



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



चित्रकूट
Chitrakoot

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: Chitrakoot

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

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District Development Manager
NABARD

Chitrakoot

PLP Document finalized by: Uttar Pradesh Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	District lies between Lat. 24° 48' to 25° 12' N and Lang. 80° 58' to 81° 34' E. Distance from East to West is 62 Km. & North to South is 57.5 Km. District is bounded in the North by Kaushambi in the South by Satna(M.P.) Rewa (M.P.) in the East by PrayagRaj in the West by Banda.
2	Type of soil	Mixed red and black
3	Primary occupation	Agriculture is the most important economic activity in the district and around 75-80 percent of the population is engaged in this activity. Apart from agriculture activities like buffalo rearing poultry farming and fisheries are also being carried out in the district.
4	Land holding structure	The share of small and Marginal Medium and other farmers in land holding is 88 percent 11 percent and 1 percent respectively

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The basic level of credit flow in the district was Rs.40690.43 lakh Rs.63751.07 lakh and Rs.88933.51 lakh in the years 2021-22 2022-23 and 2023-24 respectively which was 29.0 percent 45.80 percent and 82.60 percent of the annual credit plan
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2	CD Ratio	The credit to deposit ratio stood at 52.6 percent 51.80 percent and 50.70 percent in the FY 2021-22 2022-23 and 2023-24 respectively.
3	Investment credit in agriculture	The investment credit under agriculture in the district was Rs.123.00 lakh Rs.542.76 lakh and Rs.669.36 lakh in the years 2021-22 2022-23 and 2023-24 respectively.
4	Credit flow to MSMEs	The credit flow under MSME in the district was Rs.8501.29 lakh Rs.17630.82 lakh and Rs.28361.82 lakh in the years 2021-22 2022-23 and 2023-24 respectively.
5	Other significant credit flow, if any	

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Rs.181165.44 lakhs
2	Projection for agriculture and its components	Rs.119040.04 lakhs
3	Projection for MSMEs	Rs.50720.00 lakhs
4	Projection for other purposes	Rs.11405.40 lakhs

5. Developmental Initiatives

- 05 new CSS FPOs i.e. one in each block has been formed and promoted by NABARD. One of the FPOs is successfully working on Pulses Millets Wheat and its value addition.
- 01 new Proposal on LEDP on Wooden toys promoting the ODOP for the district has been mobilised by DDM in the district.
- All the PACS of the district Chitrakoot have been covered in the first phase itself under PACS Computerisation project.

6. Thrust Areas

1. The key focus areas for 2025-26 are: greater convergence under GSS credit-linked schemes promoting dairy and allied activities business expansion of cooperatives and FPOs expansion of industrial activities through MSME units and increasing credit flow under other priority sectors.

7. Major Constraints and Suggested Action Points

1. Considering the agrarian economy of the district it is very important that productivity along with increase in ATL sustaining irrigation facilities adoption of latest technologies etc are taken care.
2. Watershed activities needs to be promoted as Bundelkhand region is more prone to climate adversaries.
3. Skill development initiatives for women youth traditional family artisans parallelly needs to be taken care of.
4. Promoting MSME activities and setting up of new micro and small industries will further help to achieve a trillion dollar economy vision of the state government.

8. Way Forward

1. To achieve the total estimated credit potential in the district and specifically to enhance 'capital formation' in agriculture coordinated efforts by all stakeholders such as banks government departments and NGOs are required.
2. Regular monitoring of targets against achievements through the L.B.R. reporting system by banks DLCCs/BLBCs meetings is crucial.
3. The implementation of SHGs JLGs RuPay cards Kisan Credit Cards PMJDY PMSBY PMJJBY Pradhan Mantri Mudra Yojana APY and Stand-Up India Scheme along with the Financial Inclusion campaign can lead to inclusive development and achieve various objectives in the rural areas of the district.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise Use

Utility

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

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

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

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	114534.36
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	99670.91
2	Term Loan for agriculture and allied activities	14863.45
B	Agriculture Infrastructure	1646.48
C	Ancillary activities	2859.20
I	Credit Potential for Agriculture A+B+C)	119040.04
II	Micro, Small and Medium Enterprises	50720.00
III	Export Credit	640.00
IV	Education	900.00
V	Housing	3451.00
VI	Social Infrastructure	860.65
VII	Renewable energy	1372.50
VIII	Others	4181.25
	Total Priority Sector	181165.44

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	93992.73
2	Water Resources	2326.16
3	Farm Mechanisation	3131.64
4	Plantation & Horticulture with Sericulture	1641.03
5	Forestry & Waste Land Development	515.78
6	Animal Husbandry - Dairy	9015.02
7	Animal Husbandry - Poultry	1018.90
8	Animal Husbandry - Sheep, Goat, Piggery	2014.60
9	Fisheries	841.60
10	Farm Credit- Others	36.90
	Sub total	114534.36
B	Agriculture Infrastructure	
1	Construction of storage	820.00
2	Land development, Soil conservation, Wasteland development	826.48
3	Agriculture Infrastructure - Others	0.00
	Sub total	1646.48
C	Ancillary activities	
1	Food & Agro. Processing	2010.70
2	Ancillary activities - Others	848.50
	Sub Total	2859.20
II	Micro, Small and Medium Enterprises	
	Total MSME	50720.00
III	Export Credit	640.00
IV	Education	900.00
V	Housing	3451.00
VI	Social Infrastructure	860.65
VII	Renewable energy	1372.50
VIII	Others	4181.25
	Total Priority Sector	181165.44

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Indian Bank

1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	3399.00
2	No. of Sub Divisions	4
3	No. of Blocks	5
4	No. of revenue villages	651
5	No. of Gram Panchayats	331

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	N0s.
1	State	Uttar Pradesh
2	District	Chitrakoot
3	Agro-climatic Zone 1	Central Plateau and Hills Region
4	Agro-climatic Zone 2	Bundel Khand
5	Agro-climatic Zone 3	Bundel Khand
6	Agro-climatic Zone 4	Bundel Khand
7	Agro-climatic Zone 5	Bundel Khand
8	Climate	Dry sub-humid to dry-arid

9	Soil Type	Mixed red and black
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3. Land Utilisation [Ha]

Sr. No.	Particulars	NØs.
1	Total Geographical Area	295501
2	Forest Land	81363
3	Area not available for cultivation	33502
4	Barren and Unculturable land	18925
5	Permanent Pasture and Grazing Land	48
6	Land under Miscellaneous Tree Crops	5097
7	Cultivable Wasteland	7940
8	Current Fallow	971
9	Other Fallow	14923

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	NØs.	% to Total	Ha.	% to Total
1	<= 1 ha	127736	71.44	50246	27.35
2	>1 to <=2 ha	29620	16.57	40910	22.27
3	>2 to <=4 ha	14006	7.83	37969	20.67
4	>4 to <=10 ha	6325	3.54	37288	20.30
5	>10 ha	1110	0.62	17284	9.41
6	Total	178797	100	183697	100

6. Workers Profile [In '000]

Sr. No.	Particulars	NØs.
1	Cultivators	130.79
2	Of the above, Small/ Marginal Farmers	120.00

3	Agricultural Labourers	89.51
4	Workers engaged in Household Industries	7.97
5	Workers engaged in Allied agro activities	NA
6	Other workers	54.34

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	991.00	527.00	464.00	895.00	96.00
2	Scheduled Caste	266.00	141.00	125.00	246.00	20.00
3	Scheduled Tribe	0.37	0.20	0.17	0.36	0.00
4	Literate	530.00	330.00	200.00	467.00	63.00
5	BPL	NA				

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	168.00
2	Rural Households	151.00
3	BPL Households	81.00

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	149.00
2	Having source of drinking water	168.00
3	Having electricity supply	168.00
4	Having independent toilets	29.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	651
2	Villages having Agriculture Power Supply	561
3	Villages having Post Offices	92
4	Villages having Banking Facilities	651
5	Villages having Primary Schools	651
6	Villages having Primary Health Centres	651
7	Villages having Potable Water Supply	651

8	Villages connected with Paved Approach Roads	501
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Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	As per Census Booklet 2011 and DSB 2023
1.a Additional Information	As per Census Booklet 2011 and DSB 2023
2. Soil & Climate	District KVK profile
3. Land Utilisation [Ha]	As per Census Booklet 2011 and DSB 2023
4. Ground Water Scenario (No. of blocks)	CGWB 2023 booklet
5. Distribution of Land Holding	As per Census Booklet 2011 and DSB 2023
6. Workers Profile [In '000]	As per Census Booklet 2011 and DSB 2023
7. Demographic Profile [In '000]	As per Census Booklet 2011 and DSB 2023
8. Households [In '000]	As per Census Booklet 2011 and DSB 2023
9. Household Amenities [Nos. in '000 Households]	As per Census Booklet 2011 and DSB 2023
10. Village-Level Infrastructure [Nos.]	As per Census Booklet 2011 and DSB 2023

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	959
2	Primary Health Centres	29
3	Primary Health Sub-Centres	156
4	Dispensaries	10
5	Hospitals	38
6	Hospital Beds	714

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	331
2	Registered FPOs	21
3	Agro Service Centres	0
4	Soil Testing Centres	1
5	Approved nurseries	29
6	Agriculture Pumpsets	669
7	Pumpsets Energised	544
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	148
2	Irrigation Potential Created	133
3	Net Irrigated Area (Total area irrigated at least once)	58
4	Area irrigated by Canals/ Channels	8
5	Area irrigated by Wells	6
6	Area irrigated by Tanks	3
7	Area irrigated by Other Sources	41
8	Irrigation Potential Utilized (Gross Irrigated Area)	58

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	2290
2	Railway Line [km]	121
3	Public Transport Vehicle [Nos]	983
4	Goods Transport Vehicles [Nos.]	3383

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	NA	NA
2	Sugarcane (Gur/ Khandsari/ Sugar)	0	0
3	Spices (Masala Powders/ Pastes)	1	NA
4	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	NA
5	Cotton (Ginning/ Spinning/ Weaving)	12	NA
6	Others	675	

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	4838	349	4489
2	Cattle - Indigenous	262902	52867	210035
3	Buffaloes	251688	50000	201688
4	Sheep - Cross bred	35	20	15
5	Sheep - Indigenous	19648	NA	NA
6	Goat	175973	20313	155660
7	Pig - Cross bred	58	38	20
8	Pig - Indigenous	4412	2200	2212
9	Horse/Donkey/Camel	559	300	259
10	Rabbit	100	50	50
11	Poultry - Improved	1759	969	790
12	Poultry - Indigenous	83176	NA	NA

Sources

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	13
2	Veterinary Dispensaries	1
3	Disease Diagnostic Centres	10
4	Artificial Insemination Centers	23
5	Animal Breeding Farms	0
6	Dairy Cooperative Societies	234
7s	Fishermen Societies	7

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	11528	MT	31	gm/day
2	Egg	48	Lakh Nos.	5	nos/p. a.
3	Milk	226735	MT	345	gm/day
4	Meat	5031	MT	16	gm/day
5	Wool	13.00	MT	13	

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District Statistics booklet (DSB)
12. Infrastructure & Support Services For Agriculture[Nos.]	DSB & KVK website & NRM forest dept website
13. Irrigation Coverage ['000 Ha]	District Statistics booklet (DSB)
14. Infrastructure For Storage, Transport & Marketing	Vahan portal and dcmsme.gov.in
15. Processing Units	dcmsme.gov.in
16. Animal Population as per Census [Nos.]	20th Livestock census
17. Infrastructure for Development of Allied Activities [Nos.]	District Statistics booklet (DSB)
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Animal Husbandry department

District Profile

Key Insights into Agriculture and Allied Sectors

Table 1: Crop Production, Maintenance and Marketing - Agriculture Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	41.78		
2	Land Holdings - SF (%)	88.00	88.00	88.00
3	Land Holdings - MF (%)	11.37	11.37	11.37
4	Rainfall -Normal (mm)	1011	1011	1011
5	Rainfall - Actual (mm)	1379	2015	843
6	Cropping Pattern	Rabi Kharif and Zaid	Rabi Kharif and Zaid	Rabi Kharif and Zaid

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	29180.37	43213.97	57456.82

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	10.00	23.00	2300.00	5.00	11.00	2200.00	10.00	25.00	2500.00
2	Sorghum	17.00	27.00	1588.24	19.00	23.00	1210.53	33.00	49.00	1484.85
3	Pearl Millet	9.00	14.00	1555.56	9.00	12.00	1333.33	11.00	12.00	1090.91
5	Pigeon Pea	16.00	25.00	1562.50	16.00	28.00	1750.00	20.00	33.00	1650.00
6	Lentil	19.00	17.00	894.74	19.00	16.00	842.11	24.00	3.00	125.00
7	Wheat	50.00	164.00	3280.00	48.00	154.00	3208.33	48.00	251.00	5229.17
8	Barley	5.00	15.00	3000.00	5.00	13.00	2600.00	5.00	14.00	2800.00
9	Chickpea	46.00	59.00	1282.61	42.00	54.00	1285.71	47.00	52.00	1106.38
10	Indian Mustard	2.00	2.00	1000.00	2.00	2.00	1000.00	2.00	3.00	1500.00

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	1.91	1.91	2.21
2	Net sown area (lakh ha)	1.65	1.65	1.32
3	Cropping intensity (%)	115.76	115.76	167.42

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	101.11	96.00	61.48
2	Fertilizer consumption - Rabi (kg/ha)	101.11	128.00	119.00
3	Total (kg/ha)	202.33	224.00	180.48

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	1	1	1

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	14510	46183	46742
2	GLC through KCC (Rs. lakh)	18870.14	39587.82	52592.25

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	133623	105613	78668
2	State Govt Sponsored Schemes Coverage (No.)			

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	2	2	2
2	Soil Health Cards Issued (No.)	2000	2200	2500

Table:10 Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	40512	46119	61025
2	Crop Loss Compensation, if any (Rs. lakh)	313.00	304.00	543.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	District Statistitcs booklet and GSDP report 21-22
Table 2: GLC under Agriculture	SLBC India portal
Table 3: Major Crops, Area, Production, Productivity	District Agriculture office
Table 4: Irrigated Area, Cropping Intensity	District Statistitcs booklet
Table 5: Input Use Pattern	Fertiliser statistics bokklet 2021-22
Table 6: Trend in procurement/marketing	enam.gov.in/web/aspirational districts
Table 7: KCC Coverage	SLBC India portal
Table 8: PM Kisan & Other DBTs	DD Agriculture office
Table 9: Soil testing facilities	napanta.com & soilhealth.dac.gov.in
Table 10: Crop Insurance	pmfby.gov.in

Water Resources

Table 1 : Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	191	191	221
2	Net Irrigated Area ('000 ha)	94	94	58
3	Gross Irrigated Area ('000 ha)	110	110	59

Table 2 : Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Chitrakoot	Karwi	Critical	Critical	Critical
2	Uttar Pradesh	Chitrakoot	Manikpur	Safe	Safe	Safe
3	Uttar Pradesh	Chitrakoot	Mau	Semi-critical	Semi-critical	Semi-critical
4	Uttar Pradesh	Chitrakoot	Pahari	Semi-critical	Semi-critical	Semi-critical
5	Uttar Pradesh	Chitrakoot	Ramnagar	Semi-critical	Semi-critical	Semi-critical

Table Name	Source(s) and reference year of data
Table 1: Irrigated Area & Potential	District Statistics booklet 2023
Table 2: Block level water exploitation status	CGWB report 2023

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	115.89	0.00	315.33

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	10222	10954	12562
2	Power Tillers	19	19	19

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	1	1	1
2	Other minor repair & service centers (No.)	0	0	0

Table:10 Crop Insurance

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Mechanisation in District	WAPCOS ltd report of Ministry of A & FW 2018
Table 3: Service Centers	District Statistics booklet 2023

Plantation & Horticulture including Sericulture
Table 1: GLC

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

Table 2: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Indian Gooseberry	0.37	3.91	0.37	3.91	0.37	3.91
2	Banana	0.01	0.37	0.01	0.37	0.01	0.37
3	Guava	0.02	0.41	0.02	0.41	0.02	0.41
4	Lemon	0.18	0.73	0.18	0.73	0.18	0.73
5	Bitter Gourd	0.08	1.60	0.08	1.60	0.08	1.60
6	Bottle Gourd	0.12	3.80	0.12	3.80	0.12	3.80
7	Brinjal	0.09	3.20	0.09	3.20	0.09	3.20
8	Cabbage	0.01	2.50	0.01	2.50	0.01	2.50
9	Cucumber	0.37	0.10	0.37	0.10	0.37	0.10
10	Carrot	0.04	3.00	0.04	3.00	0.04	3.00
11	Chilli	0.10	0.24	0.10	0.24	0.10	0.24
12	Pumpkin	0.06	2.80	0.06	2.80	0.06	2.80
13	Onion	0.10	2.80	0.10	2.80	0.10	2.80
14	Potato	0.30	9.00	0.30	9.00	0.30	9.00
15	Tomato	0.17	7.00	0.17	7.00	0.17	7.00
16	Coriander	0.01	0.01	0.01	0.01	0.01	0.01

Table 3: Production Clusters

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

Table 4: Sericulture

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

Table 5: Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	0	0	0
2	Weavers' population (No.)	0	0	0
3	Reeling Units (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Production and Productivity	Horticulture department
Table 3: Production Clusters	Horticulture department
Table 4: Sericulture	Sericulture department
Table 5: Weavers Clusters	Horticulture department

Forestry & Waste Land Development

Table 1: GLC

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

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	81	81	81
2	Waste Land ('000 ha)	12	12	8
3	Degraded Land ('000 ha)	17	17	19

Table 3: Nurseries

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Area under Forest Cover & Waste Land	District Statistics booklet 2023
Table 3: Nurseries (No.)	nms.pmsupfd.in

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)	343.93	507.00	751.75
2	KCC for working capital (₹ lakh)	72.62	62.40	168.15
3	KCC for working capital (No.)	118	73	184
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Table 2: Processing Infrastructure

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

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Processing Infrastructure	Food safety officer Chitrakoot
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NABARD

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1.50	41.97	6.18
2	KCC for working capital (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	0	0	0
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Table 2: Poultry

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	83176	83176	83176
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)			
5	Hatcheries (No.)			
6	Popular breeds	Country Chicken	Country Chicken	Country Chicken

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Poultry	19th Livestock census 2012

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

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

Sources

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

Fisheries
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	8.82	77.30	39.90
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	10	12	12
4	KCC for working capital (₹ lakh)	8.42	8.66	17.93

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)		1	
2	Reservoirs (No.)	38	38	39
3	Cage Culture/ Bio-floc technology (No.)			12
4	Fish Seed Hatchery (No.)			

Table 3 : Marine Fisheries (No.)

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

Table 4 : Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Inland Fisheries Facilities	DSB 2023 and fishery department chitrakoot
Table 3 : Marine Fisheries (No.)	Fisheries department
Table 4 : Brackish Water Fisheries	Fisheries department
Table 5: Fisheries Infrastructure Development Fund (FIDF)	NABARD

Farm Credit - Others & Integrated Farming

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	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
4	Credit to Two wheelers (₹ lakh)			

Table 2: Area under Integrated Farming

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area under IF ('000 ha)	0	0	0
2	Area under homestead based IF ('000 ha)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Area under Integrated Farming	Agriculture department and KVK

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2.00	39.25	14.48
2	Loans for Storage Godowns (₹ lakh)	0.00	0.00	0.00
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00
4	Loans for Other Agri Infrastructure (₹ lakh)	16.00	15.20	0.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	0	0	0
2	Cold Storages (Capacity - '000 MT)	0	0	0
3	Storage Godowns (No.)	51	51	51
4	Storage Godowns (Capacity - '000 MT)	18126	18126	18126

5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)			1
6	Market Yards [Nos] / Wholesale Market (No.)			
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	6	6	6

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC and Agriinfra.dac.gov.in
Table 2: Agri Storage Infrastructure	District Statistics booklet 2023

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

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

Table 2: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)	24	24	24
2	Area treated for soil & water conservation treatment ('000 ha)	6	6	6
3	Gap ('000 ha)	18	18	18

Table 3: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	3	3	1
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	SLBC India portal
Table 2: Area requiring Soil Treatment & Area Treated	DSB 23 & wdcpmksy.dolr.gov.in
Table 3: NABARD's interventions	NABARD

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1 : Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	22400.00	22400.00	22400.00

Table 2: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Plant tissue culture facility (No.)	0	0	0
2	Pack Houses (No.)	0	0	0
3	Food Quality Testing Labs	0	0	0
4	Agri-Economic Zones (No.)	0	0	0
5	Cashew Processing Units (No.)	0	0	0
6	Agri Start-Ups (No.)	0	0	0
7	Cashew Processing Capacity ('000 MT)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: Fertilizer Consumption	Fertiliser statistics booklet 2021-22
Table 2: Facilities Available	Agriculture department

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	121.00	503.51	654.88
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	5340.67	14675.69	20779.32

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)			10879
2	Procurement through PACS and LAMPS (MT)			4755

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	0	2	2
2	ACABCs (No.)	0	0	4

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Procurement	DY RMO Office Chitrakoot
Table 3: Other Ancilliary Services	SLBC India portal

MSME
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	8501.00	17630.82	28361.82
2	No. of units financed	7577	5976	5452
3	Loans under Stand Up India Scheme (Rs. lakh)	10.01	42.69	48.00
4	Loans to Weavers' Coop. Societies (Rs. lakh)	0.00	0.00	0.00

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	1	1	1
2	Micro Units (No.)	4800	11256	12388
3	Small Units (No.)	501	236	682
4	Medium Units (No.)	6	8	7
5	Udyog Aadhar Registrations (No.)			9040

Table 3: Traditional activities

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

Table 4: DIC interventions

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

Table 5: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)			
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	1	1	1

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: MSME units - Cumulative	District industrial profile
Table 3: Traditional activities	District industrial profile chitrakoot
Table 4: DIC interventions	DIC office Chitrakoot
Table 5: Skill Development Trainings	NABARD

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)	41.72	43.24	73.86
3	GLC under Housing (Rs. lakh)	739.47	958.11	781.45

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	4417	9212	1713

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	6987	6987	6987
2	Amt of subsidy released (Rs. lakh)	1360.98	1360.98	1360.98

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC India portal
Table 2: Progress under PMAY	rhreporting.nic.in
Table 3: Progress under SBM	SBM site

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)			
2	Amt of RIDF assistance (Rs. lakh)	1908.00	0.00	7682.00

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	RIDF Projects sanctioned	7	0	2

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	NABARD
Table 2: Progress under Govt. investments (Type and number of projects)	NABARD

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	0.50

Sources:

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

Renewable Energy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)			
2	Assistance under Green Climate Fund (Rs. lakh)			
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	0.00	0.10	6.14

Sources

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

Sources

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	668.93	1169.27	3761.85
2	JLG Bank Linkage (Rs. lakh)	4186.68	7680.10	8326.58
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.00	0.00	0.00
2	Mission Shakti (SRLM) (Rs. lakh)			
3	NRLM (Rs. lakh)	820.30	3159.00	1311.35
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	0.00	0.00	0.00
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)		2.00	0.00

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	5	5	5
2	No. of SHGs formed	917	957	96
3	No. of SHGs credit linked (including repeat finance)	1036	671	687
4	Bank loan disbursed (Rs. lakh)	1043.00	2106.37	889.01
5	Average loan per SHG (Rs. lakh)	1.00	3.13	1.29
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 India portal
Table 2: Promotional Interventions	nrlm.gov.in
Table 3: Status of SHGs	nrlm website

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.)	0	0	264
2	Consumer Stores (No.)	0	0	0
3	Housing Societies (No.)	0	0	1
4	Weavers (No.)	0	0	0
5	Marketing Societies (No.)	0	0	2
6	Labour Societies (No.)	0	0	4
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	0	0	5
10	Others (No.)	0	0	18
11	Total (No)	0	0	298

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.)	39	39	39
2	Multi state cooperative societies (No.)			

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

Sr. No.	MoC Scheme/ Initiative	Status/ Progress in the district	
		No. of PACS/ No. of Units	Investment/ Working Capital requirement (as the case may be)
DTP0000299	DTP0000300	DTP0000301	DTP0000302
1	Adoption of Model Bye-laws by the societies in the district	39	
2	Potential for formation of new MPACS	8	
3	PACS Computerisation	39	

Sources

4	ARDBs Computerisation	0	
5	New MPACS/ Primary Dairy Societies/ Fisheries Societies established	0	
6	World's largest grain storage plan for cooperatives		
a	PACS sanctioned with warehousing facility & other related infrastructure	0	
b	Capacity of the grain storage godowns sanctioned	0	
7	PACS as Common Service Centres (CSCs)	35	
8	PACS as Kisan Samridhi Kendras (KSKs)		
9	PACS as Jan Aushadi Kendras (JAK)	4	
10	Petrol/ Diesel distributorship/ dealership	0	
11	LPG distributorship	2	
12	PACS as Pani Samitis	0	
13	PM Kusum Scheme	0	
14	Societies engaged as Bank Mitras of DCCB	0	
15	Societies/ Bank Mitras provided with micro-ATMs		
16	Societies which have taken membership in the Multi State Cooperative Societies		
a	Membership in Multi State Cooperative Society on Seeds	0	
b	Membership in Multi State Cooperative Society on Organic farming & products	0	
c	Membership in Multi State Cooperative Society on Agri-exports	0	

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	134.209.222.136
Table 2: Details of credit cooperative societies	134.209.222.136
Table 3: Block wise, sector wise distribution of cooperative societies in the district	134.209.222.136
Table 4: Status/ progress under various schemes of MoC in the district	National cooperative database

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	Chitrakoot		Milk Societies	236	Average	Milk Societies	3	Average	Milk Societies	21	Average
2	Uttar Pradesh	Chitrakoot		Agro Processing Societies	5	Deficient						
3	Uttar Pradesh	Chitrakoot		Consumer Stores	5	Deficient						
4	Uttar Pradesh	Chitrakoot		Salary Earners Societies	15	Average						
5	Uttar Pradesh	Chitrakoot		Fishery Societies	5	Deficient						
6	Uttar Pradesh	Chitrakoot		Housing Societies	1	Average						
7	Uttar Pradesh	Chitrakoot		Labour Societies	4	Deficient						
8	Uttar Pradesh	Chitrakoot		Marketing Societies	2	Deficient						

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Village s	Househol ds
Commercial Banks	17	42	10	32	0	0	1836	508	15	4005
Regional Rural Bank	1	41	33	8	0	0	560	41	16	4103
District Central Coop. Bank	1	9	3	0	6	0	0	30	73	18690
Coop. Agr. & Rural Dev. Bank	1	1	1	0	0	0	0	0	653	168210
Primary Agr. Coop. Society	1	39	39	0	0	0	0	0	17	4313
Others	2	4	2	2	0	0	13823	1377	163	42053
All Agencies	23	136	88	42	6	0	16219	1956	5	1235

2. Deposits Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks				205316.56	237963.59	277871.99	16.8
Regional Rural Bank	765798	781890	788631	97650.25	107685.77	118248.75	9.8

Cooperative Banks	50016	55200	57080	3.4	6.7	10541.59	11381.18	12000.36	5.4	2.94
Others				0	0.0	0.00	185.20	231.90	25.2	0.06
All Agencies	815814	837090	845711	1.0	100.0	313508.40	357215.74	408353.00	14.3	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	74659	63558	60867	-4.2	43.6	101350.91	110493.33	125165.97	13.3	60.43
Regional Rural Bank	90746	62653	53753	-14.2	38.5	59370.73	65706.96	69295.67	5.5	33.46
Cooperative Banks	23425	13985	15167	8.5	10.9	4277.48	4193.32	7687.08	83.3	3.71
Others	0	10000	9800	-2.0	7.0	0.00	4737.24	4973.24	5.0	2.40
All Agencies	188830	150196	139587	-7.1	100.0	164999.12	185130.85	207121.96	11.9	100.0

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	49.4	46.4		45.0
Regional Rural Bank	60.8	61.0		58.6
Cooperative Banks	40.6	36.8		64.1
Others	0	2557.9		2144.6
All Agencies	52.6	51.8		50.7

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	274048	143891	49364	29311
Regional Rural Bank	144333	682	447	32583
Cooperative Banks	5	0	40	0
Others	0	0	0	0
All Agencies	418386	144573	49851	61894

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	419.00	0.3	179.59	0.1	1200.62	1.0	20.52	0.0	6894.63	5.5
Regional Rural Bank	380.08	0.5	316.95	0.5	931.68	1.3	0.10	0.0	1074.72	1.6
Cooperative Banks	41.56	0.5	41.52	0.5	0.00	0.0	0.00	0.0	24.45	0.3
Others	48.67	1.0	36.48	0.7	0.00	0.0	0.00	0.0	4676.29	94.0
All Agencies	889.31	0.4	574.54	0.3	2132.30	1.0	20.62	0.0	12670.09	6.1



7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022				31/03/2023				31/03/2024				Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	60310.00	24442.36	40.5	35276.30	34661.26	98.3	27494.50	41898.47	152.4				97.1
Regional Rural Bank	66813.99	13384.77	20.0	60022.03	24016.95	40.0	79150.83	38010.07	48.0				36.0
Cooperative Banks	11844.98	0.00	0.0	2043.00	27.15	1.3	986.00	4157.48	421.7				141.0
Others	1800.00	2863.30	159.1	0.00	5045.71	0	0.00	4867.49	0				53.0
All Agencies	140768.97	40690.43	28.9	97341.33	63751.07	65.5	107631.33	88933.51	82.6				59.0

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	124507.98	29057.37	23.3	79419.40	42671.21	53.7	92047.61	56787.46	61.7	46.2
Term Loan (Agri.)	1833.99	123.00	6.7	4883.00	542.76	11.1	1615.00	669.36	41.4	19.7
Total Agri. Credit	126341.97	29180.37	23.1	84302.40	43213.97	51.3	93662.61	57456.82	61.3	45.2
MSME	12132.01	8501.29	70.1	9325.73	17630.82	189.1	10516.91	28361.82	269.7	176.3
Other Priority Sectors*	2294.99	3008.77	131.1	3713.20	2906.28	78.3	3451.81	3114.87	90.2	99.9

Total Priority Sector	140768.97	40690.43	28.9	97341.33	63751.07	65.5	107631.33	88933.51	82.6	59.0
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9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	101350.91	7827.51	7.7	110493.33	20830.86	18.9	125165.97	22477.55	18.0	14.9
Regional Rural Bank	59370.73	0.00	0.0	65706.96	18852.04	28.7	69295.67	18785.22	27.1	18.6
Cooperative Banks	4277.48	0.00	0.0	4193.32	981.56	23.4	7687.08	723.26	9.4	10.9
Others	0.00	72.92	0	4737.24	119.51	2.5	4973.24	264.56	5.3	2.6
All Agencies	164999.12	7900.43	4.79	185130.85	40783.97	22.03	207121.96	42250.59	20.40	15.74

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

Source(s)	
1	SLBC India portal
2	SLBC India portal
3	SLBC India portal

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF):

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

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

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

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

2. Union Budget

2.1. Important Announcements

i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.

ii. Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.

iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.

iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.

v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts

vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.

vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.

viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.

ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.

x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.

xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.

xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

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

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

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

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

5. Govt Sponsored Programmes linked with Bank Credit

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

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

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

Uttar Pradesh Horticulture and Food Processing Industry Policy - 2022: The policy offers extensive incentives to boost the states food processing sector. Key subsidies include 35 percent of costs for plant machinery and technical civil work capped at Rs. 5 crore and 25 percent for expansion or modernization up to Rs. 1 crore. The policy also provides 100 percent stamp duty exemption on land purchases and 75 percent rebates on external development charges. Special incentives include a 50 percent subsidy on solar power projects for rural processing units with 90percent for women entrepreneurs. Cold chain infrastructure and value addition receive a 35percent subsidy with up to Rs. 10 crore for specific projects. The policy encourages decentralized processing and storage offering grants of up to 50percent or Rs. 50 lakh. Additionally a 25 percent freight subsidy on exports (excluding Nepal Bangladesh and Bhutan) and interest subsidies for Reefer Vehicles are provided. The entire state is treated as a unified market allowing license holders to operate across mandis. (Link-<https://invest.up.gov.in/uttar-pradesh-food-processing-industry-policy-2023/>)

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

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

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

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

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

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

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

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

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

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

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

- a. 50 percent of the cost for construction of tube well or maximum Rs. 75000/- (whichever is less)
- b. Rs 10000/- for water distribution system.
- c. Rs 68000/- per tube well for electrification of tube wells.

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

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

Uttar Pradesh Nandini Krishak 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

District Chitrakoot falls under the Central Plateau & Hills Region (Bundelkhand) agro-climatic zone. It is characterized by its backwardness, poverty, illiteracy, soil erosion and low productivity along with other socio-economic cultural constraints like "Anna Pratha" and uneconomical land holdings. The livestock productivity is low. Cropping systems followed by farmers of the district are Rice-wheat Fallow-chick pea/lentil Til-Lentil/ Chickpea. The major Kharif crops of the district include paddy, maize, jowar, bajra, urd, moong, til, arhar and the Rabi crops include wheat, barley, gram and mustard. The average annual rainfall in the district is 1011 mm. The Gross cropped area for the district is 2.21 lakh ha whereas the net sown area is 1.32 lakh ha. The cropping intensity comes out to be around 167.42. The share of small and Marginal Medium and other farmers in land holding is 88 percent, 11 percent and 1 percent respectively. There are a total of 02 Soil testing labs in district and the no. of soil health card issued is 2500 as per latest data available. The credit flow under the sector for the FY 2021-22, 2022-23 and 2023-24 is Rs.29180.37, lakh Rs.43213.97 lakh and Rs.57456.82 lakh. Promotion of 50 ha organic clusters by Agriculture department is helping in creating awareness about natural/organic farming and promoting water resistant crops.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The major challenge for the district is the increase in area of Paddy and Wheat which parallelly increase the use of fertilisers. There are 183 seed selling center present in the district which provide quality seeds to farmers. There are 174 fertiliser outlets. There is 01 KVK in the district which is building the capacities of farmers in promoting organic and natural farming conducting training of more than 200 farmers in FY 2023-24 along with multiple events on Millet's farming promotion. The share of financing under AIF has increased in the last two years i.e. Rs.51.87 lakh in FY 2022-23 and Rs.271.03 lakhs in FY 2023-24 which is pushing the agri infrastructure in the district. Farmers are taking advantage of PMFME scheme for small processing units. Bankers feel safe to lend in such activities backed by government subsidies and credit guarantees. There are 21 FPOs which play a vital role in farm aggregation and input supply. 03 FPOs are working in Seed production and marketing and more than 10 FPOs are in input supply. There are 02 soil testing labs which may be expanded to each block. KCC is the major driving force behind the farm credit which needs to be supplemented by efforts of Banks District Administration and NABARD.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The gross irrigated area in the district is 0.58 lakh ha which is 26.24 percent of the gross cropped area. The percentage of irrigated area from various sources such as Canals, Tubewell, Wells, Ponds and others is 14 percent, 69 percent, 10 percent, 6 percent and 1 percent respectively. The majority of the tubewells are using diesel pump sets. Mandakini and Yamuna rivers flow through the district. As per 'Dynamic Ground Water Resources of India' published by Central Ground Water Board (as on March 31 2023) out of 05 development blocks of the district 03 development blocks namely Ramnagar, Mau and Pahari are categorised as semi critical and 01 block namely Karwi lies in critical zone. Remaining 01 block namely Manikpur lies in safe category. The average Stage of Ground Water Extraction (SOE) of the State is 70.76 whereas the stage of groundwater extraction for the district is 81.79 which is quite high. Major issues faced are over Exploitation of Ground Water and declining trend in Ground water levels. The credit flow under the sector is not readily available with the department, however various line departments are providing support in form of Drip, Sprinkler, irrigation, water supply pipes, Solar pumps, boring systems etc. which ensures water conservation and less wastage of water. These micro irrigation facilities are well favourable for Bundelkhand region which is heavily dependent on rainfall and dominated by Rabi season only.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

State horticulture department is providing subsidy for the drip and sprinkler system under per drop more crop scheme micro irrigation component of PM Krishi sinchai yojna. Subsidy for small and marginal farmers is 90 percent whereas for other farmers is 80 percent. Under PM KUSUM a total of 689 Solar Pumps have been installed in the district till 31.03.2024. There are enough vendors present in the district which are providing installation and repair services for such equipment. The major issue is the overextraction of ground water. It necessitates the usage of micro irrigation techniques which will help controlling the receding ground water table. Sensitisation workshops need to be conducted for farmers by KVKs Agriculture department Horticulture department NEDA etc to promote such micro irrigation techniques. Seeds of good quality which consume less water needs to be developed and propagated for such regions. Pradhan Mantri Krishi sinchai yojna focuses on water use efficiency in a focused manner with end to end solution on source creation distribution management field application and extension activities. It has components namely i) Accelerated Irrigation Benefit Programme ii) Har Khet ko Pani iii) Per Drop More Crop iv) Watershed. NABARD has setup Long Term Irrigation Fund (LTIF) and Micro Irrigation Fund (MIF) to boost irrigation facilities.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanisation is important as it leads to increased production and productivity, better utilisation of irrigation potential adoption of multi cropping pattern etc. Though machinery are used with an objective of minimising cost, increasing income minimising losses however reducing drudgery in Operations increasing cropping intensity etc. are also the others benefits derived. Post harvest machinery helps in value addition and is a source of employment. It generally includes agriculture, Tractor, Power tillers, agricultural implements etc. The average landholding is 1.03 ha for the district. Since one tractor caters to the requirement of approximately 30 acres of irrigated land or 45 acres of non-irrigated land, it is not economically viable for small and marginal farmers. The credit flow under the sector for the FY 2021-22 and 2023-24 is Rs.115.89 lakh and Rs.315.33 lakh respectively. Drones have also emerged as one of the potential sectors for spraying of pesticides nano urea disease detection monitoring etc in recent couple of years. Bankers may finance such potential equipment including drones to increase GLC and agri term lending in the district. FPO may emerge as one of the potential players. State government provides up to 80 percent subsidy under farm mechanisation for FPOs.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

As per Vahan online portal, the total number of tractors available in the district is 12562 for non-commercial or agriculture usage. If we divide the irrigated cropped area by 30 acres and unirrigated cropped area by 45 acres, it will assess the number of tractors required which will come to around 14000. 10 percent of existing tractors may be replaced by new tractors. Subtracting the potential of animals used in agriculture and the existing tractors the total number of tractors required comes out around 2000. It creates a huge scope for bankers to finance such equipments. Further Such equipments are also eligible for interest subsidy under the Agriculture Infrastructure Fund (AIF) making it a lucrative scheme for financing. Many SHGs and farmers are getting trained by IFFCO and KVKs on use of Drones in agriculture and drones are provided to potential farmers to promote drones in agriculture. IFFCO has done many demonstrations for spraying of chemicals thus creating awareness about reducing input cost better labor productivity and time saving. FPOs are getting promoted by State government in providing subsidy up to 80 percent for farm mechanisation and setting up of custom hiring centers.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The climate of the district is very suitable for commercial production of various fruit crops such as guava, papaya, jujube and amla. Additionally, the average landholding size in the district is 1.03 hectare which allows small and marginal farmers to increase their income by cultivating short-duration horticultural crops like

vegetables and flowers on their small landholdings. The major fruit crops are Gooseberry, Guava, Citrus fruits and to some extent banana with an annual production of 3.91 MT, 0.41 MT, 0.73 MT and 0.37 MT ha respectively for the FY 2022-23. Similarly major vegetable crops include Bitter gourd, Bottle gourd, Brinjal, Cabbage, Green chili, Pumpkin, onion, Potato and tomatoes with an annual production of 1.60 MT, 3.80 MT, 3.20 MT, 2.50 MT, 0.24 MT, 2.80 MT, 2.80 MT, 9.0 MT and 7.0 MT respectively for the FY 2022-23. Latest tools and technologies such as drip and sprinkler has helped farmer to reduce water consumption and better fertiliser usage. This has helped in increasing cultivable area under vegetable and fruit crops and reducing carbon footprint and helps soil improving and maintaining its fertility. Scope of sericulture in the district is very limited as very negligible area is under sericulture. The credit flow under the sector is not readily available with the department. Weaver cooperatives can play a major role in promotion of sericulture activities.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The potential for development of plantation crops which are highly location specific depends largely on agro climatic features peculiar to each crop and a host of other factors like land utilization pattern agricultural production pattern change in productivity fluctuations and prices in market demand infrastructure and extension support. Additional assessment of potential under the sector involved and analysis of feasibility of bringing more land under plantation crops replanting of old and uneconomic plantations and adoption of measures for rejuvenation and revitalization of existing plantations with a view to increase production and productivity. Under Mission for Integrated development of horticulture department has certain schemes which promotes fruit cultivation and vegetable production. Grant to the extent of Rs.19198/- for Lemon cultivation per hectare, Rs. 13620/- for orange per hectare, Rs.18000/- per hectare for Jamun and karaunda. Similarly for Floriculture subsidy to the extent of Rs.16000/- is available for small and marginal farmers and Rs.10000/- for other farmers. For onion production subsidy to the extent of Rs. 12000/- per hectare is available. Under pack house and low-cost preservation unit subsidy of Rs.2.0 lakh and Rs.1.0 lakh is admissible. Under PMFME scheme capital subsidy to the extent of 35 percent and maximum upto Rs.10.0 lakh is admissible which can even be converged with AIF. Banks may find a better avenue for financing under PMFME.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Forest means land with an area of more than 1.0 hectares and tree canopy cover of more than 10 independent of the origin ownership land use and legal status of the forest stand. (Source: FSI). The total

geographical area of the district is 295501 hectares out of which the forest area is only 81363 hectares. Agricultural wasteland comprises of 7940 ha and fallow land is 15894 ha (Source Zila Sankhyikiya Patrika UP 2023). Some parts of these areas can be utilised for agroforestry. Trees like shisham, jamun, mango, neem, babul, amla, ber etc. are suitable for agroforestry/farm forestry. Additionally the demand for bamboo products is increasing across the country so bamboo cultivation can be encouraged. The Forest Department extension services and planting materials are available in the district. Forest areas contain teak mahua amla jujube gum and various types of herbs and medicinal plants. Special emphasis is being given to tree plantation in the district. Additionally, each year forest department has the target of tree plantation which increases the scope of forestry and dense plantation. Setting up of commercial nurseries is another avenue. The credit flow under the sector is not readily available with the department, however bulk plantation proposals such as development of green belt may be taken as an opportunity by banks to finance such projects.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

With the aim of increasing the states forest cover by at least 6 percent to take the total gross forest area of the state from the present 9 percent to 15 percent by the year 2026-27 a massive afforestation program 'Plant Trees Save trees-2024' was launched by the State Government. The target for plantation for the district during the FY 2023-24 was 72.74 lakh out of which achievement was 73.80 lakhs. Recently there are plans to saturate the Bundelkhand expressway with green belt increasing the scope of plantation along roadside. The ICAR - Central Agroforestry Research Institute (CAFRI) located in Jhansi district of Uttar Pradesh is the premier institute for research and development in the field of agroforestry. Farmers may get help from such institutes and KVKs situated in the district to understand the importance of farm forestry agroforestry forest nurseries and make it as a regular source of income. Development of fodder farm fields in such patches of land may be another good option for farmers sustaining their income and livestock activity. Considering the forest area and the fallow land there are vast opportunities to develop such lands for agro forestry. Forest department may impart trainings to farmers SHG women related to forest nurseries and generating income from such activity. Data pertaining to NTFP may be collected and analysed to find the scope in NTFP. Development of eco-tourism may be another rising avenue for bank financing and promoting tourism.

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

The livestock sector is a vital part of Indian agriculture significantly contributing to the countrys economy. According to the 20th Livestock Census the number of cows and buffaloes in the district is 267740 and 251688 respectively. The major breed is Kenkatha which is best suitable for Bundelkhand region. Though other

exotic breeds are present in the district however the numbers are very less. The annual production of milk for the FY 2022-23 is 226735 MT which comes out around 345 gm per person per day whereas at the state level the same is 426 gm per day. Bankers have also supported Dairy in form of KCC AH and it has helped in increasing GLC. The investment credit under the sector during the last three years i.e. 2021-22, 2022-23 and 2023-24 is Rs.271.31 lakh, Rs.444.60 lakh and Rs.583.60 lakh. Similarly KCC AH during the last three years i.e. 2021-22, 2022-23 and 2023-24 is Rs.72.62 lakh, Rs.62.40 lakh and Rs.168.15 lakh. There are more than 260 Dairy societies in the district which are parallelly promoting Dairy in the district as commercial activity.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The district has 13 veterinary hospitals, 01 veterinary dispensaries, 10 disease diagnosis centers and 23 artificial insemination centers. Considering the population of animals in the district the medical facilities seem to be very less. Assistance under NABARD RIDF fund may be taken to develop the necessary infrastructure for the animals. Several self-help groups and Farmer production organizations in the district are engaged in animal husbandry and milk production activities. There is a need to establish milk processing centres for value-added products to increase coverage in untapped villages. There is 01 Chilling plants available in the district which is promoting primary and secondary processing related activities under dairy. NABARD 's Dairy infrastructure development fund (DIDF) was set up with a corpus of Rs. 8004 crores to enhance milk processing capacity in the country through modernization of milk processing infrastructure and creation of new infrastructure especially in the cooperative sector. Animal Husbandry Infrastructure Development Fund (AHIDF) was established by the Government of India with a corpus of Rs. 15000 crores to promote processing of milk meat and fodder. State government is also running many schemes pertaining to improvement and expansion of animal breeding facilities through artificial insemination and natural insemination in cows/buffaloes' Ultra-frozen semen production centre Assistance to states for control of animal diseases etc.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

The poultry sector is potentially the fastest growing and most promising livestock sector. Rural poultry especially for many resource-deprived poor farmers is essential for their livelihood as it is often the only asset they have. Driven mainly by a very strong demand it has expanded consolidated and globalised across countries at all income levels over the past 15 years. In the district poultry farming is practiced on a small scale and there is still much to be done at the commercial level. According to the 20th Livestock Census the total poultry population of the district is 83176. The district produced approximately 48 lakh eggs during FY 2022-23. The availability of eggs in the district is only 5 eggs/person/year while

the national availability is 101 eggs/person/ year whereas the state availability is 15 eggs/person/ year. There is sufficient demand for eggs in the district which the local production cannot meet. To meet the demand in the district eggs are procured from Hyderabad Punjab and Pune. Day-old chicks are brought from Haryana and poultry feed is procured from Varanasi and Punjab. The credit flow under the sector during the last three years is Rs.1.50, lakh Rs.41.97 lakh and Rs.6.18 lakh. GLC has reduced for last year as compare to previous year due to the fact that number of loan accounts have almost come down by 80 percent as compared to previous year which indicates there is still a lot of scope for investment credit under the sector.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The district has mostly the Broiler farms while the scope of Layer units is very limited. Poultry Policy 2022 of the Government of Uttar Pradesh has been brought to develop entrepreneurship in the field of poultry farming under which an interest subsidy of 7 percent for 5 years (60 months) or the interest rate determined by the bank (whichever is lower) and other concessions and facilities are being provided to the entrepreneur on setting up commercial layers farm and broiler parent farm. Under National Livestock Mission (NLM) scheme of Government of India capital subsidy up to 50 percent for setting up backyard poultry unit is being provided through SIDBI. Insurance companies hesitate to insure small scale poultry units due to which banks hesitate to finance poultry units. These issues need to be revisited under the poultry insurance scheme so that small farmers can get the benefit. Skill development for poultry entrepreneurs should be provided widely so that many small and marginal farmers as well as landless poor can take up this activity. There is a need to promote improved indigenous poultry through low input technology which will provide opportunities to small farmers especially from the weaker sections. There is scope for aggregation of small scale activities in poultry under NABARD assisted programmes like SHG JLG or FPO etc. Financing by banks under area development schemes would be helpful for development of poultry sector.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep/goat/pig rearing is generally an ancillary activity undertaken by small and marginal farmers as well as agricultural labourers. The population of sheep, goat and pig registered a negative growth in the State in 2019 as compared to 2012. According to the 20th Livestock Census the number of sheep goats and pigs in the district is 19683, 175973 and 4470 respectively. This activity is popular among the self-help groups established under the National Rural Livelihoods Mission scheme. Rearing sheep and goats for meat and wool as well as pig rearing for meat is a profitable business. Goats and pigs have a high reproductive rate and they require less maintenance compared to other animals. The geographical and climatic

conditions of the district are favourable for sheep/goat/pig rearing. Sheep and goat rearing for meat and wool and pig rearing for meat is a highly profitable business. The annual meat production for the district is 5031 MT. Goats and pigs have a very high reproduction rate and require less care as compared to other animals. The geographical and climatic conditions of the district are favourable for sheep/goat/pig rearing. There is a need of Scientific slaughtering / abattoir facilities and modernization of retail meat stalls need to be given attention.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The district has 13 veterinary hospitals 01 veterinary dispensaries 10 disease diagnosis centers and 23 artificial insemination centres. Good quality animals are available at various fairs local markets and nearby districts. Sheep and goat farmer organisations SHGs and producer companies can be promoted with adequate support to further tap the growth prospects of this sector. Rendering units and high-value by-product processing units can be set up under PPP mode. Small individual goat units can be promoted on a cluster basis. There is a need to modernise pig farming by ensuring financial support to small farmers for clean and scientific pig production and to discourage sporadic stray pig farming. Under RIDF veterinary hospitals have been sanctioned to support the activity. These veterinary hospitals are spread across the state. Farmer Producer Organisations (FPOs) related to sheep goat piggery dairy and poultry have been promoted. In 2021-22 a total of 30 animal husbandry related Farmer Producer Organizations (FPOs) have been approved by NABARD in the state. Under National Livestock Mission (NLM) scheme of Government of India capital subsidy up to 50 for setting up Goatry and piggery unit is being provided through SIDBI. ICAR-Central Goat Research Institute provides research and extension facilities to goat rearers to increase goat productivity (meat milk and fiber).

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries play a crucial role in India's socio-economic development as an ancillary activity of agriculture. It is important for livelihood food security and economic development. Fish is an affordable source of high-quality protein and omega-3 fatty acids. Various types of fish are found in the district mainly rohu, katla, tengra, mangur and padhran. Among these rohu and katla fish are primarily reared. Though the use and fish production is less than the existing potential because the potential of fish farming has not yet been exploited through scientific methods. During the FY 2023-24 total coverage under reservoirs for fish production in the district is 2380 ha whereas coverage under unmanaged wetland as per remote sensing application centre is 10925 ha area under gram panchayats pond is 585 ha departmental ponds is 1698 ha and private ponds is

25.12 ha. Total coverage from rivers is 37.50 ha. The credit flow under the sector during the last three years is Rs.8.82 lakh, Rs.77.3 lakh and Rs.39.0 lakh. The GLC for FY 2023-24 has decreased as compare to FY 2022-23 due to the fact that number of loan accounts have decreased by almost 60 percent as compared to previous year which indicates there is a lot of potential in investment credit which is yet to be exploited.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Currently the production of fish seeds in the district is insufficient to meet the demand. The Pradhan Mantri Matsya Sampada Yojana (PMSSY) is a flagship scheme for focused and sustainable development of the fisheries sector in the country with an estimated investment of Rs. 20050 crores for a period of 5 years from 2020-21 to 2024-25 which is part of the Atmanirbhar Bharat package. The Government of India established a new fund called the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) during 2018-19. From the year 2018-19 GoI has introduced KCC scheme for Animal Husbandry and Fisheries to provide short-term working capital loans to Fisheries farmers. Interest subvention of 1.5 percent to banks and 3 percent to farmers towards Prompt Repayment incentive is extended on short-term loans up to Rs. 2 lakh fisheries farmers apart from the existing KCC for crop loans provided the loans are extended by banks @7 per annum. Mukhyamantri Matsya Sampada Yojana (MMMSY) has been started by the State Government from the year 2022-23 through with the objective of first year investment for fish farming in improved Gram Sabha and other leased ponds and establishment of fish seed bank in improved Gram Sabha and other leased ponds. Under the "Nishadraj Boat Subsidy Scheme" 40 percent subsidy will be provided on wooden fishing boat or fiber reinforced plastic boat (FRP boat) net life jacket and icebox etc. up to a maximum limit of Rs. 0.67 lakh.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Although mechanisation in agriculture has improved productivity it is not feasible to operate tractors or other agricultural machinery on many small landholdings. We are ignoring a vital resource available in the agriculture sector which is almost cost free and suits the land holding pattern of India. These resources are animals which have been mechanizing Indian agriculture for centuries. Small and marginal farmers still find it more convenient to cultivate crops traditionally using bullocks and they mainly rely on bullock carts for transporting their produce. Drought animals play a major role in our rural economy. Apart from manual labour traditional farming in India was based on the use of animal power for 97.6 percent of farmers (landowners) who accounted for 77.2 percent of land holdings. With changing times farmers or cultivators have started using motorcycles for transportation. Additionally small and marginal farmers as well as other cultivators prefer to use their own motorcycles for daily business activities. As a result there is a

significant sale of motorcycles in the district and banks also prefer to finance motorcycles.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The prices of tractors and related implements are increasing rapidly. The cost of operation (petroleum products price) repair and maintenance is increasing drastically. In such a scenario continuing the old traditional practices may hold small and marginal farmers. Bullock/Camel/Cart Loan Loans are sanctioned by banks for purchase of bullocks drawn carts for the purpose. Additionally, cow dung for bio-gas cow dung cakes and bio-fertilizer may be used for other works. Two wheelers are mostly used for carrying small quantities of inputs as well as ferrying outputs for selling in nearby cities. Financing for purchase of two-wheeler is being provided by various financial banks under the investment loan component of KCC. Nowadays two-wheeler bikes are being developed as agricultural equipment that can be used to perform agricultural operations required for cultivating crops in places where land holdings are small and scattered. Kanpur Gaushala Society has developed a bullock powered generator cum battery charger that can fully charge two 12 volt batteries in 3 hours. This is an attempt to solve the problem of electrical power.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Integrated Farming System (IFS) can be defined as the approach based on the combination of two or more components using the principle of minimum competition and maximum complementarity and aims at sustainable and environmentally friendly development of farm income family nutrition and ecosystem services using modern means of agricultural management. Estimation of agricultural income indicates that under diversified agriculture income from more than two enterprises is twice as much as that from two or fewer enterprises. Integrated farming system models have been developed in different parts of the country which include activities related to animal husbandry, duck farming, poultry farming, horticulture, apiculture, pisciculture and horticultural crops like coconut cocoa jackfruit banana pineapple etc. along with other crops. In Uttar Pradesh crop production along with dairy animal husbandry is the prevalent farming system. Almost 96 percent of farmers adopt this system. In terms of cropping system components sugarcane-wheat and rice-wheat are the major cropping systems in the state. Essential components of Integrated Farming System i.e. Soil fertility temperature management soil and rainwater conservation use of solar energy self-sufficiency in farm transplantation coordination with livestock recycling income throughout the year to meet social needs etc.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

This IFS model of farming is currently not much practiced by the farmers in Chitrakoot. Though there are high chances that dairy along with crop farming being practiced however both are performed as an isolated activity. The reason may be lack of awareness or clarity of implementation. NABARD in partnership with Banda University of Agriculture and technology (BUAT) is currently implementing the IFS project namely "Multi-level Employment Generation through Integrated Farming System for Sustainable Livelihood in Bundelkhand Region" under its Farm Sector Promotion Fund (FSPF) fund. The University has developed a 1-hectare model unit and around 100 farmers have been included in it. The unit recommends components like farm ponds, cropping systems, fruit trees, floriculture and vegetable cultivation fodder crops, cow rearing, apiculture, fish production, low tunnel nursery vermicompost, nadep compost etc. keeping in mind the small and marginal farmers suitable models for Uttar Pradesh are Crop + Dairy Integrated Farming System Model for Income Enhancement and Employment Generation (1 hectare), Dairy-based Integrated Farming System Model for Income Enhancement and Employment Generation (1 hectare), Sample integrated farming system based on exotic vegetables for marginal farmers (0.4 hectare) etc. Integrated Farming System based on coordination of crop horticulture livestock and fisheries programmes should be launched to promote the Integrated Farming System approach.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Efficient storage and marketing infrastructure including warehouses/godowns marketing yards granaries cold storage units and cold storage chains is a critical component of a well-functioning agricultural value chain that helps farmers realize better prices and reduce post-harvest losses. The major crops in the district are Wheat pulses and oilseeds. The credit flow for the sector during the last three years is Rs.2.0 lakh, Rs.39.25 lakh and Rs.14.48 lakh. Though the situation has been improved considering the rise in production of foodgrains there is scope for more no. of mandis. The district has 1 godowns of the Food Corporation of India (FCI) with a storage capacity of 8000 MT. Additionally the district has 6 godowns operated by the state government with a total capacity of 3226 MT, 40 godowns operated by the cooperatives with a total capacity of 4900 MT and 4 godowns operated by others with a capacity of 2000 MT.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

In recent years e-commerce platforms have become major players in marketing. Through the Open Network for Digital Commerce (ONDC) launched by the Government of India NABARD is also collaborating to

activate e-commerce in the agriculture sector. The transportation arrangement from rural areas to godowns/storage facilities is inadequate. Under Pradhan Mantri Kisan SAMPADA Yojana a comprehensive infrastructure including Mega food parks Integrated Cold Chain and Value addition Infrastructure etc. has been ensured. Under the "World's Largest Grain Project" a pilot project has been initiated at Kotwa Pandey PACS Mirzapur. The Society is setting up a 1400 MT godown a custom hiring center and weigh bridge cabins. Instructions have been provided to Cooperative department of the district to identify suitable sites for taking up the World's Largest Grain Project in the district. Refinance assistance under 'PACS as MSC' has been sanctioned to UPGB. In Chitrakoot 02 PACS have been developed under PACS as MSC scheme. NABARD is providing financial assistance for development and manufacturing of storage and marketing infrastructure under RIDF AIF NABARD Assisted Infrastructure Development Fund (NIDA) Food Processing Fund (FDF) WIF AMI etc. As visible from the above paragraph the investment credit has decreased in the sector for the last year and Bankers need to explore the potential of storage infrastructure in the district thus increasing investment credit under the sector.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land is a ubiquitous resource that is primarily providing the requirements of the basic elements of our planets life support system. To ensure food security there is an urgent need to improve the productivity of existing cultivable lands and bring additional lands under the plough. Wastelands which are uncultivated and have the potential to produce food and provide forest cover can contribute significantly to this endeavour. The district has a total cultivable wasteland, current fallows, other fallows and barren land of 42759 ha which is 14.47 percent of the total area. District is vulnerable to ravine and land erosion. There is still more than 20000 ha of land which needs to be treated to make it useful for agriculture and other works.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Considering the Agriculture wasteland and fallow land in the district there is huge scope for watershed development works in the district. A total of 67 watersheds have been approved under NABARDs Watershed Development Fund in the state. Chitrakoot has currently 01 Watershed projects under CBP phase covering an area of 100 ha approximately. Bankers have financed various livelihood activities pertaining to these watershed families. Under Pradhan Mantri Krishi Sinchai Yojana - Watershed Development Component 2.0 Sprinkler and drip systems have been promoted. Under the new Agriculture Policy 2013 the Uttar Pradesh Government has identified and initiated crop Security Scheme to minimise the damage caused by pests/diseases and weeds. Launch of the "Soil Health Improvement Mission" on a mission mode to improve soil condition Identification of productive and non-productive land

using remote sensing techniques Khet Talab yojana to dug out ponds of size 20x20x3m and 30x30x3m. It is proposed to establish seed banks to ensure the availability of seeds in drought-affected areas like Bundelkhand and the eastern part of the state.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

This chapter details other agriculture related structures that improve the productivity of agriculture and allied activities. Agricultural infrastructure mainly includes an extensive range of public services that facilitate production procurement processing storage and trade. Agricultural infrastructure can be classified under Input based infrastructure including seeds, fertilisers, pesticides, agricultural equipment and machinery etc. Resource-based infrastructure: Water/irrigation agricultural power/energy and Physical infrastructure including Road connectivity transportation storage processing conservation etc. As per fertiliser statistics booklet 2021-22 the annual consumption of fertiliser in the district is 22440 tonnes. Organic fertiliser has been identified as an emerging activity in the district as indiscriminate use of chemical fertilisers has depleted soil fertility. Many FPOs are currently into Vermi compost and bio fertiliser production. National Agriculture Market (e-NAM) launched in 2016 is a virtual market platform that connects existing physical mandis i.e. APMC electronically with the theme of "One Nation One Market". Currently 150 commodities including food grains oilseeds fiber fruits and vegetables are traded on the e-NAM platform. Currently there is 01 eNAM Mandi in Chitrakoot i.e. Karwi.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The district has a total of 183 seed sale centres, 215 fertiliser sale centres, 121 pesticide sale centres and 05 Krishi Raksha units as per District Statistics booklet 2023. Considering the gross cropped area of the district this infrastructure needs to be expanded. The Agriculture Department can guide entrepreneurs on certified seed production. FPOs/PACs may be encouraged to participate in seed production/seed village programme. 01 FPO is currently running Seed processing units with a capacity of 500MT. Similar processing units needs to be promoted by individual farmers too. With increasing awareness about organic farming the government is promoting the use of organic manure under the Paramparagat Krishi Vikas Yojana (PKVY) scheme of the National Mission for Sustainable Agriculture (NMSA). PM-PRANAM scheme aims to reduce the use of chemical fertilizers by incentivizing states to adopt alternative fertilizers. There is also a need for financing by banks in emerging areas like seed production mushroom production poly house fertilizer/seed sales centre etc. Targets may be set for KVKs to train specific number of farmers every year for setting up vermicompost units. Assistance may be availed by State Government under RIDF for creation of infrastructure. Banks may provide

adequate financial assistance for setting up of bio-fertilizer and bio-pesticide production units vermicomposting coir pith composting units etc. by individual farmers/SHGs.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Food and agro processing industry refers to activities in which value addition is done by processing primary agricultural produce. Food processing can be viewed as having different levels- primary secondary and tertiary. Primary processing involves steps like cleaning grading sorting packing etc. Secondary processing involves transformation of the original product at a stage just before final preparation e.g. making rice from paddy. Tertiary processing yields high value added ready-to-eat food like bakery products instant foods health drinks etc. Chitrakoot is in top three millets producing districts in the state. Oilseeds is the ODOP adopted by Horticulture department. All these crops have both primary and secondary usage after processing. Under the PMFME scheme establishing/promoting micro enterprises in agro-processing sector meeting quality standards is being promoted. There are 21 FPOs in the district and almost more than 50 percent of it are under farm aggregation and processing activities. The credit flow under the sector during the last three years is Rs.121.0 lakh, Rs.503.51 lakh and Rs.654.88 lakh. Total number of files sanctioned under PMFME by the bankers in the district till date is 82.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The food processing centers/offices located at each district and divisional level of the Department of Horticulture and Food Processing will be modernised and strengthened. Under AIF interest subsidy is available for agri processing units and there is a need for convergence between PMFME and AIF. There is a need for collaboration between Farmer Producer Organisations (FPOs) who may act as aggregators or primary processors and the corporate sector. This will lead to better transfer of technology awareness about quality among producers market/demand driven production etc. Existing FPOs may be encouraged to set up units under Operation Green. Cold storage facilities should be made available in clusters of villages to maintain the quality of agro-based raw materials for a longer period. It is an emerging avenue for Bankers to increase GLC by financing such infrastructure. Banks need to formalize easy procedures for giving loans to such units. Pulses and millets need to be promoted as they are well suited for such regions. Daal mill, wheat, flour mill, Oil expellers, millets processing units etc. are emerging units in the district. The Horticulture department is also

providing subsidy on Packaging units for which banks can finance. Under Food Processing Fund (FPF) a special fund of Rs.2000 crore- Food Processing Fund (FPF) has been set up in NABARD to provide credit at affordable rates to promote food processing sector.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

As per RBIs Master Direction No. FIDD.CO.Plan.BC.5/04.09.01/2020-21 dated September 4 2020 (updated on October 26 2021) the agricultural ancillary activities eligible for priority sector lending are described. Many schemes are promoted under it such as ACABC Loans to PACS Loans to PACS as Multi-Service Centers (MSCs) in Uttar Pradesh A separate line of credit has been established by determining the concessional refinancing under AIF Formation and Promotion of 10000 Farmer Producer Organizations (FPOs) Scheme etc. During the last three years a total of 02 PACS have been developed under PACS as MSC scheme of NABARD in the district. Additionally there are 04 ACABC loans sanctioned by Bank in these three years. There are 05 FPOs currently formed under 10000 Farmer Producer Organizations (FPOs) Scheme of government of India promoted by NABARD in the district. Some of the FPOs have availed the facility of Equity grant and credit support from Banks. There are a total of 05 intensive blocks in the district under NRLM. During the last three years the number of SHGs formed are 917 957 and 96 and total number of SHGs credit linked during same period are 1036 671 and 687. Total credit flow to JLGs during the last three years is Rs.4186.68 lakh Rs.7680.10 lakh and Rs.8326.58 lakh and for SHGs the same figure is Rs.1043 lakhs Rs.2106.37 lakh and Rs.889.01 lakhs.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Considering the potential in the sector bankers need to take ownership for promoting group financing through PACS SHGs JLGs FPOs which are one of the emerging clients in the sector. Under AIF PACS will get term loans at 4 percent which will be reduced to just 1 with interest subvention under AIF. FPOs involved in processing activities are eligible for capital subsidy under PMFME schemes. NABARD provides long-term loans by way of reimbursement to State Governments under Section 27 of the NABARD Act 1981 for contribution to the share capital of Primary Agricultural Credit Societies (PACS)/Farmer Service Societies (FSS)/Large-sized Tribal Multipurpose Societies (LAMPS) State Cooperative Agriculture and Rural Development Banks (SCARDBs) and Primary Cooperative Agriculture and Rural Development Banks (PCARDBs). Measures to be undertaken includes creating awareness among people especially bankers about Agri Clinics and Agri Business Centres giving more autonomy to the primary credit co-operative societies so that they can achieve their objectives on their own and to further strengthen the producer organization.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

MSME sector forms the backbone of economic progress and development of any state. As per the revised classification the definition of Micro manufacturing and services units was increased to Rs. 1 Crore of investment and Rs. 5 Crore of turnover. The limit of small unit was increased to Rs. 10 Crore of investment and Rs.50 crore of turnover. Similarly, the limit of medium unit was increased to Rs.50 crore of investment and Rs.250 Crore of turnover. According to the 2011 census the population of the district is 9.91 lakh of which the rural population is 8.95 lakh and the urban population is 0.96 lakh. The total workers in the district are 3.94 lakh including farmers and agricultural laborers. The main workers constitute 39 percent of the total population. Most of the districts workers are engaged in the unorganised sector. The small landholdings in the district provide employment for only about 4-5 months a year. According to the Zila Sankhyiki Patrika 2023 the number of operational rural and small-scale industrial units in the district is 1454. The total number of people employed in rural and small industries is 10948. Industrial units are also being set up under the Pradhan Mantri Rozgar Yojana and Mukhya Mantri Rozgar yojna MUDRA and many other such schemes. The credit flow under the sector during the last three years is Rs.8501.00 lakh, Rs.17630.82 lakh and Rs.28361.82 lakh.

3.2 Infrastructure and linkage support available, planned and gaps

Total udyog aadhar registrations in the district are 9040. DIC identified industrial cluster include Wooden toys. The Government of India has implemented a robust array of initiatives aimed at bolstering the MSME sector. Recently launched PM Vishwakarma scheme aims to enhance the quality and reach of products and services by artisans and craftspeople integrating them into domestic and global value chains thus improving their socio-economic status and quality of life. Further PMEGP which is a central sector scheme administered by the Ministry of MSME. The scheme is implemented by the Khadi and Village Industries Commission (KVIC). Under the Scheme Margin Money (Subsidy) is provided to beneficiaries availing loan from banks for setting up new enterprises. MSME Champions Scheme comprising of three components i.e. MSME-Sustainable (ZED), MSME-Competitive (Lean) & MSME-Innovative (for Incubation IPR Design and Digital MSME) for promoting competitiveness amongst MSMEs through Lean Manufacturing support for Intellectual Property Rights Zero Defect Zero Effect Scheme etc. A Trust named Credit Guarantee Fund Trust for MSME to implement Credit Guarantee Fund Scheme for MSME has been setup. Budget 2024-25 has enhanced the limit of Mudra loans to Rs.20 lakh

from the current Rs.10 lakh for those entrepreneurs who have availed and successfully repaid previous loans under the Tarun category. State initiatives include ODOP Vishwakarma Shram Samman Yojana MYSY Udyam Sarathi etc. Upskilling absorption of new skills and entrepreneurship should be given priority to address the challenges of migration and reverse migration. State government can aid through seed money/margin money for setting up new enterprises so that bank finance can be easily availed. Banks should use alternatives such as personal guarantees bank statements GST data standardized score cards to evaluate the credit worthiness of MSME borrowers.

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

Export credit plays a crucial role in promoting international trade by providing international trade by providing financial assistance to exporters. Government of India is striving to increase resources and change policies to promote external trade and has initiated Foreign Trade Policy 2023(FTP-2023). The Key Approach to the policy is based on these 4 pillars: (i) Incentive to Remission (ii) Export promotion through collaboration - Exporters States Districts Indian Missions (iii) Ease of doing business reduction in transaction cost and e-initiatives and (iv) Emerging Areas E-Commerce Developing Districts as Export Hubs and streamlining SCOMET policy. Exports do not take place on a large scale in the district. Mainly the tourism service sector is an important activity in the district. Apart from this the main products of the district are pulses and fragrant rice. As per Ministry of Commerce, district has done an export of near about Rs.21.25 lakhs in FY 2023-24.

4.1.2 Infrastructure and linkage support available, planned and gaps

In the year 2021-22, Uttar Pradesh ranks 5th among all states in terms of the value of its exports and its share in the country's total exports is 4.99. With the help of the new Agri-Export Policy the state hopes to double its agricultural exports from the current level by the year 2024. For this it is establishing Farmer Producer organisations (FPOs). The government along with various financial institutions has established a comprehensive framework to facilitate the flow of credit to exporters. Establishment of institutions like Export Import Bank of India (EXIM) and Export Credit Guarantee Corporation of India (ECGC), Interest Equalization Scheme, Priority Sector Lending (PSL) etc. Recent initiatives to boost agricultural exports include TIES and Market Access Initiatives (MAI) Scheme by Ministry of Commerce to assist Central and State Government agencies in creating appropriate infrastructure for the growth of exports. Agricultural & Processed Food Products Export Development Authority (APEDA) is a statutory organization under administrative control of Department of Commerce with mandate to promote export of agricultural products including millets from India. Union Budget 2024-25 by GoI for boosting exports (Source-Union Budget 2024-25) has announced various initiatives such as Establishment of E-Commerce Export Hubs Financial support for setting up a network of Nucleus Breeding Centres for Shrimp Broodstocks, Reduction of the Basic Customs Duty Tax on mobile phone mobile, PCBA and mobile charger to 15 per cent etc. The One District One Product scheme of state has led to the identification and promotion of unique products from each district boosting exports. Wooden toys have been identified as ODOP for

district. Each district is organizing an event called District Investment summit whereby MoUs are signed between entrepreneurs and District industries department to promote investment in the district.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is fundamental to development and growth and is the most important indicator of development of a nation. It is a fundamental right in the Indian Constitution. Goal 4 of the SDG emphasizes equal access for all women and men to affordable and quality technical vocational and tertiary education including university. As per the 2011 Census the literacy rate of the district is 65.05 percent. The female literacy rate is 52.74 percent and the male literacy rate is 75.80 percent. There are a total of 950 Primary schools 608 Upper primary schools 135 Secondary school 19 colleges/University and 03 Postgraduate College. There is availability of around 95 primary schools per lakh population. The objective of the Education Loan Scheme is to provide financial assistance from banks to eligible/meritorious students for pursuing higher education in India and abroad. The main emphasis is on making affordable financial assistance available to every meritorious student so that they get an opportunity to pursue further studies. Banks provide financial assistance for various courses in India/abroad. As per the Reserve Bank of India's Priority Sector Lending guidelines an education loan up to Rs. 20 lakh including vocational courses will be considered under the Priority Sector. The credit flow under the sector during the last three years is Rs.41.72 lakh, Rs.43.24 lakh and Rs.73.86 lakh.

4.2.2 Infrastructure and linkage support available, planned and gaps

The district has 01 government engineering college and 03 post graduate colleges. Students preparing for higher studies are quite large and the infrastructure needed to sustain those students is quite less in district. Therefore the requirement of education loan to pursue higher studies outside the district is a basic requirement. Additionally, the district economy is mostly agrarian and students are dependent on financial requirement to pursue their studies and enhance their skills. The National Education Policy 2020 (NEP 2020 replaces the previous National Policy on Education 1986. It provides a comprehensive framework for early education to higher education as well as vocational training in both rural and urban India. The policy aims to transform India's education system by 2021. Samagra Shiksha: A comprehensive program for the school education sector extending from pre-school to class 12 designed to improve school effectiveness measured in terms of equal opportunities for schooling and equitable learning outcomes. Vidya Lakshmi Portal: This is the first of its kind portal for students seeking education loans. Students can view apply and track their loan applications to banks anytime anywhere using the portal. In 2024-25 the Department of School Education and Literacy has been allocated Rs 73008 crore.

The combined allocation to the Ministry of Education in the 2024-25 budget stands at Rs 120628 crore; this accounts for 2.5 percent of the total budget and 0.37 percent of India's GDP. In the State budget 2024-25 Rs.1856 crore has been allocated for development of infrastructure facilities in primary and upper primary schools under Samagra Shiksha Abhiyan.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is one of the most basic necessities of mankind which allows him to live in a state of security and dignity. The objective 01 of the United Nations SDG- 11 aims at providing the safe and affordable homes with basic amenities to all by 2030. As per priority sector guidelines Rs.35 lakh in metropolitan centers (with population of 10 lakhs and above) and up to Rs.25 lakh in other centres for purchase / construction of a dwelling unit per family provided the overall cost of the dwelling unit in the metropolitan centre and at other centres does not exceed Rs.45 lakh and Rs.30 lakh respectively is categorised under PSL. Existing individual housing loans of UCBs presently classified under PSL will continue as PSL till maturity or repayment. Loans for repairs to damaged dwelling units up to Rs.10 lakh in metropolitan centres and up to Rs.6 lakh in other centres for repairs to damaged dwelling units conforming to the overall cost of the dwelling unit is categorised under PSL. Bank Loans for Affordable Housing using at least 50 of FAR/FSI for dwelling units with carpet area of not more than 60 sq.m si under PSL norms. There are a total of 1.21 lakh residential households in the districts. The credit flow under the sector during the last three years is Rs.739.47 lakh, Rs.958.11 lakh and Rs.781.45 lakh.

4.3.2 Infrastructure and linkage support available, planned and gaps

Pradhan Mantri Awas Yojana Rural was revamped in March 2016 to bridge the housing deficit in rural areas. The primary objective of the scheme is to offer pucca houses equipped with essential amenities such as water sanitation & electricity to eligible rural households. The scheme has now been extended till December 2024 with a target of providing 2.95 crore pucca houses. The number of houses completed under the PMAY- Rural in the district in the last three years is 9829, 6487 and 4607 respectively. PM AY-urban 2.0 was announced in union budget 2024-25 with an outlay of Rs.10 lakh crore which aims to cater to 1 crore urban poor with an investment of Rs.10 lakh crore to build houses Transit-oriented development plans for 14 large cities with a population of above 30 lac will be formulated including provision of inter-subsidy to facilitate loans at affordable rates is also envisaged Transparent rental housing markets with enhanced availability will also be put in place and Resident housing with dormitory-type accommodation for industrial workers. Under the PMAY-G Rs 1953 crore has been allocated for spending in the rural areas and Rs 1293 crore has been allocated under Chief Minister Awas Yojana Gramin in 2024-25. Skill building initiatives for housing sector if

possible may be planned in districts by Bankers and NABARD. NABARD supports rural housing by refinancing rural housing loans to Banks and other such eligible financial institutions under priority sector lending. Alignment of State affordable housing policies with GoI's affordable housing policies to eliminate bottlenecks in availing central incentives.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

District is agrarian and it mostly dependent on Monsoon rains. In such a scenario it is very important that the sources of irrigation water availability and transportation facilities should be well developed to complement the agriculture production and marketing. The district is spanning in an area of approx 3399 square kilometer and is linked to North by Kaushambi in the South by Satna(M.P.) Rewa (M.P.) in the East by Allahabad (PrayagRaj) and in the West by Banda. The settlements are old settlements, hence rural roads bridges and rail networks are extensively laid or are being planned and laid. There are a total of 950 Primary schools, 608 Upper primary schools, 135 Secondary school, 19 colleges/University and 03 Postgraduate College in Chitrakoot. It is very important that the education infrastructure should be well strengthened to cover each village and the problem of drop out ratio can be minimised. There is a total of 10 Allopathic Hospital/ Dispensary, 7 Community Health Center, 29 Primary Health center. This infrastructure is very important to achieve the target of Sustainable Development Goal 3 to ensure healthy lives and promote well-being for all ages. Recently Chitrakoot airport has been inaugurated easing the transportation from Lucknow and other nearby cities. The district has many other infrastructure projects currently ongoing either through State funds or assistance from other agencies such as NABARD. It includes projects of Road Bridges, Irrigation, Tubewell, Lift irrigation, Hospitals, Renewable energy etc. It helps improve rural connectivity Water availability improving school enrolment ratio promoting animal husbandry activities etc.

5.1.2 Infrastructure and linkage support available, planned and gaps

As per Zila Sankhyikiya Patrika 2023 there are 157 kilometres of national highways and 51 kilometres of state highways in the district. The length of other district and rural roads is 1817 kilometres. There are a total of 544 kilometres of roads under permanent bodies. Thus, there is a total of 2290 kilometres of paved roads in the district. The district has 51 food grain godowns with a capacity of 18126 MT. There are approximately 183 seed sale centers and 41 rural warehouses. The district has a major canal system spanning 613 km. There are 254 government tubewells and 3687 shallow tubewells 22 medium tubewells and 1444 deep tubewells. Some new initiatives for infrastructure development from NABARD have been taken. Rural Infrastructure Promotion Fund (RIPF) to address issues like inadequate planning evaluation and promotional efforts for strengthening rural infrastructure support provided under RIDF capacity building of officials involved in implementation of the projects etc. NABARD Infrastructure Development Assistance (NIDA) has been specially designed as a dedicated and customized window to

provide loan support to the State Government for the creation of rural infrastructure. NABARD would provide loan assistance from Long Term Irrigation Fund to National Waterways Development Agency (a SPV floated by GoI under MoWR RD & GR) and various State Govts. to meet their respective shares in the projects. The setting up of a Micro Irrigation Fund in NABARD enabled the achievement of per drop more crop. Animal Veterinary hospitals have been sanctioned under RIDF assistance of NABARD. Godowns under AMI scheme has been promoted by NABARD.

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

With the development of connectivity routes in rural areas diversification of agricultural areas became possible due to the introduction of new economic activities and new technologies in villages. With the creation of new infrastructures such as Rural roads Bridges, Schools Hospitals Storage facilities Mandis irrigation facilities etc rural connectivity has improved school dropout ratio is reducing literacy rate is on increasing trend health facilities are being ensured in rural areas thus reducing out of pocket expenditure for rural population irrigation in both kharif and rabi season is ensured and many such more benefits are now available to rural population. Rural people have been facilitated in transporting their produce to markets and mandis. Farmers received information about modern farming practices through farmer clubs formed by them and due to easy transportation costs were reduced and villages were directly connected to cities and development centers. The modernization of small tube wells has increased the area under irrigation in rural areas.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

All 651 villages in the district have drinking water facilities under the Jal Jeevan Mission. In some pockets there is a complete lack of clean water facilities hence the need for newer technology plants. There are a total of 950 Primary schools, 608 Upper primary schools, 135 Secondary school, 19 colleges/University and 03 Postgraduate College established in the district. Similarly, there a total of 10 Allopathic Hospital / Dispensary, 7 Community Health Center, 29 Primary Health center in the district. This indicates that there is good potential for public investment along with private participation through bank credit for establishing schools colleges and hospitals and modernizing/upgrading existing infrastructure. Banks need to provide adequate credit in this sector.

5.2.2 Infrastructure and linkage support available, planned and gaps

Considering the population of the district there is a huge requirement of social infrastructure such as schools, hospitals, colleges etc. The state government may approach NABARD for funding of social infrastructure under RIDF. There is lot of potential for financing toilets for individuals. Under Affordable Rental Housing Complexes (ARHCs) scheme which is a sub-scheme under Pradhan Mantri Awas Yojana - Urban (PMAY-U) ease of living to urban migrants/ poor in Industrial Sector as well as in non-formal urban economy to get access to dignified affordable rental housing close to their workplace can be provided. Means of transportation are not adequately available in rural areas causing difficulties for rural residents. There are some areas where only government efforts will not be sufficient, and development can only occur through the PPP model.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The district has 1 municipal council 03 Nagar Panchayats and 651 inhabited villages. Approximately 0.96 lakh people reside in urban areas and around 8.95 lakh people live in rural areas. Electricity is available in urban areas and all 651 inhabited villages. The district has an abundance of livestock. According to the 20th Livestock Census there are 2.67 lakh cows and 2.51 lakh buffaloes available in the district. Due to dairy farming being a major supplementary activity, even small farmers have 2-3 animals. This is the untapped potential which can be used for biogas production. The PM Surya Ghar Bijali Yojana will boost efforts to harness the district's renewable energy potential. The state is actively pursuing capacity development in renewable energy sources such as solar power small-scale hydroelectricity and bio-based electricity production. Efforts are underway to enhance the capacity of these renewable energy sources in Uttar Pradesh. It reflects the vision of the state government in promoting renewable energy sources. Grid-Connected Rooftop Solar Power Plants have been launched by the government recently providing subsidy for setting up of grid connected solar energy plants.

5.3.2 Infrastructure and linkage support available, planned and gaps

In the Chitrakoot district there are several dealers to provide solar equipment and dealers from nearby cities including Prayagraj Lucknow and Kanpur are ready to provide and service solar equipment in the city. Under Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) by the Ministry of New and Renewable Energy Government of India launched the ambitious PM-KUSUM scheme to enhance farmers income through increased energy production. The PM Surya Ghar Bijali Yojana will boost efforts to harness the districts renewable energy potential. The approximate target for FY 2024-25 for the district is 8500 houses under PM Surya Ghar Bijali Yojana. Major challenges include Addressing economic priorities and infrastructure gaps by aligning energy production financial sustainability and

regulatory policies with state government facilities and Ensuring financial viability through effective project financing borrowing prudent budgeting and robust financial management. Bankers have a good opportunity to finance under PM Surya Ghar Bijali Yojana.

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	109	139.818500	115.0632
B	Ongoing tranches	19	278.226500	183.7531
	Total (A + B)	128	418.045000	298.8163

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	17	85.340900	65.6827
B	Rural roads & bridges	110	331.784400	232.2139
C	Social Sector	1	0.919700	0.9197
	Total (A + B + C)	128	418.045000	298.8163

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	1	Irrigation potential	ha	46.12
B	Rural roads	8	Road length	km	37.58
C	Bridges	10	Bridge Length	m	1001.77

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
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1	School	1	Improving Literacy rate and reducing dropout rate	NA	0
2	Animal Husbandry	1	Veterinary hospital construction	NA	0
3	Watershed	3	Improving the gross cropped area of district	NA	0
4	0	0	0	0	0
5	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

This system primarily exists in the state as a Self-Help Group-Bank Linkage Programme (SHG-BLP). Despite the vast branch network of banks in rural areas many marginalised sections such as marginal farmers agricultural labourers, rural artisans and craftsmen small traders and vendors and people from Scheduled Castes/Scheduled Tribes still rely on informal credit sources to meet their consumption and production needs. Bankers find it challenging to meet the credit requirements of these weaker sections. Through SHGs these people learn to save deposit their savings in banks and borrow from banks. Both SHGs and banks benefit from this process. As per the Government of India's aspirations NABARD is at the forefront of intensive efforts to expand and promote SHGs. NABARD launched the Self-Help Group Bank Linkage Programme (SHG-BLP) in 1992 as a pilot project to link unbankable rural and poor people to the formal banking system. According to the data of Status of Microfinance in India released by NABARD as on 31.03.2024 a total of about 144.22 lakh Self Help Groups (SHGs) have opened savings accounts in banks in India of which about 77.41 lakh SHGs have availed credit under this program. The total number of SHGs savings linked for the district during FY 2021-22, 2022-23 and 2023-24 is 917, 957 and 96 respectively. Similarly, SHGs credit linked are 1036, 671 and 687. The credit flow under the SHG sector during the last three years in the district is Rs.1043.0 lakh, Rs.2106.37 lakh and Rs.889.01 lakh. The same figure for JLG is Rs.4186.68 lakhs, Rs.7680.1 lakh and Rs.8326.58 lakh.

6.2 Infrastructure and linkage support available, planned and gaps

The Ministry of Rural Development Government of India launched a new programme known as NRLM now renamed as Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM w.e.f. March 29 2016) by restructuring and replacing the Swarnjayanti Gram Swarozgar Yojana (SGSY) scheme with effect from April 01 2013. The Uttar Pradesh Rural Livelihood Mission (UPSRLM) has covered 826 blocks of 75 districts in the state. All 05 blocks in the district are currently NRLM intensive. As may be seen above, the credit flow to SHGs has drastically decreased from Rs.2106.37 lakh in FY 2022-23 to Rs.889.01 lakh in FY 2023-24. This reflects there is a lot of scope left for Bankers to finance SHGs. As per the policy of NABARD, all Women Self Help Groups promoted under NRLM and run by the Ministry of Rural Development Government of India Regional Rural Banks and State Cooperative Banks will be provided refinance at concessional rates of 4 percent and 3 percent depending upon the quantum of loan. NABARD is also implementing various schemes such as the Micro-Entrepreneurship Development Programme (MEDP), Livelihoods and Enterprise Development Programme (LEDP), Village Shops Concessional Refinance Interest Subvention and others.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Integrated farming needs to be emphasised to increase agricultural productivity.
- 2 Farmers should be encouraged to shift from traditional crops to cash crops, fruits, vegetables and medicinal plants.
- 3 An effective plan for solar fencing and other types of fencing/protection should be made to protect against wild animals with provisions for farmer participation.
- 4 The agriculture department and irrigation department should extensively undertake new irrigation projects watershed development works and construction of rainwater harvesting tanks.
- 5 Ensure timely availability of quality seeds in sufficient quantities. For this seed producer organisations should also be formed through selected farmers.
- 6 Banks should provide crop loans to all farmers based on crop norms determined by the district-level technical committee.
- 7 Landless cultivators, sharecroppers tenants (juvare) and small and marginal farmers should be provided loans through joint liability groups.
- 8 Banks should cooperate with eligible farmers in setting up private agriculture clinics and agribusiness centers (AC-ABCs) in the district so that farmers can receive necessary guidance and services.
- 9 Banks should play a positive and active role in providing agricultural loans to FPOs SHGs etc. being formed in the district.
- 10 All farmers should be linked to the Kisan Credit Card scheme; small and marginal farmers landless cultivators and landless labour cultivators should be provided crop loans through SHGs or joint liability groups (JLGs).

- 11 Farmers should be issued a passbook for land records so that they can obtain a Kisan Credit Card without hassle.

2. Water Resources

- 1 The agriculture and irrigation departments and the state government should conduct special awareness programs on water use groundwater, recharging use of water-saving devices drip/sprinkler irrigation etc. through leaflets nukkad nataks (street plays) and field visits with the participation of banks.
- 2 Region-specific small irrigation development schemes based on solar energy should be formulated as per local needs and be widely promoted.
- 3 Banks should provide assistance through loans for individual farm development works supply of agricultural products, farm ponds/water storage tanks drip/sprinkler irrigation systems etc. which are not covered under government programs. NABARD's unit cost booklet can provide guidance for this.
- 4 Banks need to play a more significant role by providing additional loans for various government schemes offering subsidies.
- 5 A comprehensive plan should be made to revive the previously constructed canals and streams in the district which are now dilapidated leaking silted or rendered useless due to drying up or shifting of water sources and submit it for financing under RIDF.
- 6 The Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) launched by the Union Government with the mantra 'Per Drop More Crop' and the goal of providing water to every field aims to undertake rainwater conservation construction of farm ponds water harvesting check dams etc

3. Farm Mechanization

- 1 The district requires small machine operated implements that can work in the smallest of fields with minimal energy consumption. For example Japanese paddy transplanters and reapers with a cost ranging from Rs. 1.5 to 2.0 lakh have been found suitable for agricultural operations. These small implements should be included in the National Food Security Mission and the Bringing Green Revolution to Eastern India program and promoted through demonstrations.
- 2 Banks should provide loans for such small agricultural implements through self-help groups farmer producer organisations etc.
- 3 Many FPOs and CLFs have been/are being formed in the district. Through them custom hiring centres (CHCs) or farm machinery banks can be established by availing the Agriculture Infrastructure Fund (AIF) scheme. Such centres are also eligible for interest subvention under AIF.

4. Plantation and Horticulture

- 1 To create a value chain for fruits and vegetables small collection centres/zero-energy cool chambers/cold storages processing and packaging units should be established at the development block level in the district.
- 2 Coordination between the horticulture department banks and potential entrepreneurs is needed to effectively popularise horticulture under the National Horticulture Mission.
- 3 Branch managers and other staff in banks lack orientation and need to be trained to provide loans for these activities.
- 4 The horticulture department can decide to run a robust extension program to create awareness and sponsor farmers' applications for starting horticulture activities through bank loans.
- 5 Under the Pradhan Mantri Micro Food Processing Enterprises Upgradation Scheme (PM-FME) a 35 percent loan-based grant (maximum Rs. 10 lakh) is available for various processing units. It also provides initial capital at the rate of Rs. 40000 per member for SHGs. This scheme can be converged with the Agriculture Infrastructure Fund (AIF) scheme to avail a 3 percent interest subvention.

5. Forestry/ Waste Land Development

- 1 Banks are not providing any loans in this sector. Agroforestry, farm forestry, commercial forestry and nursery development are models for which banks can provide loans.
- 2 The district plan should include all the different types of bankable forestry activities that can be undertaken in the district.
- 3 Intensive extension services should be provided by the government to promote bamboo fruit trees and other high-quality timber trees.
- 4 There is a need for some incentive-based attractive schemes to encourage people's participation in forestry. Government nurseries need to be established to provide good quality planting material for growing useful medicinal plants and agricultural crops along with trees on their agricultural land.
- 5 The forest department needs to conduct training camps and make efforts for more nursery development.
- 6 With the advent of clonal propagation technology clonal plantations can be carried out using this advanced technique. In this context there is a good possibility of financing plantations of plywood/pulpwood (poplar), bamboo etc. and adopting this activity can provide good returns to farmers.

6. Animal Husbandry - Dairy

- 1 Steps need to be taken soon to conserve the local cattle breed, and its genome provide it with a distinct identity and ensure fair prices for its milk and related products.
- 2 Existing problems in the fodder seed production chain should be seriously considered and addressed. This sector requires some innovative measures such as establishing producer companies arranging markets with the help of private sector agencies etc. Alternative sources of fodder such as azolla production straw processing and silage making should be considered.

- 3 Considering the needs for crossbreeding to improve the breed of indigenous cattle it is deemed necessary to establish “bull mother farms.”
- 4 Extensive efforts are needed to provide benefits to all livestock owners under the KCC scheme. Bank branches should promptly and positively dispose of applications forwarded by the animal husbandry and dairy departments and provide impartial feedback.
- 5 The district’s animal husbandry and dairy department should also arrange for good semen for artificial insemination to improve local breeds and run vaccination programs.
- 6 Dairy clusters should be identified recognized and suitable entrepreneurs encouraged for commercial dairy operations. Dairy animals should be regularly procured from outside the district with attention paid to their quality.
- 7 According to the National Commission on Agriculture (NCA) the standard for veterinary hospitals based on categorised mature stock units (MSUs) is insufficient. The requirement should be calculated based on one veterinary hospital for every 5000 adult units (AUs). Additionally artificial insemination centers are needed based on approximately every 1000 breedable cows and buffaloes in addition to veterinary institutions.
- 8 Under the Government of India’s Animal Husbandry Infrastructure Development Fund (AHIDF) a 3 percent interest subsidy is being provided for the construction of various infrastructure facilities.

7. Animal Husbandry – Poultry

- 1 There is a need to promote private investment in the district and make efforts to establish hatcheries.
- 2 Backyard poultry farming should be encouraged and insurance companies should develop insurance schemes to support this sector. Under NABARD’s ACABC (Agri-Clinic and Agri-Business Centre) scheme unemployed youth who have studied agriculture and ancillary fields should also be encouraged to set up animal clinics/service centres for the development of this sector. Broiler farming should also be promoted in a phased manner.

- 3 Infrastructure can also be established in this sector under the ACID - Animal Husbandry Infrastructure Development Fund.
- 4 Members of self-help groups should be financed after explaining backyard poultry to them.
- 5 The district has immense potential for the development of poultry farming so banks should provide adequate loans in this sector in coordination with government departments.
- 6 To promote the poultry business in the district a cluster approach should be adopted to provide all basic facilities to farmers/entrepreneurs involved in this business at one place. Better coordination between the Animal Husbandry Department and banks is required for this.
- 7 Progressive poultry farmers should be encouraged to set up mini or commercial units.
- 8 For the development of poultry farms in the district it is necessary to establish a fully-equipped office with adequate staff experts and support staff.
- 9 The Department of Animal Husbandry & Dairying Government of India is running the National Livestock Mission (NLM) Entrepreneurship Scheme through SIDBI which provides grants for setting up enterprises.

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Shortage of feed and fodder high cost of fodder high mortality rate delay in 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 and inadequate animal health and breeding services are the major problems in this sector. To address these issues basic infrastructure needs to be developed.
- 2 For the availability of good breeds of goats sheep and pigs in the district the establishment of their breeding centers is necessary.
- 3 Efforts should be made to improve local breeds through crossbreeding with hybrid goats, sheep and pigs.

- 4 Under NRLM/NRLM sheep goat and rabbit rearing can also be promoted as an employment-generating business.
- 5 The Animal Husbandry Department should provide improved male and female pigs/Large White Yorkshire piglets Landrace and crossbred varieties to livestock owners to improve their stock.
- 6 Each bank branch should provide a loan for at least one goat and pig rearing unit.
- 7 Banks in intervention with the Animal Husbandry Department should strive for the successful implementation of the KCC-AH&F scheme run by the Government of India and the NLM-Entrepreneurship Scheme run through SIDBI which provides up to 50 percent subsidy.

9. Fisheries

- 1 For the construction of basic facilities the state's Fisheries Department should make full use of the subsidy schemes of agencies like the Government of India and the National Fisheries Development Board. For this the department should submit projects for necessary infrastructure development for financing under the Rural Infrastructure Development Fund (RIDF) of NABARD.
- 2 To increase financing in this area close coordination should be established between fisheries development agencies and banks. Fisheries development agencies should play a more active role in raising awareness that investing in aquaculture is profitable and has good potential.
- 3 Demonstration farms can be established. In addition to shrimp farming innovative schemes like trout fish farming catfish production and ornamental fish farming should be demonstrated to encourage farmers to start these activities.
- 6 An insurance policy should be implemented. Ponds of gram panchayats and more self-help groups should be leased under the Self-Help Group-Bank Linkage Program.
- 7 A Fish Farmer Development Agency should be established in the district and farmers should be provided permits and leasing facilities for riverine fisheries.

- 8 Private entrepreneurs should be encouraged to establish fish seed hatcheries and banks should also provide easy financing for this.
- 9 Banks should finance keeping in mind the government schemes so that interested fish farmers not only get government subsidies but also promote fish farming.

10. Construction of Storage and Marketing Infrastructure

- 1 There is a need to establish an organised market/mandi/market yard in the district.
- 2 The construction of basic facilities for marketing through Farmer Producer Organizations (FPOs) and Women's Self-Help Groups will certainly improve their skills and provide them with an alternative source of income.
- 3 Banks should finance individual entrepreneurs and small farmers for the construction of storage facilities in the cooperative sector.
- 4 Adequate market yards and warehouses should be constructed by the government in the district so that farmers can store their produce and sell their crops at the right time to get a fair price.
- 5 The Mandi Samiti should also take advantage of the Government of India's grant scheme to mobilise adequate resources for developing storage capacity in the district.
- 6 Fruit and Vegetable Routes should be established in the district and facilities like grading equipment cold rooms and refrigerated vans should be provided along these routes.
- 7 Emphasis should be given to the scientific management of storage facilities to minimise post-harvest losses.
- 8 Under the district's consolidation campaign scattered fields should be consolidated by the government into a single block.

- 9 Considering the importance of storage the Government of India has also extended the duration of the new Agriculture Marketing Infrastructure Sub-Scheme (AMI) of the Integrated Scheme for Agriculture Marketing (ISAM) for providing capital investment subsidy for scientific storage of agricultural produce in rural areas. Entrepreneurs/FPOs/CLFs can benefit from this scheme when it is converged with the Agriculture Infrastructure Fund Scheme (AIF).

11. Land Development, Soil Conservation and Watershed Development

- 1 Government programmes with subsidy and grant component without linked bank finance have created a sense of dependency in the minds of farmers. Integration of bank finance in government sponsored schemes also enables higher coverage under a particular programme.
- 2 The departments of agriculture land development and water resources are implementing a large number of programmes on watershed development reclamation of fertile lands and reclamation of saline soils which will result in increase in the area under cultivation of wastelands.
- 3 Programmes of Uttar Pradesh government on rain water harvesting in Bundelkhand as well as reclamation of salt affected soils etc. with the assistance of World Bank where bank credit is required can be popularised among the banks.
- 4 Demonstration farms of vermiculture technology should be established at district level by the State Government Central Government and KVKs and farmers should be made aware of the benefits of its use.
- 5 Agriculture departments can prepare plans to promote and implement new agricultural practices on soil treated agricultural lands.

12. Agriculture Infrastructure: Others

- 1 State government may promote the establishment of state-of-the-art tissue culture laboratory to meet the gap in planting material for banana. Horticulture department may plan training cum demonstration for banana/sugarcane farmers on the use of tissue culture plants.

- 2 Agriculture department may guide entrepreneurs on certified seed production. FPOs/PACS may be encouraged to participate in seed production/seed village programme.
- 3 Banks may provide adequate financial assistance for setting up of bio-fertilizer and bio-pesticide production units vermicomposting coir pith composting units etc. by individual farmers/self help groups by availing subsidy available from Government of India schemes.
- 4 Agriculture department may guide entrepreneurs on certified seed production. FPOs/PACS may be encouraged to participate in seed production/seed village programme.
- 5 Banks may provide adequate financial assistance for setting up of bio-fertilizer and bio-pesticide production units vermicomposting coir pith composting units etc. by individual farmers/self help groups by availing subsidy available from Government of India schemes.
- 6 State agriculture departments are finding it difficult to convince all stakeholders like farmers traders and commission agents to move to the online platform i.e. eNAM.
- 7 Seed village program needs to be expanded with all necessary linkages.
- 8 Farmers lack awareness about bio-fertilizers. It is necessary to motivate small and marginal farmers for organic farming and for this special publicity is needed.
- 9 Banks also need to finance emerging areas like seed production mushroom production poly house fertilizer/seed sales centers etc.

13. Food and Agro. Processing

- 1 There is a need to promote and spread awareness about the concept of Farmer Producer Organizations (FPOs) and these organisations need to be strengthened for the benefit of small and marginal farmers.
- 2 Primary Agricultural Cooperative Societies (PACS) should be given more autonomy and empowered so that they can achieve their objectives and function as a profitable institution working for the benefit of their members.

- 3 Banks should provide information about these activities through various platforms and increase financing for them.
- 4 The District Cooperative Bank in coordination with the Assistant Registrar's office should apply for the conversion of at least 5 PACS into Multi-State Cooperative Societies (MSCS) under the PACS to MSCS Conversion Scheme.
- 5 Farmers need to be provided with more information about these sectors that more financing can take place in this sector. The concerned government departments are expected to promote awareness in this regard.
- 6 Under the MIDH-HMNEH scheme a subsidy of up to 50 percent per unit is available for food processing and value addition management. Under the National Mission on Food Processing (NMFP) announced by the Government of India grant assistance ranging from 25 to 75 percent is also available for setting up such units.
- 7 Entrepreneurs should also avail the benefits of the PMFME scheme (35 capital grant from the Center) implemented by the Horticulture Department and the Agriculture Infrastructure Development Fund - AIF (3 percent interest subsidy) scheme.

14. Agri. Ancillary Activities: Others

- 1 Primary processing facility with proper drying cleaning grading weighing and packaging can be arranged at village/farm gate level for good price in the market.
- 2 There is a need to establish collaboration among Farmer Producer Organizations (FPOs) who can act as aggregators or primary processors. This will lead to better transfer of technology quality awareness among producers market/demand based production etc.
- 3 Lack of electricity. Special publicity is required.
- 4 Appropriate efforts should be made by the banks to exploit the immense possibilities of agricultural production and processing. There is a need to provide proper training/seminars etc. to the bank officers/employees.

15. Micro, Small and Medium Enterprises (MSME)

- 1 There is ample scope for fruit production and fruit processing in the district which has not been tapped yet. Fruit processing units need to be set up in all development blocks of the district.
- 2 The government should take an interest in the rapid development of industrial estates.
- 3 Increase institutional lending for this sector by expanding the Mudra scheme and encouraging small finance banks to play their role.
- 4 Conduct large-scale skill development programs under the Skill India project for the establishment of sustainable units/providing employment to rural youth.
- 5 There is a need to promote skill upgradation product diversification and marketing assistance to realise the potential of bamboo/wooden handicrafts in the district.
- 6 Capacity building programs focusing on hospitality services need to be organised to unlock the potential in the tourism sector. This becomes important in view of the Government of India's Bed and Breakfast Scheme/ Homestay Scheme.
- 7 There is a need for proper identification of artisans in small groups and linking these groups with banks. The policy of cluster development should be vigorously pursued, especially concerning traditional arts and crafts.
- 8 There is a need to address the shortage of raw materials specifically for weavers in the handloom sector in the state.
- 9 Private companies dominate the transportation sector. Banks can leverage their reach and access the transportation sector.
- 10 Joint efforts are the need of the hour to connect small and tiny industrial groups with industrial houses.
- 11 Aggregation of produce through a marketing agency under a common brand name will be effective in addressing the marketing problem.

- 12 The tourism sector has a synergistic impact on the development of traditional art forms crafts and culture. The development of this sector will open opportunities for self-employment.
- 13 The District Industry Centre SRISRI and KVIC/KVI should provide training and necessary linkages to upgrade the skills of artisans.
- 14 Uninterrupted power supply should be ensured for industries established in the rural and urban areas of the district.
- 15 Clusters of units related to artisans weavers and craftsmen etc. should be developed in the district.
- 16 Financial institutions need to be more market-oriented. Banks can provide the benefits of the 'Credit Guarantee Fund Trust' scheme to beneficiaries. Banks demand collateral security and guarantors from beneficiaries which many entrepreneurs are unable to provide. Banks should include these loans under the 'Credit Guarantee Fund Trust' scheme and provide loans to beneficiaries without security. This will also provide banks with a guarantee of repayment up to 85.
- 17 To facilitate the flow of credit to micro and small enterprises and provide them with easy access to adequate loans the Government of India has established Mudra Bank and launched the Pradhan Mantri Mudra Yojana. Every bank branch should promote and publicise this scheme in coordination with the District Industry Centre.
- 18 Banks should ensure that the benefits of the Government of India's Start-Up/Stand-Up schemes are provided to as many entrepreneurs as possible.

16. Export Credit

- 1 Infrastructure Development with collection centres - includes integrated cold chain infrastructure with collection centres
- 2 Skill Enhancement Programs- Train local artisans and workers in modern techniques and quality standards to meet international market demands

- 3 Market Research and development -Provide businesses with market research data and insights about potential international markets and trends
- 4 Adherence to International Standards - Help local industries adhere to international quality and safety standards like ISO Organic and fair trade
- 5 Handicrafts and Textiles -Promote traditional crafts and textiles offering training in modern designs and techniques while ensuring protection of intellectual property.
- 6 Agriculture and Food Processing - Focus on value addition in agriculture through food processing packaging and branding of products.

17. Education

- 1 Banks need to provide adequate loans in this sector
- 2 Measures should be taken to increase awareness about educational loans.
- 3 NEP 2020 may be adopted for better results
- 4 The private sector can actively invest in the education sector which can bridge a significant gap in financing. Private financing apart from the loan issue can also address other issues such as industry-institution interaction research faculty etc.
- 5 There is ample scope for making the process of private participation more liberal to attract the best investors and provide quality relevance a wider range and diversity of courses.
- 6 It has been emphasised that loans in this category need to be securitized to impart quantitative and qualitative momentum to this sector. To reduce instances of default on "education loans" parents can be taken as co- guarantors.
- 7 Coordinated efforts by banking and the government are needed to continuously motivate students to pursue higher education through awareness programs/campaigns.

- 8 Banks can raise awareness among all customers through print and electronic media to increase the flow of education loans.

18. Housing

- 1 Banks need to provide adequate loans in this sector.
- 2 Major problems in the housing sector are - increase in cost of land and construction lack of microfinance measures and limited reach of existing measures inadequacy of financial assistance given for purchase of housing site.
- 3 It is also necessary to establish coordination between various departments to provide plots for domestic wadi (homestead) in this sector.
- 4 Some processes in this sector need to be simplified such as the 'gestation period' for housing projects the requirement of multiple approvals from various authorities etc.
- 5 Banks can raise awareness among all customers through print and electronic media to increase the flow of housing loans.
- 6 Converting agricultural land into residential land needs to be made easier. The new delimitation of the Municipal Corporation should be done promptly.
- 7 The PMAY is currently implementing both the 'Rural' Housing Scheme and the 'Urban' Housing Scheme. Under the scheme for urban areas EWS and low- income groups are eligible for a 6.5 percent interest subsidy on housing loans up to Rs. 6 lakhs. For the middle- income group a 4 percent interest subsidy is provided on housing loans up to Rs. 9 lakhs and a 3 percent interest subsidy is provided on housing loans up to Rs. 12 lakhs. For implementing the scheme the government has designated Housing and Urban Development Corporation and the National Housing Bank as the subsidy channelizing agencies.
- 8 The Reserve Bank of India has increased the limit for housing loans falling under the priority sector to Rs. 35 lakhs in metro cities and Rs. 25 lakhs in other places.

19. Social Infrastructure

- 1 Efforts should be made to increase women's participation.

- 2 Bankers need to understand investing in these infrastructures.
- 3 The public should fully avail the benefits of government schemes such as the Pradhan Mantri Awas Yojana Nirmal Bharat Yojana and Sarva Shiksha Abhiyan.
- 4 Efforts should be made to fully empower the Swachh Bharat Mission of the Prime Minister.
- 5 All line departments should submit projects for financing under RIDF for the construction of essential infrastructure in their respective sectors.

20. Renewable Energy

- 1 Under the Chief Minister's Solar Self-Employment Scheme rural residents of the area should be encouraged to apply and such proposals should be expedited upon receipt.
- 2 Branch managers should motivate those borrowers who have been given loans for commercial dairy (4-5 animals) or farmers who have 5-5 animals to adopt the biogas scheme.
- 3 Branches should prepare a comprehensive plan for the entire village in intervention with non-governmental organisations so that the entire village can have access to biogas.
- 4 In the district banks should create awareness among farmers and initiate the process of providing loans for solar lights.
- 5 In areas where the number of livestock is sufficient government departments should make efforts to popularise biogas.
- 6 This scheme should be publicised during the programs conducted by various government and non-government organisations and rural residents should be encouraged to adopt it.
- 7 There is a need to promote and publicise the Pradhan Mantri Solar Self-Employment Scheme.

21. Informal Credit Delivery System

- 1 The guidelines issued by the Reserve Bank of India for providing loans to Self-Help Groups and Joint Liability Groups under the Pradhan Mantri Jan Dhan Yojana should be followed and a branch-wise action plan for loan disbursement should be prepared. The employees working in the district banks lack orientation and they should be provided regular training.
- 2 Data on landless farmers in the district is not available; therefore the Agriculture Department should collect block-wise data on all such farmers.
- 3 The number of ATMs in the district should be increased especially at the branches of Regional Rural Banks and Cooperative Banks.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

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

5. As a part of serving each Gram Panchayat by a cooperative society Government of Uttar Pradesh has linked all 7000 plus existing PACS dairy and fishery societies under existing Gram Panchayat
6. Centrally Sponsored Project for PACS Computerisation: To make PACS self-reliant in tune with 'Atmanirbhar Bharat Abhiyaan' the Government of India (GoI) has on 29th June 2022 approved the Centrally Sponsored Project for Computerisation of PACS for a period of five years from 2022-23 to 2026-27. For the implementation of the project 5686 PACS have been sanctioned in UP for computerization. Uttar Pradesh was the FIRST state where the Service Level Agreement and Work order for both hardware Procurement and System Integrator were signed and onboarded. Uttar Pradesh has been one of the leading states in the implementation of the Project with the day to days activity of the PACS being captured on a real time basis in a computerised environment taking forward the vision of Digital India.
7. World's largest grain Storage: Under the "World's largest grain project" refinance assistance of Rs 1 47 64900/- has been sanctioned under PACS as MSC to UPCB for creation of infrastructure at Kotwa Pandey PACS Mirzapur. The society houses a 1400 metric tonnes warehouse a custom hiring centre and weight bridge cabin. The Project was inaugurated by Hon'ble Prime Minister Shri Narendra Modi on 24.02.2024
8. Godown under World's Largest Grain Storage at B-PACS Kotwa Pandey: A watershed event was orchestrated in the 'Sahkar Se Samriddhi' road map through the formal signing of a pioneering tripartite Memorandum of Understanding (MoU). This ground-breaking agreement seamlessly brings together the 11 District Central Cooperative Banks (DCCBs) 22 Bahuuddeshiaya Primary Agriculture Credit Societies (B-PACS) and the National Building Construction Corporation (NBCC) etching an incredible mark under the second phase of the worlds largest grain storage project.
9. PACS as common Service centres (CSCs): The ministry of Electronics and Information Technology MoC NABARD and CSC e-services have signed an MoU to register and digitise PACS/LAMPS to provide more than 300 e-services to common citizens. Services inter alia include banking insurance Aadhar enrolment/update legal services agri input management PAN card bus/air/rail ticket services etc. PACS as CSC will diversify their businesses for self-sustenance. 5314 PACS have been onboarded to CSC facilities with 5170 CSC IDs being created with transactions of Rs.9.90 Cr in the state.

10. 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. Hardware support for digitization of legacy data training to the employees etc. will be provided under the project. 323 branches, 18 Regional offices and Head Office of UPSGBV will be computerised under the scheme.
11. Establishing New Multipurpose PACS/ Dairy/ Fishery Cooperatives in uncovered Panchayats: Government on 15.02.2023 has approved the Plan for strengthening cooperative movement in the country and deepening its reach up to the grassroots. The Plan envisages establishment of new multipurpose PACS or primary dairy/ fishery cooperative societies covering all the uncovered Panchayat/ villages of the country in the next five years through convergence of various GOI schemes. All 58102 Gram Panchayats in Uttar Pradesh have been mapped in the state and 1046 Dairy/Fisheries societies have been registered
12. Engagement of Cooperative Interns for strengthening the Cooperatives with the aim to ensure that benefits of initiatives initiated by Ministry of Cooperation Government of India reach the grass root level strengthen cooperative based economic model and ensure necessary capacity building to the cooperatives it has been decided that all State Cooperative Banks (StCBs) and District Cooperative Central Banks (DCCBs) may hire young professionals namely "Cooperative Intern" initially for three years in which each intern will be hired for one year only. NCDC will administer the scheme with the support and cooperation of State Governments. NABARD will monitor the implementation of the scheme which will be executed by StCBs.
13. PACS as PM Bhartiya Jan Aushadhi Kendra for improving access to generic medicines at the rural level: The Government is promoting PACS to operate Pradhan Mantri Bhartiya Janaushadhi Kendras which will provide additional income source to them and ease access to generic medicines for rural citizens. 971 B-PACS in 75 Districts have applied of which 573 have received initial approval 266 B-PACS have got Drug License (DL) and 168 have received store code.
14. PACS as Pradhan Mantri Kisan Samriddhi Kendras (PMKSK): The Government is promoting PACS to operate PMKSK to ensure easy accessibility of fertilizer & related services to farmers in the country. 7083 PACS in the state are functioning as Prime Minister Kisan Samrudhhi Kendra and all the PACS sanctioned under PACS Computerisation Project have been developed as PMKSY.

15. Membership of National Cooperative Export Society (5 Societies per District) 325 Societies from 54 Districts have applied for membership of National Cooperative Export Society.
16. Membership of National Cooperative Organic Society (5 Societies per District) 290 Societies from all 75 Districts have applied for membership of Membership of National Cooperative Organic Society.
17. Membership of Bhartiya Beej Sahakari Samiti (5 Societies per District) 4037 societies from all 75 Districts have become members of Bhartiya Beej Sahakari Samiti.

5. Status of Cooperatives in the District

1. There are a total of 39 B PACS in Banda district. The district has an average profile of cooperative societies
2. The cooperative societies in the district cover majorly the dairy fisheries and agriculture sectors. The cooperative scenario of the district is average where 298 cooperative societies (Credit Cooperative Societies-39 and Non-Credit Cooperative Societies-259) cover various business sectors
3. Total number of Dairy and agri allied cooperatives are 264, Total number of Agro Processing / Industrial Cooperative are 05, Total number of Consumer Cooperative is 04, Total number of Housing Cooperative Society are 01, Total number of Labour Cooperative are 04, Total number of Marketing Cooperative Society are 02, total no. of other societies are 18 and total number of BPACS are 39 (source: National cooperatives database Ministry of cooperation).
4. Most credit cooperative societies are not fully meeting the credit needs of their members where the average loan per member is Rs.0.50 lakh due to which members have to borrow from other banks resulting in potential business losses for the societies.
5. Recently PACS membership drive was conducted in the district whereby new members were added in the B PACS.
6. All the societies have adopted the new bye laws.

6. Potential for formation of cooperatives

1. There is a good potential for cooperative activity in the area. Out of 39 B PACS present in the district there are a total 08 B PACS which are covering more than 01 Nyaya Panchayats. Accordingly there is a scope for formation of 08 new PACS in these areas.
2. Recently efforts were taken by District cooperatives development committee (DCDC) whereby it is being planned to have one cooperative in each panchayat of the district.
3. The distribution of all blocks under the operational area of any cooperative society or included by any society or otherwise is generally not uniform. Therefore the potential for the formation of cooperative societies in the blocks of these areas is good.
4. The formation of societies would have a wide- spread impact in promoting economic activities in these areas.

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	Watershed Development	IWMS	Manikpur	Farm Bunding Masonary Outlet Stone Renovation of gully plug earthen dam Spillway Plantation Crop Demonstration	With state government scheme such as PMKISAN Social security schemes Banking plan MGNREGA etc	1000	Soil and water conservation livelihood generation capacity building of families involved increase in credit flow improvement in ground water table
2	Watershed Development	WDF	Ramnagar	Farm Bunding Earthen Gully Plug RED Plantation Training	With state government scheme such as PMKISAN Social security schemes Banking plan MGNREGA etc	100	Soil and water conservation livelihood generation capacity building of families involved increase in credit flow improvement in ground water table

3	Awareness Creation	Fidgi Camps	Every Block and at panchayat level	Financial and Digital literacy camps to promote financial inclusion	Yes with Banks	2000	Promoting financial literacy and financial inclusion
4	Infrastructure Development	RIDF	Different blocks	Financial support in form of credit to develop rural infrastructure	With State Government and different line departments		To help finance rural infrastructure projects. Reducing the rural urban divide improve connectivity and invest in rural infrastructure.
5	Institution Development	Refinance to DCCB and RRB Increase in GLC PACS computerisation and CAPEX support for RSETI infrastructure	Different blocks	Refinance support and infrastructure support to PACS for computerisation	With PACS and DCCB		To support capital formation in agriculture and related activities and improve GLC. Promoting cooperatives through digitisation
6	Collectivisation	FPOs	Karwi Manikpur Pahari Mau and Ramnagar	Promotion of FPOs	With Agriculture department	2500	sustainable and equitable agriculture and rural prosperity through effective credit support related services institution development and other innovative initiatives.
7	Promotional Activity	Rural Haat	Karwi	Rural Haat	NA	5000	Construction of Grameen Haat

Success Stories

Success Story 1: From Sahkarita to Samriddhi



1. Scheme :	Central Sector Scheme for Formation and Promotion of 10000 FPOs
2. Project Implementing Agency :	NABARD
3. Duration of the project :	3 years
4. Beneficiary :	
No. of beneficiaries :	500
Community :	Farmer collectives
State :	Uttar Pradesh
District :	Chitrakoot
Block :	Karwi
Village :	Khohi

1.1 Support provided

- FPO was provided handholding support for 03 years from formation to credit linkage and marketing.
- Grant of Rs.18.0 lakh was provided to FPO for necessary infrastructure, manpower and managing their other expenses.
- Benefits from different departments such as NABKISAN, horticulture department was provided to FPO for getting credit limit and setting up of Daal mill respectively.

- Training and capacity building support was provided to FPO for 03 years.
- Facility of equity grant was provided maximum upto Rs.15.0 lakh.

1.2 Pre-implementation status

- Input cost to farmers was quite high. For eg seed, fertilisers, farm implements etc.
- Marketing support to farmers especially small and marginal farmers was not available at their doorsteps.
- Farmers were facing difficulty in getting fair prices of their produce.
- Farmers were not aware about value addition properties of their crops.

1.3 Challenges faced

- FPO faced difficulty in mobilising the shareholders. FPOs have to mobilise minimum 300 shareholders to get equity grant benefit out of the scheme.
- Due to lack of any collateral assets with the FPOs, FPO faced difficulty in getting credit from Financial institutions.
- BODs and CEOs are having very less managerial skills and limited exposure to entrepreneurship and business development. So various training programmes should be organized time to time to enhance their skills.

1.4 Impact

- The product of FPO was encouraged by the Honble Chief Minister Shri Yogi Adityanath Ji on the occasion of Uttar Pradesh Day.
- Farmers were attracted towards pulse crops and the farmers products were sent to nearby cities in an organized manner by the FPO so that they also got a fair price.
- Farmers were provided facilities of seeds fertilizers pesticides etc. at their homes.
- Farmers of the FPOs have been identified to form clusters of organic farming with the help of the Agriculture Department.
- Equity grant has also been received by the FPO.

Success Story 2: Har Khet ko Paani



1. Scheme : Integrated Water Management Scheme (IWMS)
2. Project Implementing Agency : Akhil Bhartiya Samaj Sewa Sansthan
3. Duration of the project : 2 years
4. Beneficiary :

No. of beneficiaries :	500
Community :	Farmers collectives
State :	Uttar Pradesh
District :	Chitrakoot
Block :	Manikpur
Village :	Amchurnerua, Bheda, Markundi, Tikaria, Jamunihai

2.1 Support provided

- A total Grant of Rs. 56.93 lakhs was sanctioned for implementation of IWMS in 05 villages of Chitrakoot district.
- Training and Capacity Building support was provided to the farmers covered under the project.
- The objective was to promote water conservation/Management activities through convergence with Government schemes credit linked area development schemes to accelerate the credit flow.

2.2 Pre-implementation status

- The area covered under the scheme was majorly Rabi season dominated. Crops during Kharif season were not taken due to water availability issues.
- Many structures which were earlier present pertaining to water conservations were lying dormant and in distressed situations which required urgent repair works.
- Farmers lacked collective approach and were doing farming in distributed manners.
- Farmlands were in urgent requirement of bunding to promote soil and water conservations.

2.3 Challenges faced

- Decentralized and participatory development
- Ensuring inclusion of all stakeholders
- Managing upstream and downstream interrelations
- Managing common pool resources
- Difficulty in getting credit from banks for landless farmers and women for ensuring inclusive development.
- Sometimes it is difficult to assess the impact of the interventions done on the farmers field in terms of lack of tools and technologies in measuring the same.
- Sustaining the interventions done on field.

2.4 Impact

- Generation of mandays throughout project implementation phase thus creating livelihoods for locals and families involved.
- Productivity and production of crops increased changes in land use and cropping pattern adoption of modern technologies etc.
- Promotion of participatory approach

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

a.Uttar Pradesh, India's most populous states and fourth largest by area (243,286 km²), is a landlocked state, sharing borders with nine states and Nepal to the north. Geographically, the state is divided into three regions: the Sub-mountainous region, the Ganga Plain, and the Trans-Yamuna region. The state has a sub-tropical climate with mild winters and hot summers, marked by significant seasonal temperature variations and concentrated monsoon rainfall between June and September. This leads to frequent flooding, especially in Eastern UP, and increasing droughts due to rainfall variability, severely impacting agriculture and triggering rural-to-urban migration. UP is highly vulnerable to climate-induced disasters like floods, droughts, cloudbursts, flash floods, heat and cold waves, and hailstorms, leading to significant loss of life and damage to property and the environment. Over 50 years, UP has experienced 2,539 floods, 17,144 cold wave days, and 6,726 heat wave days. According to the CEEW 2021 report, it ranks 17th in climate vulnerability and has 30 districts highly vulnerable as per ICAR-CRIDA. From 1969 to 2019, the state experienced 2,539 flood events, 17,144 disastrous cold wave days, 6,726 disastrous heat wave days, and 720 lightning days. These challenges demand urgent action for climate resilience, adaptation, and sustainable development, especially as UP continues to progress in the SDG India Index from an Aspirant to a Frontrunner state between 2018 and 2023-24.

b.The Uttar Pradesh State Action Plan on Climate Change (UP SAPCC 2.0) is aligned with India's National Action Plan on Climate Change (NAPCC) and sets out strategies for combating climate change from 2021 to 2030. It proposes 41 strategies and 187 actions across research, policy, and capacity building, with 30% focusing on emission reduction (mitigation), 58% on enhancing climate resilience (adaptation), and 12% combining both. The plan revolves around eight key missions, including the Sustainable Agriculture Mission, aimed at climate-resilient farming; the Jal Mission, focused on water conservation; the Sustainable Habitat Mission for urban development; the Green UP Mission to boost green cover and infrastructure; the Energy Efficiency and Renewable Energy Mission; and the Human Health Mission; the Disaster Management Mission for climate-induced risk preparedness; and the Strategic Knowledge Mission to advance research. UP SAPCC 2.0 requires ₹1,12,204.79 crores, with 72% funded, leaving a 28% budget deficit. This highlights the need for additional resources to ensure comprehensive climate resilience and sustainable development in Uttar Pradesh.

2.2 Any specific Climate Change initiative in the State by

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

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

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

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

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a) The district largely consists of irregular uplands with outcrops of rocks intermingling with lowlands. Mixed Red and Black soil is prominent in the region. The climate of the district is characterized by a hot summer and a pleasant winter. The climate action projects which could be undertaken in the various sectors are as follows:
- a) Agriculture: The district is in top 5 vulnerable districts when it comes to agriculture sector. The average annual rainfall is 1011 mm. The major requirement for the region is Watershed project since most of the rainwater is drained through rivers and underground seepage is very less which reduce ground water table. There is still more than 18000 ha of area which is required to be covered under irrigation and the estimated cost of the project would be 4000.0 lakhs.
- b) Reducing fertility of soil: The usage of fertiliser is increasing day by day and thus farmers need to be sensitised about organic and natural farming. Clusters of organic farming could be formed to demonstrate the productivity and land reclamation.
- c) Temperature: Districts is under top 10 which have recorded the highest Average Maximum Temperature. Plantation cover needs to be extended for tackling the problem.
- d) Land reclamation: There is a need of continue gullied and ravinous area reclamation to stop further ingress of ravines into the non-ravine farmland. District has approximately 79.4 sq km of agriculture wasteland which may be reclaimed.

- b)
 - a) Under Agriculture more than 18000 ha of wasteland is there which may be brought under irrigation. The Agricultural department along with Irrigation department may take several initiative to bring more area under irrigation. Soil and water conservation projects may be taken up in such areas which may brought several hectare of area under irrigation. Similarly, tube wells may be installed at relevant places.
 - b) Regarding Soil fertility agriculture department may form organic clusters focusing on origin and chemical free farming. Use of Nano urea may be promoted wherever required. GoUP has launched the cluster-based NMNF in 2022-23 covering 56 districts of Uttar Pradesh to promote natural farming in the state.
 - c) Land development department may carry out land levelling in undulated areas. Bunds may be constructed on farmers land to conserve soil and water. Watershed projects may be taken up in areas having slope. PM Krishi sinchai yojna (Watershed component) may be helpful in such areas. Integrated Watershed Management Program 2.0 may also be helpful in such areas.
 - d) Create a pool of Master Trainers on Climate Smart Agriculture approaches and technologies.
 - e) Develop Village level agriculture contingency plans incorporating analysis of historical climate data and future climate projections to define the climate contingencies of the villages.

3.2 Any specific Climate Change initiative in the District by

- a) Project namely "Ecosystem Services based Adaptation to Climate Change in Bundelkhand region of Uttar Pradesh" was implemented by Forest and Wildlife Department Government of Uttar Pradesh in 16 villages of Banda Hamirpur Orai (Jalaun) & Chitrakoot forest divisions supported by NABARD. The project was started in year 2018 and completed in 2022. The main objectives of the project was:
 - a) To carry out a baseline study to assess vulnerability provide Orientation & Planning in identified villages of 4 Forest Divisions.
 - b) To improve ecosystem in community / grazing lands grasslands and adjoining lands through agroforestry.
 - c) To create structures to arrest run-off of rain water (check dams borewell recharge ponds) in JFMC and other areas falling in the same catchment areas.
 - d) To document learnings for wider replication.

- b
 - a) State government under NABARD RIDF Fund is developing new projects in Chitrakoot under various sectors such as Irrigation Roads Bridges etc.
 - b) State horticulture department is providing subsidy for the drip and sprinkler system under per drop more crop scheme micro irrigation component of PM Krishi sinchai yojana. Subsidy for small and marginal farmers is 90 percent whereas for other farmers is 80 percent.
 - c) Under IWMP 2.0 many watershed projects have been taken up in Chitrakoot.
- c A total of 67 watersheds have been approved under NABARDs Watershed Development Fund in the state. Out of these 04 projects have been completed in Chitrakoot till date. The major works include Farm Bunding Masonary Outlet Stone Outlet Stone gully plug Renovation of earthen dam Spillway Plantation Crop Demonstration Livelihood promotion training and capacity building etc.

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 have 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 access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 Currently Chitrakoot wooden craft and Toys has been designated GI tag from Chitrakoot district. Due to being a forest area there is abundance of wood (raw material) in Chitrakoot. A large number of craftsmen in this district are engaged in making wooden toys. A well mixture of traditional way and modernity done and craftsmen of the district added new horizons to this art. Right from furniture to daily useable items are manufactured from wood in this district. The toys produced here are sent to different districts of the state for sale as well as for fairs and exhibitions. Presently modern technology used in this profession at very small scale because this is a traditional business and being used as cottage industry in the district. Chitrakoot wooden craft and Toys was awarded the GI tag in the year 2024.
- 4 Another potential GI product "Bundelkhand Deshi Arhar" the GI application of which has already been filed from Banda district by one of the NABARD promoted FPOs namey "Kalinjar Naraini Farmer Producer Company Limited" situated in Naraini block of Banda district. District Chitrakoot will also be covered under it. The proposal was mooted by FPO under the guidance of the DDM NABARD. NABARD has undertook the initiative for forming a FPO with its primary produce as Pulses in the FY 2021-22. The FPO was successfully registered in same FY and proper handholding support was given by the DDM in nurturing the FPO from a producer to being a supplier. Today FPO has more than 500 shareholders. The FPO mentioned hereby is currently working on Pulses especially the desi Arhar as the region is famous for production of Desi Arhar. The GI application has been filed in the year 2023 and is currently at Pre examination stage. The application number for GI is 1146.

Annexure 1

District-Chitrakoot

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Karwi	Manikpur	Mau	Pahari	Ramnagar	District Total
	I. Agriculture									
	A. Farm Credit									
	A.1 Crop Production, Maintenance, Marketing									
1	Cereals - Barley/ Jav (Irrigated)	100	Acre	10931	Phy 1708 BL 186.69	2562	2242	2028	2135	10675
2	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	10121	Phy 1450 BL 146.76	5000	6800	4400	5000	22650
3	Cereals - Rice/ Chaval/ Dhan (Irrigated)	100	Acre	24494	Phy 7040 BL 1724.38	5497	3078	5497	1759	22871
4	Cereals - Sorghum/ Jowar (Irrigated)	100	Acre	10121	Phy 13093 BL 1325.14	13093	13092	13092	13092	65462
5	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	22874	Phy 39500 BL 9035.23	39500	16000	31940	12000	138940
6	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	10121	Phy 556 BL 56.24	3890	216	486	270	5418
7	Oil Seeds - Sesame/ Til/ Sesamum/ Gingelly (Irrigated)	100	Acre	10324	Phy 2600 BL 268.42	600	180	2250	300	5930
8	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)	100	Acre	14170	Phy 23513 BL 3331.82	13716	12736	32331	13716	96012
9	Pulses - Lentil/ Masur/ Masoor (Irrigated)	100	Acre	12146	Phy 6300 BL 765.2	1700	5000	14400	6000	33400
10	Pulses - Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	100	Acre	12146	Phy 609 BL 74	1570	435	1480	218	4312
11	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)	100	Acre	11741	Phy 234 BL 27.43	175	643	146	190	1388
	Pulses - Pigeon Pea/ Arhar Dal/				Phy 12300	10000	5500	10000	3200	41000

12	Tur Dal/ Red Gram (Irrigated)	100	Acre	11943	BL	1468.99	1194.3	656.87	1194.3	382.18	4896.64
13	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)	100	Acre	12146	Phy	353	1130	530	1236	282	3531
					BL	42.88	137.23	64.33	150.1	34.31	428.85
	Post-harvest/HH Consumption (10%)					18453.19	16641.36	9974.1	18797.48	8436.04	72302.1
	Repairs & maintenance of farm assets (20%)					1845.32	1664.14	997.41	1879.75	843.6	7230.21
	Sub Total					3690.64	3328.27	1994.82	3759.5	1687.21	14460.42
											93992.73
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Karwi	Manikpur..	Mau	Pahari	Ramnagar	District Total
	A.2 Water Resources										
1	Diesel Pump Sets--	80	No.	43000	Phy	100	400	200	200	200	1100
					BL	34.4	137.6	68.8	68.8	68.8	378.4
2	Drip Irrigation--	80	ha	99000	Phy	50	30	30	30	30	170
					BL	39.6	23.76	23.76	23.76	23.76	134.64
3	Solar PV Pump Sets (AC)--	80	No.	213700	Phy	50	150	100	100	100	500
					BL	85.48	256.44	170.96	170.96	170.96	854.8
4	Sprinkler Irrigation --	80	ha	49000	Phy	50	30	30	30	30	170
					BL	19.6	11.76	11.76	11.76	11.76	66.64
	Sprinkler Irrigation --	80	ha	107000	Phy	50	20	30	30	30	160
					BL	42.8	17.12	25.68	25.68	25.68	136.96
5	Sprinkler Irrigation --Mini Sprinkler 1 hac	80	ha	109000	Phy	50	30	30	30	30	170
					BL	43.6	26.16	26.16	26.16	26.16	148.24
	Tube Well--	80	No.	33000	Phy	50	100	50	50	65	315
					BL	13.2	26.4	13.2	13.2	17.16	83.16
6	Tube Well--	80	No.	360000	Phy	1	1	1	1	1	5
					BL	2.88	2.88	2.88	2.88	2.88	14.4
	Tube Well--	80	No.	682000	Phy	5	20	10	10	10	55
					BL	27.28	109.12	54.56	54.56	54.56	300.08
	Tube Well--	80	No.	1135000	Phy	5	3	5	5	5	23
					BL	45.4	27.24	45.4	45.4	45.4	208.84
	Sub Total										2326.16

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Karwi	Manikpur..	Mau	Pahari	Ramnagar	District Total
A.3 Farm Mechanisation										
1	Combine harvester--	80	No.	2450000	Phy	2	1	1	1	6
					BL	39.2	19.6	19.6	19.6	117.6
2	Drones--	80	No.	275000	Phy	10	10	5	5	40
					BL	22	22	11	11	88
3	Leveller--	80	No.	342000	Phy	40	40	25	20	145
					BL	109.44	109.44	54.72	54.72	396.72
4	Other machinery--	80	No.	132000	Phy	40	30	40	40	184
					BL	42.24	31.68	42.24	42.24	194.3
					Phy	35	35	40	30	175
					BL	243.6	243.6	278.4	208.8	1218
5	Power Tiller--	80	No.	203000	Phy	45	42	40	40	209
					BL	73.08	68.21	64.96	64.96	339.42
6	Seed Drill--	80	No.	135000	Phy	30	50	30	30	170
					BL	32.4	54	32.4	32.4	183.6
7	Thresher--	80	No.	135000	Phy	100	150	100	100	550
					BL	108	162	108	108	594
	Sub Total									3131.64
A.4 Plantation & Horticulture										
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Karwi	Manikpur..	Mau	Pahari	Ramnagar	District Total
1	Floriculture--10mX10m	80	sq. m.	89400	Phy	10	5	5	5	30
					BL	7.15	3.58	3.58	3.58	21.47
2	Floriculture--2.5mX2.5m	80	ha	584000	Phy	5	5	5	5	25
					BL	23.36	23.36	23.36	23.36	116.8
3	Floriculture--60cm X30cm	80	ha	375900	Phy	15	15	15	15	75
					BL	45.23	45.23	45.23	45.23	226.15
4	Mushroom Cultivation--250 sqmt.	80	1000 Kg. per Cycle	211000	Phy	10	10	10	10	50
					BL	16.88	16.88	16.88	16.88	84.4

5	New Orchard - Tropical/ Sub Tropical Fruits--1.8mX1.8m	80	ha	167500	Phy	30	30	30	30	30	30	30	30	30	150
					BL	40.2	40.2	40.2	40.2	40.2	40.2	40.2	40.2	40.2	201
	New Orchard - Tropical/ Sub Tropical Fruits--1.8mX1.8m	80	ha	189300	Phy	5	5	5	5	5	5	5	5	5	25
					BL	7.57	7.57	7.57	7.57	7.57	7.57	7.57	7.57	7.57	37.85
6	New Orchard - Tropical/ Sub Tropical Fruits--10mX10m	80	ha	72700	Phy	100	80	80	80	80	80	80	80	80	420
					BL	58.16	46.53	46.53	46.53	46.53	46.53	46.53	46.53	46.53	244.28
7	New Orchard - Tropical/ Sub Tropical Fruits--3mX6m	80	ha	154300	Phy	30	20	30	30	30	30	30	30	30	140
					BL	37.03	24.69	37.03	37.03	37.03	37.03	37.03	37.03	37.03	172.81
8	New Orchard - Tropical/ Sub Tropical Fruits--5mX5m	80	Acre	175200	Phy	10	5	5	5	5	5	5	5	5	30
					BL	14.02	7.01	7.01	7.01	7.01	7.01	7.01	7.01	7.01	42.06
9	New Orchard - Tropical/ Sub Tropical Fruits--6mX6m	80	ha	120000	Phy	30	10	30	30	30	30	30	30	30	130
					BL	28.8	9.6	28.8	28.8	28.8	28.8	28.8	28.8	28.8	124.8
10	New Orchard - Tropical/ Sub Tropical Fruits--7mX7m	80	ha	70800	Phy	40	20	40	40	40	40	40	40	40	180
					BL	22.66	11.33	22.66	22.66	22.66	22.66	22.66	22.66	22.66	101.97
11	Nursery ---	80	ha	1967700	Phy	3	2	2	2	2	2	2	2	2	11
					BL	47.22	31.48	31.48	31.48	31.48	31.48	31.48	31.48	31.48	173.14
12	Protection Structure-Poly/ Green Housing-Tomato 1000 Sq M	80	sq.m.	1298500	Phy	5	1	1	1	1	1	1	1	1	9
					BL	51.94	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	93.5
13	Sericulture--3' X 3'	80	No.	20000	Phy	1	1	1	1	1	1	1	1	1	5
					BL	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.16	0.8
	Sub Total														1641.03
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Karwi	Manikpur..	Mau	Pahari	Ramnagar	District Total				
A.5 Forestry															
1	Nursery/ Propagation unit--2.05	80	ha	534800	Phy	4	4	4	4	4	20				
					BL	17.11	17.11	17.11	17.11	17.11	85.55				
2	Plantation-Bamboo-5 m x 5 m	80	ha	86636	Phy	40	40	30	30	30	170				
					BL	27.72	27.72	20.79	20.79	20.79	117.81				
3	Plantation-Poplar-5 m x 4 m	80	ha	235040	Phy	20	20	20	10	10	80				
					BL	37.61	37.61	37.61	18.8	18.8	150.43				
4	Plantation-Teak-2 m x 2 m	80	ha	163310	Phy	30	30	22	22	20	124				
					BL	39.19	39.19	28.74	28.74	26.13	161.99				
	Sub Total										515.78				

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Karwi	Manikpur..	Mau	Pahari	Ramnagar	District Total
A.6 Animal Husbandry - Dairy										
1	Buffalo Farming--	80	1+1	248000	Phy 300 595.2	250 496	200 396.8	200 396.8	200 396.8	1150 2281.6
2	Indigenous Cattle Farming-- Sahiwal/Tharparkar/Red Sindhi	80	1+1	218000	Phy 250 436	250 436	250 436	250 436	135 235.44	1135 1979.44
	Sub Total									4261.04
A.7 Working Capital - AH - Dairy/Drought animal										
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Karwi	Manikpur..	Mau	Pahari	Ramnagar	District Total
1	Buffalo Farming_Buffalo Farming_Chitrakoot	100	1+1	99000	Phy 500 495	500 495	500 495	500 495	500 495	2500 2475
2	Indigenous Cattle Farming_Indigenous Cattle Farming_Chitrakoot	100	2	99000	Phy 450 445.5	450 445.5	450 445.5	450 445.5	502 496.98	2302 2278.98
	Sub Total									4753.98
A.8 Animal Husbandry - Poultry										
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Karwi	Manikpur..	Mau	Pahari	Ramnagar	District Total
1	Commercial Broiler Farming--	80	5000	2458000	Phy 5 98.32	5 98.32	5 98.32	5 98.32	5 98.32	25 491.6
	Commercial Broiler Farming--	80	5000	5846000	Phy 2 93.54	2 93.54	2 93.54	2 93.54	2 93.54	10 467.7
	Sub Total									959.3
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Karwi	Manikpur..	Mau	Pahari	Ramnagar	District Total

A.9 Working Capital - AH - Poultry									
1	Layer Farming_Others_Chitrakoot	100	5000	1192000	Phy				
					BL	11.92	11.92	11.92	59.6
	Sub Total								59.6
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Karwi	Manikpur..	Mau	Pahari
A.10 Animal Husbandry - SGP									
1	Goat - Breeding Unit--	80	500+25	9630000	Phy	2	2	1	1
					BL	154.08	154.08	77.04	77.04
2	Goat - Rearing Unit--	80	20+1	414000	Phy	55	55	25	25
	Barbari/Sirohi/Jamunapari				BL	182.16	182.16	82.8	82.8
3	Sheep - Rearing Unit--	80	20+1	379000	Phy	20	10	5	10
	Nali/Graded Nali/CB Merino				BL	60.64	30.32	15.16	30.32
	Sub Total								1303.6
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Karwi	Manikpur..	Mau	Pahari
A.11 Working Capital - AH - Others/SR									
1	Goat Farming_Rearing Unit - Semi-intensive_Chitrakoot	100	10+1	45000	Phy	350	350	300	290
					BL	157.5	157.5	135	130.5
	Sub Total								711
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Karwi	Manikpur..	Mau	Pahari
A.12 Fisheries									
1	Fish Culture --Integrated fish farming livestock cum fish	80	ha	100000	Phy	12	12	12	12
					BL	9.6	9.6	9.6	9.6
2	Fish Seed Hatchery--	80	ha	250000	Phy	4	4	4	4
					BL	80	80	80	80
3	Ornamental Fish Hatchery--	80	Mn	500000	Phy	2	1	1	1
									6

Sub Total		BL		80	40	40	40	40	240	
									688	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Karwi	Manikpur..	Mau	Pahari	Ramnagar	District Total
A.13 Working Capital - Fisheries										
1	Cage Culture_Others_Input for cage culture	100	60 to 100 Cu. M	150000	Phy	10	10		10	40
2	Fish culture in ponds - Panglossius Panglossius fish farming earthen ponds	100	Acre	300000	Phy	15	15	5	15	60
3	Fish Seed Rearing_fish seed rearing	100	Acre	60000	Phy	5	5	5	5	25
					BL	15	15	15	15	75
					Phy	6	10	5	5	31
					BL	3.6	6	3	3	18.6
Sub Total										153.6
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Karwi	Manikpur..	Mau	Pahari	Ramnagar	District Total
A.14 Farm Credit										
1	Integrated Farming--Crop + Dairy (1ha)	90	ha	450000	Phy	1	1	1	1	5
2	Integrated Farming--Crop + Plantation (1.50 ha)	90	ha	650000	BL	4.05	4.05	4.05	4.05	20.25
3	Integrated Farming--Plantation + Dairy (1ha)	90	ha	550000	Phy	1	1	0	0	2
					BL	5.85	5.85	0	0	11.7
					Phy	0	0	1	0	1
					BL	0	0	4.95	0	4.95
						9.9	9.9	9	4.05	36.9
Sub Total										114534.36
Total Farm Credit (sum of A.1 to A.14)										
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Karwi	Manikpur..	Mau	Pahari	Ramnagar	District Total
B. Agriculture Infrastructure										
B.1 Storage Facilities										
1	Godown--/ Rural Godown (1000 sq ft)	80	No.	3500000	Phy	1	1	1	1	5

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	BL	Karwi	Manikpur..	Mau	Pahari	Ramnagar	District Total
2	Godown--/ Rural Godown (5000 MT)	85	No.	2000000	Phy	1	1	1	1		4
	Sub Total				BL	170	170	170	170		680
											820
1	B.2 Land Development										
1	Biofertilizers --200 tpa unit	80	No.	160000	Phy	80	76	70	80	80	386
2	Farm Ponds/ Water Harvesting Structures--20 m X 20 m	80	No.	100000	BL	102.4	97.28	89.6	102.4	102.4	494.08
3	Farm Ponds/ Water Harvesting Structures--30 m X 30 m	80	No.	224000	Phy	10	20	15	15	15	75
4	On Farm development (OFD) Works --	80	m.	75000	BL	17.92	35.84	26.88	26.88	26.88	134.4
	Sub Total				Phy	40	60	40	50	40	230
					BL	24	36	24	30	24	138
											826.48
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Karwi	Manikpur..	Mau	Pahari	Ramnagar	District Total
	B.3 Agriculture Infrastructure - Others										
	Sub Total										
	Total (B.1+B.2+B.3)										1646.48
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Karwi	Manikpur..	Mau	Pahari	Ramnagar	District Total
	C. Ancillary Activities										
	C.1 Food & Agro Processing										
1	Dairy Processing Unit--	85	No.	700000	Phy	15	15	12	10	10	62
					BL	89.25	89.25	71.4	59.5	59.5	368.9

2	Dal/ Pulses Mill--	85	No.	1000000	Phy	20	16	16	16	16	16	84
					BL	170	136	136	136	136	136	714
3	Food Grain Processing-Flour Mill--	85	No.	500000	Phy	10	4	4	4	4	4	26
					BL	42.5	17	17	17	17	17	110.5
4	Fruit Processing --	85	No.	200000	Phy	11	9	8	8	8	8	44
					BL	18.7	15.3	13.6	13.6	13.6	13.6	74.8
5	Oil Extraction--/Mustard Processing	85	No.	1000000	Phy	10	5	5	5	5	5	30
					BL	85	42.5	42.5	42.5	42.5	42.5	255
6	Rice Processing --	75	No.	1000000	Phy	10	10	10	10	10	10	48
					BL	75	75	75	75	75	60	360
7	Vegetable Processing--	85	No.	200000	Phy	15	15	15	15	15	15	75
					BL	25.5	25.5	25.5	25.5	25.5	25.5	127.5
	Sub Total											2010.7

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Karwi	Manikpur..	Mau	Pahari	Ramnagar	District Total
	C.2 Ancillary Activities -										
1	Agri Clinic & Agri Business Centers--	90	No.	2000000	Phy	2	2	2	2	2	10
					BL	36	36	36	36	36	180
2	Custom Service Units/ Custom Hiring Centers--	80	No.	8500000	Phy	1	1	1	1	1	5
					BL	68	68	68	68	68	340
3	Loan to MFIs for Onlending to for Agri. Purposes--	90	No.	1000000	Phy	4	4	4	4	4	20
					BL	36	36	36	36	36	180
4	Loan to PACS/ FSS/ LAMPS--	90	No.	1500000	Phy	3	2	2	2	2	11
					BL	40.5	27	27	27	27	148.5
	Sub Total										848.5
	Total (C.1+C2)										2859.2
	Total (A+B+C)										119040.04

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Karwi	Manikpur..	Mau	Pahari	Ramnagar	District Total
	II. Micro, Small and Medium Enterprises (MSME)										
1	Manufacturing Sector - Term	80	No.	700000000	Phy	1				1	2

LUMS - MEDIUM -										
2	Manufacturing Sector - Term Loan-Micro-	80	No.	25000000	Phy	2800	0	150	0	5600
3	Manufacturing Sector - Term Loan-Small-	80	No.	375000000	Phy	150	1	6000	1	750
4	Manufacturing Sector - Working Capital-Medium-	80	No.	150000000	Phy	6000	1	600	1	3000
5	Manufacturing Sector - Working Capital-Micro-	80	No.	5000000	Phy	600	1	600	1	3
6	Manufacturing Sector - Working Capital-Small-	80	No.	75000000	Phy	400	1	200	1	1200
Total Sub Total					BL	190	1600	200	1600	990
					Phy	1520	5	5	5	7920
					BL	600	600	600	600	25
					Phy	600	600	600	600	3000
					BL					50720

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Karwi	Manikpur	Mau	Pahari	Ramnagar	District Total
III. Export Credit											
1	Export Credit -Post Shipment Export Credit-	80	No.	40000000	Phy	1					1
2	Export Credit -Pre Shipment Export Credit-	80	No.	40000000	Phy	320	1				320
	Total Export Credit				BL						1
					Phy	320					320
					BL						640

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Karwi	Manikpur..	Mau	Pahari	Ramnagar	District Total
IV. Education											
1	Education Loans-Study in India-	90	No.	500000	Phy	40	40	40	40	40	200
	Total Education				BL	180	180	180	180	180	900
					Phy						900

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Karwi	Manikpur..	Mau	Pahari	Ramnagar	District Total
V. Housing										
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy 680	40 680	40 680	40 680	40 680	200 3400
2	Repair of Dwelling Units--	85	No.	600000	Phy BL	2 10.2	2 10.2	2 10.2	2 10.2	10 51
	Total Housing									3451
VI. Social Infrastructure										
1	Education--	85	No.	10000000	Phy BL	2 170	1 85	1 85	1 85	6 510
2	Healthcare-Hospital-	85	No.	10000000	Phy BL	1 85	1 170	1 85	1 85	4 340
3	Sanitation--	85	No.	25000	Phy BL	10 2.13	10 2.13	10 2.13	10 2.13	50 10.65
	Total Social Infrastructure									860.65
VII. Renewable Energy										
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	100000	Phy BL	310 279	310 279	300 270	300 270	1525 1372.5
	Total Renewable Energy									1372.5
VIII. Others										
1	Individuals/ Individual members of JLGs--	85	No.	200000	Phy BL	18 30.6	18 30.6	18 30.6	18 30.6	90 153

2	Loans to Distressed Persons--	90	No.	50000	Phy	5	5	5	5	5	5	25
					BL	2.25	2.25	2.25	2.25	2.25	2.25	11.25
3	SHGs/ JLGs--JLG	100	No.	150000	Phy	350	350	350	350	350	278	1678
					BL	525	525	525	525	525	417	2517
4	SHGs/ JLGs--SHG	100	No.	150000	Phy	200	200	200	200	200	200	1000
					BL	300	300	300	300	300	300	1500
	Total Others											4181.25
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)											181165.44

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	51208.00	15211.13	23189.00	19270.57	17664.90	17290.48	41829.05		
RCBs	11499.98	0.00	2033.00	27.15	976.00	4152.92	9232.65		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
RRBs	61800.00	12678.91	54197.40	20290.36	73406.71	31695.23	59752.00		
Others	0.00	1167.33	0.00	3083.13	0.00	3648.83	0.00		
Sub total (A)	124507.98	29057.37	79419.40	42671.21	92047.61	56787.46	110813.70		
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	1149.99	123.00	4494.00	527.66	1187.00	667.53	769.75		
RCBs	300.00	0.00	5.00	0.00	5.00	0.00	13.75		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		

RRBs	384.00	0.00	384.00	15.10	423.00	1.83	817.50
Others	0.00	0.00	0.00	0.00		0.00	0.00
Sub total (A)	1833.99	123.00	4883.00	542.76	1615.00	669.36	1601.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	52357.99	15334.13	27683.00	19798.23	18851.90	17958.01	42598.80
RCBs	11799.98	0.00	2038.00	27.15	981.00	4152.92	9246.40
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	62184.00	12678.91	54581.40	20305.46	73829.71	31697.06	60569.50
Others	0.00	1167.33	0.00	3083.13	0.00	3648.83	0.00
Sub total (A)	126341.97	29180.37	84302.40	43213.97	93662.61	57456.82	112414.70

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	6452.01	7851.99	5235.10	14314.09	6201.10	22048.01	14167.00
RCBs	45.00	0.00	5.00	0.00	5.00	0.00	47.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	3835.00	647.80	4085.63	3238.23	4310.81	6224.01	4800.50
Others	1800.00	1.50	0.00	78.50	0.00	89.80	0.00
Sub total (A)	12132.01	8501.29	9325.73	17630.82	10516.91	28361.82	19014.50

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	1500.00	1256.24	2358.20	548.94	2441.50	1892.45	2251.00	
RCBs	0.00	0.00	0.00	0.00	0.00	4.56	0.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	794.99	58.06	1355.00	473.26	1010.31	89.00	732.75	
Others	0.00	1694.47	0.00	1884.08	0.00	1128.86	0.00	
Sub total (A)	2294.99	3008.77	3713.20	2906.28	3451.81	3114.87	2983.75	

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	60310.00	24442.36	35276.30	34661.26	27494.50	41898.47	59016.80	
RCBs	11844.98	0.00	2043.00	27.15	986.00	4157.48	9293.40	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	66813.99	13384.77	60022.03	24016.95	79150.83	38010.07	66102.75	
Others	1800.00	2863.30	0.00	5045.71	0.00	4867.49	0.00	
Sub total (A)	140768.97	40690.43	97341.33	63751.07	107631.33	88933.51	134412.95	

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	15211.13	0.00	0.00	12678.91	1167.33	29057.37	19270.57	27.15	0.00	20290.36	3083.13	42671.21

Table 1: Crop Loan

Particulars	2023-24					2024-25						
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	17290.48	4152.92	0.00	31695.23	3648.83	56787.46	41829.05	9232.65	0.00	59752.00	0.00	110813.70

Table 2: Term Loan

Particulars	2021-22					2022-23						
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00	409.36	0.00		0.00		409.36
AH -P	1.50	0.00	0.00	0.00	0.00	1.50	3.78	0.00		0.00		3.78
AH - S G P						0.00						0.00

F D		7.92	0.00	0.00	0.00	0.00	5.60	0.00		1.70		7.30
F & W												0.00
S G & M F												0.00
A & F												0.00
OTH		113.58	0.00	0.00	0.00	0.00	108.92	0.00	0.00	13.40	0.00	122.32
Sub total		123.00	0.00	0.00	0.00	0.00	527.56	0.00	0.00	15.10	0.00	542.76
Grand Total (I +II)		15334.13	0.00	0.00	12678.91	1167.33	19798.23	27.15	0.00	20305.46	3083.13	43213.97

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D	565.91	0.00		0.81	0.00	566.72						0.00
AH -P	6.18	0.00		0.00	0.00	6.18						0.00
AH - S G P						0.00						0.00
F D	7.50	0.00		0.00	0.00	7.50						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH	87.94	0.00	0.00	1.02	0.00	88.96	769.75	13.75	0.00	817.50	0.00	1601.00
Sub total	667.53	0.00		1.83	0.00	669.36	769.75	13.75	0.00	817.50	0.00	1601.00
Grand Total (I +II)	17958.01	4152.92	0.00	31697.06	3648.83	57456.82	42598.80	9246.40	0.00	60569.50	0.00	112414.70

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.	2000000
2	Bioferlizers			No.	160000
3	Buffalo Farming			1+1	248000
4	Combine harvester			No.	2450000
5	Commercial Broiler Farming			5000	2458000
6	Commercial Broiler Farming			5000	5846000
7	Custom Service Units/ Custom Hiring Centers			No.	8500000
8	Dairy Processing Unit			No.	700000
9	Dal/ Pulses Mill			No.	1000000
10	Diesel Pump Sets			No.	43000
11	Drip Irrigation			ha	99000
12	Drones			No.	275000
13	Education			No.	10000000
14	Education Loans	Study in India		No.	500000
15	Export Credit	Post Shipment Export Credit		No.	40000000
16	Export Credit	Pre Shipment Export Credit		No.	40000000
17	Farm Ponds/ Water Harvesting Structures			No.	100000
18	Farm Ponds/ Water Harvesting Structures			No.	224000
19	Fish Culture			ha	100000

20	Fish Seed Hatchery				ha	2500000
21	Floriculture				ha	376900
22	Floriculture				ha	584000
23	Floriculture				sq. m.	89400
24	Food Grain Processing			Flour Mill	No.	500000
25	Fruit Processing				No.	200000
26	Goat			Breeding Unit	500+25	9630000
27	Goat			Rearing Unit	20+1	414000
28	Godown				No.	3500000
29	Godown				No.	20000000
30	Healthcare			Hospital	No.	10000000
31	Indigenous Cattle Faming				1+1	218000
32	Individuals/ Individual members of JLGs				No.	200000
33	Integrated Farming				ha	450000
34	Integrated Farming				ha	550000
35	Integrated Farming				ha	650000
36	Leveller				No.	342000
37	Loan to MFIs for Onlending to for Agri. Purposes				No.	1000000
38	Loan to PACS/ FSS/ LAMPS				No.	1500000
39	Loans to Distressed Persons				No.	50000
40	Manufacturing Sector			Term Loan	Medium	350000000
41	Manufacturing Sector			Term Loan	Micro	5000000
42	Manufacturing Sector			Term Loan	Small	75000000
43	Manufacturing Sector			Working Capital	Medium	50000000

44	Manufacturing Sector	Working Capital	Micro	No.	1000000
45	Manufacturing Sector	Working Capital	Small	No.	15000000
46	Mushroom Cultivation			1000 Kg. per Cycle	211000
47	New Orchard	Tropical/ Sub Tropical Fruits		Acre	175200
48	New Orchard	Tropical/ Sub Tropical Fruits		ha	120000
49	New Orchard	Tropical/ Sub Tropical Fruits		ha	154300
50	New Orchard	Tropical/ Sub Tropical Fruits		ha	167500
51	New Orchard	Tropical/ Sub Tropical Fruits		ha	189300
52	New Orchard	Tropical/ Sub Tropical Fruits		ha	70800
53	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
54	Nursery			ha	1967700
55	Nursery/ Propagation unit			ha	534800
56	Oil Extraction			No.	1000000
57	On Farm development (OFD) Works			m.	75000
58	Ornamental Fish Hatchery			No.	5000000
59	Other machinery			No.	132000
60	Other machinery			No.	870000
61	Plantation	Bamboo		ha	86636
62	Plantation	Poplar		ha	235040
63	Plantation	Teak		ha	163310
64	Power Tiller			No.	203000

65	Protection Structure	Poly/ Green Housing	Sq.m.	1298500
66	Purchase/ Construction of a Dwelling Unit (Individual)		No.	2000000
67	Repair of Dwelling Units		No.	600000
68	Rice Processing		No.	1000000
69	Sanitation		No.	25000
70	Seed Drill		No.	135000
71	Sericulture		No.	20000
72	Sheep	Rearing Unit	20+1	379000
73	SHGs/ JLGs		No.	150000
74	Solar Energy	Roof Top Solar PV System with Battery	No.	100000
75	Solar PV Pump Sets (AC)		No.	213700
76	Sprinkler Irrigation		ha	107000
77	Sprinkler Irrigation		ha	109000
78	Sprinkler Irrigation		ha	49000
79	Thresher		No.	135000
80	Tube Well		No.	1135000
81	Tube Well		No.	33000
82	Tube Well		No.	360000
83	Tube Well		No.	682000
84	Vegetable Processing		No.	200000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Buffalo Farming	Buffalo Farming_Chitrakoot		99000
2	Cage Culture	Others_Input for cage culture		150000
3	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)		10121
4	Cereals	Sorghum/ Jowar (Irrigated)		10121
5	Cereals	Barley/ Jav (Irrigated)		10931
6	Cereals	Wheat/ Gehu (Irrigated)		22874
7	Cereals	Rice/ Chaval/ Dhan (Irrigated)		24494
8	Fish Culture in Pond	Monculture _ Pangassius_Pangassius fish farming earthen ponds		300000
9	Fish Seed Rearing	_fish seed rearing		60000
10	Goat Farming	Rearing Unit _ Semi_intensive_Chitrakoot		45000
11	Indigenous Cattle Farming	Indigenous Cattle Farming_Chitrakoot	2	99000
12	Layer Farming	Others_Chitrakoot	5000	1192000
13	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		10121
14	Oil Seeds	Sesame/ Til/ Sesamum/ Gingelly (Irrigated)		10324

15	Pulses	Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)		11741
16	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)		11943
17	Pulses	Lentil/ Masur/ Masoor (Irrigated)		12146
18	Pulses	Mungbean/ Mung/ Moong/ Green Gram (Irrigated)		12146
19	Pulses	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)		12146
20	Pulses	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)		14170

Abbreviations

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

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

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

Name and address of DDM

Name	Sandeep Kumar Gautam
Designation	DDM, NABARD
Address 1	A10 Awas Vikas Banda 210001 Uttar Pradesh
Address 2	A10 Awas Vikas Banda 210001 Uttar Pradesh
Post Office	Banda DC SO
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Pincode	210001
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☎: 022-26539419 ✉: headoffice@nabcons.in
Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125
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- 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:
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 - 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

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- 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.

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NAB FOUNDATION

Leveraging the power of convergence

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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.

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