crops to farmers based on the state's soil and agro-climatic conditions. ? Low proven economic returns in forest plantation restricts financing by bankers

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Bulandshahr district produces 15 lakh liters of milk per day. The dairy sector provides an alternative source of income to the rural community especially small and marginal farmers and agricultural laborer's. Along with agriculture dairy is a major economic activity in the district. The total number of farmers in the district is 2.93 lakh out of which 2.55 lakh are small and marginal farmers. Special attention is being given to animal husbandry by small and marginal farmers. According to the 2019 livestock census the total number of animals in the district is 16.96 lakh out of which the number of cows and buffaloes is 263700 (150400 foreign and 113300 indigenous) and 864316 respectively. The demand for milk and milk products in the district is increasing day by day indicating ample scope for growth in milk production

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The district has 56 veterinary hospitals 09 D-grade veterinary dispensaries and 105 artificial insemination centers. (Source: Zila Sankhyikiya Patrika 2023) ? Vaccination and castration services are also being provided at the village level by privets but these basic facilities are not sufficient. ? Animal husbandry farmers can now obtain bank loans through KCC. The Government of India's schemes through NABARD and the Government of Uttar Pradesh: 1.Dairy Infrastructure Development Fund (DIDF)- To increase the milk processing capacity in the country through modernization of milk processing infrastructure and setting up of new infrastructure especially in the cooperative sector. 2. Animal Husbandry Infrastructure Development Fund (AHIDF); This fund was established by the Government of India with a corpus of ? 15000crore to promote the processing of milk meat and fodder. 3. The State's Sustainable Development Goal for 2030 is to increase the availability of milk per person from 486 grams in 2020 to 971 grams by 2030. 4. Formalization of Micro Food Processing Enterprises A Centrally Sponsored Scheme with an outlay of ? 10000crore aims to cover 2 lakh enterprises over 5 years (2020-25).

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

There is considerable potential in the poultry sector in the district. However in recent years the flow of credit in this sector has not been satisfactory mainly due to the indifference of banks/insurance companies and the inflow of poultry from other states. The new Poultry Development Policy of the Uttar Pradesh government has increased the scope for development in this sector in the district. Under the scheme over the next five years 123 lakh commercial layer birds (target production 365 crore eggs) and 6 lakh parent broiler birds (target production: 972 lakh chicks) will be produced. The estimated total egg production in the district was 167.18 lakh eggs per year and the per capita availability of eggs was less than 4.7 eggs per year. According to the 2019 livestock census the total number of poultry birds in the district is 230518.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Poultry farmers can now obtain bank loans through KCC. ? There are some large layer/broiler units in Khurja Anupshahr and Bulandshahr blocks in the district. The market for poultry products is readily available in nearby Delhi and the National Capital Region. ? There is no hatchery in the district from where chicks can be supplied. ? Insurance-related issues also hinder the promotion of this sector. ? There is a strong possibility of forming FPOs by bringing together poultry farmers in the district. This will lead to the development of areas such as poultry feed hatcheries meat processing etc. and also increase the income of poultry farmers.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

The geographic and climatic conditions of the district are favorable for sheep/goat/pig rearing but the development in this sector has not been satisfactory in the past years. The goat is called the poor's cow; profit can be earned from goat's milk meat and leather. Commercial pig farming has become prevalent in recent years. The demand for pork has also increased in the market; livestock keepers can earn more profit by rearing superior breeds of pigs. Bulandshahr district is also endowed with a good livestock population. Famous breeds like Nali Graded CB Merino sheep and Barbari Jamunapari goats are found in the district. The estimated total meat production in the district is 6.72 lakh kilograms per year which is 192 grams per capita annually whereas it should be 9 kilograms per capita annually. Hence there is a strong possibility of animal husbandry for meat production in the district. The Animal Husbandry Department sends interested individuals to Aliganj's Pigri Farm for training

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The district's climate is conducive to the development of this sector. The district has 56 veterinary hospitals and 4 pig development centers. Due to the availability of 8835 hectares of usar barren party and other party land and 1017 hectares of grazing land there is sufficient Potential of SGP. (Zila Sankhyikiya Patrika2023) ? Lack of feed and fodder / high cost of fodder; double breeder high mortality rate delayed maturity and long inter-calving period; low conception; limited marketing facilities for livestock and livestock products encroachment and depletion of public grazing lands inadequate infrastructure; veterinary health and breeding services are major problems. ? almost all blocks in the district have a slaughterhouse. ? the district has an adequate population of SGP animals and FPOs can be established by including landless farmers bataidars etc. This will also lead to the development of areas like animal feed meat processing and packaging and it will increase the income of small and landless workers.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fish ponds in the district are generally with the gram panchayats. These are given on lease to individual beneficiaries for fish farming. The average fish production in the district is 3.5 tons per hectare. Despite having ample potential for fisheries in the district this sub-sector is not getting the expected encouragement. The activities of this sub-sector have not been adequately established in the district. Due to the proximity of major consumption centres to the district fish farming can become an additional means of income for farmers.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The Government of India announced the Pradhan Mantri Matsya Sampada Yojana in the 2019-20 budget. A budget of around ? 20005crore has been allocated under the scheme. The scheme will encourage this sector by removing shortcomings in linkages. ? According to Vision 2030 issued by the UP government fisheries is an essential agricultural activity for the complete eradication of poverty and hunger. ? Fish farmers can now obtain bank loans through KCC. ? In Bulandshahr district there are 1050 ponds/tanks of more than 0.2 hectares in size where fisheries are practiced with a total area of about 835.917 hectares. Out of these fish farming is done in 660 ponds (557 hectares). ? A nursery (01 ha) has been established in Ibrahimpur Khurja block in the district. ? Fish seeds are procured from the Fish Seed Corporation Partapur Meerut and some seeds are also brought from private hatcheries located in Howrah and Kolkata. ? The fish produced are sold in the markets of Gajraula Sahibabad and Ghazipur (Delhi). ? Fisheries in the district are done in a traditional way and the number of fishermen is also limited. Hence there is a greater possibility of developing fisheries in the form of small clusters

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Other activities such as mobility for agricultural work purchase of agricultural land also have a significant impact. According to the Livestock Census 2019 the number of bulls and buffaloes in the district is around 0.407 lakh and 1.077 lakh respectively. The use of bulls is popular in very small farming. Bulls and bullock carts are used by small and marginal farmers for agricultural work and transportation of their agricultural produce hauling other goods and their own commuting. The importance of buffalo carts still remains in rural areas.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Out of the total holdings in the district 90.56 Percent are less than 2 hectares. Small and marginal farmers (2.55 lakh) use animal-driven carts for transportation of their agricultural produce. Sugarcane is cultivated in an area of about 75 thousand hectares in the district. For these reasons small and marginal farmers in the district use buffalo carts extensively to carry their crops and sugarcane to the markets and sugar mills. Along with this the landless workers (1.49 lakh) in the district also transport bricks and other goods using carts for their livelihood. The district has a sufficient number of good quality buffaloes for carts and skilled artisans for their construction. ? Farmers require fertilizers seeds pesticides etc. for agricultural work and two-wheelers are the most effective and affordable means for this. The district has showrooms for almost all brands of motorcycles and their service centers are also located in sufficient numbers. It is also a practice in the district to convert two-wheelers into goods carts. ? Land Purchase: Marginal farmers have been allowed to obtain bank loans for purchasing agricultural land so that unproductive land can be made cultivable to increase agricultural production. However banks in the district do not provide loan facilities for this activity.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Bulandshahr district is agriculture-oriented and horticulture and animal husbandry are also practiced traditionally along with crop cultivation. Currently farmers mainly focus on crop production. However there is more uncertainty in the associated income and employment. In this context integrating various agricultural enterprises has a higher likelihood of increasing farmers' income and family labour employment. In the district crop production along with dairy farming is a prevalent agricultural system. Almost 96 Percent of farmers adopt this system. As components of agricultural systems sugarcane-wheat and rice-wheat are the major cropping systems in the district.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Schemes promoting Integrated Farming Systems: I. National Mission for Sustainable Agriculture (NMSA) The National Mission for Sustainable Agriculture (NMSA) is one of the 8 missions envisaged under the National Action Plan on Climate Change (NAPCC). The NMSA aims to promote sustainable agriculture through climate change adaptation measures. The Rain fed Area Development Programme implemented by the RFS Division is a component of this mission. II. Rain fed Area Development Programme (RADP) This program focuses on integrated farming systems to increase productivity and reduce risks associated with climate variability. In the district along with major crops like wheat rice sugarcane and maize horticulture fruits like mango guava and vegetables are produced in large quantities. Here the percentage of small and marginal farmers is 90.56 of which around 90 percent also rear buffaloes and cows. There are also small ponds here where fisheries and vegetables can be grown on the banks. Therefore there is a possibility of financing integrated units of low-cost paddy production with buffalo goat and poultry rearing as well as horticulture-based animal husbandry fodder vermin-compost mushroom integrated units.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

The major crops of the district are wheat maize sugarcane and paddy. Agricultural produce is highly perishable with limited shelf life and therefore cannot be stored for a long duration. Hence proper storage infrastructure facilities are required for their storage.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Agriculture Infrastructure Fund - From FY 2020-21 to 2030-32 under this investment in storage etc. will be incentivized. It includes 3 Percent interest subvention (up to Rs.2crore) government guarantee on loans refinance facility by banks on loans etc. FPOs PACs SHGs private investor's etc. can avail benefits of this scheme. ? Agriculture Marketing Infrastructure Scheme (A sub-component of Integrated Scheme for Agriculture Marketing) Initiated by Government of India in October 2018. This grant-based scheme focuses on developing rural hats into agriculture markets. It provides for 25 to 33.33 Percent back-ended subsidy on credit-linked investments for beneficiaries including FPOs and other promoters. ? the major crops of the district are wheat maize sugarcane and paddy. In 2023-24 the food grain production was 15.60 lakh MT (Source: Rabi & Kharif Work Plan). For storage of this production the district has a total of 333 food grain warehouses with FCI CWC state government and private sector having a total capacity of 3.66 lakh MT. Hence there is good potential for setting up rural warehouses in the district. There is inadequate cold storage for the total fruit and vegetable production

of the district. Hence there is ample scope for setting up new cold storages in the district.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

In the district due to unscientific farming methods not changing the crop cycle for years and excessive use of fertilizers and pesticides during crop cultivation the soil health has been adversely affected. Considering the need for improvement in soil health in this area investment is required in soil and water resource conservation to prevent the decline in crop productivity

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The work of land improvement in the district is being carried out by the Soil Conservation Officer. ? Through the "Recognize Your Soil" campaign with the issuance of Soil Health Cards as a mission farmers in the district have benefited. This scheme was implemented in the Kharif season of 2014. ? As of March 31 2024 NABARD has sanctioned 9 watershed development projects from RIDF I to RIDF XXIX leading to soil conservation. This has been implemented in villages of Anupshahar Syana Dibai and Bulandshahr development blocks. As of March 31 2024 development work has been completed on 6321 hectares.

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

In the district there are possibilities for bank lending in this area but the demand is not high mainly due to a lack of awareness. However in recent years farmers' inclination towards vermin-compost has increased. As a result many farmers are using this type of manure. Organic manure has been identified as an emerging activity in the district. The Agriculture Department is providing zinc organic manure green manure neem oil etc. at subsidized rates. Some progressive farmers in the district are working to raise awareness about organic farming. To increase crop production a large quantity of improved seeds is required and seed processing is an essential part of this process as it prepares advanced varieties of seeds for commercial use in crops. Considering the widespread need for seeds in the district there is ample potential for financing in this activity

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The nodal agency for providing development technical and extension services in this area is the Agriculture Department. This department also works to raise awareness among farmers for the development of this area. In Bulandshahr district a vermin-compost unit has been set up by the Agriculture Department at the Agriculture Training Institute for demonstration purposes. ? Soil health is deteriorating day by day due to the increasing imbalanced use of chemical

fertilizers burning of crop residues in fields and negligible inclusion of leguminous crops in the crop cycle. ? In the district online trading facilities under e-NAM are available in 4 mandis but due to lack of awareness and lack of technical expertise in the mandis online trading is negligible.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Bulandshahr district is a major producer of wheat rice maize sugarcane and mangoes. The average yield of grains in the district is higher than the state average. Almost 100 Percent of the net sown area is irrigated so there is ample potential for the food and agro industry here

2.3.1.2 Infrastructure and linkage support available, planned and gaps

? Agriculture Infrastructure Fund - For the Financial Years 2020-21 to 2031-32 under this investment in storage and non-storage (processing) etc. will be encouraged. It includes 3 Percent interest subvention (up to Rs.2crore) on investment government guarantee on loans refinance facility by banks on loans given etc. PACS FPOs self-help groups private investors etc. can avail the benefits of this scheme. There are 58 cold storages 62 food grain stores and 333 rural go downs available in Bulandshahr district. (District Horticulture Department and Zila Sankhyikiya Patrika 2023)

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

According to the revised priority sector guidelines of the Reserve Bank of India under other activities loans for setting up agri-clinics and agri-business centers by agriculture graduates or graduates trained in agriculture-related subjects have been included; loans to farmers' cooperative societies/organizations for production post-harvest processing and marketing of their products; loans to PACS/FSS/ LAMPS; and loans for on-lending to microfinance institutions for agricultural activities. In the district agri-clinics/agri-business centers have been identified as an emerging activity. This is the most important activity for financing in this sector.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

? MANAGE has authorized IABM NOIDA near Bulandshahr to provide two months of training to interested beneficiaries. ? Due to a lack of awareness in the agri-clinic agri-business domain there is a shortage of trained agriculture graduates from MANAGE. ? The development of agri-clinic centers in the district is not happening due to the

indifference of banks. Trained agriculture graduates are not receiving the expected cooperation from banks to set up agri-clinics. A few agri-business centers have opened but their activities are limited to input supply only. The district faces a shortage of green fodder and there is no unit for producing feed concentrates

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

As per the 2011 Census the district has a total of 136780 agricultural workers 411134 other workers and 288044 marginal workers. 75 percent of the main workers reside in rural areas and 25 percent reside in urban areas.

3.2 Infrastructure and linkage support available, planned and gaps

In the Bulandshahr district the number of factories registered under the Factories Act 1948 is 401 with an average daily number of 16046 workers and employees. Additionally there are 5733 small scale industrial units with 31629 workers and 4453 khadi and village industry units with 25796 workers. (Source - Zila Sankhyikiya Patrika 2023). In the last three years credit flow to this sector is rising exponentially. In 2023-24 it was 1874crore showing achievement of 170 percent. Industrial areas have also been established in Khurja Sikandrabad and Dibai supervised by Uttar Pradesh State Industrial Development Corporation (UPSIDC) . ? Khurja located 17 km from Bulandshahr is a renowned pottery industry center. Approximately 650 small and large ceramic units are established here. Coal is a significant requirement for firing the kilns for this work. The other raw material is Chinese clay which is procured from Gujarat and Rajasthan. Khurja has a sufficient number of skilled workers for the pottery industry. Under the Uttar Pradesh government's "One District One Product (ODOP)" scheme Khurja pottery has been identified as the product for the Bulandshahr district. ? The Central Government has established the Central Glass and Ceramic Research Institute (CG CRI) in Khurja. This institute conducts research on new techniques for manufacturing ceramic products.

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

In Bulandshahr district there are 14 units exporting their products and making an annual export of around Rs.580.40crore. These are located in the industrial areas of Khurja and Sikandrabad blocks. There are ceramic pottery units in Khurja and rubber plastic and metal units in Sikandrabad.

4.1.2 Infrastructure and linkage support available, planned and gaps

? Under the new RBI guidelines all domestic banks are required to disburse 2 Percent of their ANBC and foreign banks (with over 20 branches) 32 Percent of their credit to the export priority sector where the individual loan limit is Rs.40crore per borrower. ? The banks located in Bulandshahr do not finance exports resulting in almost negligible credit flow in this sector. Uttar Pradesh State Agriculture Export Policy 2019 is related to the export of agricultural products from the state. Under this agricultural products will be assessed on a cluster basis and their quality will be improved so that they can be exported.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

In Bulandshahr district there are two engineering colleges one Ayurvedic medical college 18 degree colleges 13 PG colleges 8 industrial training institutes and 2 polytechnics. Additionally due to the proximity of Bulandshahr to educational centers like Delhi Aligarh Noida and Meerut students here have ample options available.

4.2.2 Infrastructure and linkage support available, planned and gaps

? In the district there are only 0.47 colleges 0.36 post-graduate colleges and 0.21 industrial training centers per 1 lakh population which is quite low by global standards. (Source: Zila Sankhyikiya Patrika2023) ? The student-teacher ratio in the district is also very low. There is 1 teacher for every 83.25 graduate students and 1 teacher for every 43.44 post-graduate students. (Source: Zila Sankhyikiya Patri ka2023)

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Total number of rural houses is 440668 and the rural population is 2631740. (Source: Zila Sankhyikiya Patrika 2023) If one house is assumed for every 5 people based on population the total number of

houses should be 526348. Thus there is a shortage of 85680 houses. Similarly in the urban area there is a gap of around 21370. Therefore there are ample opportunities for financing.

4.3.2 Infrastructure and linkage support available, planned and gaps

Housing and Housing Finance Policy: The Ministry of Rural Development has formalized the perspective of rural housing to ensure adequate and affordable housing for all and to assist in the development of sustainable and inclusive housing in rural areas extend government support community participation self-help and public-private partnership within the framework of panchayati raj institutions. The central and state governments have launched several schemes to ensure adequate housing for the lower and middle-income groups of the population. The RBI has recently revised the housing loan exposure limits for cooperative banks.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

For implementation in Bulandshahr district the State Government has sanctioned a total of 99 projects from RIDF XIII to RIDF XXIX from NABARD's Rural Infrastructure Development Fund. Out of these 45 projects have been completed and the remaining 54 projects are ongoing. These projects are related to rural roads bridges irrigation watersheds and schools. The total sanctioned amount for the current 55 ongoing projects is Rs.19422.77 lakhs. The district administration/concerned departments should make efforts to implement these projects on a priority basis.

5.1.2 Infrastructure and linkage support available, planned and gaps

Need for infrastructure/basic facility assistance area-wise: There is a need to fulfil the infrastructure requirements identified by NABARD. These include infrastructure requirements related to minor irrigation and land development which can be met through NABARD's Rural Infrastructure Development Fund (RIDF). As per assessment there is gap of Infrastructure involving RIDF loans of 6378 Lakhs

1. Water Harvesting/Soil Conservation in Dibai block 497 Ha. Involving TFO 255.00 Lakhs

2. 16 Veterinary Hospital in All Blocks Involving TFO 5057 Lakhs.

3. Schools 2 per Block Involving TFO 800 Lakhs

4. Rural sanitation Involving TFO 480 Lakhs

5. 5 Anganwadi Centers Involving TFO 128 Lakhs

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

43 Km of new roads built contributing to income of rural households.
10 VHs have benefitted dairy and SGP sector production and productivity

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

The overall literacy rate of the district is 68.9 Percent with the male and female literacy rates being 80.9 Percent and 55.6 Percent respectively. Therefore to increase the literacy rate the number of primary schools needs to be increased. Additionally basic infrastructure facilities like sanitation also need to be improved

5.2.2 Infrastructure and linkage support available, planned and gaps

The number of primary schools available in the district is 2950 while the requirement based on the population of children in this age group is 4120. (Source: Data obtained from the Basic Education Department). Thus, there is a need to establish additional schools. Almost all 1174 inhabited villages lack toilet facilities.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Solar energy biogas and biofuel are the three major sources of energy that have not been properly tapped yet. Currently there are 9713 biogas plants installed in the district (Zila Sankhyikiya Patrika 2023). The district has an abundance of livestock. There are around 16 lakh animals in the district (Livestock Census 2019). Due to dairy farming being a major ancillary activity, even small farmers own 3-4 animals. A 4 cubic feet biogas plant is preferred. Trained artisans are available in each block for construction and maintenance of biogas plants.

5.3.2 Infrastructure and linkage support available, planned and gaps

The district has 9 municipal areas and 1174 inhabited villages. Approximately 0.83 lakh families reside in urban areas and around 3.88 lakh families live in rural areas. Electricity is available in urban areas as well as all 1174 inhabited villages. However the electricity supply system is not satisfactory. While urban areas generally receive 16-18 hours of electricity supply rural areas receive only 6-8 hours of supply. There are several dealers in the district to provide solar equipment and dealers from nearby cities are also willing to provide and offer after-sales service for solar equipment in the district. There is good potential for solar equipment such as solar home lights lanterns torches and water heaters in the district. ₹ Various programs such as electricity generation from non-conventional sources the National Bio gas Program etc. are being run by NEDA in the district

RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	45	178.904600	134.1785
B	Ongoing tranches	54	246.705300	194.2277
	Total (A + B)	99	425.609900	328.4062

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	12	110.340000	65.6812
B	Rural roads & bridges	87	315.269900	262.7249
C	Social Sector	0	0.000000	0
	Total (A + B + C)	99	425.609900	328.4061

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	12	Irrigation potential	ha	1146
B	Rural roads	69	Road length	km	432
C	Bridges	18	Bridge Length	m	1150

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Animal Husbandry	3	1. Low animal mortality 2. more milk, eat and Egg production 3. Enhanced Income evils of S& M farms	veterinary hospitals	110
2	watershed/soil conservation/F P	5	1. flood protection 2 soil conservation 3. more agri-production	Flood protection	957
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

As per available data till 31.03.2024 a total of 12350 self help groups were formed and their savings accounts opened in the district out of which 7950 groups have received loans from banks. The SHG bank linkage program is being run by NRLM in all 16 blocks of the district. Under NABARDs SHG bank linkage program 155 self-help groups were formed and their savings accounts opened by 3 voluntary organizations in the district. During the Financial year 2023-24 and 1318 groups received loan from banks. There are a total of 286 branches of commercial/rural/district cooperative banks and LDBs operating in the district. all semi-urban and rural branches of commercial and rural banks and 12 branches of district cooperative banks are participating in the SHG bank linkage program.

6.2 Infrastructure and linkage support available, planned and gaps

National Rural Livelihoods Mission :- In the district the National Rural Livelihoods Mission scheme has been implemented since 1st April 2013 in place of the Swarnjayanti Gram Swarozgar Yojana. Some of the major issues related to self-help group program in the district are as follows : ? There is an indifference towards SHGs in banks due to increase in NPA level in self-help groups financed under SGSY. There is a lack of proper rating loan review and monitoring by banks. There is a lack of training among bank staff/SHPIs. There is involvement of middlemen in loan facilitation by banks. The main objective of some groups has become to just get government subsidies. Banks are too hesitant to provide credit facilities to JLGs except NBFC-MFIs

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 In the district excessive use of fertilizers pesticides and over-exploitation of water has reduced crop quality as well as increased costs. It has also adversely impacted soil health. In view of this there is a need to promote zero-budget farming. For crop production availability of irrigation facilities quality seeds easy credit machinery high tech solutions right amount of fertilizers storage and marketing facilities etc. are essential.
- 2 Considering the growing population and non-availability of additional land for agriculture emphasis needs to be given on productivity. This necessitates high-tech agriculture under which high quality seeds organic fertilizers and bio-pesticides can be adopted.
- 3 Cooperative societies play a major role in the distribution of agricultural inputs. They need to be made more active and service-oriented. Their existing model can be looked at for making the business more profitable.

2. Water Resources

- 1 In the district farmers should adopt drip and sprinkler systems for better yields and reduced water exploitation. As 6 blocks in the district are over exploited, 4 critical, and 5 semi critical, promotion of drip and sprinkler systems among the farmers is urgently needed.
- 2 The Agriculture Department and NEDA need to popularize solar-powered pumps in the district.
- 3 there is immediate need for formulation project on desalting of rivers/canals. maintenance of canal through community water users' group may be promoted.

3. Farm Mechanization

- 1 Tractors are generally considered as an alternative for farm mechanization whereas in reality we need machine-operated small tools that can work in the smallest of fields with minimal energy consumption. These small tools should be included in schemes like the National Food Security Mission and demonstrated for their promotion.
- 2 To make custom hiring successful farm machinery banks should be established at the village level with the help of the Panchayati Raj Department. MGNREGA workers can be used to operate these machines. This will increase the income of Gram Panchayats as well as address the shortage of human labour for agriculture.

4.Plantation and Horticulture

- 1 For high-density orchards and fruit plantations canopy management should be done right from the establishment stage for better yields. In addition an integrated approach will be encouraged for cultivation of fruit and plantation crops with necessary drip irrigation/mulching and other supporting arrangements.
- 2 Special attention will be given to the rejuvenation of old and unproductive orchards to enhance productivity profitability and sustainability.
- 3 Establishment of High tech nurseries should be focused upon for availability of better variety, good quality plantation saplings.
- 4 dedicated clusters should of fruits/vegetables should be established and FPOs may be formed.

5.Forestry/ Waste Land Development

- 1 there should be a planned utilization of cultivable wasteland and fallow land for forestry.
- 2 Awareness campaign to encourage farmers-Agro forestry is combined term for land use and technology. In one of its component, perennial wood plantation along with existing crop may be promoted among farmers to enhance their income.
- 3 Banks may explore possibility of financing of bamboo plantation under agro forestry on project basis.
- 4 High tech forest nursery may be established.

6.Animal Husbandry - Dairy

- 1 For the total 1696151 livestock population and 1468203 breed able livestock population of the district 339 veterinary hospitals and 1468 AI centers are required respectively. Immediate efforts should be made for a time-bound action plan and implementation to bridge the gap of AI centers to cover the entire breed able livestock population. Encouraging investments from dairy unions as well as the private sector will help bridge this gap quickly. Banks can play a role by providing financial assistance to trained entrepreneurs for setting up these units.
- 2 For ensuring availability of good animals heifer rearing programs should be encouraged. Apart from establishing high-tech breeding farms and commercial dairy farming rearing of good germplasm male and female calves providing support to cattle/buffalo breeding farms should be ensured. Quality breeding males should be made available in remote areas and mobile facilities at AI centers can be provided for timely delivery of AI services at the village level.

7. Animal Husbandry – Poultry

- 1 The District Animal Husbandry Office sends trainees to the State Poultry Institute Babugarh (Hapur). There is a need to establish a district Poultry Institute in the district.
- 2 Banks should be sensitized about poultry financing as future business
- 3 There is need for establishments of more mother units and central production units to make available the chicks to far off places in the district.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Demonstration and facilitation farms should be set up in KVK. There is also a need for establishment of breeding farms to make available good breeds of Sheep's, Goats and Pigs.
- 2 Both bankers and farmers should be sensitized in financing of SGP farms.
- 3 SHG may be encouraged to take up SGP activity to enhance their income. Bank credit in this regard may have these activities as micro-investment for groups.

9. Fisheries

- 1 The policy of leasing ponds should be simplified and ponds should be leased out only to those interested in pisci culture.
- 2 For enhancing financing in this area close coordination should be established between fisheries development agencies and banks
- 3 Demonstration farms can be established where innovative schemes like fish farming along with prawn culture catfish production ornamental fish farming can be demonstrated to motivate farmers to take up these activities.
- 4 Under NRLM and NABARD's SHG-Bank Linkage Program ponds of Gram Panchayats should be leased out to more SHGs.

10. Construction of Storage and Marketing Infrastructure

- 1 Schemes like AIF and AMI should be popularized. For facilitation of online application for storage under these schemes District resource persons should be appointed.
- 2 Cooperative societies may play a major role in storage and marketing of Farmers produce. In this connection, there is urgent need to implement Worlds largest grain storage scheme of ministry of co-operation.

11. Land Development, Soil Conservation and Watershed Development

- 1 Free land reclamation should be promoted for boosting agri production.
- 2 Farmers /landlords are generally unaware of importance of Land development, watershed/soil conservation, soil testing and use of organic input. These activities may be promoted self help institutes and NGOs.

12. Agriculture Infrastructure: Others

- 1 Degraded land should be identified and soil conservation projects should be planned by soil conservation department.
- 2 There is need for establishment of more compost processing. Vermin-compost and seed processing units followed by awareness campaign by self help institutes, NGO and government department for use of these inputs.

13. Food and Agro. Processing

- 1 Food processing is a link between the primary sector (agriculture) and the secondary sector (manufacturing). Therefore for the development of the food industry apart from common basic facilities like power water transportation basic facilities like storage/warehousing silos cold storage and cold chain availability of raw material through APMC markets quality control laboratory machinery and equipment are required. For the development of this sector support services like licensing agencies training and skill development institutes marketing and branding services etc. are needed
- 2 Basic primary milk collection units with pasteurization and chilling facilities can be set up at the district headquarter level in the initial phase. The Department of Animal Husbandry & Dairying (DAH&D) can play an active role in strengthening cooperative milk societies at the village level.

14. Agri. Ancillary Activities: Others

- 1 PMFME scheme needs to be promoted.
- 2 Agri clinics and agribusiness schemes should be made popular among agri graduates and entrepreneurs. In addition, cooperative societies and FPO may be promoted to take up these activities for mutual benefit.

15. Micro, Small and Medium Enterprises (MSME)

- 1 Uttar Pradesh State Industrial Development Corporation (UPSIDC) needs to develop basic amenities like roads and other civic facilities in the industrial areas of Sikandrabad Khurja and others.

- 2 Regular power supply needs to be ensured by UPPCL/UPSEB.
- 3 Lack of direct railway line from Bulandshahr to Delhi and other major cities of the country is a major hurdle in the industrial development of the district.

16. Export Credit

- 1 Power supply is an issue that needs to be addressed.
- 2 Due to lack of foreign exchange branches in the district and operations outside the district availability of loans becomes difficult for exporters.
- 3 Banks generally do not encourage export credit. There is need for sensitization of bankers on the issue.

17. Education

- 1 People are not much aware about education loans and many talented students remain deprived of higher education just because of lack of loan. Awareness measures need to be taken.
- 2 Participation of women in higher education is low which needs to be increased.

18. Housing

- 1 Under the Aatmanirbhar package refinance and centralized guarantee is now available for housing loans so lending by banks will be easier which needs to be publicized.
- 2 Major issues in the housing sector are - increase in land and construction costs, lack of micro-finance measures and limited reach of existing schemes, inadequate financial assistance for purchase of housing sites. Promotion of low cost houses, use of alternate construction material and technological updation needs to be taken up for affordable housing.

19. Social Infrastructure

- 1 The Rural Infrastructure Development Fund was set up by National Bank for Agriculture and Rural Development (NABARD) in 1995-96. NABARD is extensively financing various infrastructure projects of state governments. Today NABARD provides financing for 37 different types of infrastructure projects. State governments should utilize this for development of rural infrastructure in major projects.
- 2 Banks can avail the benefits of the CGTMSE scheme for financing under large social infrastructure projects like schools, hospitals, community centers etc.

20. Renewable Energy

- 1 There is a lack of awareness about biogas programs in the district and people need training & information. There is a misconception among people that biogas plants run well initially but get spoiled later. This misconception needs to be removed.
- 2 use solar powered equipment's should be promoted. schemes like PM-KUSUM needs to be promoted. There is large subsidy for solar powered equipment like solar panels, solar pumps. People should be made aware of benefits and subsidy so as to enable them to adopt to clean energy.

21. Informal Credit Delivery System

- 1 The potential farmer clubs, regional rural banks, district cooperative banks, urban cooperative banks, PACS, SHG federations can be used for promotion & nurturing of self-help groups.
- 2 Revival of inactive/non-performing self-help groups is urgently needed.
- 3 Capacity building and training programs for all stakeholders including banks should be focused.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. The Uttar Pradesh Government has contributed Rs.100.00 lakh towards share capital augmentation in District Cooperative Banks in FY 2022-23, for interest subvention.
2. The State Government is playing an active role in the Central Sector Scheme for PACS computerization scheme the Central Government - like the formation of SLAMIC and DLIMCs. Besides, under the AIF scheme, 688 PACS have been sanctioned go downs out of which construction of 586 go downs has been completed.
3. Model Bye-laws for PACS - To encourage PACS at the ground level to transform into Multi-Purpose Cooperative Societies, the Government of India has formulated and operationalized Model Bye-laws for adoption by States. The Model Bye-laws have been notified by the UP State Government and subsequently adopted by each PACS of the State. These bye-laws have turned the Agri-centric PACS into Multi-Purpose Cooperative Societies (MPCS).
4. PACS as MSCs: The UP Government has encouraged the Uttar Pradesh Cooperative Bank to diversify its activities and avail grant and easy loan assistance. 727 PACS affiliated to 28 DCCBs have been identified for construction of godowns.
5. To increase the membership of PACS and activate inactive members, the Uttar Pradesh Government has prepared village-wise data of members associated with PACS and carried out a membership drive to increase active members.

5. Status of Cooperatives in the District

1. In Bulandshahr district, there are 28 branches of the District Central Cooperative Bank to which 144 Primary Agricultural Cooperative Societies are affiliated. These societies provide short-term crop loans as well as seeds, fertilizers, pesticides,

etc. to their members. There are also 7 branches of the U.P. Gramin Bank in the district which provides medium-term loans. In the year 2023-24, all these societies disbursed a total of Rs. 560.33 crore as short-term Farm credits and Rs. 9.55 crore as medium-term Farm credits. This is 22.34 Percent and 0.27 Percent of the total Farm credit target respectively.

2. In addition, there are 350 non-credit cooperative societies in the district. There are 3 sugarcane societies, 330 Dairy societies, 9 sale-Purchase societies, 9 Joint agriculture societies, 5 fisheries societies, 2 Weavers Industrial societies and 2 Industrial cooperative societies operative in the districts serving diverse group of farmers and workers.

6. Potential for formation of cooperatives

1. Co-operative societies already exist in all the blocks and are evenly distributed across them. Therefore, by forming 4 cooperative societies equally in each block (total 64 cooperative societies) and financing them, economic activities such as animal husbandry, sugarcane, dairy, handloom industry, industrial sector, etc. can be boosted through a multiplier effect
2. Total financial outlay for 64 societies is projected to be 640 lakhs with bank loan 512 lakhs

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	Awareness Creation	Farmers Clubs	350 villages	Meet with expert, basic level orientation		150000	Farmers have known New crop management techniques, pest control, appropriate use of fertilizers, organic farming. This will boost up agriculture production and productivity enhancing income levels of farmers.
2	Collectivization	FPO-PDF	2 villages	Base line survey, Registration, Training, exposure visits, professional CEO		750	It will lead to cost saving in inputs and better realization of produce through processing. In addition, better bargaining power, knowledge of markets will enhance Farmers income.
3	Collectivization	FPO-CSS	2 villages	Base line survey, Registration, Training, exposure visits, professional CEO		1250	It will lead to cost saving in inputs and better realization of produce through processing. In addition, better bargaining power, knowledge of markets will enhance Farmers income.

4	Women Empowerment	SHG projects	6 blocks	compensation for formation and bank linkage, Audit, record keeping		50000	So far 5500 groups have been formed and 3500 groups have received loans from banks. It will lead to confidence and entrepreneurship among poor women. Indirectly, it will lead to social and economic empowerment of women; will reduce social abuses and will ensure overall development of poor and unprivileged societies.
5	Skill Training	LEDP	Bulandshahr	expert training, Technology demonstration, exposure visits		90	Wo-men established small units. It will lead to social and economic empowerment of women, will enhance their income levels; Will boost their confidence and will encourage other women for entrepreneurship development.
6	Banking Technology	Mobile ATM van	full district	Instrument and technology		120000	ATM at door step. Helped a lot persons during COVID

Success Stories

Success Story 1: Training of Women on scented sticks and candles



1. Scheme : LEDP
2. Project Implementing Agency : Social Welfare Organization
3. Duration of the project : 25.2.21 to 26.3.21
4. Beneficiary :

No. of beneficiaries: 90

Community: women SHG MEMBERS

State: Uttar Pradesh

District: Bulandshahr

Block: Bulandshahr

Village: Behlimpura

1.1 Support provided

- Grant Assistance of 7.23 lakhs, Technical training, marketing and credit support

1.2 Pre-implementation status

- Women SHG members had average income of 5000/Rs This increased to 7000/PM

1.3 Challenges faced

- Post training hand holding and credit linkage. Facilitation of micro-enterprise unit of women

1.4 Impact

- Average income of women increased. In addition, it encouraged other women take up activity. Many women started enrolling for training at RSETI Bulandshahr

Success Story 2: Beautician training to the women SHG members



1. Scheme :	MEDP
2. Project Implementing Agency :	Vijay gramodhyog vikas sansthan
3. Duration of the project :	10.3.21 to 24.3.21
4. Beneficiary :	Women SHG Members
No. of beneficiaries:	30.00
Community:	Women SHG Members
State:	Uttar Pradesh
District:	Bulandshahr
Block:	Gulaothi
Village:	Gulaothi

2.1 Support provided

- Grant assistance of Rs. 50,000/- Training, striped, Halting

2.2 Pre-implementation status

- Average women income was Rs 4500/-PM improved to Rs.7.500/-

2.3 Challenges faced

- nil

2.4 Impact

- Income level of woman enhanced. It encouraged other women to take up the activity. Post training, Many women SHG members opened beauty parlors in villages. Women also started getting wage employment by working in Beauty Parlors

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

Climate change is affecting every region on the Earth, in multiple ways. The IPCC AR6[] highlights that human-induced climate change is intensifying weather and climate extremes, resulting in unprecedented heat waves, 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 programs 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 behavior, moving away from thoughtless and harmful consumption towards purposeful and conscious utilization.

1.4 Initiatives of RBI

Climate change is a rapidly emerging area of policy interest in the RBI. Back in 2007, the RBI advised banks to put in place Board-approved plans of action towards helping the cause of sustainable development. In 2015, the RBI included loans for generation of renewable energy and public utilities run on non-conventional energy as part of its priority sector lending (PSL) policy to incentivize 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 centers, 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 mobilize resources for the Government for green infrastructural investments. RBI has also released the framework for mobilizing green deposits by REs.

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

2.2 Any specific Climate Change initiative in the District by

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

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

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

a **NABARD:** NABARD's initiatives in Uttar Pradesh focus on sustainable natural resource management, innovative financial models, and climate change projects. Key efforts include watershed and tribal development projects, climate-smart agriculture, and the JIVA- Agro ecology 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.

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 Being an agriculture intensive district with fertile soil and available ground water in Ganga Yamuna Doab, Bulandshahr is leading producer of Wheat, rice and Sugarcane. There are three cropping seasons, Hence farmers' burn crop residue to minimize sowing time in between different crops. It creates air pollution at large scale.

3.2 Any specific Climate Change initiative in the District by

- a NO

Some chemicals to degenerate residues fast biologically have been produced and marketed. However, not very popular among farmers.

It has imposed penalty for stubble burning

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 Food products, Khurja's unique dish called malai khurchan is famous in the district. This unique dish is made from milk and sugar and through a unique process known to the local artisans since last 100 years. It is made from milk cream after it gets burnt and sticks to the pan. Layers from the pan are extracted and milk cake is sandwiched between the layers. By this process, it gets unique taste and flavour. A GI tag to it will boost local sellers and artisans' income. It also has export potential.

Annexure 1

District-Bulandshahr

(₹ Lakh)

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Agauta	Anupshahr	Araniya	Bhawan Bahadur Nagar
	I.Agriculture							
	A. Farm Credit							
	A.1 Crop Production, Maintenance, Marketing							
1	Annual Vegetables - Other Vegetables (-)	100	Acre	54656	Phy 2100 BL 1147.78	1853	1606	1606
2	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	98996	Phy 2100 BL 2078.92	2347	2421	2100
3	Cereals - Barley/ Jav (Irrigated)	100	Acre	24696	Phy 247 BL 61	741	741	741
4	Cereals - Maize/ Makka (Irrigated)	100	Acre	25740	Phy 856 BL 220.33	3211	1383	1235
5	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	18700	Phy 6669 BL 1708.99	9139	6669	317.89
6	Cereals - Rice/ Chaval/ Dhan (Irrigated)	100	Acre	41614	Phy 9016 BL 3751.92	7781	23836	6546
7	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	33153	Phy 2136 BL 708.15	31344	33824	18982
8	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	23016	Phy 1976 BL 454.8	3705	2717	2347
9	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	18168	Phy 1692 BL 307.4	741	1939	741
10	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	68755	Phy 10868 BL 7472.29	15808	8398	13338
					16202.59	31540.34	32944.99	22320.09
	Post-harvest/HH Consumption (10%)				1620.26	3154.03	3294.5	2232.01
	Repairs & maintenance of farm assets (20%)				3240.52	6308.07	6589	4464.02
	Sub Total				21063.37	41002.44	42828.49	29016.12

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agauta	Anupshahr	Araniya	Bhawan Bahadur Nagar
A.2 Water Resources									
1	Diesel Pump Sets--	80	No.	55550	Phy	48	71	72	66
					BL	21.33	31.55	32	29.33
2	Drip Irrigation--	80	ha	66000	Phy	25	10	8	12
					BL	13.2	5.28	4.22	6.34
3	Sprinkler Irrigation --Mini Sprinkler 2 hac	80	ha	204000	Phy		12	10	14
					BL		19.58	16.32	22.85
4	Tube Well--	80	No.	480000	Phy	16	20	18	
					BL	61.44	76.8	69.12	
	Sub Total					95.97	133.21	121.66	58.52
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agauta	Anupshahr	Araniya	Bhawan Bahadur Nagar
A.3 Farm Mechanisation									
1	Combine harvester--	80	No.	2450000	Phy	8	10	8	8
					BL	156.8	196	156.8	156.8
2	Combine harvester-Tractor mounted wheel type-	80	No.	3050000	Phy	15	16	14	14
					BL	366	390.4	341.6	341.6
3	Leveller-Laser Guided-Laser land leveller	80	No.	455000	Phy	7	7	7	7
					BL	25.48	25.48	25.48	25.48
4	Other machinery-Other Machinery & Equipments-25 HP tractor	80	No.	560000	Phy	200	200	200	200
					BL	896	896	896	896
5	Other machinery-Other Machinery & Equipments-Rotavator 60 inches	80	No.	210000	Phy	210	210	210	210
					BL	352.8	352.8	352.8	352.8
6	Power Tiller--20 HP	80	No.	265000	Phy	42	42	42	42
					BL	89.04	89.04	89.04	89.04
7	Thresher--	80	No.	220000	Phy	86	98	95	86
					BL	151.36	172.48	167.2	151.36
	Sub Total					2037.48	2122.2	2028.92	2013.08

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agauta	Anupshahr	Araniya	Bhawan Bahadur Nagar
A.4 Plantation & Horticulture									
1	Bee Keeping--50 colonies	80	No.	371500	Phy	7	6	6	6
					BL	20.8	17.83	17.83	17.83
2	Floriculture--30cm X20cm	80	ha	273200	Phy	100	100	100	100
					BL	218.56	218.56	218.56	218.56
3	Mushroom Cultivation--250 sqmt.	80	1000 kg. per Cycle	211000	Phy		3	2	6
					BL		5.06	3.38	10.13
4	Nursery ---	80	ha	1967700	Phy	1	1	1	1
					BL	15.74	15.74	15.74	15.74
	Sub Total					255.1	257.19	255.51	262.26
District Total									
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)					
A.5 Working Capital - Bee Keeping									
	Sub Total								
A.6 Forestry									
1	Plantation-Bamboo-5 m x 5 m	80	ha	86636	Phy	8	8	8	7
					BL	5.54	5.54	5.54	4.85
2	Plantation-Bamboo-Agro-Forestry with Bamboo	80	Acre	174615	Phy	6	7	7	6
					BL	8.38	9.78	9.78	8.38
3	Plantation-Eucalyptus-3 m x 1.5 m	80	ha	93176	Phy	25	25	25	25
					BL	18.64	18.64	18.64	18.64
4	Plantation-Poplar-5 m x 4 m	80	ha	235040	Phy	42	50	50	42
					BL	78.97	94.02	94.02	78.97
	Sub Total					111.53	127.98	127.98	110.84

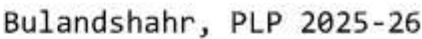
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Agauta	Anupshahr	Araniya	Bhawan Bahadur Nagar
A.7 Animal Husbandry - Dairy								
1	Buffalo Farming--	80	1+1	248000	630	700	710	700
					1249.92	1388.8	1408.64	1388.8
2	Bulk Milk Cooling Unit--	80	No.	1250000	7	8	5	6
					70	80	50	60
3	Graded Buffalo Farming--10 animals 15 litre per day	80	5+5	248000	30	30	30	30
					59.52	59.52	59.52	59.52
4	Refrigerated Tanker Van--/Milk Cold Chain	80	No.	3450000	3	3	3	3
					82.8	82.8	82.8	82.8
5	Veterinary Clinic-Fixed-	80	No.	300000	8	6	6	6
					19.2	14.4	14.4	14.4
6	Veterinary Clinic-Mobile-	80	No.	3500000	2	2	2	2
					56	56	56	56
	Sub Total				1537.44	1681.52	1671.36	1661.52

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Agauta	Anupshahr	Araniya	Bhawan Bahadur Nagar
A.8 Working Capital - AH - Dairy/Drought animal								
1	Buffalo Farming_Others_Bulandshahr	100	1+1	147000	760	760	760	760
					1117.2	1117.2	1117.2	1117.2
2	Indigenous Cattle Farming_Others_Bulandshahr	100	2	147000	630	700	710	700
					926.1	1029	1043.7	1029
	Sub Total				2043.3	2146.2	2160.9	2146.2

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Agauta	Anupshahr	Araniya	Bhawan Bahadur Nagar
A.9 Animal Husbandry - Poultry								
1	Commercial Broiler Farming--	80	5000	2458000	2	5	3	2
					39.33	98.32	58.99	39.33

2	Commercial Layer Farming--	80	10000	11642000	Phy	1	1	1	1	1
	Sub Total				BL	93.14	93.14	93.14	93.14	93.14
						132.47	191.46	152.13	132.47	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agauta	Anupshahr	Araniya	Bhawan Bahadur Nagar	
	A.10 Working Capital - AH - Poultry									
1	Broiler Farming_Others_Bulandshahr	100	5000	378000	Phy	2	5	3	2	
					BL	7.56	18.9	11.34	7.56	
2	Layer Farming_Others_Bulandshahr	100	5000	121000	Phy	10	10	10	10	
					BL	12.1	12.1	12.1	12.1	
	Sub Total					19.66	31	23.44	19.66	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agauta	Anupshahr	Araniya	Bhawan Bahadur Nagar	
	A.11 Animal Husbandry - SGP									
1	Goat - Breeding Unit--	80	500+25	9630000	Phy	5	6	6	5	
					BL	385.2	462.24	462.24	385.2	
2	Goat - Rearing Unit--	80	20+1	414000	Phy	20	30	28	20	
	Barbari/Sirohi/Jamunapari				BL	66.24	99.36	92.74	66.24	
3	Pig Breeding Unit--CB	80	10+2	1095000	Phy	5	6	6	5	
	Yorkshire/Middle White Yorkshire				BL	43.8	52.56	52.56	43.8	
	Sub Total					495.24	614.16	607.54	495.24	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total				
	A.12 Working Capital - AH - Others/SR									
	Sub Total									

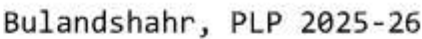
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agauta	Anupshahr	Araniya	Bhawan Bahadur Nagar
A.13 Fisheries									
1	Aquaculture inputs production--	80	No.	400000	Phy	15	15	15	15
					BL	48	48	48	48
2	Aquaculture inputs production--Mini Fish Feed Mill 2 Ton per day	80	No.	3000000	Phy	1	2	1	1
					BL	24	48	24	24
3	Fish Culture --Integrated fish farming livestock cum fish	80	ha	100000	Phy	10	10	10	10
					BL	8	8	8	8
	Sub Total					80	104	80	80
A.14 Working Capital - Fisheries									
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		District Total			
	Sub Total								
A.15 Farm Credit									
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agauta	Anupshahr	Araniya	Bhawan Bahadur Nagar
1	Animal Driven Carts-Conventional Bullock Cart-	85	No.	90000	Phy	225	250	225	225
					BL	172.13	191.25	172.13	172.13
2	Integrated Farming--Crop + Dairy (1ha)	90	ha	450000	Phy	12	12	12	12
					BL	48.6	48.6	48.6	48.6
3	Integrated Farming--Crop + Plantation (1.50 ha)	90	ha	650000	Phy	6	6	6	6
					BL	35.1	35.1	35.1	35.1
4	Two Wheeler Loans --	85	No.	100000	Phy	500	500	500	500
					BL	425	425	425	425
	Sub Total					680.83	699.95	680.83	680.83
	Total Farm Credit (sum of A.1 to A.15)					28552.39	49111.31	50738.76	36676.74

115

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Agauta	Anupshahr	Araniya	Bhawan Bahadur Nagar
	C. Ancillary Activities							
	C.1 Food & Agro Processing							
1	Bakery & Confectionery Unit--	85	No.	1000000	Phy	2	3	2
					BL	17	25.5	17
	Bakery & Confectionery Unit--	85	No.	1500000	Phy	2	3	2
					BL	25.5	38.25	25.5
2	Dairy Processing Unit--	85	No.	150000	Phy	3	3	3
					BL	3.83	3.83	3.83
3	Dal/ Pulses Mill--	85	No.	3500000	Phy	2	4	2
					BL	59.5	119	59.5
4	Food Grain Processing-Flour Mill-	85	No.	14000000	Phy	1	1	1
					BL	119	119	119
5	Fruit Processing -Chips-	85	No.	2000000	Phy	2	6	2
					BL	34	102	34
6	Fruit Processing -Pickle-	85	No.	1000000	Phy	2	2	2
					BL	17	17	17
7	Meat & Poultry Processing--	85	No.	500000	Phy	1	1	1
					BL	4.25	4.25	4.25
8	Oil Extraction--/Mustard Processing	85	No.	8200000	Phy	2	2	2
					BL	139.4	139.4	139.4
9	Rice Processing --	75	No.	8000000	Phy	1	2	1
					BL	60	120	60
10	Spice Processing--	85	No.	300000	Phy	5	5	5
					BL	12.75	12.75	12.75
11	Sugarcane processing-Jaggery production-	80	No.	500000	Phy	12	6	6
					BL	48	24	24
	Sub Total					540.23	724.98	516.23
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Agauta	Anupshahr	Araniya	Bhawan Bahadur Nagar
	C.2 Ancillary Activities -							

1	Agri Clinic & Agri Business Centers--	90	No.	1000000	Phy BL	10 90	10 90	10 90	10 90
2	Loan to PACS/ FSS/ LAMPS--	90	No.	500000	Phy BL	4 18	4 18	4 18	4 18
	Sub Total					108	108	108	108
	Total (C.1+C2)					648.23	832.98	636.23	624.23
	Total (A+B+C)					29753.19	51203.98	52262.48	38190.86
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agauta	Anupshahr	Araniya	Bhawan Bahadur Nagar
	II. Micro, Small and Medium Enterprises (MSME)								
	Manufacturing Sector - Term Loan- Medium-	80	No.	500000000	Phy BL	2 8000	2 8000	2 8000	2 8000
	Manufacturing Sector - Term Loan- Micro-	80	No.	5000000	Phy BL	340 13600	340 13600	340 13600	340 13600
	Manufacturing Sector - Term Loan- Small-	80	No.	500000000	Phy BL	22 8800	22 8800	22 8800	22 8800
	Manufacturing Sector - Working Capital-Medium-	80	No.	500000000	Phy BL	5 2000	5 2000	5 2000	5 2000
	Manufacturing Sector - Working Capital-Micro-	80	No.	500000	Phy BL	740 2960	740 2960	740 2960	740 2960
	Manufacturing Sector - Working Capital-Small-	80	No.	200000000	Phy BL	2 320	2 320	2 320	2 320
	Service Sector - Term Loan-Medium-	80	No.	1250000000	Phy BL	2 2000	2 2000	2 2000	2 2000
	Service Sector - Term Loan-Micro-	80	No.	100000000	Phy BL	75 6000	75 6000	75 6000	75 6000
	Service Sector - Term Loan-Small-	80	No.	500000000	Phy BL	3 1200	3 1200	3 1200	3 1200
	Service Sector - Working Capital- Medium-	80	No.	250000000	Phy BL	2 400	2 400	2 400	2 400
	Service Sector - Working Capital- Micro-	80	No.	100000000	Phy BL	160 1280	160 1280	160 1280	160 1280
	Service Sector - Working Capital-	80	No.	500000000	Phy	10	10	10	10

1

118

4	Sanitation--	85	No.	25000	Phy	320	320	320	320	320
	Total Social Infrastructure				BL	68	68	68	68	68
						153	153	153	153	153

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agauta	Anupshahr	Araniya	Bhawan Bahadur Nagar
	VII. Renewable Energy								
1	BIO Gas (Deen Bandhu model)	75	No.	52000.00	Phy	0	0	0	0
					BL	0	0	0	0
2	BIO Gas (kvib 3 CUM)	75	No.	64000.00	Phy	0	0	0	0
					BL	0	0	0	0
3	Solar roof top/pv	90	No.	100000.00	Phy	24	24	24	24
					BL	21.6	21.6	21.6	21.6
4	HOME LIGHTING SYSTEM	75	No.	25000.00	Phy	0	0	0	0
					BL	0.00	0.00	0.00	0.00
	Total Renewable Energy					21.6	21.6	21.6	21.6

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Agauta	Anupshahr	Araniya	Bhawan Bahadur Nagar
	VIII. Others					Physical Unit	Physical	Physical Unit	Physical
1	Individuals/ Individual members of JLGs--	85	No.	200000	Phy	137	152	142	142
					BL	232.9	258.4	241.4	241.4
	Start-ups--	85	No.	50000000	Phy	1	1	1	1
	Total Others				BL	425	425	425	425
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)					657.9	683.4	666.4	666.4
						82162.69	103728.98	104680.48	90608.86

Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu
1729	1482	1606	1482	3211	3088	1729	2964
945	810	877.78	810	1755	1687.78	945	1620
2223	2421	2470	1976	2594	2223	1976	1976
2200.68	2396.69	2445.2	1956.16	2567.96	2200.68	1956.16	1956.16
247	1482	1235	494	494	1482	494	1235
61	365.99	305	122	122	365.99	122	305
1729	2717	2964	1235	1112	7410	988	4940
445.04	699.36	762.93	317.89	286.23	1907.33	254.31	1271.56
	6669	11609			14079		9139
	1247.1	2170.88			2632.77		1708.99
5311	18896	12721	6546	13956	32481	9016	28776
2210.12	7863.38	5293.72	2724.05	5807.65	13516.64	3751.92	11974.84
22724	36334	31320	15240	26503	51129	22699	43744
7533.69	12045.81	10383.52	5052.52	8786.54	16950.8	7525.4	14502.45
2100	3952	3458	1976	2100	2223	1729	3211
483.34	909.59	795.89	454.8	483.34	511.65	397.95	739.04
1939	1976	704	704	741	3174	704	2470
352.28	359	127.9	127.9	134.62	576.65	127.9	448.75
10868	8398	8398	8398	10868	13338	10868	13338
7472.29	5774.04	5774.04	5774.04	7472.29	9170.54	7472.29	9170.54
21703.44	32470.96	28936.86	17339.36	27415.63	49520.83	22552.93	43697.33
2170.34	3247.1	2893.69	1733.94	2741.56	4952.08	2255.29	4369.73
4340.69	6494.19	5787.37	3467.87	5483.13	9904.17	4510.59	8739.47
28214.47	42212.25	37617.92	22541.17	35640.32	64377.08	29318.81	56806.53

Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu
52	64	66	51	61	70	51	70
23.11	28.44	29.33	22.66	27.11	31.11	22.66	31.11
10	10	12	25	10	12	12	12
5.28	5.28	6.34	13.2	5.28	6.34	6.34	6.34
12	10	14	27	12	14	14	14
19.58	16.32	22.85	44.06	19.58	22.85	22.85	22.85
		18		18		16	
		69.12		69.12		61.44	
47.97	50.04	127.64	79.92	121.09	60.3	113.29	60.3

Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu
8	8	8	8	10	10	8	10
156.8	156.8	156.8	156.8	196	196	156.8	196
12	12	12	12	12	14	10	12
292.8	292.8	292.8	292.8	292.8	341.6	244	292.8
7	7	7	7	7	7	7	7
25.48	25.48	25.48	25.48	25.48	25.48	25.48	25.48
200	200	150	160	170	160	200	200
896	896	672	716.8	761.6	716.8	896	896
210	210	210	210	210	210	210	210
352.8	352.8	352.8	352.8	352.8	352.8	352.8	352.8
42	42	42	40	42	42	42	42
89.04	89.04	89.04	84.8	89.04	89.04	89.04	89.04
86	95	95	86	95	98	86	98
151.36	167.2	167.2	151.36	167.2	172.48	151.36	172.48
1964.28	1980.12	1756.12	1780.84	1884.92	1894.2	1915.48	2024.6

Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu
6	7	6	5	6	6	6	6
17.83	20.8	17.83	14.86	17.83	17.83	17.83	17.83
100	100	100	100	100	100	100	100
218.56	218.56	218.56	218.56	218.56	218.56	218.56	218.56
3	8	4	6	5	10	13	7
5.06	13.5	6.75	10.13	8.44	16.88	21.94	11.82
1	1	1	1	1	1	1	1
15.74	15.74	15.74	15.74	15.74	15.74	15.74	15.74
257.19	268.6	258.88	259.29	260.57	269.01	274.07	263.95

Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu
7	8	8	7	8	8	8	8
4.85	5.54	5.54	4.85	5.54	5.54	5.54	5.54
6	7	7	6	7	7	6	7
8.38	9.78	9.78	8.38	9.78	9.78	8.38	9.78
25	25	25	25	25	25	25	25
18.64	18.64	18.64	18.64	18.64	18.64	18.64	18.64
42	42	44	42	44	50	50	44
78.97	78.97	82.73	78.97	82.73	94.02	94.02	82.73
110.84	112.93	116.69	110.84	116.69	127.98	126.58	116.69

Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu
700	700	630	630	530	660	530	710
1388.8	1388.8	1249.92	1249.92	1051.52	1309.44	1051.52	1408.64
9	5	5	6	4	7	5	9
90	50	50	60	40	70	50	90
30	30	30	30	30	30	30	30
59.52	59.52	59.52	59.52	59.52	59.52	59.52	59.52
3	3	3	3	3	3	3	3
82.8	82.8	82.8	82.8	82.8	82.8	82.8	82.8
6	6	6	6	6	7	7	6
14.4	14.4	14.4	14.4	14.4	16.8	16.8	14.4
2	2	2	2	2	2	2	2
56	56	56	56	56	56	56	56
1691.52	1651.52	1512.64	1522.64	1304.24	1594.56	1316.64	1711.36

Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu
760	760	760	760	760	760	760	760
1117.2	1117.2	1117.2	1117.2	1117.2	1117.2	1117.2	1117.2
700	700	630	630	530	660	530	710
1029	1029	926.1	926.1	779.1	970.2	779.1	1043.7
2146.2	2146.2	2043.3	2043.3	1896.3	2087.4	1896.3	2160.9

Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu
8	4	4	6	4	9	2	5
157.31	78.66	78.66	117.98	78.66	176.98	39.33	98.32

1	1	1	1	1	1	1	1	1	1
93.14	93.14	93.14	93.14	93.14	93.14	93.14	93.14	93.14	93.14
250.45	171.8	171.8	211.12	171.8	270.12	132.47	191.46		

Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu
8	4	4	6	4	9	2	5
30.24	15.12	15.12	22.68	15.12	34.02	7.56	18.9
10	10	10	10	10	40	10	10
12.1	12.1	12.1	12.1	12.1	48.4	12.1	12.1
42.34	27.22	27.22	34.78	27.22	82.42	19.66	31

Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu
6	4	6	4	6	8	4	6
462.24	308.16	462.24	308.16	462.24	616.32	308.16	462.24
22	25	30	22	25	30	22	30
72.86	82.8	99.36	72.86	82.8	99.36	72.86	99.36
6	5	6	5	5	6	5	6
52.56	43.8	52.56	43.8	43.8	52.56	43.8	52.56
587.66	434.76	614.16	424.82	588.84	768.24	424.82	614.16

Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu
15	15	15	15	15	15	15	15
48	48	48	48	48	48	48	48
1	1	1	1	1	1	1	1
24	24	24	24	24	24	24	24
10	10	10	10	10	10	10	10
8	8	8	8	8	8	8	8
80	80	80	80	80	80	80	80

Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu
225	225	225	225	240	240	225	240
172.13	172.13	172.13	172.13	183.6	183.6	172.13	183.6
12	12	12	12	12	12	12	12
48.6	48.6	48.6	48.6	48.6	48.6	48.6	48.6
6	6	6	6	6	6	6	6
35.1	35.1	35.1	35.1	35.1	35.1	35.1	35.1
500	500	500	500	500	500	500	500
425	425	425	425	425	425	425	425
680.83	680.83	680.83	680.83	692.3	692.3	680.83	692.3
36073.75	49816.27	45007.2	29769.55	42784.29	72303.61	36298.95	64753.25

Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu
5	1	3	1	3	3	1	1
460	92	276	92	276	276	92	92
2	2	2	2	2	2	1	2
640	640	640	640	640	640	320	640
1100	732	916	732	916	916	412	732

Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu
1	1	1	1	1	1	1	1
1.28	1.28	1.28	1.28	1.28	1.28	1.28	1.28
13	13	13	13	13	13	13	13
23.3	23.3	23.3	23.3	23.3	23.3	23.3	23.3
40	35	35	30	26	36	24	32
24	21	21	18	15.6	21.6	14.4	19.2
36	36	36	36	36	36	36	28
12.56	12.56	12.56	12.56	12.56	12.56	12.56	9.77
61.14	58.14	58.14	55.14	52.74	58.74	51.54	53.55

Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu
61	55	56	55	57	61	56	61
14.15	12.76	12.99	12.76	13.22	14.15	12.99	14.15
4	4	4	4	4	4	4	4
85	85	85	85	85	85	85	85
99.15	97.76	97.99	97.76	98.22	99.15	97.99	99.15
1260.29	887.9	1072.13	884.9	1066.96	1073.89	561.53	884.7

Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu
3	2	3	3	3	3	2	3
25.5	17	25.5	25.5	25.5	25.5	17	25.5
3	2	3	3	3	3	2	3
38.25	25.5	38.25	38.25	38.25	38.25	25.5	38.25
3	3	3	3	3	3	3	3
3.83	3.83	3.83	3.83	3.83	3.83	3.83	3.83
4	2	3	3	3	4	2	3
119	59.5	89.25	89.25	89.25	119	59.5	89.25
2	1	1	1	1	2	1	1
238	119	119	119	119	238	119	119
8	4	4	6	4	8	6	6
136	68	68	102	68	136	102	102
2	2	2	2	2	2	2	2
17	17	17	17	17	17	17	17
2	1	2	1	1	2	1	1
8.5	4.25	8.5	4.25	4.25	8.5	4.25	4.25
2	2	2	2	2	2	2	2
139.4	139.4	139.4	139.4	139.4	139.4	139.4	139.4
1	1	1	1	1	1	1	2
60	60	60	60	60	60	60	120
5	5	5	5	5	5	5	5
12.75	12.75	12.75	12.75	12.75	12.75	12.75	12.75
9	9	12	9	9	12	9	9
36	36	48	36	36	48	36	36
834.23	562.23	629.48	647.23	613.23	846.23	596.23	707.23
Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu

10	10	10	10	10	10	10	10	10	10	10	10	10
90	90	90	90	90	90	90	90	90	90	90	90	90
4	4	4	4	4	4	4	4	4	4	4	4	4
18	18	18	18	18	18	18	18	18	18	18	18	18
108	108	108	108	108	108	108	108	108	108	108	108	108
942.23	670.23	737.48	755.23	721.23	954.23	704.23	815.23	704.23	815.23	704.23	815.23	704.23
38276.27	51374.4	46816.81	31409.68	44572.48	74331.73	37564.71	66453.18	74331.73	37564.71	74331.73	37564.71	66453.18
Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu					
2	2	2	2	2	2	2	2	2	2	2	2	2
8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000	8000
340	340	340	340	340	340	340	340	340	340	340	340	340
13600	13600	13600	13600	13600	13600	13600	13600	13600	13600	13600	13600	13600
22	22	22	22	22	22	22	22	22	22	22	22	22
8800	8800	8800	8800	8800	8800	8800	8800	8800	8800	8800	8800	8800
5	5	5	5	5	5	5	5	5	5	5	5	5
2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
740	740	740	740	740	740	740	740	740	740	740	740	740
2960	2960	2960	2960	2960	2960	2960	2960	2960	2960	2960	2960	2960
2	2	2	2	2	2	2	2	2	2	2	2	2
320	320	320	320	320	320	320	320	320	320	320	320	320
2	2	2	2	2	2	2	2	2	2	2	2	2
2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000
75	75	75	75	75	75	75	75	75	75	75	75	75
6000	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000	6000
3	3	3	3	3	3	3	3	3	3	3	3	3
1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200	1200
2	2	2	2	2	2	2	2	2	2	2	2	2
400	400	400	400	400	400	400	400	400	400	400	400	400
160	160	160	160	160	160	160	160	160	160	160	160	160
1280	1280	1280	1280	1280	1280	1280	1280	1280	1280	1280	1280	1280
10	10	10	10	10	10	10	10	10	10	10	10	10

400	400	400	400	400	400	400	400	400	400
46960	46960	46960	46960	46960	46960	46960	46960	46960	46760
Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu		
0	0	0	0	0	5	0	0		0
0	0	0	0	0	4000	0	0		0
0	0	0	0	0	4000	0	0		0
Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu		
150	150	150	150	150	150	150	150		150
1350	1350	1350	1350	1350	1350	1350	1350		1350
60	14	14	14	14	50	25	25		20
1080	252	252	252	252	900	450	360		360
2430	1602	1602	1602	1602	2250	1800	1710		1710
Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu		
1000	1000	1000	1000	1000	1000	1000	1000		1000
2550	2550	2550	2550	2550	2550	2550	2550		2550
70	70	70	70	70	70	70	70		70
357	357	357	357	357	357	357	357		357
2907	2907	2907	2907	2907	2907	2907	2907		2907
Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu		
1	1	1	1	1	1	1	1		1
85	85	85	85	85	85	85	85		85

320	320	320	320	320	320	320	320
68	68	68	68	68	68	68	68
153	153	153	153	153	153	153	153

Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0
24	24	24	24	24	24	24	24
21.6	21.6	21.6	21.6	21.6	21.6	21.6	21.6
0	0	0	0	0	0	0	0
0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
21.6	21.6	21.6	21.6	21.6	21.6	21.6	21.6

Bulandshahr	Danpur	Dibai	Gulaothi	Jahangirabad	Khurja	Lakhaothi	Pahasu
Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit	Physical Unit
145	144	144	144	144	144	144	144
246.5	244.8	244.8	244.8	244.8	244.8	244.8	244.8
1	1	1	1	1	1	1	1
425	425	425	425	425	425	425	425
671.5	669.8	669.8	669.8	669.8	669.8	669.8	669.8
91419.37	103687.80	99130.21	83723.08	96685.88	133293.13	89876.11	118674.58

Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
2964	3211	2964	1729	35324
1620	1755	1620	945	19306.68
2223	1729	1729	1853	34361
2200.68	1711.64	1711.64	1834.4	34016.02
494	988	494	494	12103
122	244	122	122	2988.98
2964	2964	865	1112	37685
762.93	762.93	222.65	286.23	9700.1
247	4199		247	61997
46.19	785.21		46.19	11593.42
20131	36186	5311	6546	243056
8377.31	15058.44	2210.12	2724.05	101145.31
35049	53624	17661	24001	466314
11619.79	17777.96	5855.15	7957.05	154597.08
2470	1976	2223	2470	40633
568.5	454.8	511.65	568.5	9352.12
2433	1976	704	1482	24120
442.03	359	127.9	269.25	4382.1
10868	10868	10868	10868	176358
7472.29	7472.29	7472.29	7472.29	121254.89
33231.72	46381.27	19853.4	22224.96	468336.7
3323.17	4638.13	1985.34	2222.5	46833.67
6646.34	9276.25	3970.68	4444.99	93667.34
43201.23	60295.65	25809.42	28892.45	608837.71

Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
66	70	61	61	1000
29.33	31.11	27.11	27.11	444.4
12	8	30	25	233
6.34	4.22	15.84	13.2	123.04
14	10	32	27	236
22.85	16.32	52.22	44.06	385.14
		17	16	139
		65.28	61.44	533.76
58.52	51.65	160.45	145.81	1486.34

Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
10	10	8	8	140
196	196	156.8	156.8	2744
14	14	12	13	208
341.6	341.6	292.8	317.2	5075.2
7	7	7	7	112
25.48	25.48	25.48	25.48	407.68
200	200	142	142	2924
896	896	636.16	636.16	13099.52
210	210	210	210	3360
352.8	352.8	352.8	352.8	5644.8
42	42	42	40	668
89.04	89.04	89.04	84.8	1416.16
98	98	86	92	1478
172.48	172.48	151.36	161.92	2601.28
2073.4	2073.4	1704.44	1735.16	30988.64

Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
6	7	7	7	100
17.83	20.8	20.8	20.8	297.16
100	100	100	100	1600
218.56	218.56	218.56	218.56	3496.96
6	9	11	7	100
10.13	15.19	18.57	11.82	168.8
1	1	1	1	16
15.74	15.74	15.74	15.74	251.84
262.26	270.29	273.67	266.92	4214.76

Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
8	8	8	8	125
5.54	5.54	5.54	5.54	86.57
7	7	6	6	105
9.78	9.78	8.38	8.38	146.68
25	25	25	25	400
18.64	18.64	18.64	18.64	298.24
44	44	50	42	722
82.73	82.73	94.02	78.97	1357.57
116.69	116.69	126.58	111.53	1889.06

Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
790	710	640	640	10610
1567.36	1408.64	1269.76	1269.76	21050.24
5	8	6	5	100
50	80	60	50	1000
30	30	30	30	480
59.52	59.52	59.52	59.52	952.32
3	3	3	3	48
82.8	82.8	82.8	82.8	1324.8
6	6	6	6	100
14.4	14.4	14.4	14.4	240
2	2	2	2	32
56	56	56	56	896
1830.08	1701.36	1542.48	1532.48	25463.36

Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
760	760	760	760	12160
1117.2	1117.2	1117.2	1117.2	17875.2
790	710	640	640	10610
1161.3	1043.7	940.8	940.8	15596.7
2278.5	2160.9	2058	2058	33471.9

Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
5	7	2	2	70
98.32	137.65	39.33	39.33	1376.5

1	1	1	1	1	16
93.14	93.14	93.14	93.14	93.14	1490.24
191.46	230.79	132.47	132.47	132.47	2866.74
Shikarpur	Sikandrabad	Syana	Unchagaon	District Total	
5	7	2	2	70	
18.9	26.46	7.56	7.56	264.6	
20	10	10	10	200	
24.2	12.1	12.1	12.1	242	
43.1	38.56	19.66	19.66	506.6	
Shikarpur	Sikandrabad	Syana	Unchagaon	District Total	
6	6	5	5	88	
462.24	462.24	385.2	385.2	6779.52	
30	30	20	20	404	
99.36	99.36	66.24	66.24	1338.04	
6	6	5	5	88	
52.56	52.56	43.8	43.8	770.88	
614.16	614.16	495.24	495.24	8888.44	

Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
15	15	15	15	240
48	48	48	48	768
1	1	1	2	18
24	24	24	48	432
10	10	10	10	160
8	8	8	8	128
80	80	80	104	1328

Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
250	240	225	225	3710
191.25	183.6	172.13	172.13	2838.2
12	12	12	12	192
48.6	48.6	48.6	48.6	777.6
6	6	6	6	96
35.1	35.1	35.1	35.1	561.6
500	500	500	500	8000
425	425	425	425	6800
699.95	692.3	680.83	680.83	10977.4
51449.35	68325.75	33083.24	36174.55	730918.95

Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
3	3	3	1	36
276	276	276	92	3312
2	1	1	1	27
640	320	320	320	8640
916	596	596	412	11952

Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
1	1	1	1	16
1.28	1.28	1.28	1.28	20.48
13	13	13	13	208
23.3	23.3	23.3	23.3	372.8
29	30	26	30	510
17.4	18	15.6	18	306
30	30	20	20	488
10.46	10.46	6.98	6.98	170.25
52.44	53.04	47.16	49.56	869.53

Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
61	56	61	56	935
14.15	12.99	14.15	12.99	216.89
4	4	4	4	64
85	85	85	85	1360
99.15	97.99	99.15	97.99	1576.89
1067.59	747.03	742.31	559.55	14398.42

Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
3	3	3	3	43
25.5	25.5	25.5	25.5	365.5
3	3	3	3	43
38.25	38.25	38.25	38.25	548.25
3	3	3	3	48
3.83	3.83	3.83	3.83	61.28
3	4	2	3	46
89.25	119	59.5	89.25	1368.5
1	1	1	1	18
119	119	119	119	2142
4	8	10	4	84
68	136	170	68	1428
2	2	2	2	32
17	17	17	17	272
1	2	1	1	20
4.25	8.5	4.25	4.25	85
2	2	2	2	32
139.4	139.4	139.4	139.4	2230.4
2	2	1	1	20
120	120	60	60	1200
5	5	5	5	80
12.75	12.75	12.75	12.75	204
12	9	9	9	150
48	36	36	36	600
685.23	775.23	685.48	613.23	10504.93

Shikarpur	Sikandrabad	Syana	Unchagaon	District Total

10	10	10	10	10	160
90	90	90	90	90	1440
4	4	4	4	4	64
18	18	18	18	18	288
108	108	108	108	108	1728
793.23	883.23	793.48	721.23	12232.93	
53310.17	69956.01	34619.03	37455.33	757550.3	
Shikarpur	Sikandrabad	Syana	Unchagaon	District Total	
2	2	2	2	32	
8000	8000	8000	8000	128000	
340	340	340	340	5440	
13600	13600	13600	13600	217600	
22	22	22	22	352	
8800	8800	8800	8800	140800	
5	5	5	5	80	
2000	2000	2000	2000	32000	
740	740	740	740	11840	
2960	2960	2960	2960	47360	
2	2	2	2	32	
320	320	320	320	5120	
2	2	2	2	32	
2000	2000	2000	2000	32000	
75	100	75	75	1250	
6000	8000	6000	6000	100000	
3	3	3	3	48	
1200	1200	1200	1200	19200	
1	2	1	1	26	
200	400	200	200	5200	
160	160	160	160	2560	
1280	1280	1280	1280	20480	
10	10	10	10	160	

400	400	400	400	6400
46760	48960	46760	46760	754160
Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
0	5	0	0	8
0	4000	0	0	8000
0	4000	0	0	8000
Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
150	150	150	150	2400
1350	1350	1350	1350	21600
20	50	14	20	400
360	900	252	360	7200
1710	2250	1602	1710	28800
Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
1000	1000	1000	1000	16000
2550	2550	2550	2550	40800
70	70	70	70	1120
357	357	357	357	5712
2907	2907	2907	2907	46512
Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
1	1	1	1	16
85	85	85	85	1360

320	320	320	320	5120
68	68	68	68	1088
153	153	153	153	2448

Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
0	0	0	0	0
24	24	24	24	384
21.6	21.6	21.6	21.6	345.6
0	0	0	0	0
0.00	0.00	0.00	0.00	0.00
21.6	21.6	21.6	21.6	345.6

Shikarpur	Sikandrabad	Syana	Unchagaon	District Total
Physical Unit	Physical Unit	Physical Unit	Physical Unit	
144	145	144	142	2301
244.8	246.5	244.8	241.4	3911.7
1	1	1	1	16
425	425	425	425	6800
669.8	671.5	669.8	666.4	10711.7
105531.57	128919.11	86732.43	89673.33	1608527.60

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
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	
CBS	252496.80	165103.74	225950.97	201677.40	219108.02	174272.26	202629.00		
RCBs	52603.50	75110.00	69809.88	54805.00	67695.68	56033.30	53237.00		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
RRBs	17534.50	5618.00	22277.01	17267.00	21602.35	20464.52	16989.00		
Others	28055.20	18344.86	25105.66	22408.60	24345.34	0.00	0.00		
Sub total (A)	350690.00	264176.60	343143.52	296158.00	332751.39	250770.08	272855.00		
Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		Target
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	
CBS	132300.90	43019.46	123992.83	4179.60	123905.69	44971.84	112865.00		
RCBs	8814.00	0.00	24090.07	102.00	24073.14	0.00	19754.00		
SCARDB	1375.00	855.00	0.00	0.00	0.00	955.00	7073.00		

RRBs	17628.00	14.00	8625.80	84.00	8619.74	80.87	0.00
Others	14700.10	4779.94	13776.98	464.40	13767.30	13471.08	0.00
Sub total (A)	174818.00	48668.40	170485.68	4830.00	170365.87	59478.79	139692.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	384797.70	208123.20	349943.80	205857.00	343013.71	219244.10	315494.00
RCBs	61417.50	75110.00	93899.95	54907.00	91768.82	56033.30	72991.00
SCARDB	1375.00	855.00	0.00	0.00	0.00	955.00	7073.00
RRBs	35162.50	5632.00	30902.81	17351.00	30222.09	20545.39	16989.00
Others	42755.30	23124.80	38882.64	22873.00	38112.64	13471.08	0.00
Sub total (A)	525508.00	312845.00	513629.20	300988.00	503117.26	310248.87	412547.00

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	64091.22	43441.92	79812.70	66824.10	106286.38	168105.99	206691.00
RCBs	4450.75	7620.00	0.00	5602.00	0.00	12028.13	0.00
SCARDB	0.00	0.00	0.00	1730.00	0.00	0.00	0.00
RRBs	13352.25	1407.20	1407.21	0.00	1873.98	3498.44	3263.00
Others	7121.25	4826.88	8868.08	7424.90	11809.60	1137.16	0.00
Sub total (A)	89015.47	57296.00	90087.99	81581.00	119969.96	184769.72	209954.00

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	30144.04	33052.16	43093.49	16287.30	43093.56	15217.49	29752.00	
RCBs	9397.40	4356.30	0.00	2957.00	0.00	8360.37	0.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	4698.70	156.08	415.19	2009.00	415.19	292.49	547.00	
Others	3349.34	3672.46	4788.17	1809.70	4788.17	7482.22	0.00	
Sub total (A)	47589.48	41237.00	48296.85	23063.00	48296.92	31352.57	30299.00	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	479032.96	284617.28	472849.99	288968.40	492393.65	402567.58	551937.00	
RCBs	75265.65	87086.30	93899.95	63466.00	91768.82	76421.80	72991.00	
SCARDB	1375.00	855.00	0.00	1730.00	0.00	955.00	7073.00	
RRBs	53213.45	7195.28	32725.21	19360.00	32511.26	24336.32	20799.00	
Others	53225.89	31624.14	52538.89	32107.60	54710.41	22090.46	0.00	
Sub total (A)	662112.95	411378.00	652014.04	405632.00	671384.14	526371.16	652800.00	

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23						
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	165103.74	75110.00	0.00	5618.00	18344.86	264176.60	201677.40	54805.00	0.00	17267.00	22408.60	296158.00

Table 1: Crop Loan

Particulars	2023-24					2024-25						
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	174272.26	56033.3	0	20464.52	0.00	250770.08	202629.00	53237.00	0.00	16989.00	0.00	272855.00

Table 2: Term Loan

Particulars	2021-22					2022-23						
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	Total
C L	165103.74	75110.00	0.00	5618.00	18344.86	264176.60	201677.40	54805.00	0.00	17267.00	22408.60	296158.00
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	16390.10	0.00	533.00	14.00	0.00	16937.10	1390.1	0.00	0	0.00	0.00	1390.10
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	18585.39	0.00	146.10	0.00	3678.00	22409.49	1585.39	0.00	0	0.00	278.37	1863.76
AH -P	1270.59	0.00	0.00	0.00	85.00	1355.59	270.59	0.00	0.00	0.00	85.00	355.59

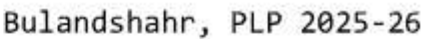
146

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	174272.26	56033.3	0	20464.52	0.00	250770.08	202629.00	53237.00	0.00	16989.00	0.00	272855.00
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	3683.35	0.00	282.2	0.00	0.00	3965.55	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	4176.64	0.00	280.72	0.00	121.64	4579.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	367.5	0.00	145.61	0.00		513.11	0.00	0.00	0.00	0.00	0.00	0.00
AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F D	26.67	0.00	0.00	0.00	0.00	26.67	0.00	0.00	0.00	0.00	0.00	0.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	474.29	0.00	0.00	0.00	0.00	474.29	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	36243.39	0.00	246.47	80.87	13349.44	49920.17	112865.00	19754.00	0.00	0.00	0.00	132619.00
Sub total	44971.84	0.00	955.00	80.87	13471.08	59478.79	112865.00	19754.00	7073.00	0.00	0.00	139692.00
Grand Total (I +II)	219244.10	56033.30	955.00	20545.39	13471.08	310248.87	315494.00	72991.00	7073.00	16989.00	0.00	412547.00

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri-Business Centers			No.	1000000
2	Animal Driven Carts	Conventional Bullock Cart		No.	90000
3	Aquaculture inputs production			No.	3000000
4	Aquaculture inputs production			No.	400000
5	Bakery & Confectionery Unit			No.	1000000
6	Bakery & Confectionery Unit			No.	1500000
7	Bee Keeping			No.	371500
8	Bio fertilizers			No.	160000
9	Buffalo Farming			1+1	248000
10	Bulk Milk Cooling Unit			No.	1250000
11	Cold Storage			No.	11500000
12	Combine harvester	Tractor mounted Wheel type		No.	3050000
13	Combine harvester			No.	2450000
14	Commercial Broiler Farming			5000	2458000
15	Commercial Layer Farming			10000	11642000
16	Compost/ Vermin Compost	Compost	NADEP Compost	No.	29000
17	Dairy Processing Unit			No.	150000
18	Dal/ Pulses Mill			No.	3500000
19	Diesel Pump Sets			No.	55550
20	Drip Irrigation			ha	66000

21	Education Loans	Study in India		No.	1000000
22	Education Loans	Study Abroad		No.	2000000
23	Export Credit	Post Shipment Export Credit		No.	100000000
24	Export Credit	Pre Shipment Export Credit		No.	100000000
25	Farm Ponds/ Water Harvesting Structures			No.	224000
26	Fish Culture			ha	100000
27	Floriculture			ha	273200
28	Food Grain Processing	Flour Mill		No.	14000000
29	Fruit Processing	Chips		No.	2000000
30	Fruit Processing	Pickle		No.	1000000
31	Goat	Rearing Unit		20+1	414000
32	Goat	Breeding Unit		500+25	9630000
33	Go down			No.	40000000
34	Graded Buffalo Farming			5+5	248000
35	Healthcare	Hospital		No.	10000000
36	Individuals/ Individual members of JLGs			No.	200000
37	Individuals/ Individual members of SHGs			No.	200000
38	Integrated Farming			ha	450000
39	Integrated Farming			ha	650000
40	Leveler	Laser Guided		No.	450000
41	Loan for Affordable Housing Projects			No.	600000

42	Loan for Affordable Housing Projects			No.	300000
43	Loan to PACS/ FSS/ LAMPS			No.	500000
44	Manufacturing Sector	Term Loan	Small	No.	50000000
45	Manufacturing Sector	Working Capital	Medium	No.	50000000
46	Manufacturing Sector	Working Capital	Small	No.	20000000
47	Manufacturing Sector	Term Loan	Medium	No.	500000000
48	Manufacturing Sector	Term Loan	Micro	No.	5000000
49	Manufacturing Sector	Working Capital	Micro	No.	500000
50	Meat & Poultry Processing			No.	500000
51	Mushroom Cultivation			1000 Kg. per Cycle	211000
52	Nursery			ha	1967700
53	Oil Extraction			No.	8200000
54	On Farm development (OFD) Works			m.	75000
55	Other machinery	Other Machinery & Equipments		No.	210000
56	Other machinery	Other Machinery & Equipments		No.	560000
57	Pig Breeding Unit			10+2	1095000
58	Plantation	Bamboo		ha	86636
59	Plantation	Eucalyptus		ha	93176
60	Plantation	Bamboo	Agro	Acre	174615
61	Plantation	Poplar		ha	235040
62	Power Tiller			No.	265000
63	Reclamation of Problem Soils		5	ha	43600
64	Refrigerated Tanker Van			No.	3450000

65	Rice Processing				No.	8000000
66	Sanitation				No.	25000
67	Seed Processing		All Seed Types		No.	2500000
68	Service Sector		Term Loan	Medium	No.	125000000
69	Service Sector		Working Capital	Micro	No.	1000000
70	Service Sector		Term Loan	Small	No.	50000000
71	Service Sector		Working Capital	Small	No.	5000000
72	Service Sector		Working Capital	Medium	No.	25000000
73	Service Sector		Term Loan	Micro	No.	10000000
74	Spice Processing				No.	300000
75	Sprinkler Irrigation				ha	204000
76	Start		ups		No.	50000000
77	Sugarcane processing		Jiggery production		No.	500000
78	Thresher				No.	220000
79	Tube Well				No.	480000
80	Two Wheeler Loans				No.	100000
81	Veterinary Clinic		Mobile		No.	3500000
82	Veterinary Clinic		Fixed		No.	300000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Other Vegetables ()	Acre	54656
2	Annual Vegetables	Potato/ Aloo (Irrigated)	Acre	98996
3	Broiler Farming	Others_Bulandshahr	5000	378000
4	Buffalo Farming	Others_Bulandshahr	1+1	147000
5	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)	Acre	18700
6	Cereals	Barley/ Jav (Irrigated)	Acre	24696
7	Cereals	Maize/ Makka (Irrigated)	Acre	25740
8	Cereals	Wheat/ Gehu (Irrigated)	Acre	33153
9	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	41614
10	Indigenous Cattle Farming	Others_Bulandshahr	2	147000
11	Layer Farming	Others_Bulandshahr	5000	121000
12	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	23016
13	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	Acre	18168
14	Sugar Crops	Sugarcane/ Ganna (Irrigated)	Acre	68755

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 Organization
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 Counseling Centers

FPO	Farmer Producer Organization
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 Rain fed 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	Devendra Kumar Singh
Designation	DDM, NABARD
Address 1	632 laxmi nagar
Address 2	
Post Office	Bulandshahr Kutchery SO
District	BULANDSHAHR
State	Uttar Pradesh
Pin-code	203001
Telephone No.	09452540234
Mobile No.	9452540234
Email ID	bulandshahr@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

- Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. - Focus Segments: - Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) - Fabrics & Textiles - Handicrafts Value Chain	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the - largest wholesale debt providing NBFC for SDG6 - largest wholesale debt funder for last mile WASH - pioneer in climate ready WASH funding, and - only NBFC covering all sectors and risk spectra under WASH.
Corporate Office NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉: nabsamruddhi@nabard.org	Registered Office NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020 ☎: 040-23241155/56 🌐: www.nabsamruddhi.in



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

- Largest lender in FPO space - Present in 21 States and 3 UTs including North East 3000+ FPOs credit linked - Collateral free lending at affordable rates - Soft loan for Agri Startups	- Financing FPOs through - Working Capital - Term Loan - Pledge Financing (eNWR) - Term lending for Corporates/ NBSCs/ MFIs
Corporate Office C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉: corporate@nabard.org	Registered Office C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉: finance@nabkisan.org 🌐: www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

- A Non deposit taking systemically important NBSC-MFI- Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country - Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers. - Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans	- Timely and adequate credit without collateral - Affordable interest rate in the sector - Insurance facility to borrowers and co-obligants - Doorstep delivery of financial services
Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500 ✉: ho@nabfins.org 🌐: www.nabfins.org	



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES Pan India Presence with offices in 31 State/UTs	- Project Management Consultancy - IT Based Natural Resources Information System - Feasibility, Socio-economic & Impact Evaluation Studies - Third Party Monitoring	- Climate Change & Sustainability - Value Chain Development - Skill & Livelihood Development - Preparation Detailed Project Reports (DPRs) - Transaction Advisory Services
Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051 ☎: 022-26539419 ✉: headoffice@nabcons.in Corporate Office: NABCONS, 7 th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125 ☎: 011-41538678/25745103 🌐: www.nabcons.com		

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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

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