



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



देवरिया
Deoria

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: Deoria

State: Uttar Pradesh



National Bank for Agriculture and Rural
Development

Uttar Pradesh Regional Office, Lucknow

Foreward

Uttar Pradesh is steadily advancing towards its goal of achieving a trillion-dollar economy by 2027-28. Credit is an important catalyst for this growth and acts as a supplement to other economic activities. The credit to GSDP ratio at current prices of Uttar Pradesh has increased from 35% in 2022-23 to 41% in 2023-24, which is lower than all India average and way behind global peers. The PLP provides a detailed scientific assessment of credit potential for various sectors in the district. It highlights the sector specific infrastructure gaps and critical interventions to be made by State Governments and FIs for harnessing potential available under priority sector. It is prepared after wide consultations with various stakeholders of the rural economy, including Govt. departments, banks, and NGOs. For the economic and all-round development of district, it is imperative to fully exploit the available potential, especially the activities of the primary sector and for this, credit investment from the banks is important.

Agriculture is the backbone of state's economy but in the context of increasing number of small and marginal farmers, new challenges like investment in agriculture sector, use of modern technology, strengthening of supply chain and creation of market for agricultural produce have emerged. The state is upgrading existing agricultural clusters along with creating new ones for a range of crops, fruits and vegetables, to take advantage of transformative potential of cluster farming. Additionally, One District One Product (ODOP) farming is being promoted with thrust on grading, packing, branding, and marketing through Common Facility Centers (CFCs), so as to reduce wastage of agri- produce and increase farmer's income. NABARD, has empowered FPOs, supporting collectivization of farmers. This has enhanced their income, market access, and bargaining power while also reduced their post-harvest losses. Further, Agri Stack, designed as an agriculture-centric Digital Public Infrastructure (DPI) has seen its initial pilot in Uttar Pradesh and is expected to drive the digitalization of agriculture sector.

Climate change has emerged as another factor affecting agriculture of Uttar Pradesh, which has 9 agro-climatic zones. NABARDs climate change initiatives have focused on enhancing climate resilience, sustainable agriculture, and rural livelihoods. These initiatives along with State's initiative are crucial for mitigating climate impacts and ensuring food security in vulnerable regions, considering that 30 districts of the state are highly vulnerable to climate change (ICAR-CRIDA). There is also a need to bolster Agri startups and introduce artificial intelligence (AI) in farming to boost smart farming practices.

Due to changing climate and increasing pressure on agriculture, it is necessary to shift the focus of development to MSME sector also. With over 9 million MSME units, UP has made substantial progress in registering the units on Udyam portal, facilitating adequate finance and promote branding, marketing, and promotion including export. MSMEs are major employment generators in Uttar Pradesh, providing jobs to millions of people, especially in rural and semi-urban areas.

As per national database, over 29 crore people in India are directly connected with the co-operative sector out of which about 1.85 crore are from Uttar Pradesh. Co-operative institutions are the backbone of the rural economy. NABARD has strived to provide all types of assistance to cooperative structure in the state (including >7000 PACS), which has promoted timely and concessional credit, capacity building of the staff, promoting use of technology and innovation to foster frictionless credit & also through computerization of PACS. NABARD is also handholding the three RRBs in the state and strengthening them, through thrust on technology upgrades, customer centric digital services (like internet and mobile banking) as well as bank centric digital upgrades (like CBS, HRMS management module, etc.) to enhance the efficiency of banks.

In view of all these developments, Potential Linked Credit Plan (PLP) document for the year 2025-26, provides a detailed scientific assessment of credit potential for various sectors in the district taking into account the long-term potential, availability of infrastructure, marketing support, credit absorption capacity and strength of the credit delivery system. It highlights the sector specific infrastructure gaps and critical interventions to be made by State Governments and FIs for harnessing potential available under priority sector. I hope that this document will prove useful to the banks in preparing their roadmap for increasing credit flow in the district, and to the State Government in identifying the scope and magnitude of investment required in different sectors.

This year, NABARD has leveraged technology for preparing a digital PLP for efficient credit projections. This new generation document has standardised structure, coverage and data indices. It has almost done away with manual interventions, which is the founding block of a data driven environment. We believe that this Digital PLP will be a catalyst for empowering Rural India and serve the needs of all stakeholders in the rural eco-system.

I express my gratitude to the honorable public representatives, District Magistrate, concerned departments of the district, RBI, SLBC, Lead District Managers, banks and other stakeholders for their cooperation in facilitating completion of this document in a timely and smooth manner. I also thank and congratulate my District Development Managers and the officials of NABARD Regional Office for their active role in preparing this document.

I hope that this document will faithfully carry forward its set objectives and the assessed potential for development of the district will be fully exploited through coordinated efforts of all.

Pankaj Kumar
Chief General Manager

PLP Document Prepared by:

Suraj Shukla

District Development Manager

NABARD

Deoria

PLP Document finalized by: Uttar Pradesh Regional Office

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

Index

Sr. No.	Particulars		Page No.
1	Foreword		
2	Executive Summary		1
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)		4
	Part A		8
4	District Map		9
5	Broad Sector wise PLP projection for the year 2025-26		10
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		11
7	Sector/ Sub-sector wise PLP Projections for year 2025-26		
8	District profile		12
9	Banking Profile		24
	Part B		29
10	Chapter 1	Important Policies and Developments	30
11	Chapter 2	Credit Potential for Agriculture	51
12	2.1	Farm Credit	51
13	2.1.1	Crop Production, Maintenance & Marketing	51
14	2.1.2	Water Resources	52
15	2.1.3	Farm Mechanization	52
16	2.1.4	Plantation & Horticulture, including Sericulture	53
17	2.1.5	Forestry & Waste Land Development	54
18	2.1.6	Animal Husbandry - Dairy	55
19	2.1.7	Animal Husbandry - Poultry	56
20	2.1.8	Animal Husbandry - Sheep, Goat, Piggery	57
21	2.1.9	Fisheries	58
22	2.1.10	Farm Credit - Others	58
23	2.1.11	Sustainable Agricultural Practices	59
24	2.2	Agriculture Infrastructure	60
25	2.2.1	Construction of Storage and Marketing Infrastructure	60
26	2.2.2	Land Development, Soil Conservation and Watershed Development	61
27	2.2.3	Agri. Infrastructure - Others	62
28	2.3	Agriculture - Ancillary Activities	63
29	2.3.1	Food & Agro Processing	63

30	2.3.2	Agri Ancillary Activities - Others	64
31	Chapter 3	Credit potential for MSMEs	66
32	Chapter 4	Credit Potential for Export Credit, Education & Housing	67
33	Chapter 5	Credit Potential for Infrastructure	70
34	5.1	Infrastructure - Public Investments	70
35	5.2	Social Infrastructure involving Bank Credit	71
36	5.3	Renewable Energy	72
37	Chapter 6	Informal Credit Delivery System	75
38	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	76
39	Chapter 8	Status and prospects of Cooperatives	83
40	Chapter 9	NABARD's Projects and Interventions in the District	86
41	Success Stories		87
42	Appendix 1a	Climate Action - Scenario at Global & National Level	88
43	Appendix 1b	Climate Change Scenario - At the State Level	92
44	Appendix 1c	Climate Change Scenario - At the District Level	95
45	Appendix 2	Potential for Geographical Indication (GI) in the district	97
46	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	98
47	Annexure 2	Ground Level Credit Flow - Agency-wise and Sector-wise	104
48	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	107
49	Annexure 4	Unit costs for major activities fixed by NABARD	111
50	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	113
51	Abbreviations		115
52	Name and address of DDM		118
53	NABARD Subsidiary		119

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	Deoria district is situated between 26°6 North and 27°8 to 83°29 East and 84°26 East longitude. The districts adjacent to Deoria are Kushinagar in the north, Gopalganj and Siwan (Bihar state) in the east, Mau and Ballia in the south, and Gorakhpur in the west.
2	Type of soil	The district has predominantly sandy loam soil
3	Primary occupation	The sector around Deoria is predominantly agricultural. The common spoken language is Bhojpuri.
4	Land holding structure	There are a total of 372,571 holdings of 190,723 hectares. The average holding size is 0.51 ha. 77% of the cultivable land sector is under 96% of the holdings, which are less than 2 ha in size. 96.29% of farmers fall under the small and marginal category.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The total credit during the last three years 2021-22, 2022-23 and 2023-24 was ₹ 2094.60 crores, ₹ 2500.67 crores and ₹ 2667.39 crores respectively. In 2023-24, there was an increase of ₹ 166.72 crores in ground-level credit disbursement compared to 2022-23.
---	---	---

2	CD Ratio	As on 31.03.2024, the credit- deposit ratio in the district was 40.51 percent.
3	Investment credit in agriculture	The investment credit in agriculture has been less than 10 percent of the total credit which is a big challenge for development of agriculture.
4	Credit flow to MSMEs	The credit flow to MSME has increased considerably in last 3 years and has increased to more than 2000 crore.
5	Other significant credit flow, if any	

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	
2	Projection for agriculture and its components	
3	Projection for MSMEs	
4	Projection for other purposes	

5. Developmental Initiatives

- Several developmental initiatives of NABARD such as FPO promotion, Farmer Clubs, SHG linkage, skill development training programs, entrepreneurship development programs, etc. are also being implemented in the district.
- A rural haat has also been constructed in the district with NABARDs financial assistance.

6. Thrust Areas

- For the year 2025-26, emphasis has been laid on promoting an integrated farming system as a focus sector to make agriculture a sustainable and more remunerative economic activity.
- , it is necessary to focus on promoting farmer producer organizations for product aggregation and infrastructure, especially for storage and logistics services for agricultural produce.

7. Major Constraints and Suggested Action Points

1. The district economy of Deoria is based primarily on agriculture, and secondarily on value addition of agricultural produce in the non-agricultural sector
2. The service sector is in its infancy and is limited to meeting domestic demands.
3. The industrial sector is almost non-existent.
4. It would not be an exaggeration to say that value addition of agricultural produce is the first step towards the development of industries in this district. Its expansion will also expand the demand for the service sector, making it possible to conceive of heavy industries in the near future.

8. Way Forward

1. The construction of permanent procurement centers cum storage houses at every Gram Panchayat level, solarization of all government tube wells, dedicated power transmission lines for industry, and an integrated flood control system have been are important for development.
2. To develop a system to implement the individual components of agricultural production in a collective or institutional form through producer organizations to achieve higher returns through lower production costs, fair prices for agricultural produce, and value addition of agricultural products.
3. With the financial assistance of the Government of India, effective implementation and monitoring by NABARD, and the facilitation of the Producer Organization Promotion Institute (POPI), efforts are being made to establish hybrid cooperative societies.
4. To accelerate the pace of capital formation in agriculture sector, it is necessary for banks to incorporate the credit projections estimated in the Potential Linked Plan into their internal credit targets for 2025-26, and financial inclusion plan for Self-Help Groups and Joint Liability Groups.

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;

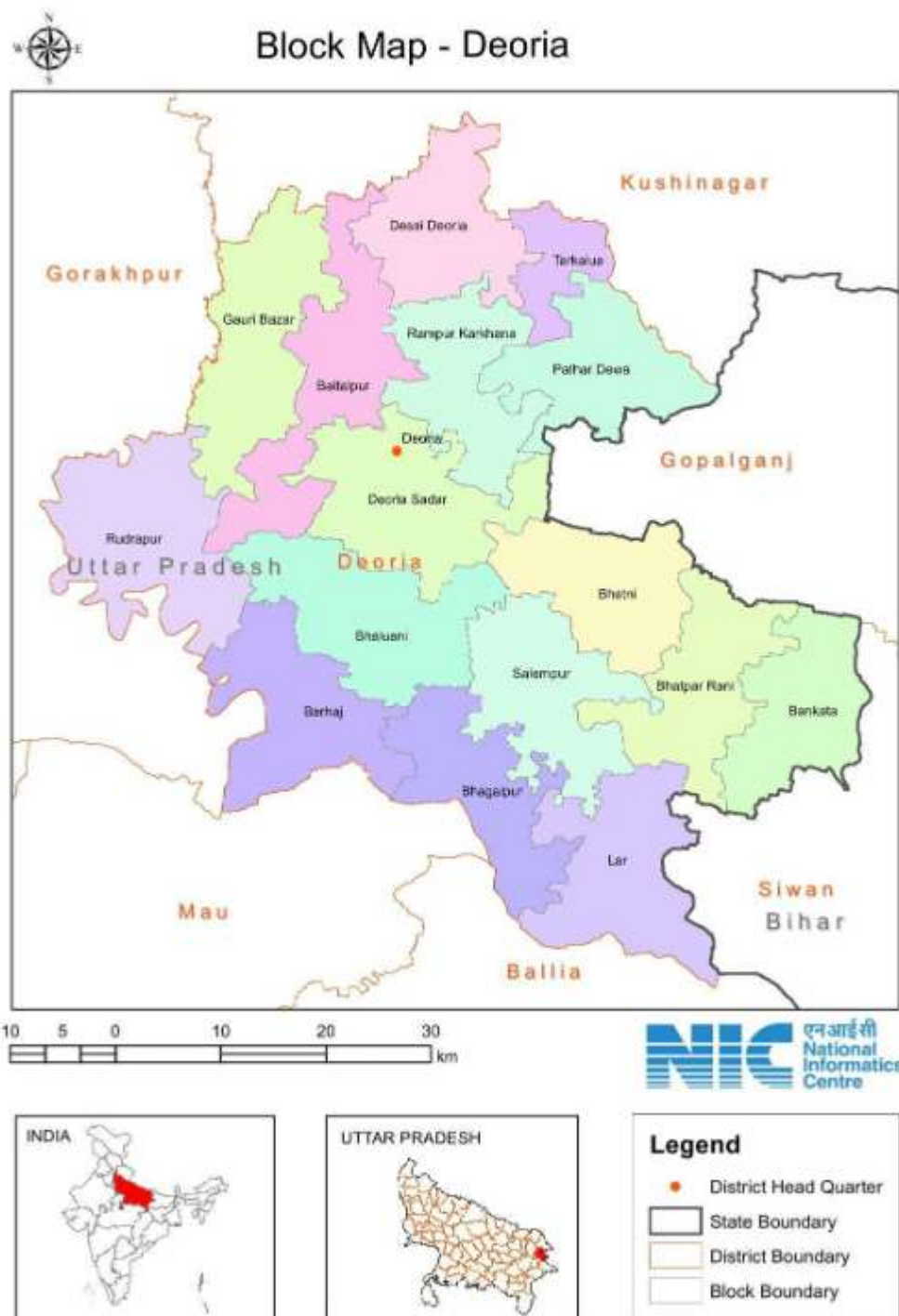
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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



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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	247908.35
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	229091.83
2	Term Loan for agriculture and allied activities	18816.52
B	Agriculture Infrastructure	896.00
C	Ancillary activities	37492.00
I	Credit Potential for Agriculture A+B+C)	286296.35
II	Micro, Small and Medium Enterprises	284960.00
III	Export Credit	11200.00
IV	Education	3888.00
V	Housing	8466.00
VI	Social Infrastructure	29592.75
VII	Renewable energy	0.00
VIII	Others	5950.00
	Total Priority Sector	630353.10

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	223618.35
2	Water Resources	2350.08
3	Farm Mechanisation	12916.00
4	Plantation & Horticulture with Sericulture	208.04
5	Forestry & Waste Land Development	0.00
6	Animal Husbandry - Dairy	4142.40
7	Animal Husbandry - Poultry	1592.48
8	Animal Husbandry - Sheep, Goat, Piggery	800.00
9	Fisheries	2281.00
10	Farm Credit- Others	0.00
	Sub total	247908.35
B	Agriculture Infrastructure	
1	Construction of storage	896.00
2	Land development, Soil conservation, Wasteland development	0.00
3	Agriculture Infrastructure - Others	0.00
	Sub total	896.00
C	Ancillary activities	
1	Food & Agro. Processing	35224.00
2	Ancillary activities - Others	2268.00
	Sub Total	37492.00
II	Micro, Small and Medium Enterprises	
	Total MSME	284960.00
III	Export Credit	11200.00
IV	Education	3888.00
V	Housing	8466.00
VI	Social Infrastructure	29592.75
VII	Renewable energy	0.00
VIII	Others	5950.00
	Total Priority Sector	630353.10

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Central Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	2540.00
2	No. of Sub Divisions	5
3	No. of Blocks	16
4	No. of revenue villages	1922
5	No. of Gram Panchayats	1185

1.a Additional Information

Sr. No.	Particulars	N0s.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	Yes
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	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	Deoria
3	Agro-climatic Zone 1	North Eastern Plain Zone
4	Agro-climatic Zone 2	North Eastern Plain Zone
5	Agro-climatic Zone 3	North Eastern Plain Zone
6	Climate	Subtropical humid
7	Soil Type	Sandy loam alluvial

3. Land Utilisation [Ha]

Sr. No.	Particulars	NØs.
1	Total Geographical Area	249376
2	Forest Land	269
3	Area not available for cultivation	37879
4	Barren and Unculturable land	1605
5	Permanent Pasture and Grazing Land	94
6	Land under Miscellaneous Tree Crops	1866
7	Cultivable Wasteland	2002
8	Current Fallow	4839
9	Other Fallow	12176

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	NØs.	% to Total	Ha.	% to Total
1	<= 1 ha	325000	87		0
2	>1 to <=2 ha	34000	9		0
3	>2 to <=4 ha	0	0		0
4	>4 to <=10 ha	0	0		0
5	>10 ha	14000	4		4
6	Total	373000	100	0	4

6. Workers Profile [In '000]

Sr. No.	Particulars	NØs.
1	Cultivators	238.24
2	Of the above, Small/ Marginal Farmers	225.68
3	Agricultural Labourers	291.02

4	Workers engaged in Household Industries	50.70
5	Workers engaged in Allied agro activities	0.00
6	Other workers	296.58

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	3100.94	1537.43	1563.51	2784.14	316.80
2	Scheduled Caste	468.66	235.69	232.97	440.95	27.71
3	Scheduled Tribe	109.89	54.21	55.68	102.94	6.95
4	Literate	1875.24	1079.29	795.95	1654.43	220.81
5	BPL	0.00				

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	465.16
2	Rural Households	421.22
3	BPL Households	131.01

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	380.21
2	Having source of drinking water	465.16
3	Having electricity supply	465.15
4	Having independent toilets	445.64

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	1922
2	Villages having Agriculture Power Supply	1922
3	Villages having Post Offices	262
4	Villages having Banking Facilities	1922
5	Villages having Primary Schools	1869
6	Villages having Primary Health Centres	85
7	Villages having Potable Water Supply	1922
8	Villages connected with Paved Approach Roads	1231

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	UP Statistical handbook (2021)
4. Ground Water Scenario (No. of blocks)	Dynamic Ground water resources report 2023
7. Demographic Profile [In '000]	District census handbook
8. Households [In '000]	Socio economic caste census 2011

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	144
2	Primary Health Centres	192
3	Primary Health Sub-Centres	28
4	Dispensaries	48
5	Hospitals	28
6	Hospital Beds	2150

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	28
2	Registered FPOs	38
3	Agro Service Centres	8
4	Soil Testing Centres	1
5	Approved nurseries	5
6	Agriculture Pumpsets	265
7	Pumpsets Energised	0
8	Krishi Vigyan Kendras	0

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	215
2	Irrigation Potential Created	185
3	Net Irrigated Area (Total area irrigated at least once)	185
4	Area irrigated by Canals/ Channels	25
5	Area irrigated by Wells	2
6	Area irrigated by Tanks	5
7	Area irrigated by Other Sources	152
8	Irrigation Potential Utilized (Gross Irrigated Area)	2

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	468
2	Railway Line [km]	82
3	Public Transport Vehicle [Nos]	127
4	Goods Transport Vehicles [Nos.]	449

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	14
2	Sugarcane (Gur/ Khandsari/ Sugar)	28
3	Fruit (Pulp/ Juice/ Fruit drink)	0
4	Spices (Masala Powders/ Pastes)	2
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0
6	Cotton (Ginning/ Spinning/ Weaving)	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	4
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	2
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	8
10	Others	0

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	335		335
2	Cattle - Indigenous	217		217
3	Buffaloes	155		155
4	Sheep - Cross bred	0		0
5	Sheep - Indigenous	0		0
6	Goat	380		380
7	Pig - Cross bred	0		0
8	Pig - Indigenous	0		0
9	Horse/Donkey/Camel	0		0
10	Rabbit	0		0
11	Poultry - Improved	0		0
12	Poultry - Indigenous	0		0

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	12
2	Veterinary Dispensaries	44
3	Disease Diagnostic Centres	1
4	Artificial Insemination Centers	4
5	Animal Breeding Farms	14
6	Animal feed manufacturing units	12
7	Fodder Farms	8
8	Dairy Cooperative Societies	22
9	Milk Collection Centres	32
10	Fishermen Societies	0
11	Animal Husbandry Training Centres	0
12	Animal Markets	1
13	Fish Markets	2
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production	
		Quantity	Unit
1	Fish	122.00	MT
2	Egg	10.00	Lakh Nos.
3	Milk	155.00	MT
4	Meat	281.00	MT
5	Wool	0.00	MT

District Profile Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	23.05	23.05	23.05
2	Land Holdings - SF (%)	87.00	87.00	87.00
3	Land Holdings - MF (%)	9.00	9.00	9.00
4	Rainfall -Normal (mm)	901	901	901
5	Rainfall - Actual (mm)	921	915	908
6	Cropping Pattern	Kharif: Paddy Maize Sugarcane Rabi: Wheat Mustar Peas Gram	Kharif: addy Maize Sugarcane abi: Wheat ustar Peas Gram	Kharif: Paddy Maize Sugarcane Rabi: Wheat Mustar Peas Gram

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	202599.32	136358.50	123171.00

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	3.29	3.29	3.29
2	Net sown area (lakh ha)	1.96	1.96	1.96
3	Cropping intensity (%)	167.86	167.86	167.86

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	53.50	53.50	53.50
2	Fertilizer consumption - Rabi (kg/ha)	68.75	68.75	68.75

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	2	2	2
2	Volume of marketing through RMCs/eNAM platforms (MT)	247	316	388

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	91811	95540	105919
2	GLC through KCC (Rs. lakh)	72324.27	98537.08	112737.11

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	472181	472181	472181
2	State Govt Sponsored Schemes Coverage (No.)	472181	472181	472181

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.)	16000	16000	16000

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	72390	62888	32152
2	Crop Loss Compensation, if any (Rs. lakh)			

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	22.41	20.67	24.55
2	Wheat	19.91	20.25	19.68

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Directorate of Economics and Statistics
Table 2: GLC under Agriculture	LDM Office and SLBC India Portal
Table 3: Major Crops, Area, Production, Productivity	District Statistical booklet
Table 4: Irrigated Area, Cropping Intensity	District Statistical booklet
Table 5: Input Use Pattern	Fertiliser Statistics Book 2021-22
Table 6: Trend in procurement/marketing	https://enam.gov.in/NAMV2/home/mandis.html#
Table 7: KCC Coverage	LDM Office and SLBC India Portal
Table 8: PM Kisan & Other DBTs	https://pmkisan.gov.in/
Table 9: Soil testing facilities	KVK Deoria
Table 10: Crop Insurance	PMFBY portal
Table 11: Seed Replacement Ratio %	Agriculture Department

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	11235.00	12868.00	14299.00
2	KCC for working capital (₹ lakh)	1233.00	1561.00	1842.00
3	KCC for working capital (No.)	1034	1278	1544

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)

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office
Table 2: Processing Infrastructure	Animal Husbandry Department

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	566.00	582.00	659.00
2	KCC for working capital (₹ lakh)	103.00	134.00	138.00
3	KCC for working capital (No.)	12	18	21

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	177.00	212.00	255.00
2	Loans for Storage Godowns (₹ lakh)	28.00	58.00	87.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	1	1	1
2	Cold Storages (Capacity - '000 MT)	500	500	500
3	Storage Godowns (No.)	15	15	15
4	Storage Godowns (Capacity - '000 MT)	62000	62000	62000
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	3	3	3

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Village s	Househol ds
Commercial Banks	19	154	70	48	36	0	5733	635	13	3020
Regional Rural Bank	1	75	61	9	5	0	9886	365	27	6202
District Central Coop. Bank	1	17	11	4	2	0	0	0	118	27362
Coop. Agr. & Rural Dev. Bank	1	3	0	2	1	0	0	0	673	155053
Primary Agr. Coop. Society	183	0	0	0	0	0	0	0	11	2541
Others	5	14	5	4	5	26	0	5198	144	33225
All Agencies	210	263	147	67	49	26	15619	6198	986	227403

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. Lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks				0	999687.56	1143392.07	1296048.40	13.4
Regional Rural Bank				0	201917.81	220935.92	234993.06	6.4

Cooperative Banks					0	0	123.73	11921.56	10433.49	-12.5	0.67
Others					0	0	2154.24	6602.90	7793.78	18.0	0.50
All Agencies	0	0	0	0	0	0	1203883.34	1382852.45	1549268.73	12.0	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]				Share (%)	Growth (%)	Share (%)
	31/03/2022	31/03/2023	31/03/2024	31/03/2024	31/03/2022	31/03/2023	31/03/2024	31/03/2024			
Commercial Banks	168903	201917	248872	248872	23.3	65.7	305285.22	413927.12	503584.41	21.7	80.24
Regional Rural Bank	107104	61563	75527	75527	22.7	19.9	56765.31	68784.05	91714.83	33.3	14.61
Cooperative Banks	2266	2754	2005	2005	-27.2	0.5	81.29	6766.71	4650.80	-31.3	0.74
Others	44070	51542	52432	52432	1.7	13.8	18855.90	24381.71	27671.06	13.5	4.41
All Agencies	322343	317776	378836	378836	19.2	100.0	380987.72	513859.59	627621.10	22.1	100.00

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	31/03/2024
Commercial Banks	30.5	36.2	38.9	38.9
Regional Rural Bank	28.1	31.1	39.0	39.0
Cooperative Banks	65.7	56.8	44.6	44.6
Others	875.3	369.3	355.0	355.0
All Agencies	31.6	37.2	40.5	40.5

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1142430	490886	118938	59148
Regional Rural Bank	378330	174738	44112	26567
Cooperative Banks	0	0	0	0
Others	0	0	83	0
All Agencies	1520760	665624	163133	85715

6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	191039.49	37.9	68125.21	13.5	65109.15	12.9	0.00	0.0
Regional Rural Bank	66858.34	72.9	43695.07	47.6	20009.55	21.8	0.00	0.0
Cooperative Banks	682.66	14.7	682.66	14.7	0.00	0.0	0.00	0.0
Others	20400.48	73.7	10676.72	38.6	14966.07	54.1	0.00	0.0
All Agencies	278980.97	44.5	123179.66	19.6	100084.77	15.9	0.00	0.0

Total Priority Sector	313476.00	117112.00	37.4	351921.00	215677.00	61.3	380435.00	258778.00	68.0	55.6
-----------------------------	-----------	-----------	------	-----------	-----------	------	-----------	-----------	------	------

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	322613.60	19687.07	6.1	413848.41	18813.87	4.5	503604.52	22223.04	4.4	5.0
Regional Rural Bank	49116.66	14407.47	29.3	66082.88	5455.27	8.3	91714.86	6083.99	6.6	14.7
Cooperative Banks	0.00	0.00	0	2844.36	45.25	1.6	4863.17	1668.48	34.3	12.0
Others	18603.48	317.17	1.7	24381.71	278.99	1.1	27671.08	1030.30	3.7	2.2
All Agencies	390333.74	34411.71	8.8	507157.36	24593.38	4.8	627853.63	31005.81	4.9	6.2

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

Source(s)	
1	https://slbcindia.com/
2	www.nr1m.gov.in

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

Deoria is an agriculture-based economy district that falls under the middle Gangetic plain (north-east) agro-climatic zone. Despite having fertile alluvial/light loam soil suitable for agriculture, economic backwardness is reflected due to the lack of quality, timely, and fairly priced agricultural inputs, integrated development and proper management of irrigation facilities, integrated energization (farm mechanisation and electricity), organised farmer producer groups, agricultural diversification, basic infrastructure for markets, and effective demonstration and monitoring of technology transfer. As a result, farming practices remain traditional and uneconomical. The main crops cultivated by farmers are wheat, paddy, sugarcane, maize, gram, pigeon pea, mustard, and potatoes.

In the district, the number of KCCs issued is approximately 249,898, which is around 53% of the total 467,518 farmers registered under the PM Kisan Yojana. Keeping this in mind, the Government of India is running a special campaign from time to time to promote Kisan Credit Cards to ensure that the beneficiaries of the PM Kisan Yojana are not left out of availing of KCC.

The total cultivated area in the district is 190,723 hectares out of a total geographical area of 372,571 hectares. The average landholding size is 0.51 hectares. Around 96% of the holdings, which account for 77% of the cultivable land area, are less than 2 hectares in size. The net and gross sown areas were 196,510 and 335972 ha.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

Adequate infrastructure in the form of bank branches and PACS is available in the district. There is still huge gap in number of farmers (as per PM Kisan scheme) and the number of KCC holders.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

From the perspective of water resources, Deoria district is abundant in both surface and underground water. Being surrounded by the Gandak, Rapti, Gorra, and Ghaghra rivers, a sufficient amount of surface water is available. According to the report of the Underground Water Survey of 2017, all 16 development blocks of Deoria district fall under the safe category for harnessing groundwater. Despite this, crop growth is largely dependent on rainfall. The district has experienced a minimum rainfall of 425 mm to a maximum of 934 mm during some years out of the general annual rainfall of 901 mm. Out of the net groundwater storage quantity of 77,904.43 ha-m, 7,041.49 ha-m of groundwater is exploited, and after reserving it for drinking purposes, 70,862.66 ha-m of groundwater remains vacant for irrigation (Source: Dynamic Ground Water Resources Assessment 2022). The exploitation of easily available groundwater is increasing, while the state government can undertake coordinated development by paying more attention to the development of abundant surface water resources, so that the future can be saved from a drinking water crisis by conserving groundwater as much as possible. In the district, the net irrigated area is 186,619 hectares, which is about 95% of the cultivable area. However, the data from the Socio-Economic Census 2011 shows that the area of actual irrigation potential is much less than the created irrigation potential.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The total estimated number of tractors in the district is 9,846, along with 183 power tillers, 73,014 diesel engines in working condition, and 651 electric motors in working condition, which together provide a total of 2,55,992 horsepower of energy. However, this availability of 1.42 horsepower per hectare of net sown area is significantly less than the required horsepower energy of 4.68 hp/ha. There are a total of 372,571 agricultural land holdings in the district, out of which 14,130 holdings are between 2 and 4 hectares, and 2,226 holdings are more than 4 hectares in size. The spread of agricultural mechanisation is primarily linked to the level of irrigation facilities. In the district, the net sown area is 196,526 hectares, of which 95 percent of the agricultural area is irrigated, where the use of high technology is possible. (Source: Agricultural Census 2015-16 and Zila Sankhyikiya patrika 2023)

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Dealers and sellers of various companies exist in the district, and all types of facilities for repairs and proper maintenance are accessible.

There is a significant inequality in the appropriate diversification of energy sources. In the total energy availability in the district, 96 percent of the energy comes from mechanical power, 4 percent from electricity, and the contribution of animal labour is negligible.

Due to the lack of an uninterrupted supply of electricity, farmers are compelled to use expensive mechanical energy (tractors and diesel engines), which increases the cost of production.

Due to the unavailability of sales and after-sales services for power tillers, farmers are not interested in purchasing them.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Our country's contribution to horticulture production in Uttar Pradesh is 12%. The state contributes 15% to the country's vegetable production, 11% to fruit production, and 30% to potato production. Uttar Pradesh is a major producer of mangoes, guavas, amlas, peas, and potatoes. The state is focusing on developing specific fruit-growing areas, which are being announced as fruit belts, making it the first state in the country to do so.

In the district, the area under horticulture is approximately 29,695 hectares. The available fallow/barren land area is 14,306 hectares, a part of which can be brought under horticulture and gardening.

To popularise horticulture, the Indian government has entrusted certain extension services to be made available under the NHRDF (National Horticulture and Rainfed Area Authority) sponsored Horticulture Mission Scheme. Under this, they are conducting activities like seminars, technology dissemination group tours, etc., at the district level. Currently, the district is not covered under the National Horticulture Mission.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

For the development of horticulture, District Horticulture Officers are deployed. Official nurseries are present in Bhujauli and Bhat Crossing, while private nurseries are located in Pipra Alloy of Deoria (Sadar) and Bhagalpur blocks, from where good quality saplings are available.

The department runs a training centre where people are taught fruit processing, jam, jelly, ketchup, etc.

NHRDF has established a processing plant in Deoria for processing seeds of major vegetables.

There is a lot of potential for sericulture (silk farming) in the district, but due to the absence of any training centre, farmers have little interest in sericulture.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

According to the National Forest Policy, one-third of the total available area should be covered by forests. The target is to cover two-thirds of the land area in hilly areas with forests, so that soil erosion can be prevented and the environment is protected. The 17th Indian Forest Status Report (2021) states that after the last assessment in 2019, India's total forest area has increased by 0.21 percent from 712,249 sq. km to 713,789 sq. km, which is about 1.8 percent of the world's total forest area. In Deoria district, the forest area is only 264 hectares, which is a meagre 0.1 percent of the total reported area. Tree plantations have been carried out along highways, railway tracks, and river banks, giving a forest-like appearance. The district has 13,914 hectares of fallow/barren land and about 94 hectares of pastureland (Source: Table 17, Zila Sankhyikiya Patrika - 2023). About 35,000 hectares of land in the district is affected by floods, leading to soil erosion.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Forestry will prove to be effective as an economic activity as well as for soil conservation.

The Forest Department and Social Forestry Department are working in the district and have their own nurseries that supply the required plants.

Agroforestry, commercial forestry, and nursery development are reliable banking models. With the advent of clonal propagation technology, there is scope to harness the potential of high-tech pattern forestry plantations for good returns. Funding for pulpwood plantations has good prospects. The basic objective of barren land development is to provide firewood, fodder, small timber, and other non-timber products.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

Dairy is emerging as an important business to provide opportunities for income generation and employment in rural areas of the district. The agro-climatic condition of the district is suitable for rearing cross-bred and milk-yielding indigenous breeds of animals. Moreover, the bulk of the rural population in the district consists of small and marginal farmers or landless labourers who may be largely involved in economic activities related to the animal husbandry sector.

According to the 20th Quinquennial Livestock Census 2019, the population of milch cattle and buffaloes in the district was 2.88 lakh (1,87,896 crossbred cows, 99,947 native cows) and 1.91 lakh, respectively. The average yield of these species is 7.318 kg, 3.057 kg, and 4.862 kg per day for crossbred cattle, indigenous cattle, and buffaloes, respectively, which is less than the national average. The per capita availability of milk in the district is estimated at 225 grams/day, which is less than the state average of 392 grams/day and the national average of 444 grams/day. (Source: NDDB Dairy Entrepreneurship Report 2021-22)

Milk is produced in the district mostly for domestic consumption and local marketing. The rural milk trade is carried out by local milkmen, and the milk marketing network is not very developed. There is scope for cooperative development and the development of milk routes through institutional arrangements with milk processing plants in the district.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

In the district, there are 26 animal clinics, 3 category D hospitals, 43 livestock service centres, 36 artificial conception centers, zero artificial conception sub-centers, 01 semen collection centres, and 2 animal markets, but the support services are insufficient. (Source: Table 30, Zila Sankhyikiya patrika 2023)

The Deoria Milk Productive Cooperative Union is the nodal agency for dairy activities. Under the cooperative, there is one chilling plant in Usra Market with a capacity of 2,000 litres. An average of 1,763 litres of milk are collected daily. Arrangements for pasteurisation and packaging are being developed. Under this, there are 266 milk committees, but only 45 are functioning, and the remaining are usually defunct. (Source: Table 33, Zila Sankhyikiya Patrika) Good breeds of animals are available in various fairs, local markets, and nearby districts.

In the district, the pasture area is only 94 hectares, and there are only 4 milk routes. Dry fodder is available in abundance in the market. Although there is a problem with green fodder in the district, and there is no unit for making concentrated feed,. Cattle herders either make their own cattle diet or manage it from Lucknow and Kanpur.

There is a shortage of liquid nitrogen required for artificial conception, as well as a shortage of trained staff.

The total number of mature Animal Units (ACUs) in the district is about 3.83 lakh, for which 77 graduate animal hospitals are required.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

According to the 2019 animal census, the total poultry population in Deoria district was 216,289. However, this number appears to be quite low because, in the last few years, the estimated number of layer hens has increased to around 9 lakh. The estimated per capita availability of eggs in the district is about 92 eggs per year, which is higher than the national level of 79 eggs but much lower than the state level availability of 124 eggs. The estimated consumption of eggs in the district is about 2851 lakh eggs per year (based on the number of chicks brought from different hatcheries from outside the district). To meet the per capita availability of 92 eggs through domestic production, an assessment was made for the need for a total of 205 additional commercial layer units, out of which about 170 layer units have been established.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

There are 26 animal hospitals functioning in the district, where vaccines and medicines are available, but this is inadequate considering the growing egg production industry in the district. The supply of chicks in Deoria district comes from companies like Venkys, Skylark, and the poultry area located in Charagaon, Gorakhpur.

In the district, there are two poultry feed plants in Usra Market and Bharhe Choura, and a plant of the FPO PPPCL. Some businessmen procure raw material supply for feed from cities like Gorakhpur/Kanpur/Jhansi, etc.

The department lacks extension facilities for poultry farming. All insurance companies are reluctant to provide insurance coverage to poultry farming units, due to which bank loans are not available. The main reason for not getting insurance is that chickens are not tagged, for which the Animal Husbandry Department needs to take the initiative.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

The estimated annual production of meat from animals in the district is about 6.66 lakh kg, which would provide only 246 grams of meat per person per year. This is very low compared to the nationally recommended availability of 9.00 kg of meat per person per year. The availability of goat milk in the district is 31,000 MT. (Source: NDDB Dairy Entrepreneurship Report 2017, Department of Animal Husbandry, Uttar Pradesh, and Ministry of Animal Husbandry, Government of India)

2.1.8.2 Infrastructure and linkage support available, planned and gaps

In the district, appropriate encouragement is being provided to promote sheep/goat/pig farming. There is a need for setting up high-tech laboratories in the fields of disease diagnosis and forecasting, feed/food microbiology, and feed and poultry processing. The Government of India has decided to provide working capital under animal husbandry through the Kisan Credit Card (KCC), which will be an additional facility to agricultural activities. In this, the benefit of interest subvention up to a combined limit of Rs 3 lakh will also be given.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

As an agriculture-ancillary sector, fisheries hold an important place in the socio-economic fabric of India. The importance of fisheries is increasing day by day from the perspective of livelihood, food security, and economic development. Fish is an economical source of high-quality protein and omega-3 fatty acids.

In the district, the population of fish farmers is about 1.16 lakh, whose traditional work is fishery hunting and fish farming. The annual fish production in the district is 23,713 quintals, and the productivity is 3,119 quintals/ha. According to an assessment by ICMR, the demand for fish in the district is 48,000 quintals per year, out of which a demand of 24,000 quintals is met through imports from other states/districts.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Although mechanisation in agriculture has led to improved productivity, it is not possible for all small agricultural holdings to use tractors or other agricultural implements. Small and marginal farmers now find it more convenient to practice traditional farming methods using oxen, and they still heavily rely on bullock carts for transporting their produce. It can be said that despite the modernization of agricultural tasks and the availability of expensive and more efficient machines, animals, especially oxen and bullock carts, maintain their importance in farming. Two-wheelers are extensively used for transporting small agricultural inputs, selling milk, transporting vegetables to the market, etc.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

The availability of artisans who manufacture and repair bullock carts is assured in the district, and every health-related information to protect the health of bulls is available in almost all areas. The supply of bulls is fulfilled by local cattle markets and surrounding areas.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

An integrated farming system is defined as a judicious combination of two or more components using the core principles of minimum competition and maximum complementarity through advanced agro-scientific management tools. It aims to increase agricultural income and bring about sustainable and environment-friendly improvements in family nutrition and ecological services.

Models of integrated farming systems have been developed in different parts of the country. These include animal husbandry, duck rearing, poultry rearing, horticulture, bee-keeping, pisciculture, and the cultivation of horticultural crops like coconut, cocoa, nutmeg, banana, pineapple, etc., adopted along with other crops.

It has been found that adopting these activities along with crop cultivation has resulted in a larger increase in net income compared to cultivating other crops alone. These integrated farming systems were also found to be more sustainable and employment-generating. At present, farmers mainly focus on crop production. However, there is more uncertainty in the income and employment related to this. In this context, integrating different agricultural enterprises is more likely to increase farmers income and family labour employment.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Crop production, along with dairy animal husbandry, is the prevalent agricultural system in Uttar Pradesh, adopted by about 96% of farmers. As components of agricultural systems, sugarcane-wheat and Paddy -wheat are the main cropping systems in the state.

Integrated Farming System for Uttar Pradesh

? Crop + Dairy Integrated Farming System Model for Income Increase and Employment Generation (1 hectare)

One sample model is for a 1-hectare area, including Paddy -wheat-maize + cowpea (fodder), Paddy - potato-green gram, sorghum fodder-mustard-urad, Paddy -lentil-sorghum (fodder), and Paddy - berseem-green gram. This model includes horticultural crops like guava, amla, and vegetables like tomato, cabbage, and potato as intercrops, animal husbandry with two cows, and combined fish farming of Katla, Rohu, and Mrigal. The production capacity is 35 tonnes per year, generating a net income of Rs 2.59 lakh per year and employment of 501 working days.

? Crop + Livestock Integrated Farming System Model for Sustainable Livelihood (1 Hectare)

Another sample model is for a 1-hectare area, including Paddy -wheat-green gram, maize-mustard- sorghum, maize-kabuli gram, maize-potato-green gram, maize-garlic-green gram, and sorghum (fodder) - berseem. This model includes horticultural crops like guava, amla, lemon, and beekeeping, as well as livestock with one cow and one buffalo, and combined fish farming of Katla, Rohu, and Mrigal. The production capacity is 25 tonnes per year, yielding a net in

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

There is a huge shortage of facilities built for the storage of agricultural products in the country. A proper storage system is an essential basic facility for food security. Due to the lack of a storage system, about 30 percent of the fruits and vegetables produced in India go to waste, and farmers are not able to get the right price for the crop. Therefore, it is very important to create additional storage capacity to get fair prices for the products and prevent their waste.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Deoria District is an important district in terms of the production of food grains, fruits, and vegetables. In the district, approximately 533,028 metric tons of wheat, 333,480 metric tons of paddy, 1,537 metric tons of coarse grains, 4,782 metric tons of pulses, 3,511 metric tons of oilseeds, 45,571 metric tons of potatoes, and 3,990 metric tons of onions are produced (Source: Zila Sankhyikiya Patrika and HAPIS). Based on the quantity of agricultural products, local consumption, and the storage of agricultural inputs, etc., the district has a storage capacity of 499,000 metric tons for grains/manures/seeds, etc. Apart from this, there have been a lot of fluctuations in onion prices in the last few years, hence the construction of onion warehouses will help in controlling its prices.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land development activities directly or indirectly contribute to increasing agricultural productivity. The main land development activities that lead to an increase in land productivity are - leveling and development of agricultural land, improvement in soil quality through special reclamation systems, water management and water conservation, pasture management, development of barren land, watershed development, and organic farming (use of bio-fertilizers, vermicompost, biopesticides, etc.).

2.2.2.2 Infrastructure and linkage support available, planned and gaps

According to the geographical situation, the southern, south-eastern, and south-western regions of the district fall under the major drainage area of the Ghaghra and Gorra rivers. Due to the lack of Integrated Flood Control Projects, thousands of acres of land are submerged every year due to the flooding of rivers/drains. Approximately 30,000 hectares of land get submerged, and 19,075 hectares of land are partially affected by floods. In the district, there are approximately 2,002 hectares of agricultural wasteland, that need treatment.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Agricultural infrastructure primarily consists of a wide range of public services that facilitate production, procurement, processing, storage, and trade. Agricultural infrastructure can be classified under the following broad-based categories:

? Input-based Infrastructure: Seeds, fertilisers, pesticides, agricultural equipment and machinery, etc.

? Resource-based Infrastructure: Water/Irrigation, Agricultural Power/Energy

? Physical Infrastructure: Road connectivity, transportation, storage, processing, preservation, etc.

To increase agricultural production and productivity, it is necessary that the seeds are genetically pure and authentic. Apart from this, there is a good demand for tissue culture for bananas. Seed production/tissue culture is a good business for enterprising farmers to earn more income while reducing the cost of plants/seeds. Mushroom cultivation is being done as an employment-oriented activity in the development block of Desai Deoria. There is an urgent need for polyhouse facilities for intensive cultivation of vegetables with high quality and protection from insects and bad weather. There is a need to establish direct selling centers for vegetables to ensure fair prices for the farmers as well as the availability of vegetables to the consumers at fair prices.

The soil has become unhealthy due to the unbalanced use of chemical fertilisers. The carbon percentage has fallen below 0.5. Therefore, the time has come for more and more use of organic fertilisers

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Information regarding the availability of existing basic features related to agriculture and critical gaps has been provided in section 2.1.1.

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 are important agro-related industries that create forward linkages (processing and marketing) that help in accelerating agricultural growth, enhance the quality of produce, generate employment opportunities, and increase the net income of farmers.

Uttar Pradesh has a rich agricultural base and is the largest producer of food grains and sugarcane. The State provides suitable conditions, incentives, and facilities for the development of agricultural production and has immense potential for setting up agro-based industrial units. The Food Processing Industries Policy of the State, 2017 provides a framework for setting up such industries. The objective has been set to create an ideal destination. Food parks in the state are located in Barabanki, Varanasi, Gorakhpur, and Saharanpur.

Meat, dairy, fish, and bakery processing are high-earning progressive sub-sectors. Their development also leads to employment generation and net value addition. Dairy and F&V processing are best suited for Uttar Pradesh due to their high labor intensity. The benefits of food processing are an efficient marketing system, rural employment, remunerative prices for farmers, quick transfer of technology, and the potential to transform the subsidy-driven agriculture sector into a quality-driven business.

To promote milk processing, the Government of India has established the Milk Processing and Infrastructure Development Fund in NABARD, whose financial outlay is Rs. 10,881 crore

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The Uttar Pradesh government has announced a special policy for food and agro-processing. Apart from other benefits, this policy also provides for the acquisition, purchase, or sale of land by new food processing units, 100% exemption in stamp duty on leasing, 100% exemption from mandi duty for 10 years to all new export-oriented units using perishables, and 25% capital investment subsidy under the National Food Processing Mission.

(a) Availability of raw materials

In the district, approximately 533,028 metric tons of wheat, 333,480 metric tons of paddy, 1,537 metric tons of coarse grains, 4,782 metric tons of pulses, 3,156 metric tons of oilseeds, 45,571 metric tons of potatoes, and 3,990 metric tons of onions are produced (Source: Zila Sankhyikiya Patrika and HAPIS). Therefore, the necessary raw materials for the food and agro-processing industry like paddy, wheat, mustard, sugarcane, seeds, milk, and maize are available in appropriate quantities.

(b) Current status of agro-food processing

Undervalue addition (value edition) of agricultural products, there are an estimated 1,137 units in the district mainly related to rice mills, flour mills, pulse mills, oil mills, jaggery/khandsari units, and milk products.

(c) Demand for new agri-food processing activities

A major and big unit under the poultry feed industry, Heera Nutritech, is located in the Industrial Area Usra market.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

There are five elements/factors of the agricultural economy, which are as follows: 1) Proper management of agricultural costs, 2) Technology transfer, 3) Availability of easy and timely institutional finance, 4) Reduction of crop risk through the use of ancillary activities, and 5) Balanced and holistic development of agriculture can be achieved only with the coordinated use of improved marketing of agricultural produce. Agricultural institutions have an important contribution in implementing all these principles. These institutions include primary cooperative societies, agri clinics, agri businesses, microfinance institutions, and farmer producer organisations. To promote diversification of agricultural activities and the infusion of technology, the Government of India has a plan to establish Agri Clinic/Agri Business Centres operated by agricultural graduates to support and provide services to farmers.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

There are 183 agricultural priority cooperative societies in the district, which are mostly defunct.

Due to the indifference of banks, the development of Agri clinic centers has not taken place in the district. Some selected Agri Business centers are open, but their activities are limited to only input supply.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Micro, Small and Medium Enterprises (MSME) is an important sector not only for the state of Uttar Pradesh but for the entire Indian economy. It is a breeding ground for innovation and entrepreneurship. These enterprises play an extremely important role in providing employment opportunities on a large scale with low capital investment. On the other hand, it helps in industrialization of rural and backward areas of the country, which reduces regional imbalance, and ensures equal distribution of income. This sector is also very important for the financial inclusion process of the state and the nation. MSMEs also function as supplementary units for key industries. The MSME sector is the backbone of economic growth and development of any state due to its contribution to industrial productivity, employment generation, versatile nature, adaptability, and exports.

The share of MSMEs in the total industrial production of Uttar Pradesh is about 60%.

3.2 Infrastructure and linkage support available, planned and gaps

There are 21 registered factories in the district, with 3,327 employed workers. There are 432 small-scale industry units. There are 5,227 functioning industrial units in the private sector. According to electricity connections, there are 1,166 industrial and 9,544 commercial connections in the district.

Under the Chief Minister Gram Rozgar Yojana, loans at zero to four percent interest and up to 25% capital grant assistance under the Prime Ministers Employment Guarantee Scheme are available to entrepreneurs.

During the last year 2021-22, the credit disbursement under micro, small, and medium enterprises has been Rs. 437.56 crore. One District One Product Scheme (ODOP) is run by the state government in the district. Under this, decorative products and readymade clothes are included in the One District One Product Scheme (ODOP). Two industrial areas in the district are located in Deoria and Usra Bazaar.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

The Reserve Bank of India first launched the export financing scheme in 1967. In this scheme, short-term working capital is made available to exporters at international interest rates. This facility is available in the form of Pre-shipment/Packing Credit and Post-shipment Credit.

Situation of Deoria district Although the situation in the district of Deoria is not good, some terracotta and clay jewelry is being produced in the district which is exportable.

4.1.2 Infrastructure and linkage support available, planned and gaps

In the year 2023-24, Uttar Pradesh ranks 5th among all the states in terms of the value of its exports, and its share in the exports of the entire country is 4.99%.

In 2023-24, the exports of Uttar Pradesh were Rs. 2.24 lakh crore, which was 22.12% higher compared to the previous year. It is estimated that exports can reach around Rs. 3 lakh crore in the next year, indicating a possibility of 91% growth. According to the Export Preparedness Index prepared by the NITI Aayog, Uttar Pradesh has improved its ranking, and in 2023, the state was ranked 6th in the Export Preparedness Index.

The availability of electricity supply and roads for transportation is a problem that needs resolution.

The lack of foreign exchange branches in the district and the exporters having to conduct their work outside the district makes it difficult for them to obtain credit.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education has a central place in the human resource development and empowerment of a country. Literacy is the key to socio-economic development. According to the 2011 census, India's literacy rate has increased to 74.04%. The scope of education has increased both in India and abroad. Education loans should be seen as an investment for economic progress and prosperity.

Uttar Pradesh ranks 29th in literacy across India, which is much below the national level of 74.04%. The literacy rate of the state (2011) was 67.68%, with the male literacy rate being 77.28% and the female literacy rate being 57.18%. There is interest among students in the state to pursue foreign education, and the focus on education loans will increase credit flow in this sector.

4.2.2 Infrastructure and linkage support available, planned and gaps

The industrial sector of the district is still in its infancy; hence the possibility of export credit is negligible.

The total percentage of literacy in the district is 71.13%. Literacy among women is 59.38%, and among men, it is 83.27%.

There is no institute of professional higher education in the district. Among professional streams, there are only BRD colleges for polytechnic, ITI, and agricultural education. Devraha Baba Autonomous Medical College is under construction in the district. The necessary infrastructure, libraries, education counseling centers, and guidance institutions for higher education are lacking. News agencies like Hindustan and Dainik Jagran keep motivating students for higher education by running awareness programs/campaigns from time to time.

There is a need for coordinated efforts of banking and government so that education loans can be made meaningful.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is not only important from a family's perspective but also holds significant importance from a social viewpoint. A house is both a consumer product (consumer good) and a capital product (capital good). It is a product that enhances the quality of life. State Scenario: Under the Pradhan Mantri Awas Yojana (Urban), approximately 48,277 buildings have been constructed across 76 projects. Out of these, 22,718 buildings have been completed, while the remaining buildings are targeted to be completed by March 2023. Under the Pradhan Mantri Awas Yojana Rural, an amount of Rs. 9000 crores for villages and Rs. 1203 crores for the Chief Ministers Rural Housing Scheme has been allocated for expenditure to provide housing for the poor in 2023-24.

District scenario: The construction of the Purvanchal Expressway and the widening of the Lucknow Kushinagar State Road will increase the demand for housing loans in the district. Additionally, the Gauri Bazar and Desai Deoria blocks of the district are being urbanized, leading to a significant increase in housing construction activities and a consequent rise in the demand for housing construction loans.

4.3.2 Infrastructure and linkage support available, planned and gaps

The construction of the Purvanchal Expressway and the widening of the Lucknow Kushinagar State Road will increase the demand for housing loans in the district. Additionally, the Gauri Bazar and Desai Deoria blocks of the district are being urbanized, leading to a significant increase in housing construction activities and a consequent rise in the demand for housing construction loans.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

In the current chapter an assessment of the existing basic infrastructure and the need for future basic infrastructure in the Deoria district has been carried out. A sector-wise assessment of the basic infrastructure needs for the key sectors of the district has been done and potential locations/areas within the districts blocks have been identified. The concerned departments have initiated the process to complete their assessments at regular intervals. The status of approved projects under RIDF in the district has been provided including the benefits accrued to the rural public. Policy cooperation where necessary has also been highlighted as important.

5.1.2 Infrastructure and linkage support available, planned and gaps

There are 138 km of provincial highways in the district and the total length of roads is 4413 km with 657 km of main district body roads 27 km of other district roads and 3591 km of rural roads. The length of roads per lakh population in the district is 134.71 km and the road density per thousand square kilometers of area is 1738.77 km. The network of rural roads is good but the condition of roads of all varieties is pathetic and in need of repairs.

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

The creation of schools and health centres have led to better education and health facilities in the district.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Rapid changes in social and economic sectors high technology increasing population - the demand for infrastructure facilities is increasing rapidly. Keeping in view the diversification of priority sectors the Government has from time to time made changes in the policy legislation regarding the quantum and nature of public investment to achieve maximum returns from the limited resources available. Social participation was considered an essential element to achieving innovative technology high quality and economic feasibility in projects. On this basis the foundation of public-private partnership was laid. Later by changing this models like public-private-public partnership and private-public partnership were introduced. The ground level credit distribution in the social infrastructure sector in the district in the year 2020-21 has been Rs. 1212.88 lakh.

5.2.2 Infrastructure and linkage support available, planned and gaps

In the Deoria district projects based on this private-public partnership model have been identified and formal financial needs have been assessed. The updated status and gap of basic infrastructure facilities in the district have been discussed in detail in the earlier chapter 5.1.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

To encourage unconventional and renewable sources of energy in the state NEDA is running 1- Electricity Production from Unconventional sources 2- Integrated Rural Energy Program 3- Solar Photovoltaic Program 4- Rural Electrification Program 5- National Biogas Program 6- Solar Thermal Schemes (Solar cooker solar warm Water plant) and Advanced Stove Program 7- Energy Savings through Energy Audit 8- Construction of Biogas Plants under Cow Enhancement Plan and 9- Biofuel Program among others. These are aimed at increasing the off-grid application of solar energy and reducing dependence on non-renewable energy. Various schemes are being run by the Ministry Government of India. The ground level credit distribution in the renewable energy sector in the district in the year 2020-21 has been Rs. 126 lakh.

5.3.2 Infrastructure and linkage support available, planned and gaps

₹ Out of the total 468346 families in the district 150001 families get their domestic energy from electricity 318505 from kerosene 1421 from solar energy and 1010 from other fuels. 963 families do not have any source of domestic energy.

₹ The number of livestock in the district is 478737. The number of agricultural holdings in the 2019 populated villages in the district is 372571. Based on the number of animals the number of agricultural holdings and the sources of fuel in the villages it is possible to establish biogas plants in all villages. At present there are 4120 biogas plants in the district (Source: Table 27 Zila Sankhyikiya Patrika).

₹ Due to the sub-tropical geographical area of the district heat from the sun is available for most of the year. In rural areas solar pumps of 2 3 and 5 HP are used for the energy required for domestic electricity solar lanterns small food processing machines mobile and TV repair units and petrol pumps. Solar energy is becoming popular.

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	501	355.830000	333.89
B	Ongoing tranches	133	501.420000	400.23
	Total (A + B)	634	857.250000	734.12

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	32	62.610000	60.08
B	Rural roads & bridges	398	218.040000	202.24
C	Social Sector	11	14.060000	13.73
	Total (A + B + C)	441	294.710000	276.05

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	63	Irrigation potential	ha	25299
B	Rural roads	374	Road length	km	1271
C	Bridges	24	Bridge Length	m	393

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	School	1	Increase in education	Rs	91.97
2	Watershed	7	Soil and water conservation	Rs	809

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

NABARD started the SHG-Bank Linkage Program (SHG-BLP) in 1992 as a small pilot to link the unbanked rural poor into the formal banking system while maintaining the flexibility and reach of the informal channel. This initiative has now grown into the worlds largest microfinance programme covering over 100 lakh SHGs representing 12 crore rural households at a pan-India level. NABARD as the mentor and main facilitator of microfinance initiatives in the country has provided the much- needed impetus to this program which has led to tremendous socio-economic impact on womens empowerment.

6.2 Infrastructure and linkage support available, planned and gaps

The DAY-National Rural Livelihood Mission has been running all over India from 01 April 2013 to further strengthen the Self Help Group – Bank Linkage Program by restructuring the SGSY program. Under this scheme 70 lakh SHGs have been formed till 31.03.2022 through which 7.59 crore rural families have been connected. This is a major program of the Government of India. This project is being implemented in the state by the Uttar Pradesh State Rural Livelihood Mission (UPSRLM). From April 01 2021 all the districts and blocks in the state have been selected under this program.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Banks are required to provide loans to landless farmers or oral tenants in the Joint Liability Group (JLG) mode.
- 2 The need to explore the potential of more advanced and modern agriculture or irrigation techniques to reduce water use.
- 3 The need to make farmers aware of the adverse effects of excessive use of fertilizers on soil health.
- 4 Crop diversification from traditional agricultural crops to cash crops new climate-specific crops suitable for the specific agro-climatic region will not only expand the production levels of different crops but also increase the income of farmers.
- 5 To increase the income level of farmers in the state modern production techniques such as the System of Rice Intensification (SRI) and System of Wheat Intensification (SWI) can be adopted across the state which can increase production and reduce the cost of cultivation.

2. Water Resources

- 1 The government will have to prioritize the development of surface water-based community irrigation projects over groundwater-based irrigation projects.
- 2 A planned approach to increase the use of artificial recharge measures through the construction of rainwater harvesting structures such as rainwater storage tanks seepage tanks farm ponds check dams etc.
- 3 The use of solar energy can be gradually used instead of electricity to operate public tube wells.

3. Farm Mechanization

- 1 Considering the large number of small land holdings and marginal and small farmers in the state the use of power tillers in addition to tractors needs to be promoted.
- 2 Technical information on the suitability and use of various agricultural implements for agricultural operations can be provided by state agricultural universities and agriculture science centers.
- 3 Due to the seasonal nature of agricultural operations there is a possibility of agricultural implements remaining unused for a long period. Therefore there is a need to make farmers aware of their mutual and shared use. Custom Hiring Centers at the PACS/FPO level can be made more effective and profitable for farmers.

4. Plantation and Horticulture

- 1 New credit products to meet the diverse credit needs of horticultural activities.
- 2 Bringing more and more small farmers under the high-value horticulture production system through the adoption of incentives and the FPO/cluster approach.
- 3 Interventions for extension training capacity building and support.

5. Forestry/ Waste Land Development

- 1 Increase the frequency of extension programs in agroforestry for capacity building.
- 2 Create a demonstration plot (agroforestry model) in each block to encourage farmers to adopt agroforestry on their agricultural land.
- 3 Bamboo excluded from the forest act can be financed for large-scale plantation on private land.

6. Animal Husbandry - Dairy

- 1 Emphasis should be placed on crossbreeding programs for non-de- script cattle and buffaloes with improved germplasm.
- 2 The need to increase the coverage of animal breeding and health care at the doorstep of farmers through the establishment of more veteri- nary institutions promotion of paravets etc.
- 3 The possibility of reviving non-functional societies and establishing dairy societies/milk collection centers.

7. Animal Husbandry - Poultry

- 1 Farmers can be involved in the goat/sheep/pig farming business for which a loan subsidy of up to 50 is also available under the Nation- al Livestock Mission (NLM) scheme of the Government of India for goat rearing.
- 2 Work should be done on the need for trained workers for artificial insemination in the state and they should be trained in recognized institutions.
- 3 The need to develop/modernize/strengthen livestock markets by cre- ating basic facilities on the lines of agricultural produce marketing centers.

8. Animal Husbandry - Sheep, Goat, Piggery

- 1 Farmers can be involved in the goat/sheep/pig farming business for which a loan subsidy of up to 50 is also available under the Nation- al Livestock Mission (NLM) scheme of the Government of India for goat rearing.
- 2 Work should be done on the need for trained workers for artificial insemination in the state and they should be trained in recognized institutions.
- 3 The need to develop/modernize/strengthen livestock markets by cre- ating basic facilities on the lines of agricultural produce marketing centers.

9. Fisheries

- 1 The need to strengthen the supply chain of fish in the domestic markets to ensure that fish producers get higher prices.
- 2 The formation of fish farmer producer organizations can be a potential solution to address the problems facing small producers such as input supply crop aggregation market linkages etc. especially in the eastern regions.
- 3 The government can consider the development of aquaculture infrastructure especially the renovation of public water bodies for fish farming establishment of hatcheries and cold chains under funds like RIDF and FIDF.

10. Construction of Storage and Marketing Infrastructure

- 1 The State Agricultural Marketing Board should create major storage facilities at important market centers to facilitate scientific storage of produce and sell it at reasonable prices.
- 2 The proposal is to develop food processing parks mega food parks and cold chain facilities to strengthen the agricultural value chain. Packaging and import-export facilities will be available in the food processing parks with forward and backward linkages.

11. Land Development, Soil Conservation and Watershed Development

- 1 It is necessary to motivate small and marginal farmers for this activity.

12. Agriculture Infrastructure: Others

- 1 The state government can promote the establishment of a state-of-the-art tissue culture laboratory to fill the gap in planting material for banana.

- 2 A target can be set for Krishi Vigyan Kendras (KVKs) to provide training to a specific number of farmers every year for the establishment of vermicompost units.

13. Food and Agro. Processing

- 1 Banks and related departments should make farmers aware of setting up processing units. Considering the growing demand for credit in this sector all banks need to maintain credit availability in this sector.
- 2 There is ample scope for vegetable processing fruit processing meat processing and dairy processing in the district.

14. Agri. Ancillary Activities: Others

- 1 In PACS where there is scope for business expansion the staff should be increased and also trained.

15. Micro, Small and Medium Enterprises (MSME)

- 1 Initiative by the state through polytechnic colleges vocational colleges etc. to promote MSME skills.
- 2 Banks need to focus on cluster-based programs and initiatives and increase credit disbursement.
- 3 The state government can provide seed money/margin money assistance for the establishment of new enterprises so that bank finance can be easily availed.
- 4 The need to encourage more MSEs to register on government e-marketplace portals. A centralized campaign for MSE registration should be launched involving MSME support institutions state industry directorates and DICs and other stakeholders.

16. Export Credit

- 1 The focus sectors of the Uttar Pradesh Export Policy 2020-25 are handicrafts agriculture and processed food products engineering goods and textiles leather products carpets and rugs glass and ceramic products wood products sports goods defense products services sector education tourism IT and ITeS medical value travels and logistics. This can be linked with the Government of India's new foreign trade policy which aims for an inclusive approach.

17. Education

- 1 Educational loan awareness camps should be organized from time to time in educational institutions.

18. Housing

- 1 More houses under priority sector to be financed

19. Social Infrastructure

- 1 Banks can play an active role in financing social infrastructure.
- 2 The state government can contact NABARD for financing social infrastructure under RIDF.

20. Renewable Energy

- 1 The district has an area of 267289 hectares of which 7868 hectares are barren land where biofuel crops like Jatropha corn etc. can be cultivated.

21. Informal Credit Delivery System

- 1 Inactive and disintegrated groups should be identified and necessary capacity building should be done in them.

- 2 Efforts will be made to encourage and motivate those groups that have a credit linkage with the bank and are engaged in livelihood activities.
- 3 Groups will be provided necessary training for the establishment of micro-enterprises

Chapter 8

Status and prospects of Cooperatives

1. Background

The practice of co-operation and co-operative activities are deeply ingrained in the Indian culture and ethos. The co-operatives reduce individual risk in economic activities and create a culture of shared productivity, decision-making and creative problem solving. Largely, co-operatives are "local institutions", addressing "local needs", employing "local talent" and led by "local leaders" and thereby have the unique ability to promote local economy.

'Cooperatives' as an institutional entity are 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'.

There are seven major principles that govern working of cooperatives 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 concern for community and principle of cooperation among cooperatives.

Indian agriculture, especially the small & marginal farming community deeply needs an anchor to support all the farming related activities, be it arranging quality inputs like seeds, fertilizers, manure, timely crop advisory or remunerative price realisation. Cooperatives strengthen bargaining powers of their members; help them get access to competitive markets and to capitalise on new market opportunities. As such, they improve income opportunities, reduce costs and manage risks of the members. It has all the potential to emerge as the third pillar complementing the private and public sectors.

2. Formation of Ministry of Cooperation by GoI

Recognising the rich tapestry of democratic, people centric groups and the long history of cooperation in the Indian rural context, the GoI has set up a separate Ministry for Cooperation on 06 July 2021 with an objective of creating 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. The formation of an exclusive Ministry of Co-operation is a watershed moment for the overall development of co-operatives in the country.

3. Initiatives of Ministry of Cooperation (MoC), GoI

The Ministry, soon after its formation has taken a number of path-breaking initiatives as given hereunder:

a. Formulation and circulation of model bye-laws for PACS

Formulation and circulation of model bye-law for PACS, adopted by 31 states/ Union Territories, will enable the PACS to undertake business activities like LPG distributorship, new petrol pump dealership, common service centres, Jan Aushadhi Kendra for accessing generic medicines, PACS as Kisan Samridhi Kendra, PACS as Pani Samiti, convergence of PM-KUSUM scheme at PACS level, etc.

b. Formulation of National Co-operative Policy

c. Computerization of Primary Agriculture Cooperative Societies

This scheme aims at computerization of 63,000 functional PACS leading to increase in efficiency, profitability, transparency, and accountability in the working of PACS.

d. Computerization of Agriculture and Rural Development Banks (ARDBs) – SCARDBs & PCARDBs

e. Inclusion of StCBs and DCCBs as Member Lending Institutions (MLIs) with CGTMSE

f. Launching of world's largest food grain storage scheme for cooperatives

g. Promotion of milk production and marketing through co-operatives and business affiliation with respective DCCBs

h. Formation of three new national level multi state co-operative societies for promotion of certified seed, agri exports and organic farming; and campaign for enrolment of PACS as members of these multi state co-operative societies.

All these initiatives will create immense business potential at grassroots and offers scope for financing by higher financing agencies at district level/ state level.

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

1. (i) Dealing with Imbalance: The total imbalance at the DCCB level has increased rapidly in the last few years and reached Rs 1378.08 crore as of March 31 2022. In this direction the Government of Uttar Pradesh and NABARD jointly initiated a high-level meeting on November 22 2022 with the Principal Secretary-cum-RCS Government of Uttar Pradesh and the Regional Director Reserve Bank of India and prepared a detailed action plan to resolve the issue of imbalance. As a result the total imbalance has reduced to Rs 922.87 crore as of March 31 2023 a reduction of Rs 430.04 crore.

2. (ii) Resolving the severe cash crunch faced by weaker banks: 16 newly licensed banks (weaker banks) were unable to honor the withdrawal demands of their depositors. To address the grievances of the affected depositors and to build the image of cooperative banks the Government of Uttar Pradesh NABARD and the Reserve Bank of India initiated a special high-level meeting on June 20 2022 under the chairmanship of the Principal Secretary (Cooperation)-cum-RCS Government of Uttar Pradesh and unanimously formulated a plan to resolve the liquidity issues of these banks and constituted a com- mittee to monitor the progress of these banks.
3. (iii) Increasing PACS membership and activating inactive members: To increase PACS mem- bership and activate inactive members the Government of Uttar Pradesh has prepared village-wise data of members associated with PACS and launched a membership drive to increase active members. A target of 10 lakh new members and activating 6 lakh inactive members has been set for 2022-23 against which 196388 new members have been added and 68304 inactive members have been activated as of March 31 2023.

5. Status of Cooperatives in the District

1. In Uttar Pradesh there is a three-tier structure of government cooperative institutions. At the apex level is the Uttar Pradesh Cooperative Bank with 28 branches at the middle level are 50 District Cooperative Banks with 1283 branches and at the primary level there are 7577 PACS. In addition there are also cooperatives for weavers industries dairies marketing Farm-processing and sugar etc.

6. Potential for formation of cooperatives

1. There is good potential for cooperative activity in the agriculture dairy and fishery sectors. The distribution of operational areas of cooper- ative societies across the blocks is not uniform. Therefore there is scope for formation of cooperative societies in the areas of agricultural dairy and fishery activities. Their extensive multiplication can be effective in promoting economic activities in these sectors.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	CSS 10000 FPO	Gauri Bazaar	Formation and nurturing	Farm mechanization scheme of GoUP	465	Improved services and higher income of farmers
2	Collectivisation	CSS 10000 FPO	Bhaluani	Formation and nurturing	Farm mechanization scheme of GoUP	512	Improved services and higher income of farmers
3	Collectivisation	CSS 10000 FPO	Salempur	Formation and nurturing	No	210	Improved services and higher income of farmers
4	Collectivisation	CSS 10000 FPO	Rampur Karkhana	Formation and nurturing	No	180	Improved services and higher income of farmers
5	Collectivisation	CSS 10000 FPO	Patherdewa	Formation and nurturing	Farm mechanization scheme of GoUP	322	Improved services and higher income of farmers
6	Collectivisation	PODF FPO	Desahi	Formation and nurturing	No	785	Improved services and higher income of farmers
7	Awareness Creation	FSPF	Bhaluani	IOT on fish farming	No	15	Better fish production

Success Stories

Success Story 1: Purvanchal Poultry Producers Company Ltd



1. Scheme : PDF ID
 2. Project Implementing Agency : Purvanchal Gramin Sewa Sansthan
 3. Duration of the project : 3 years
 4. Beneficiary : Producer Farmers
- No. of beneficiaries : 700
- Community : Farmers
- State : Uttar Pradesh
- District : Deoria
- Block : Desai Deoria
- Village : Desahi

1.1 Support provided

- Promoted under PRODUCE Fund and Additional support provided under PDF

1.2 Pre-implementation status

- No successful FPO in the district. The poultry feed was imported from other district.

1.3 Challenges faced

- Competition from other feed producers

1.4 Impact

- The company has current annual turnover of more than rupees 5 crore.

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

Climate finance requirement of India is enormous. While the preliminary financial estimates for meeting India's climate change actions as per NDC was USD 2.5 trillion between 2015 and 2030, estimated financial requirement of India to become net-zero by 2070 as per IFC is US\$10.1 trillion. There are various estimates of financial requirements that vary greatly due to varying levels of detail, but it is important to note that they all point to a need for tens of trillions of US dollars. India's updated NDCs also indicates the need to better adapt to climate change by enhancing investments in development programmes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

Uttar Pradesh, India's most populous state and fourth largest by area (243,286 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.

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

2.2 Any specific Climate Change initiative in the State by

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

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

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

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

a **Other Agencies:** The Trees Outside Forests in India (TOFI) Program by GoI and USAID expands tree cover outside forests, while the Domestic Efficient Lighting Program (DELP) by GoI, GoUP, and EESL promotes energy-efficient LED lighting to enhance climate resilience in Uttar Pradesh.

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a Most of the farmers are marginal and small farmers who are engaged in subsistence agriculture. Increase in temperature and decrease in precipitation has led to reduction in production of foodgrains making farmers vulnerable to changes observed in patterns of temperature and precipitation. To increase adaptive capacity of farmers resource conservation technologies water use efficiency climate resilient varieties of seeds and agricultural practices are needed. The income of farmers need to be augmented through climate resilient dairy practices fisheries and horticulture & plantation crops. Climate action projects may be conceived in following areas:
1. Continue gullied and ravinous area reclamation to stop further ingress of ravines into the non-ravine farmland. 2. Ecosystem services-based adaptation to climate change in Bundelkhand region. 3. To improve forest ecosystem through community-based restoration agroforestry arrest run-off rain water 4. Climate Resilient Agriculture 5. Integrated Farming 6. Introduction of new variety of pulse crops (pigeon pea) in the district
Department of Agriculture KVK and NGO may be roped in it.
- b Proposed interventions under point (a) are also mentioned in SAPCC of UP. Budget requirement may be quite huge depending upon number of participating farmers.

3.2 Any specific Climate Change initiative in the District by

- a Government has come up with National Programme on Climate Resilient Agriculture stress tolerant varieties of seeds and climate adaptive varieties of crops. NABARD can take up such projects in convergence with schemes of Government.
- a In district there are one KVKs & one Agriculture college which can play a very active role.

- a Agriculture department has been distributing seeds for various crops. Seeds so distributed may be climate resilient and approach can be modify to implement it in a project mode. Farmers field schools may be upgraded into Climate Field schools.
- a NABARD can use its district presence to identify location target and interventions of projects and design projects based on its experience as NIE for NAFCC GCF and Adaptation Fund.
- a Other agencies can also use its district presence to identify location target and interventions of projects and design project based on its experience in climate related project.

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characteristics linked to that location. GIs can play an important role in rural development, empowering communities, acting as product differentiators, support brand building, create local employment, reduce rural migration, creating a regional brand, generating spin-off effects in tourism and gastronomy, preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications, in order to appreciate quality, improve market access, create awareness, strengthen producer's capacity to enforce their rights, subsidize cost of registration, enforcement and marketing.
- 3 Kalanamak rice has been identified as the GI product for Deoria in the entire region. NABARD promoted CSS FPO in Bhalunai block is undertaking business of Kalanamak rice.

[illegible]

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baitalpur Bankata	Barhaj	Bhagalpur Bhailuani	Bhatni	Bhatpur Ranl	Deoria Sadar	Desai Deoria	Gauri Bazar	Lar	Pathar Dewa	Raipur Karkhana	Rudrapur Salempur Tankalua	District Total
A.3 Farm Mechanisation																	
1	Combine harvester--	80	No.	2450000	Phy 39.2												2
					BL 39.2												39.2
2	Tractor-with Implements & Trailer-Cultivator	80	No.	725000	Phy 40	40	40	40	40	40	40	40	40	40	40	40	40
					BL 232	232	232	232	232	232	232	232	232	232	232	232	232
3	Tractor-with Implements & Trailer-Cultivator	80	No.	840000	Phy 40	40	40	40	40	40	40	40	40	40	40	40	40
					BL 268.8	268.8	268.8	268.8	268.8	268.8	268.8	268.8	268.8	268.8	268.8	268.8	268.8
	Tractor-with Implements & Trailer-Cultivator 45 hp	80	No.	950000	Phy 40	40	40	40	40	40	40	40	40	40	40	40	40
					BL 304	304	304	304	304	304	304	304	304	304	304	304	304
	Sub Total																12916

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baitalpur Bankata	Barhaj	Bhagalpur Bhailuani	Bhatni	Bhatpur Ranl	Deoria Sadar	Desai Deoria	Gauri Bazar	Lar	Pathar Dewa	Raipur Karkhana	Rudrapur	District Total
A.4 Plantation & Horticulture																	
1	Bee Keeping--50 colonies	80	No.	371500	Phy 5	5	5	5	5	5	5	5	5	5	5	5	5
					BL 14.86	14.86	14.86	14.86	14.86	14.86	14.86	14.86	14.86	14.86	14.86	14.86	14.86
	Sub Total																79

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
A.5 Working Capital - Bee Keeping					
	Sub Total				

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
A.6 Forestry					
	Sub Total				

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baitalpur Bankata	Barhaj	Bhagalpur Bhailuani	Bhatni	Bhatpur Ranl	Deoria Sadar	Desai Deoria	Gauri Bazar	Lar	Pathar Dewa	Raipur Karkhana	Rudrapur Salempur Tankalua	District Total
A.7 Animal Husbandry - Dairy																	
1	Buffalo Farming--	80	1+1	245000	Phy 100	100	100	100	100	100	100	100	100	100	100	100	100
					BL 198.4	198.4	198.4	198.4	198.4	198.4	198.4	198.4	198.4	198.4	198.4	198.4	198.4
2	Veterinary Clinic-Fixed	80	No.	300000	Phy 5	5	5	5	5	5	5	5	5	5	5	5	5
					BL 12	12	12	12	12	12	12	12	12	12	12	12	12
	Sub Total																3342.4

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baitalpur Bankata	Barhaj	Bhagalpur Bhailuani	Bhatni	Bhatpur Ranl	Deoria Sadar	Desai Deoria	Gauri Bazar	Lar	Pathar Dewa	Raipur Karkhana	Rudrapur Salempur Tankalua	District Total
A.8 Working Capital - AH - Dairy/Brought animal																	
	Sub Total																

[illegible]

[illegible]

[illegible][illegible][illegible][illegible][illegible]

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baitalpur	Bankata	Sarhaj	Bhagalpur	Bhallauni	Bhatni	Bhatpur	Deoria	Deoria	Lar	Pathar	Rampur	Rudrapur	Salampur	Tarkalua	District Total	
V. Housing																					
1	Loan for Affordable Housing Projects--	85	No.	600000	Phy	10	25	25	25	25	25	25	25	25	25	25	25	25	25	10	350
					327.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	127.5	10
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	300000	Phy	10	25	25	25	25	25	25	25	25	25	25	25	25	10	40	
	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	350000	Phy	10	18	18	18	18	18	18	18	18	18	18	18	18	18	10	168
					297.5	297.5	297.5	297.5	297.5	297.5	297.5	297.5	297.5	297.5	297.5	297.5	297.5	297.5	297.5	297.5	10
3	Repair of Dwelling Units--	85	No.	1000000	Phy	10	25	25	25	25	25	25	25	25	25	25	25	25	25	10	85
					85																
	Repair of Dwelling Units--	85	No.	600000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	100
					51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51	51
Total Housing																					8466

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baitalpur	Bankata	Sarhaj	Bhagalpur	Bhallauni	Bhatni	Bhatpur Ranj	Deoria Sadar	Desai Deoria	Gauri Bazar	Lar	Pathar Dewa	Rampur Karhina	Rudrapur Salempur	Tarkalua	District Total
VI. Social Infrastructure																				
1	Drinking Water---	85	No.	200000	Phy	10	10	10	10	10	10	10	10	1	10	1	10	1	10	98
					BL	17	17	17	17	17	17	17	17							153
	Drinking Water---	85	No.	3000000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	100
					BL	255	255	255	255	255	255	255	255	255	255	255	255	255	255	4000
	Drinking Water---	85	No.	50000	Phy	10	1	10	1	10	1	10	1	10	4.25	4.25	4.25	4.25	4.25	20.75
				BL																
2	Drinking Water---	85	No.	500000	Phy	10	10	10	10	10	10	10	10	10	10	10	10	10	10	100
					BL	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	42.5	600
	Drinking Water---	85	No.	5000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	10
					BL	425	425	425	425	425	425	425	425	425	425	425	425	425	425	6000
	Education--	85	No.	3000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	10	70
				BL	1275	1275	1275	1275	1275	1275	1275	1275	1275	1275	1275	1275	1275	1275	1275	12850
Total Social Infrastructure																				25592.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	District Total
VII. Renewable Energy					
Total Renewable Energy					

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baitalpur	Bankata	Sarhaj	Bhagalpur	Bhallauni	Bhatni	Bhatpur Ranj	Deoria Sadar	Desai Deoria	Gauri Bazar	Lar	Pathar Dewa	Rampur Karhina	Rudrapur	District Total
VIII. Others																			
1	Individuals/ Individual members of JGs--	85	No.	200000 Phy Bl	200 340	200 340	200 340	200 340	200 340	200 340	200 340	200 340	200 340	200 340	200 340	200 340	200 340	200 340	2800 4760
2	Individuals/ Individual members of Sdgs --	85	No.	200000 Phy Bl	50 85	50 85	50 85	50 85	50 85	50 85	50 85	50 85	50 85	50 85	50 85	50 85	50 85	50 85	700 1190
Total Others																			
Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)																			
516457.78																			

Annexure 2									
Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25									
(₹ lakh)									
Table 1: Crop Loan									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBs	105986.31	76251.34	166335.85	145779.23	136262.49	32662.51	141430.00		
RCBs	0.00	0.00	0.00	0.00	600.00	527.55	0.00		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
RRBs	77368.46	55433.05	46357.92	40643.44	69965.42	33484.36	88250.00		
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Sub total (A)	183354.77	131684.39	212693.77	186422.67	206827.91	66674.42	229680.00		
Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBs	25587.00	16229.51	14327.63	12649.91	39196.85	48421.41	38031.24		
RCBs	0.00	0.00	0.00	0.00	0.00	643.68	25.86		
SCARDB	0.00	0.00	0.00	0.00	0.00	231.85	0.00		

RRBs	17754.98	11198.36	3986.11	3526.74	17137.36	6928.09	20453.74
Others	0.00	0.00	0.00	0.00	300.00	13459.05	1261.17
Sub total (A)	43341.98	27427.87	18313.74	16176.65	56634.21	69684.08	59772.01

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	131573.31	92480.85	180663.48	158429.14	175459.34	81083.92	179461.24
RCBs	0.00	0.00	0.00	0.00	600.00	1171.23	25.86
SCARDB	0.00	0.00	0.00	0.00	0.00	231.85	0.00
RRBs	95123.44	66631.41	50344.03	44170.18	87102.78	40412.45	108703.74
Others	0.00	0.00	0.00	0.00	300.00	13459.05	1261.17
Sub total (A)	226696.75	159112.26	231007.51	202599.32	263462.12	136358.50	289452.01

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	40670.03	26832.37	56449.82	33338.22	63442.56	79277.60	51996.84
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	25344.37	16717.33	15738.17	9294.67	14757.44	5870.42	28804.66
Others	0.00	0.00	0.00	0.00	0.00	1496.55	280.00
Sub total (A)	66014.40	43549.70	72187.99	42632.89	78200.00	86644.57	81081.50

Table 5: Other Priority Sector						
Particulars	2021-22		2022-23		2023-24	
	Target	Ach.	Target	Ach.	Target	Ach.
CBS	9401.56	4465.37	8293.20	3800.05	7802.88	6740.58
RCBs	0.00	0.00	0.00	0.00	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	5471.03	2333.11	2047.11	1035.42	2720.40	18140.69
Others	0.00	0.00	0.00	0.00	0.00	18854.76
Sub total (A)	14872.59	6798.48	10340.31	4835.47	10523.28	43736.03

Table 6: Grand Total (C+D+E)						
Particulars	2021-22		2022-23		2023-24	
	Target	Ach.	Target	Ach.	Target	Ach.
CBS	181644.90	123778.59	245406.50	195567.41	246704.78	167102.10
RCBs	0.00	0.00	0.00	0.00	600.00	1171.23
SCARDB	0.00	0.00	0.00	0.00	0.00	231.85
RRBs	125938.84	85681.85	68129.31	54500.27	104580.62	64423.56
Others	0.00	0.00	0.00	0.00	300.00	33810.36
Sub total (A)	307583.74	209460.44	313535.81	250067.68	352185.40	266739.10

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
C L	76251.34	0.00	0.00	55433.05	0.00	145779.23	0.00	0.00	40643.44	0.00	186422.67

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
C L	32662.51	527.55	0.00	33484.36	0.00	141430.00	0.00	0.00	88250.00	0.00	229680.00

Table 2: Term Loan

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

108

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					Total
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total						0.00						0.00
Grand Total (I +II)	32662.51	527.55	0.00	33484.36	0.00	66674.42	141430.00	0.00	0.00	88250.00	0.00	229680.00

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	0			0	0
2	Agri Clinic & Agri Business Centers			No.	1500000
3	Bee Keeping			No.	371500
4	Buffalo Farming			1+1	248000
5	Cold Storage			No.	8000000
6	Combine harvester			No.	2450000
7	Drinking Water			No.	200000
8	Drinking Water			No.	3000000
9	Drinking Water			No.	50000
10	Drinking Water			No.	500000
11	Drinking Water			No.	50000000
12	Education			No.	30000000
13	Education Loans	Study Abroad		No.	200000
14	Education Loans	Study in India		No.	1500000
15	Education Loans	Study in India		No.	2000000
16	Education Loans	Study in India		No.	500000
17	Export Credit	Post Shipment Export Credit		No.	100000000
18	Individuals/ Individual members of JLGs			No.	200000
19	Individuals/ Individual members of SHGs			No.	200000

20	Loan for Affordable Housing Projects			No.	600000
21	Manufacturing Sector	Term Loan	Medium	No.	500000000
22	Manufacturing Sector	Term Loan	Micro	No.	1000000
23	Manufacturing Sector	Term Loan	Small	No.	100000000
24	Manufacturing Sector	Working Capital	Small	No.	10000000
25	Purchase/ Construction of a Dwelling Unit (Individual)			No.	300000
26	Purchase/ Construction of a Dwelling Unit (Individual)			No.	350000
27	Repair of Dwelling Units			No.	100000
28	Repair of Dwelling Units			No.	60000
29	Tractor	With Implements & Trailer		No.	725000
30	Tractor	With Implements & Trailer		No.	84000
31	Tractor	With Implements & Trailer		No.	95000
32	Tube Well			No.	23000
33	Tube Well			No.	33000
34	Tube Well			No.	48000
35	Tube Well			No.	682000
36	Vegetable Processing			No.	200000
37	Vegetable Processing			No.	25700000
38	Veterinary Clinic	Fixed		No.	300000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Other Vegetables ()	Acre	42713
2	Annual Vegetables	Onion/ Piyaz/ Kanda ()	Acre	55749
3	Annual Vegetables	Potato/ Aloo (Irrigated)	Acre	56215
4	Buffalo Farming	Buffalo Farming_Deoria	1+1	50000
5	Cage Culture	Others_Input for cage culture	60 to 100 Cu. M	150000
6	Capture Fisheries	Inland_Fishing Implements for capture fishing_Fishing Activities per season	4 to 10 persons	50000
7	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)	Acre	10283
8	Cereals	Barley/ Jav (Irrigated)	Acre	12753
9	Cereals	Maize/ Makka (Irrigated)	Acre	19636
10	Cereals	Wheat/ Gehu (Irrigated)	Acre	30526
11	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	35587
12	Fish Culture	Bio floc_100 m3_Fish farming in RAS/Bio floc system	2 ton per cycle	300000
13	Fish Seed Rearing	_fish seed rearing in seasonal ponds	Acre	60000
14	Freshwater	Backyard (30 Sq. M)_backyard ornamental fish seed rearing Unit	Per unit	25000

15	Goat Farming	Rearing Unit _ Semi_intensive_De oria	20+1	100000
16	Indigenous Cattle Farming	Indigenous Cattle Farming_Deoria	2	50000
17	Layer Farming	Others_Deoria	10000	9953000
18	Marketing Activities	Others_Aquacultur e input sellers	Per unit	200000
19	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	18300
20	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	Acre	14453
21	Pulses	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)	Acre	17510
22	Pulses	Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)	Acre	39534
23	Sugar Crops	Sugarcane/ Ganna (Irrigated)	Acre	59506

Abbreviations

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

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

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

Name and address of DDM

Name	Suraj Shukla
Designation	DDM, NABARD
Address 1	E/5
Address 2	New Collony
Post Office	DEORIA NEW COLONY SO
District	DEORIA
State	Uttar Pradesh
Pincode	274001
Telephone No.	
Mobile No.	9598629187
Email ID	deoria@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> Predominantly a B2B finance NBFC subsidiary of NABARD, catering to the non-agriculture sector with an ESG focus. Focus Segments: <ul style="list-style-type: none"> ➤ Green Finance & Wellness (WASH, Renewable Energy, Green Mobility, Healthcare) ➤ Fabrics & Textiles ➤ Handicrafts Value Chain 	NSFL in WASH Emerged as an Eco-system builder and champion of WASH funding, being the <ul style="list-style-type: none"> largest wholesale debt providing NBFC for SDG6 largest wholesale debt funder for last mile WASH pioneer in climate ready WASH funding, and only NBFC covering all sectors and risk spectra under WASH.
Corporate Office NABARD, Gr. Floor, 'D Wing', Plot No. C-24, G Block, BKC, Bandra(East), Mumbai-400051 ☎: 022-2653-9693 ✉: nabsamruddhi@nabard.org	Registered Office NABARD Regional Office, 1-1-61, RTC 'X' Road P.B. No. 1863, Hyderabad- 500020 ☎: 040-23241155/56 🌐: www.nabsamruddhi.in



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> Largest lender in FPO space Present in 21 States and 3 UTs including North East 3000+ FPOs credit linked Collateral free lending at affordable rates Soft loan for Agri Startups 	<ul style="list-style-type: none"> Financing FPOs through <ul style="list-style-type: none"> ➤ Working Capital ➤ Term Loan ➤ Pledge Financing (eNWR) Term lending for Corporates/ NBSCs/ MFIs
Corporate Office C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉: corporate@nabard.org	Registered Office C/o NABARD, Tamil Nadu RO, Chennai ☎: 044-28270138/28304658 ✉: finance@nabkisan.org 🌐: www.nabkisan.in



NABFINS LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> A Non deposit taking systemically important NBSC-MFI-Middle Layer advancing hassle free services to the low-income households with the vision to become model MFI in the country Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers. Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans 	<ul style="list-style-type: none"> Timely and adequate credit without collateral Affordable interest rate in the sector Insurance facility to borrowers and co-obligants Doorstep delivery of financial services
Registered Office: 3072,14th Cross, K.R. Road, Banasjankari 2nd Stage, Bengaluru- 560 070, Karnataka, India ☎: 080-26970500 ✉: ho@nabfins.org 🌐: www.nabfins.org	



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

**OFFERS
CONSULTANCY
AND ADVISORY
SERVICES**
Pan India Presence
with offices in 31
State/UTs

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

Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051
☎: 022-26539419 ✉: headoffice@nabcons.in
Corporate Office: NABCONS, 7th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125
☎: 011-41538678/25745103 🌐: www.nabcons.com

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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

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