



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



इटावा

Etawah

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: Etawah

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:

Arun Kumar

District Development Manager

NABARD

Etawah

PLP Document finalized by: Uttar Pradesh Regional Office

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

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Executive Summary

1. Introduction

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

2. District characteristics

1	Location	Etawah district is located in the western part of Uttar Pradesh. To its north is Mainpuri to the west is Agra to the southeast is Auraiya and to the southwest is Madhya Pradesh. Etawah falls under the Kanpur Division.
2	Type of soil	Etawah district has varied soil types including Alluvial soil suitable for crops like rice wheat. Gangetic alluvium fertile for pulses and oilseeds. Sandy loam to loamy texture soil ideal for wheat barley and gram. Ravine and sandy soils suitable for citrus fruits and vegetables.
3	Primary occupation	Etawah districts economy is primarily driven by agriculture employing 70 of the workforce. Small-scale industries (15) like textiles and food processing and the service sector (10) also contribute. Agriculture dominates but scope exists for industrial growth and diversification.
4	Land holding structure	In Etawah district seventy-six percent of holders own less than one hectare (thirty-six percent of total area). Fourteen percent holder own one-two ha land (twenty four percent of total area) and other own 10 percent of holdings and 40 percent of total area.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Financial year 2021-22: Rs.105990.00 lakh Financial year 2022-23: Rs. 121862.00 lakh Financial year 2023-24: Rs. 225665.17 lakh
2	CD Ratio	Overall CD ratio improved from 42.00 in 2021-22 percent to 48.10 percent in 2023-24 indicating enhanced credit flow.
3	Investment credit in agriculture	Financial year 2021-22: Rs. 7400.00 lakh Financial year 2022-23: Rs.11250.00 lakh Financial year 2023-24: Rs. 58081.00 lakh
4	Credit flow to MSMEs	Financial year 2021-22: Rs. 9177.00 lakh Financial year 2022-23: Rs.15708.00 lakh Financial year 2023-24: Rs. 92126.00 lakh
5	Other significant credit flow, if any	Credit flow to other priority sector-- Financial year 2021-22: Rs. 8710.00 lakh Financial year 2022-23: Rs. 5039.00 lakh Financial year 2023-24: Rs. 3940.17 lakh

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	Rs 323173.60 lakh
2	Projection for agriculture and its components	Rs 150854.70 lakh
3	Projection for MSMEs	Rs156903.00 lakh
4	Projection for other purposes	Rs 15415.90 lakh

5. Developmental Initiatives

1. Linking Self-Help Groups with banks livelihood and entrepreneurship development programs for women's groups formation of FPOs capacity building for technology adoption and construction of rural markets.

2. Under various programs of NABARD it has facilitated the formation of three FPOs in the Saifai Jaswantnagar and Maheba blocks of the district. Additionally, two FPOs are being operated under the FPO-CSS scheme in the Chakarnagar and Badhpura blocks of the district.
3. Efforts are underway in the district to boost rural development. This includes a saturation campaign for PM Kisan beneficiaries under Kisan Credit Card (KCC) expanding KCC facilities to livestock and fisheries and focusing on MSME sector growth.
4. Additionally, NABARD conducts digital financial literacy camps through various banks empowering locals with financial knowledge. These initiatives aim to foster rural prosperity and improve livelihoods.
5. So far under RIDF NABARD has sanctioned 401 number of RIDF projects with loan assistance of Rs. 18738.28 lakh for the development of various projects including 55 irrigation projects 307 roads 4 bridges 6 Veterinary Hospitals and 5 schools etc.

6. Thrust Areas

1. NABARD has identified certain areas for emphasis in 2025-26 including high-tech agriculture application of IoT in agriculture SHG/JLG financing expansion of irrigation facilities improvement in dairy development and operation of Farmers Producer Organizations (FPOs).
2. Additionally, there is a need to strengthen producer organisations for product aggregation and basic infrastructure especially focusing on storage and logistics services for agricultural products
3. Moreover it is essential to computerise and develop the primary agricultural credit committees to support the economic advancement of farmers. Copmputerisation of PACS is underway to make these cooperatives vibrant and convert them into multiservice centres.
4. NABARD has also initiated process of saturating all the Gram Panchayats of the district with atleast one MPACS/MDCS/MFCS in the phased manner under Sahkar Se Samriddhi campaign in association with other stakeholders.

5. Some of the cites in the district have innate feature to be developed as Eco-tourism. Efforts are being made to take necessary steps in this direction.

7. Major Constraints and Suggested Action Points

1. Etawah districts agriculture faces constraints including inadequate irrigation insufficient credit soil degradation and outdated techniques. Action points include enhancing irrigation seed banks credit access soil conservation and modern farming techniques to boost productivity.
2. Industry faces constraints: limited infrastructure inadequate power unskilled workforce and insufficient entrepreneurship. Action points include developing industrial estates enhancing power supply providing skill training and promoting entrepreneurship through subsidies and mentorship.
3. Service Sector: Major Constraints- Limited digital connectivity inadequate healthcare and education facilities. Action Points: Enhance digital infrastructure upgrade healthcare and education facilities promote tourism and develop skill-based training programs.

8. Way Forward

1. To achieve holistic development Etawah district in short term should focus on enhancing infrastructure specifically irrigation roads and power supply to support economic activity apart from healthcare and education facilities including financial inclusion and skill development.
2. Medium-term goals should include developing industrial estates boosting MSMEs enhancing digital connectivity promoting sustainable agriculture and fostering tourism etc. with a view to diversify the economy increase efficiency and to driving holistic progress and self-sustenance.
3. For long-term prosperity aim should to establish itself as a premier hub for agriculture and industry. Strategic objectives should focus on ensuring inclusive growth reducing poverty and developing a robust and sustainable infrastructure.

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	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;
		- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- Study the cropping pattern;
		- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water;
		- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;
		- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;
		- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;
		- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and
		- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanization	- The potential estimate for farm mechanization takes into account irrigated and 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	124378.18
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	100465.68
2	Term Loan for agriculture and allied activities	23912.50
B	Agriculture Infrastructure	13189.96
C	Ancillary activities	13286.55
I	Credit Potential for Agriculture A+B+C)	150854.69
II	Micro, Small and Medium Enterprises	156903.00
III	Export Credit	0.00
IV	Education	1980.00
V	Housing	5117.00
VI	Social Infrastructure	1859.40
VII	Renewable energy	1174.50
VIII	Others	5285.00
	Total Priority Sector	323173.59

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	96437.92
2	Water Resources	7040.12
3	Farm Mechanisation	2776.08
4	Plantation & Horticulture with Sericulture	1265.77
5	Forestry & Waste Land Development	963.00
6	Animal Husbandry - Dairy	8476.26
7	Animal Husbandry - Poultry	2187.44
8	Animal Husbandry - Sheep, Goat, Piggery	4108.05
9	Fisheries	699.20
10	Farm Credit- Others	424.34
	Sub total	124378.18
B	Agriculture Infrastructure	
1	Construction of storage	10195.20
2	Land development, Soil conservation, Wasteland development	670.00
3	Agriculture Infrastructure - Others	2324.76
	Sub total	13189.96
C	Ancillary activities	
1	Food & Agro. Processing	11131.55
2	Ancillary activities - Others	2155.00
	Sub Total	13286.55
II	Micro, Small and Medium Enterprises	
	Total MSME	156903.00
III	Export Credit	0.00
IV	Education	1980.00
V	Housing	5117.00
VI	Social Infrastructure	1859.40
VII	Renewable energy	1174.50
VIII	Others	5285.00
	Total Priority Sector	323173.59

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Central Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	NØs.
1	Total Geographical Area (sq.km)	2311
2	No. of Sub Divisions	6
3	No. of Blocks	8
4	No. of revenue villages	686
5	No. of Gram Panchayats	471

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	NØs.
1	State	Uttar Pradesh
2	District	Etawah
3	Agro-climatic Zone 1	Mid plain zone
4	Agro-climatic Zone 2	Mid plain zone
5	Agro-climatic Zone 3	Mid plain zone
6	Climate	Semiarid
7	Soil Type	Alluvial

Sr. No.	Particulars	NØs.
1	Total Geographical Area	224635
2	Forest Land	30155
3	Area not available for cultivation	24701
4	Barren and Unculturable land	4752
5	Permanent Pasture and Grazing Land	538
6	Land under Miscellaneous Tree Crops	1502
7	Cultivable Wasteland	4043
8	Current Fallow	912
9	Other Fallow	5253

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	NØs.
1	Safe	8
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	8

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	NØs.	% to Total	Ha.	% to Total
1	<= 1 ha	163739	76	61978	36
2	>1 to <=2 ha	29082	14	40393	24
3	>2 to <=4 ha	2936	1	15706	1
4	>4 to <=10 ha	85	0	1102	0
5	>10 ha	18714	9	52217	9
6	Total	214556	100	171396	70

6. Workers Profile [In '000]

Sr. No.	Particulars	NØs.
1	Cultivators	214
2	Of the above, Small/ Marginal Farmers	158
3	Agricultural Labourers	84

4	Workers engaged in Household Industries	13
5	Workers engaged in Allied agro activities	14
6	Other workers	118

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1581.81	845.86	735.95	1215.51	366.30
2	Scheduled Caste	388.28	208.73	179.55	328.66	59.62
3	Scheduled Tribe	1.69	0.89	0.80	0.72	0.97
4	Literate	1062.00	623.58	438.42	798.20	263.80
5	BPL	170.56	91.20	79.36	131.06	39.50

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	278
2	Rural Households	214
3	BPL Households	50

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	247
2	Having source of drinking water	278
3	Having electricity supply	278
4	Having independent toilets	112

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	686
2	Villages having Agriculture Power Supply	127
3	Villages having Post Offices	127
4	Villages having Banking Facilities	66
5	Villages having Primary Schools	638
6	Villages having Primary Health Centres	35
7	Villages having Potable Water Supply	686
8	Villages connected with Paved Approach Roads	614

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Book year-2023
1.a Additional Information	https://www.ceew.in & other reports
2. Soil & Climate	District Statistical Book year-2023
3. Land Utilisation [Ha]	District Statistical Book year-2023
4. Ground Water Scenario (No. of blocks)	NCDGWR2023
5. Distribution of Land Holding	District Statistical Book year-2023
6. Workers Profile [In '000]	District Statistical Book year-2023 & Ag dept
7. Demographic Profile [In '000]	District Statistical Book year-2023
8. Households [In '000]	District Statistical Book year-2023 census.gov.in
9. Household Amenities [Nos. in '000 Households]	District Statistical Book year-2023
10. Village-Level Infrastructure [Nos.]	District Statistical Book year-2023

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	N0s.
1	Anganwadis	1456
2	Primary Health Centres	34
3	Primary Health Sub-Centres	194
4	Dispensaries	189
5	Hospitals	189
6	Hospital Beds	1500

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

Sr. No.	Particulars	N0s.
1	Fertiliser/Seed/Pesticide Outlets	1318
2	Registered FPOs	22
3	Agro Service Centres	10
4	Soil Testing Centres	3
5	Approved nurseries	7
6	Agriculture Pumpsets	9999
7	Pumpsets Energised	4141
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	N0s.
1	Area Available for Irrigation (NIA + Fallow)	146.14
2	Irrigation Potential Created	
3	Net Irrigated Area (Total area irrigated at least once)	139.97
4	Area irrigated by Canals/ Channels	139.33
5	Area irrigated by Wells	0.08
6	Area irrigated by Tanks	0.02
7	Area irrigated by Other Sources	0.55
8	Irrigation Potential Utilized (Gross Irrigated Area)	217.94

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	4837
2	Railway Line [km]	56
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	

14. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	1038	
2	Sugarcane (Gur/ Khandsari/ Sugar)		
3	Fruit (Pulp/ Juice/ Fruit drink)		
4	Spices (Masala Powders/ Pastes)		
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)		
6	Cotton (Ginning/ Spinning/ Weaving)	48	
7	Milk (Chilling/ Cooling/ Processing, etc.)		
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)		
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)		
10	Others	3245	

15. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	29823	479	29344
2	Cattle - Indigenous	89571	5739	83832
3	Buffaloes	383819	22859	360960
4	Sheep - Cross bred	1029	392	637
5	Sheep - Indigenous	4087	1560	2527
6	Goat	243429	36802	206627
7	Pig - Cross bred	491	200	291
8	Pig - Indigenous	3538	1415	2123
9	Horse/Donkey/Camel	236	94	142
10	Rabbit			
11	Poultry - Improved			
12	Poultry - Indigenous	61157	61157	

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	27
2	Veterinary Dispensaries	34
3	Disease Diagnostic Centres	2
4	Artificial Insemination Centers	102
5	Animal Breeding Farms	2
6	Animal feed manufacturing units	0
7	Fodder Farms	1
8	Dairy Cooperative Societies	14
9	Milk Collection Centres	
10	Fishermen Societies	3
11	Animal Husbandry Training Centres	1
12	Animal Markets	6
13	Fish Markets	4
14	Livestock Aid Centers (No.)	
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	9841.99	MT	17	gm/day
2	Egg	191.39	Lakh Nos.	12	nos/p. a.
3	Milk	168000.00	MT	661	gm/day
4	Meat	3725.00	MT	6	gm/day
5	Wool	2.80	MT	1	gm/day

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Book
12. Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Book
13. Irrigation Coverage ['000 Ha]	District Statistical Book
14. Infrastructure For Storage, Transport & Marketing	District Statistical Book
15. Processing Units	Dist. Horti. Department & Dist Industrial Profile
16. Animal Population as per Census [Nos.]	District Statistical Book & Livestock census
17. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Book & respective departments
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	https://dahd.nic.in/

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	31.45	25.90	20.00
2	Land Holdings - SF (%)	23.57	23.57	23.57
3	Land Holdings - MF (%)	36.00	36.00	36.00
4	Rainfall -Normal (mm)	526	526	526
5	Rainfall - Actual (mm)	487	546	427
6	Cropping Pattern	Kharif- Paddy, Maize, Bajra, Urd, Till, Pigeon pea, Moog, Groundnut Rabi- Wheat, Mustard, Gram, Pea, Potato Zaid- Groundnut, Moog, Bajra, Maize	Kharif- Paddy, Maize, Bajra, Urd, Till, Pigeon pea, Moog, Groundnut Rabi- Wheat, Mustard, Gram, Pea, Potato Zaid- Groundnut, Moog, Bajra, Maize	Kharif- Paddy, Maize, Bajra, Urd, Till, Pigeon pea, Moog, Groundnut Rabi- Wheat, Mustard, Gram, Pea, Potato Zaid- Groundnut, Moog, Bajra, Maize

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	119012.00	139008.00	131153.00

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Wheat	100.54	385.35	3832.80	100.11	400.63	4001.90	100.17	423.84	4231.21
2	Rice	50.87	155.96	3065.85	50.27	176.06	3502.29	53.76	176.06	3274.93
3	Pearl Millet	36.00	94.65	2629.17	39.78	124.69	3134.49	42.03	140.89	3352.13
4	Maize	5.09	15.64	3072.69	4.83	18.59	3848.86	5.90	18.59	3150.85
5	Indian Mustard	21.34	41.12	1926.90	25.47	44.83	1760.11	25.89	47.85	1848.20
6	Pigeon Pea	2.02	2.44	1207.92	1.93	3.03	1569.95	1.93	3.03	1569.95

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	2.57	2.73	2.73
2	Net sown area (lakh ha)	1.50	1.53	1.53
3	Cropping intensity (%)	171.33	178.43	178.43

Table 4: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	121.00	123.00	92.00
2	Fertilizer consumption - Rabi (kg/ha)	283.00	287.00	216.00
3	Total (kg/ha)			

Table 5: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	3	3	3
2	Volume of marketing through RMCs/eNAM platforms (MT)	402524	723915	1046370

Table 6: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	56621	77827	58437
2	GLC through KCC (Rs. lakh)	80703.00	98865.00	101054.00

Table 7: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	248930	251047	259554
2	State Govt Sponsored Schemes Coverage (No.)	248930	251047	259554

Table 8: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	3	3	3
2	Soil Health Cards Issued (No.)	96643	166226	285909

Table 9. Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	25394	30369	27090
2	Crop Loss Compensation, if any (Rs. lakh)	155.00	150.00	16.00

Table 10: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Wheat	30.00	30.00	30.00
2	Rice	40.00	40.00	40.00
3	Maize	67.00	67.00	67.00
4	Pearl Millet	70.00	70.00	70.00
5	Pigeon Pea	42.00	42.00	42.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	updes.up.nic.in & District statistical book
Table 2: GLC under Agriculture	SLBL portal & lead bank
Table 3: Major Crops, Area, Production, Productivity	District statistical book 2023
Table 4: Irrigated Area, Cropping Intensity	District statistical book 2023
Table 5: Input Use Pattern	Dist. Stat. book, Fertiliser-Stat-Book- 2021-22
Table 6: Trend in procurement/marketing	District Statistical Handbook & agmarknet.gov.in
Table 7: KCC Coverage	SLBC portal
Table 8: PM Kisan & Other DBTs	Agriculture department
Table 9: Soil testing facilities	Agriculture department
Table 10: Crop Insurance	https://pmfby.gov.in/adminStatistics/dashboard
Table 11: Seed Replacement Ratio %	DD(Ag) office etawah

Table 1: GLC

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

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	50	50	55
2	Net Irrigated Area ('000 ha)	138	138	140
3	Gross Irrigated Area ('000 ha)	207	207	218

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Etawah	Barhpura	Safe	Safe	Safe
2	Uttar Pradesh	Etawah	Basrehar	Safe	Safe	Safe
3	Uttar Pradesh	Etawah	Bharthana	Safe	Safe	Safe
4	Uttar Pradesh	Etawah	Chakarnagar	Safe	Safe	Safe
5	Uttar Pradesh	Etawah	Jaswantnagar	Safe	Safe	Safe
6	Uttar Pradesh	Etawah	Mahewa	Safe	Safe	Safe
7	Uttar Pradesh	Etawah	Sefai	Safe	Safe	Safe
8	Uttar Pradesh	Etawah	Takha	Safe	Safe	Safe

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

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	288.01	531.90	203.36

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	8861		
2	Power Tillers	110		
3	Threshers/Cutters	6434		

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	57	59	59
2	Other minor repair & service centers (No.)	115	115	115

Sources

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

Plantation & Horticulture including Sericulture

Table 1: GLC

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

Table 2: Production Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters	Potato- Jaswantnagar, Ikdil Tomato- Barhpura Raman Capsicum- Cakwabujurg Guava- Takha	Potato- Jaswantnagar Ikdil Tomato- Barhpura Raman Capsicum- Cakwabujurg Guava- Takha	Potato- Jaswantnagar Ikdil Tomato- Barhpura Raman Capsicum- Cakwabujurg Guava- Takha

Table 3: Crop Identified for One District-One Product

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

Table 4: Sericulture

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

Table 5: Weavers Clusters

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: High Tech Orchards	
Table 3: Production and Productivity	DHO Office
Table 4: NHM Schemes (Cumulative Nos.)	
Table 5: Production Clusters	DHO Office

Table 6: High Tech Orchards

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

Table 7: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Potato	18.66	457.07	19.03	461.46	19600.00	490.00
2	Tomato	2.00	54.85	2.04	55.38	21.00	58.80
3	Brinjal	1.26	34.50	1.29	35.00	1.32	36.96
4	Bottle Gourd	1.25	30.80	1.28	31.08	1.32	33.00
5	Guava	1.33	16.97	1.36	17.14	1.40	18.20
6	Garlic	2.71	37.22	2.77	37.58	2.85	39.90
7	Onion	2.16	74.11	2.10	74.83	2.27	79.45
8	Ridge Gourd	0.79	9.33	0.81	9.42	0.83	10.00
9	Marigold	0.08	0.95	0.08	0.96	0.09	1.02
10	Rose	0.06	0.47	0.06	0.48	0.06	0.50

Table 8: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storage	59	58	55

Table 9: NTFP

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

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

Forestry & Waste Land Development

Table 1: GLC

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

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	30	30	30
2	Waste Land ('000 ha)	7	7	5
3	Degraded Land ('000 ha)	10	10	4

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Temporary Nursery	7	7	7

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal
Table 2: Area under Forest Cover & Waste Land	District statistical book
Table 3: NTFP	District Statistical Handbook
Table 4: Nurseries (No.)	District Statistical Handbook

District Profile Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	998.52	2113.75	4105.47
2	KCC for working capital (₹ lakh)	172.78	1855.94	2872.17
3	KCC for working capital (No.)	217	2940	3866
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Table 2: Processing Infrastructure

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

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal & Lead Bank
Table 2: Processing Infrastructure	https://foscos.fssai.gov.in/advance-fbo-search
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NABARD

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	14.71	28.09	56.53
2	KCC for working capital (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	0	0	0
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	61157	61157	61157
2	Of the above, male (No.)	61157	61157	61157
3	Of the above, female (No.)	0	0	0
4	Broiler Farms (No.)	1	1	1
5	Hatcheries (No.)	0	0	0
6	Popular breeds	Country Chicken	Country Chicken	Country Chicken

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal & Lead Bank
Table 2: Poultry	District Statistical Book & Livestock census

Animal Husbandry - SGP

Table 1: GLC

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

Table 2: Popular Breed(s)

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Chokla
2	Popular goat breed(s)	Jamunapari
3	Popular pig breed(s)	Large White Yorkshire

Sources

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

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2.40	7.31	3.83
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00

3	KCC for working capital (No.)	19	13	16
4	KCC for working capital (₹ lakh)	1.95	11.39	16.37

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	249	249	258
2	Reservoirs (No.)	6	6	6
3	Cage Culture/ Bio-floc technology (No.)	2	2	2
4	Fish Seed Hatchery (No.)	1	1	1

Table 3 : Marine Fisheries (No.)

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

Table 4 : Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

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

Table 1: GLC

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

Table 2: Area under Integrated Farming

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

Sources

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

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	4551.80	7828.87	10681.81
2	Loans for Storage Godowns (₹ lakh)	0.00	13.33	541.00
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00
4	Loans for Other Agri Infrastructure (₹ lakh)	4551.80	7815.54	10140.81

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	59	58	55
2	Cold Storages (Capacity - '000 MT)	875	870	607
3	Storage Godowns (No.)	152	152	143
4	Storage Godowns (Capacity - '000 MT)	149	149	149

5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	115	115	115
6	Market Yards [Nos] / Wholesale Market (No.)	3	3	3
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	2	2	2

Sources

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

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

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

Table 2: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)	20	19	18
2	Area treated for soil & water conservation treatment ('000ha)	1	1	1
3	Gap ('000 ha)	19	18	17

Table 3: NABARD's interventions

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Area requiring Soil Treatment & Area Treated	Soil and Conservation Department
Table 3: NABARD's interventions	NABARD

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

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

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	47131.00	55162.00	52546.00
2	Pesticides Consumption ('000 kg)	64.00	61.00	67.00

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed ('000 kg)	0	0	0
2	Bio-Fertilizers ('000 kg)	0	0	0
3	Bio-Pesticides ('000 kg)	0	0	0
4	Vermi Compost ('000 kg)	1200	1500	1600

Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	30	30	32
2	Seed Processing Capacity ('000 kg)	4000	4200	5000
3	Plant tissue culture facility (No.)	1	1	1
4	Pack Houses (No.)	0	0	0
5	Food Quality Testing Labs	3	4	5
6	Food Parks (No.)	0	0	0
7	Ripening chambers	0	0	0
8	Agri-Economic Zones (No.)	5	5	5
9	Cashew Processing Units (No.)	5	5	5
10	Agri Start-Ups (No.)	5	5	5
11	Cashew Processing Capacity ('000 MT)	5	5	5

Sources

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

Table 2: Fertilizer Consumption	Office of Dist. Agriculture Officer
Table 3: Production of inputs	Agri. department/based on discussion with FPOs
Table 4: Facilities Available	Agriculture & Horticulture departments

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	7612.92	8578.26	13504.18
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	13.86	3.50	3.50
3	MUDRA Loans (Rs. lakh)	7627.10	12217.26	19071.34

Table 2: Procurement

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

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	7	7	7
2	ACABCs (No.)	5	5	5

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC portal and Lead Bank
Table 2: Procurement	District Agri Marketing Department
Table 3: Other Ancilliary Services	DCB and MANAGE affilited trg centre at Dibiyapur

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	30068.33	60472.45	92124.72
2	No. of units financed	5383	6677	14634
3	Loans under Stand Up India Scheme (Rs. lakh)	0.00	0.00	0.00

4	Loans to Weavers' Coop. Societies (Rs. lakh)	0.00	0.00	0.00
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Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	0	0	0
2	Micro Units (No.)	17444	17444	17444
3	Small Units (No.)	320	320	320
4	Medium Units (No.)	18	18	18
5	Udyog Aadhar Registrations (No.)	9557	9557	9557

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	1	1	1
2	Handicrafts Clusters (No.)	0	0	0
3	Weavers' Coop. Societies (No.)	222	66	24

Table 4: DIC interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/crafts	Taxtiles; Cloth stitching & Embroidery	Taxtiles; Cloth stitching & Embroidery	Taxtiles; Cloth stitching & Embroidery

Table 5: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	1006	1006	1006
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	0	0	0

Sources

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

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	196.90	182.01	261.92
3	GLC under Housing (Rs. lakh)	1251.94	1855.25	1708.10

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	14874	17197	18216
2	Amt of subsidy released (Rs. lakh)	17848.80	20636.00	21859.20

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	32020	32020	32020
2	Amt of subsidy released (Rs. lakh)	1556.15	1556.15	1556.15

Sources

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

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (Rs. lakh)	85.37	367.65	313.06

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

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects

Sources

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

Social Infrastructure Investments
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	21.21	41.36	23.60

Table 2: Projects (Cumulative)

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Name of projects- not available	2	3	2

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

Renewable Energy
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	0.00	0.00	0.00
2	Assistance under Green Climate Fund (Rs. lakh)	0.00	0.00	0.00
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	0.04	15.00	0.00

Table 2:

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Information not available	0	0	0

Table 3: Renewable Energy Potential

Particulars	31/03/2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	Total MW
Potential	45	0	0	8	1	54
Developed	0	0	0	1	0	1
Under Developed	0	0	0	0	0	0
Planned	45	0	0	1	0	46
Gap	0	0	0	6	1	7

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

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	100.45	1395.23	2549.38
2	JLG Bank Linkage (Rs. lakh)	137.93	0.00	488.73
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

Table 2: Promotional Interventions

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

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	8	8	8
2	No. of SHGs formed	6544	8546	9286
3	No. of SHGs credit linked (including repeat finance)	844	2042	4956
4	Bank loan disbursed (Rs. lakh)	405.12	1804.00	6058.00
5	Average loan per SHG (Rs. lakh)	0.48	0.88	1.22
6	Percentage of women SHGs %	99.00	99.00	99.00

Sources

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

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)			231
2	Consumer Stores (No.)			0
3	Housing Societies (No.)			30
4	Weavers (No.)			31
5	Marketing Societies (No.)			32
6	Labour Societies (No.)			0
7	Industrial Societies (No.)			0
8	Sugar Societies (No.)			0
9	Agro Processing Societies (No.)			103
10	Others (No.)			38
11	Total (No)	0	0	465

Table 2: Details of credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Primary Agriculture Credit Societies (No.)	64	64	64
2	Multi state cooperative societies (No.)	0	0	0

Table 3: Status/ progress under various schemes of MoC in the district

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

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

Table 4: Block wise, sector wise distribution of cooperative societies in the district

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Uttar Pradesh	Etawah	Barhpura							Milk Societies	8	Deficient
2	Uttar Pradesh	Etawah	Barhpura							Fishery Societies	3	Average
3	Uttar Pradesh	Etawah	Barhpura							Housing Societies	30	Rich
4	Uttar Pradesh	Etawah	Barhpura							Weavers Societies	31	Rich
5	Uttar Pradesh	Etawah	Barhpura							Marketing Societies	6	Average
6	Uttar Pradesh	Etawah	Barhpura							Agro Processing Societies	64	Rich
7	Uttar Pradesh	Etawah	Barhpura							Consumer Stores	0	Deficient
8	Uttar Pradesh	Etawah	Basrehar							Milk Societies	15	Average
9	Uttar Pradesh	Etawah	Basrehar							Fishery Societies	0	Deficient
10	Uttar Pradesh	Etawah	Basrehar							Housing Societies	0	Deficient
11	Uttar Pradesh	Etawah	Basrehar							Weavers Societies	0	Deficient
12	Uttar Pradesh	Etawah	Basrehar							Marketing Societies	3	Deficient
13	Uttar Pradesh	Etawah	Basrehar							Agro Processing Societies	6	Average

14	Uttar Pradesh	Etawah	Basrehar															Consumer Stores	0	Deficient
15	Uttar Pradesh	Etawah	Bharthana															Milk Societies	13	Average
16	Uttar Pradesh	Etawah	Bharthana															Fishery Societies	0	Deficient
17	Uttar Pradesh	Etawah	Bharthana															Housing Societies	0	Deficient
18	Uttar Pradesh	Etawah	Bharthana															Weavers Societies	0	Deficient
19	Uttar Pradesh	Etawah	Bharthana															Marketing Societies	4	Average
20	Uttar Pradesh	Etawah	Bharthana															Agro Processing Societies	5	Average
21	Uttar Pradesh	Etawah	Bharthana															Consumer Stores	0	Deficient
22	Uttar Pradesh	Etawah	Chakarna															Milk Societies	9	Deficient
23	Uttar Pradesh	Etawah	Chakarna															Fishery Societies	1	Deficient
24	Uttar Pradesh	Etawah	Chakarna															Housing Societies	0	Deficient
25	Uttar Pradesh	Etawah	Chakarna															Weavers Societies		Deficient
26	Uttar Pradesh	Etawah	Chakarna															Marketing Societies	2	Deficient
27	Uttar Pradesh	Etawah	Chakarna															Agro Processing Societies	0	Deficient
28	Uttar Pradesh	Etawah	Chakarna															Consumer Stores	0	Deficient
29	Uttar Pradesh	Etawah	Jaswantnagar															Milk Societies	45	Rich

30	Uttar Pradesh	Etawah	Jaswantn agar															Fishery Societies	0	Deficient
31	Uttar Pradesh	Etawah	Jaswantn agar															Housing Societies	0	Deficient
33	Uttar Pradesh	Etawah	Jaswantn agar															Marketing Societies	4	Average
34	Uttar Pradesh	Etawah	Jaswantn agar															Agro Processing Societies	10	Rich
35	Uttar Pradesh	Etawah	Jaswantn agar															Consumer Stores	0	Deficient
36	Uttar Pradesh	Etawah	Maheva															Milk Societies	95	Rich
37	Uttar Pradesh	Etawah	Maheva															Fishery Societies	0	Deficient
38	Uttar Pradesh	Etawah	Maheva															Housing Societies	0	Deficient
39	Uttar Pradesh	Etawah	Maheva															Weavers Societies	0	Deficient
40	Uttar Pradesh	Etawah	Maheva															Marketing Societies	8	Rich
41	Uttar Pradesh	Etawah	Maheva															Agro Processing Societies	6	Average
42	Uttar Pradesh	Etawah	Maheva															Consumer Stores	0	Deficient
43	Uttar Pradesh	Etawah	Sefai															Milk Societies	27	Rich
44	Uttar Pradesh	Etawah	Sefai															Fishery Societies	0	Deficient
45	Uttar Pradesh	Etawah	Sefai															Housing Societies	0	Deficient
46	Uttar Pradesh	Etawah	Sefai															Weavers Societies		Deficient

47	Uttar Pradesh	Etawah	Sefai															Marketing Societies	2	Deficient
48	Uttar Pradesh	Etawah	Sefai															Agro Processing Societies	8	Rich
49	Uttar Pradesh	Etawah	Sefai															Consumer Stores	0	Deficient
50	Uttar Pradesh	Etawah	Takha															Milk Societies	4	Deficient
51	Uttar Pradesh	Etawah	Takha															Fishery Societies	0	Deficient
52	Uttar Pradesh	Etawah	Takha															Housing Societies	0	Deficient
53	Uttar Pradesh	Etawah	Takha															Weavers Societies		Deficient
54	Uttar Pradesh	Etawah	Takha															Marketing Societies	3	Deficient
55	Uttar Pradesh	Etawah	Takha															Agro Processing Societies	4	Average
56	Uttar Pradesh	Etawah	Takha															Consumer Stores	0	Deficient

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLGs	BCs/BFs	Village s	Househol ds
Commercial Banks	19	100	35	27	38	0	2323	869	10	5000
Regional Rural Bank	1	28	21	5	2	0	2620	128	8	4000
District Central Coop. Bank	1	16	6	7	3	0	0	0	8	4000
Coop. Agr. & Rural Dev. Bank	1	4	3	1	0	0	0	0		
Primary Agr. Coop. Society	1	76	76	0	0	0	0	0		
Others	1	1	0	0	1	2	0	1783		
All Agencies	24	225	141	40	44	2	4943	2780	26	13000

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	693286	798633	866673	8.5
Regional Rural Bank				0	57048	57048	68145	19.5

Cooperative Banks					0	62811	47377	48852	3.1	4.96
Others					0	3890	4621	1523	-67.0	0.15
All Agencies	0	0	0	0	0	817035.00	907679.00	985193.00	8.5	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]					
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks			206642	0	85.3	301448.00	350802.00	422779.00	20.5	89.25
Regional Rural Bank			30843	0	12.7	23849.00	30099.00	37563.00	24.8	7.93
Cooperative Banks			4864	0	2.0	14967.00	16641.00	13346.00	-19.8	2.82
Others			0	0	0.0	2635.00	3121.00	1.00	-100.0	0.00
All Agencies	0	0	242349	0	100.0	342899.00	400663.00	473689.00	18.2	100.00

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	43.5	43.9		48.8
Regional Rural Bank	41.8	52.8		55.1
Cooperative Banks	23.8	35.1		27.3
Others	67.7	67.5		0.1
All Agencies	42.0	44.1		48.1

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	556611	268842	82753	32012
Regional Rural Bank	119572	72605	22687	15418
Cooperative Banks	0	16252	2034	0
Others	0	0	147	0
All Agencies	676183	357699	107621	47430

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	196760.48	46.5	103324.00	24.4	120609.01	28.5	1.88	36894.14
Regional Rural Bank	27222.24	72.5	24668.00	65.7	9518.88	25.3	0	2496.32
Cooperative Banks	1682.45	12.6	1607.00	12.0	13.90	0.1	0	100.15
Others	0.00	0.0	0.00	0.0	0.00	0.0	0	0.0
All Agencies	225665.17	47.6	129599.00	27.4	130141.79	27.5	1.88	39490.61
								8.3

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024		
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]
Commercial Banks	93675.00	83017.00	88.6	104553.00	92827.00	88.8	97599.00	196760.48	201.6
Regional Rural Bank	22850.00	16738.00	73.3	23944.00	21770.00	90.9	29648.00	27222.24	91.8
Cooperative Banks	7800.00	6235.00	79.9	8329.00	7265.00	87.2	27475.00	1682.45	6.1
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
All Agencies	124325.00	105990.00	85.3	136826.00	121862.00	89.1	154722.00	225665.17	145.9
									106.8

Avg. Ach [%] in last 3 years

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024		
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]
Crop Loan	91100.00	80703.00	88.6	99750.00	89865.00	90.1	89412.00	71518.00	80.0
Term Loan (Agri.)	12250.00	7400.00	60.4	13150.00	11250.00	85.6	33483.00	58081.00	173.5
Total Agri. Credit	103350.00	88103.00	85.2	112900.00	101115.00	89.6	122895.00	129599.00	105.5
MSME	11900.00	88103.00	740.4	18095.00	15708.00	86.8	19637.00	92126.00	469.1
Other Priority Sectors*	9075.00	8710.00	96.0	5831.00	5039.00	86.4	12190.00	3940.17	32.3
Total Priority Sector	124325.00	184916.00	148.7	136826.00	121862.00	89.1	154722.00	225665.17	145.9
									127.9

Avg. Ach [%] in last 3 years

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	301448.00	30062.12	10.0	350802.00	30906.92	8.8	422779.00	30602.64	7.2	8.7
Regional Rural Bank	23849.00	9848.31	41.3	30099.00	3045.60	10.1	37563.00	3671.80	9.8	20.4
Cooperative Banks	14967.00	2236.00	14.9	16641.00	1578.09	9.5	13346.00	2531.31	19.0	14.5
Others	2635.00	0.00	0.0	3121.00	0.00	0.0	1.00	0.00	0.0	0.0
All Agencies	342899.00	42146.43	12.29	400663.00	35530.61	8.87	473689.00	36805.75	7.77	9.64

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

Source(s)	
1	Lead bank
2	SLBC india portal
3	NABARD ensure portal

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

The Agricultural Infrastructure Fund (AIF) has played a pivotal role in transforming 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 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

Etawah district like most districts of the state is an agriculture-dominated district. The district has a continental climate with high temperatures during summer and relatively low temperatures during winter. The soil type is- Alluvial sandy loam and clay loam which is suitable for a variety of crops and the average annual rainfall is moderate (Average Annual Rainfall: 427 mm) indicating a need for irrigation facilities to support agriculture. According to the Zila Sankhyikiya Patrika for the year 2023 214000 working persons are engaged as cultivators and 84275 as agricultural laborers in the district. Thus agricultural activity is the primary means of livelihood in the district. Loan flow for crop production in 2021-22 2022-23 and 2023-24 is at Rs. 80703.00 lakhs Rs. 89865.00 lakh and Rs.71518.00 lakh respectively. The major crops in the district are paddy wheat maize bajra potato pulses and oilseeds. Apart from these crops fruits like mango guava papaya as well as vegetables are also grown in the district. The total sown area in the district is 273096 hectares out of which 156432 hectares are covered by rabi crops and 107353 hectares by kharif crops. The net sown area is 152779 hectares and irrigated area is 139974 ha. In the district landholdings are generally small in size. Out of the total 214556 landholdings 163739 (76.32 percent) have an area of less than one hectare.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The district boasts an impressive network of 64 seed depots 10 Agro service centers 974 fertilizer depots 2 soil testing centers 280 Pesticides depots 7 registered nurseries 22 registered Farmer Producer Organizations (FPOs) and 1 KVK providing comprehensive support to farmers and the agricultural sector. The excessive use of chemical fertilizers and medicines is adversely affecting the fertility of the land. Agricultural extension services are not reaching many farmers. The main reason for this is that agricultural extension officers have to perform both extension and enforcement duties. Ensuring timely availability of quality seeds in sufficient quantity at the right price so that productivity can be increased.

There is a lack of proper storage facilities for fertilizers seeds and produced crops at the village level due to which farmers have to sell their produce immediately after harvest at low prices and they do not get the right price for their product.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Etawah district has surface water as main source of water sources including the Yamuna River and its tributaries as well as Agra Canal and Yamuna Canal. The net irrigated area in the district totals to 139974 ha with the majority (139330 ha) being irrigated by canals/channels while a small percentage is irrigated by wells (76 ha) tanks (21 ha) and other sources (547 ha) highlighting the dominant role of canal irrigation in the regions agricultural landscape. As per an estimation agriculture accounts for 85 percent of water utilization followed by domestic use at 10 percent industrial use at 3 percent and other uses at 2 percent. Barhpura, Basrehar, Bharthana, Chakarnagar, Jaswantnagar, Mahewa, Sefai and Takha blocks have water extraction percentage of 65.63 percent 50.41 percent 45.96 percent 55.58 percent 62.13 percent 43.88 percent 40.03 percent and 50.60 percent respectively all of them fall under the safe category. Under Per Drop More Crop initiative in the district physical targets for drip and sprinkler irrigation systems were set at 308 and 835 respectively for 2023-24 of this set targets 56 drip and 207 sprinkler irrigation systems were installed. The average rainfall in the district is 427 mm. As per estimation of Horticulture and Agriculture departments in the district an area of 12345 ha is under micro irrigation in the district. No data is available in the district with regard to ground level credit flow to the water resource sector.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The Etawah district has a network of canals including the Ganga Canal Yamuna Canal and other smaller canals which play a crucial role in irrigation and water supply. Additionally, the district has various water storage facilities such as reservoirs tanks and ponds which help to store water for different purposes. Groundwater is another vital source with wells hand pumps and tube wells scattered throughout the district. To conserve rainfall and other natural resources NABARD is implementing watershed development programmes in Mehewa block. The district faces gaps in linkage support including limited funding for water infrastructure lack of coordination among stakeholders' inadequate capacity building and training for water management and insufficient community engagement and participation in water decision-making hindering effective water resource management and conservation. Water resource development infrastructure needs to be aimed at enhancing water resources including proposals for new reservoirs and water harvesting structures as well as initiatives for groundwater recharge water efficiency measures like micro-irrigation and drip irrigation and upgradation of water treatment plants to improve irrigation coverage water storage and water quality.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The spread of Farm Mechanisation is mainly linked to the level of irrigation facilities. The total geographical area of the district is 240270 hectares out of which the net sown area is 152779 hectares. 91.60 percent of the agricultural area in the district is irrigated where high-tech equipment can be used. The size of landholdings is also fragmented into small pieces which is not advantageous for agricultural operations. The average size of landholdings has become smaller than the state and national averages. Hence it is not possible for small farmers to invest in large machinery/equipment for Farm Mechanisation. Providing agricultural machinery to Self Help Groups / joint liability groups will enable optimum utilization of their capacity. In this district dealers and vendors of various companies are present and all kinds of facilities for repair and proper maintenance are available. The Ground Level Credit (GLC) flow for the district was Rs.288.01 lakh in 2021-22 Rs.531.90 lakh in 2022-23 and Rs.203.36 lakh in 2023-24. The GLC flow trend suggests a volatile credit environment in the district under this sector with significant variations in credit disbursement over the three-year period. Uses of drones in agriculture are getting significance. Under Sub-Mission on Farm Mechanisation government provides a grant of up to Rs. 10 lakh (or 100 percent of the cost whichever is less) to agricultural institutions for the purchase of drones and 75 percent grant to FPOs.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The Etawah district has available infrastructure for farm mechanization including estimated number of 8861 tractors 110 power tillers 6434 threshers/cutters 59 Custom Hiring & Agro Service Centers and 115 other minor repair & service centers.

Plans are underway to increase the number of Custom Hiring & Agro Service Centers establish new minor repair & service centers introduce advanced farm machinery and equipment and conduct training programs for farmers on farm mechanization. Etawahs agriculture can transform with ICT AI & ML through precision farming mobile apps online marketplaces AI-driven crop yield prediction disease detection & automated irrigation boosting efficiency productivity & climate resilience.

However, gaps remain in farm mechanization infrastructure including limited availability of farm machinery and equipment inadequate maintenance and repair facilities lack trained personnel limited access to credit for farmers need for demonstration and training programs and limited availability of spare parts and consumables.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The Etawah district situated in the upper Gangetic plains and southwestern dry plains has agro-climatic conditions and soils suitable for various horticultural crops. The district is suitable for commercial cultivation of fruits like Guava Mango Papaya and Citrus as well as vegetables like Cucurbits. Additionally, the district is suitable for growing flowers like Rose Tuberose and Gladioli and tuber crops like Potato Sweet Potato and Onion. Spices like Garlic Chili and Turmeric can also be cultivated in the district. Furthermore, dry land horticulture crops like Ber, Aonla, Bael, Phalsa, and Jamun are also suitable for the district. The area under horticulture in the district spans approximately 43300 hectares. Good quality saplings are available in government and private nurseries in the district. In Etawah district various initiatives are underway to promote sustainable agriculture and reduce environmental impact. Zero Budget Natural Farming (ZBNF) training programs and demonstrations are being conducted to eliminate chemical fertilizers and pesticides. Organic farming practices such as compost and green manure use are also being promoted. Additionally, efforts are being made to reduce carbon footprint through renewable energy sources like solar-powered irrigation systems. Initiatives to prevent agricultural pollution include promoting proper waste management and bio-fertilizer use.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The Etawah district has available infrastructure for horticulture and plantation including government and private nurseries and a District Horticulture Officer for development and guidance. The districts agro-climatic conditions and soils are also suitable for various horticultural crops. Planned infrastructure includes expansion of nurseries and sapling availability training programs for farmers introduction of new technologies and practices and development of markets and storage facilities for horticultural produce. However, gaps remain including limited irrigation facilities inadequate post-harvest management and storage facilities limited access to credit and insurance need for more demonstration and training programs limited labor availability and need for better market linkages and prices for horticultural produce.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

With the aim of increasing the states plantation by at least 6 percent to take the states total gross forest area from the current 9percent to 15percent by the year 2026-27 the state government organizes massive afforestation program every year at district level also. According to the Zila Sankhyikiya Patrika 2023, the forest area in the district is 30155 hectares which is 12.54 percent of the districts geographical area. Since our National Forest Policy prescribes that the forest area should be 33.33 percent there is a need to accelerate the process of afforestation in the district. The district has fallow land and uncultivable land which can be utilized for intensive afforestation. Trees like Shisham, Jamun, Mahua, Mango, Arjun, Neem, Eucalyptus, Babool, Amla etc. are quite profitable from the perspective of agroforestry/farm forestry. Additionally, there is a high demand for bamboo products across the country resulting in the increasing popularity of bamboo cultivation. Minor Forest Products (MFPs) including tendu leaves mahua flowers seeds and fruits khair lac and bamboo providing livelihood opportunities for local communities.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The Forest Department provides extension services and planting material of forestry species in the district. Agroforestry and nursery development are bankable models that can be adopted. Good income can be generated through high-tech clonal forestry plantations by adopting clonal propagation techniques. Apart from agriculture there is an additional 28411 hectares of land that can be easily utilized for tree plantation. Availability of quality planting material is necessary for entrepreneurs. There is ample potential for establishing eco-tourism and biodiversity centers in the areas near Sarsainavar,

Barhpura and Chakarnagar in the district. The development of wasteland is being done by the Land Development Corporation. This specifically involves land levelling providing grants to farmers for gypsum paddy and wheat seeds boring etc. There is a need to create awareness among farmers for institutional finance in this regard.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

The districts climate is suitable for dairying. Nearly 192821 agricultural holdings are less than 2 hectares and small and marginal farmers are predominant. Animal husbandry is a major occupation for small and marginal farmers. The dairy sector in Etawah district is characterized by a significant livestock population. Cattle comprising both cross-bred and indigenous breeds total 119394 with 29823 cross-bred and 89571 indigenous. Buffaloes number 383819 with 22859 males and 360960 females. The major breeds found in the district include Sahiwal, Tharparkar and Gir cattle as well as Murrah and Bhadawari buffalo. The Bhadawari breed is the indigenous breed of the district. The district has a network of 14 milk cooperative societies. The Etawah District Cooperative Milk Union Ltd. established in 1984 has a milk processing capacity of 50000 liters per day. The Ground Level Credit (GLC) flow in the district has shown a significant increase over the three-year period rising from Rs.998.52 lakh in Year 2021-22 to Rs.2113.75 lakh in Year 2022-23 and further surging to Rs.4105.47 lakh in Year 2023-24 indicating a substantial growth in credit disbursement to the Dairy sector in the district.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The districts Animal Husbandry Department is the state governments main unit for animal health breeding technical knowledge and extension services. The district has 27 veterinary hospitals 2 D-grade hospitals 102 artificial insemination centers 02 animal breeding centers and 01 training centre. There is a need for expansion of milk collection centers establishment of new chilling plants and strengthening of dairy cooperatives. However, gaps remain including limited access to quality fodder and feed inadequate veterinary services lack of bulk milk coolers limited market linkages and need for more training programs for dairy farmers. Additionally, there is a need for better extension services improved breed improvement programs and enhanced milk testing facilities to ensure quality milk production. Annual milk production in Etawah district is around 168000 metric ton and thus per-person daily milk availability is 290 gms. Etawah's dairy sector has robust backward and forward linkages. Private dairies and cooperatives process milk producing value-added products. Challenges include quality concerns and infrastructure limitations but opportunities exist in growing demand and export potential.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Etawah district has immense potential for poultry farming. According to available data the poultry population in Etawah district is only 62000 and the estimated egg production is around 10.32 lakh per year indicating negligible availability of eggs per person per year. In Etawah district the daily consumption is around 10-12 thousand chickens and approximately 1 lakh eggs. The consumption of eggs and chicken is continuously increasing in the district indicating ample scope for the development of this sector. However, the development of this sector in the country has been hindered by the recurring outbreaks of viruses like Swine Flu and Chikungunya over the past 10 years. A rough estimate suggests that the total value of the meat trade in the district is around Rs. 20 crore. The meat trade in the district is unorganized and there is no reliable data available on this subject. The supply of eggs and chicks from Pune Hyderabad Punjab Haryana and Delhi is satisfactory in number. The poultry sector in the district has seen limited development.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Under various phases of RIDF 03 veterinary hospitals have been sanctioned in three blocks of the district. The Animal Husbandry and Dairy Department of the state government is implementing subsidy schemes (NLM) for the establishment of mother units for poultry estates and rural backyard poultry farming in the district.

As per the decision of the Central Government the facilities of Kisan Credit Card (KCC) have been extended to poultry farmers and other animal husbandry farmers to help meet their working capital requirements. There is no hatchery in the district.

Etawah districts poultry sector faces infrastructure gaps including limited quality feed vaccines medicines transportation and storage. Additional challenges include insufficient cold storage inadequate extension services and regulatory inconsistencies restricting smallholder access to expertise training and day-old chick distribution. Etawah districts egg

production stands at 191.39 lakh (19.139 million) eggs/year translating to 12 eggs/person/year. This falls significantly short of ICMRs recommended 180-200 eggs/person/year meeting only 6-6.66 percent of the target. Compared to national (63 eggs/year) and Uttar Pradesh state averages (45 eggs/year) Etawah's egg consumption is notably low indicating a need to enhance poultry farming promote egg consumption and improve accessibility.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Rearing sheep/goats/pigs is generally a supplementary activity undertaken by small and marginal farmers and agricultural laborers. According to the 2019 Livestock Census the district has 5116 sheep 243429 goats and 429 pigs. The district primarily has two breeds of goats – Barbari and Jamnapari. Barbari breed goats are mainly reared in the Bharpura, Chakarnagar and Mahewa blocks of the district. Rearing sheep for meat and wool and pigs for meat is a profitable business. Goats and pigs have a very high breeding rate and require less care compared to other animals. The geographic and climatic conditions of the district are favorable for rearing sheep goats and pigs. Etawah district produces 3725 MT of meat annually. ICMR recommends 180 grams/person/day of protein-rich foods including meat. Assuming Etawah's population is around 1.6 million the district meets approximately 55 of its recommended meat demand. This shortfall indicates opportunity for growth in the meat production sector. There is not data available on GLC flow to this sector in the district however there is a ample potential for commercial rearing of Janunapari goat and pigs in the district.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The details of veterinary hospitals and extension facilities have been mentioned in the previous chapters on dairy and poultry farming. The Central Government has made arrangements to extend the facilities of the Kisan Credit Card (KCC) to animal husbandry farmers and fisheries (AH & F) to help them meet their working capital requirements. The district has 538 hectares of area available for grazing. The district has one goat breeding center. The Animal Husbandry and Dairy Department of the state government is implementing subsidy schemes (NLM) for the establishment of goat sheep and pig rearing units in the district. Etawah districts sheep goat and piggery sector faces infrastructure gaps including insufficient veterinary services limited quality breeding stock inadequate fodder/feed poor transportation/marketing and inadequate disease control. These gaps hinder productivity profitability and sustainability necessitating targeted interventions to boost the sectors growth.

The major problems are scarcity/high cost of feed and fodder high mortality rates delayed maturity and long inter-calving periods low conception rates limited marketing facilities for livestock and livestock products inadequate infrastructure and inadequate veterinary health and breeding services.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fish is a good source of protein available at a relatively low cost. Fisheries activities in the district are mainly taken up through tanks/ponds reservoirs and cage culture/bio-floc technology units. The main fish species being reared in the district include carp, catla, rohu and mrigal in fresh water. Annual fish production in the district is of the order of 9841.99 MT. The fisheries sector in Etawah district received a GLC flow of Rs.2.40 lakh in year 2021-22 Rs.7.31 lakh in year 2022-23 and Rs.3.83 lakh in Year 2023-24. Regular financial support from financial institutions is crucial for the development and growth of the fisheries sector in the district to enable fishermen and fisheries cooperatives to enhance their productivity and income.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

The district has a total of 249 tanks/ponds 6 reservoirs and 2 cage culture/bio-floc technology units and 1 fish seed hatchery. 04 no of Fish Cooperatives are in operation in the district as on now. Pradhan Mantri Matsya Sampada Yojana and Mukhya Mantri Matsya Sampada Yojana central and state government schemes respectively are being implemented in the district for enhancing the fisheries sectors productivity and income benefiting fishermen and fisheries cooperatives in the region. However, gaps still exist in the availability of modern fishing gear fish disease diagnosis labs and regular water quality monitoring systems. Furthermore, there is a need for strengthening the extension services and training programs for fishermen to enhance their skills and knowledge.

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

Livestock is considered a backbone of the rural economy in India. Draft animals play a significant role in our rural economy. Besides physical labour traditional farming in India was based on the use of draft animals for most of farmers (landowners) which were responsible for majority of land cultivation. This local resource is available to farmers and needs to be better utilised.

Two wheelers are the primary means of transportation in rural areas as they have access to remote areas. They are mostly used for ferrying output in small quantities especially for sale in and around nearby cities. Investments under the KCC component are being provided by various financial banks for the purchase of Two wheelers. Nowadays motorcycles are being developed as agricultural equipment which can be used for essential agricultural tasks in places where land cultivation is small and scattered. The district has a number of two-wheeler retailers in all blocks.

Large ploughs are very few in the district. The use of bullock carts and bullocks for ploughing is also visible among the farmers.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

There is a need to establish mobile veterinary dispensaries for timely treatment of animals.

Availability of artisans for construction and repair of bullock carts is ensured in the district and health-related information about bullocks is available in almost all areas. The supply of bullocks is fulfilled from local cattle markets and surrounding areas. The Kanpur Gaushala Society has also developed multi-purpose bullock-driven equipment that can operate several devices commonly powered by diesel engines or electricity such as straw cutters fodder cutters flour mills (flour mill) oil extractor cotton machine compressor. This equipment can also operate centrifugal pumps that can lift water from depths of 30-40 feet.

Beneficiaries of poverty alleviation programs prefer vehicles with animals and two-wheeler bikes with agricultural equipment. 55 percent of the total target under the "Special Component Plan" is allocated for agriculture and related activities. In addition, a subsidy of 50 percent of the capital cost up to Rs. 10000.00 per unit is available. The discussion of veterinary facilities available for animal husbandry in the district has been discussed in the animal husbandry chapter.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Integrated Farming System (IFS) has been defined as "a combination of two or more components which utilizes the principles of complementarity and supplementarily of different components in a manner that maximizes the positive effects while minimizing the negative effects to achieve higher productivity nutritional security employment generation and environmental safety." The assessment of farm income indicates that diversified farms with two or more enterprises generate double the income compared to those with two or fewer enterprises. Etawah district is progressing gradually in adopting Integrated Farming System (IFS) with a focus on diversifying farming activities and promoting sustainable agriculture practices. As of now over 1000 farmers have adopted IFS covering an area of approximately 1500 hectares as per an estimation of agriculture department. The dominant IFS models in the district include crop-livestock integration crop-crop-livestock integration and agri-horti-livestock integration. Farmers have reported increased crop yields improved livelihoods and enhanced environmental sustainability due to the adoption of IFS.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

Infrastructure and linkage support available under Integrated Farming System (IFS) in Etawah district includes training and demonstration centers soil testing laboratories improved crop and animal varieties and credit facilities through banks and cooperatives.

Future plans for IFS in the district include establishing more trainings to farmers introducing new IFS models, strengthening extension services, promoting organic farming practices and expanding the reach of IFS to more farmers.

However, gaps still exist in the infrastructure and linkage support for IFS in Etawah district. These include limited access to irrigation facilities inadequate marketing infrastructure for IFS produce lack of mechanization for farm operations limited availability of skilled labor inadequate post-harvest management facilities and limited access to insurance and risk management services for IFS farmers.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Effective storage and marketing infrastructure including warehouses/godowns, marketing yards, silos, cold storage units and cold chains is an essential component of a well-functioning agricultural value chain. This infrastructure facilitates the smooth movement, storage and marketing of agricultural commodities helping farmers obtain better prices and reduce post-harvest losses. In terms of storage infrastructure, the district has a total of 55 cold storages with a capacity of 607000 MT 143 storage godowns with a capacity of 149000 MT and 115 ruralhaats/bazars. While the number of cold storages and storage godowns has decreased slightly over the years their capacities remain largely unchanged. The GLC flow for agricultural infrastructure in Etawah district has shown a steady increase over the years with Rs.4551.80 lakh in year 2021-22 Rs.7828.87 lakh in Year 2022-23 and Rs.10681.81 lakh in Year 2023-24. This significant increase indicates a growing investment in agricultural infrastructure. However, the allocation for loans for cold storages remains nil suggesting a gap in addressing the need for cold storage facilities.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Some storage facilities are in place including storage godowns cold storage,s rural/urban mandis/haats, wholesale markets. The district has 1554160 mt production of cereals, pulses and oilseeds taken together while storage infrastructure capacity is to the tune of 149000 mt. Assuming 40 percent of above production (621660 mt) require storage facility there is a storage gap of the order of 472500 mt to ensure reduced post-harvest losses and spoilage. There is also a need for enhanced capacity and efficiency of existing storage infrastructure.

Furthermore, the marketing infrastructure in the district is inadequate with insufficient rural/urban mandis/haats/rythu bazars and market yards. To support the agricultural sectors growth it is essential to address these gaps and enhance the storage and marketing infrastructure in Etawah district.

Through the Open Network for Digital Commerce (ONDC) launched by the Government of India, NABARD is also collaborating with FPOs and SHGs to enable e-commerce in the agricultural sector.

NABARD is providing financial assistance for the development and construction of storage and marketing infrastructure under the Rural Infrastructure Development Fund (RIDF), Agriculture Infrastructure Fund (AIF), NABARD Assisted Infrastructure Development Fund (NIDA), Food Processing Fund (FDF) and Warehouse Infrastructure Fund (WIF).

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Etawah district has made significant progress in land development soil conservation and watershed development. Various initiatives have been implemented to enhance soil fertility reduce erosion and promote sustainable land use practices. These include the construction of check dams, contour bunding and plantation of trees on degraded lands. Additionally, efforts have been made to promote soil testing and fertilizer management. Watershed development programs have also been undertaken with a focus on improving groundwater recharge and reducing soil erosion. However, there is still a need for continued efforts to address the issues of soil salinity waterlogging and degraded lands in the district.

The characteristics of highly productive land are a level surface adequate drainage of water from the land as required and proper water-holding capacity in the roots. Such ideal conditions do not exist in any of the eight development blocks of the district. This situation is extremely severe in Barhpura, Chakarnagar and Mahewa blocks. The Soil Conservation Department promotes land development schemes and trains farmers. The district has two soil testing laboratories located at the office of the Deputy Director of Agriculture Extension and KVK. The timely supply of required chemical and organic fertilizers is ensured by the Agriculture and Cooperation Department. There is not data available on GLC flow to this sector in the district.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

In the district the REACT organization is carrying out water conservation work covering about 4500 ha treatable area in the Mahewa block under the NABARD-sponsored watershed program. Check dams contour bunding structures soil testing labs and fertilizer management services are available in Etawah district. Watershed development programs are also being implemented by the Soil Conservation and Watershed department. Many areas remain uncovered by watershed development programs. Farmers lack awareness and adoption of soil conservation practices. Insufficient infrastructure for soil testing and fertilizer management exists. More effective measures are needed to address soil salinity and waterlogging. Limited linkage with other departments and agencies hinders integrated development.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Agricultural infrastructure mainly includes an extensive range of public services that facilitate production procurement processing storage and trade. Agricultural infrastructure can be classified under the following broad categories:

Input-based infrastructure: Seeds fertilizers pesticides agricultural equipment and machinery etc.

Resource-based infrastructure: Water/irrigation agricultural power/energy

Physical infrastructure: Road connectivity transportation storage processing conservation etc.

There are good possibilities of bank loans in this area in the district as a good number of PFOS are desired to take up such activities specially production of seed and other agri-inputs. Lack of awareness is also a major reason for low demand. However, in the last few years the trend among farmers towards vermicompost has increased. Farmers are being made aware through farmer clubs. NABARD has provided vermicompost and NADEP manure pits to farmers by way of demonstration under the Rural Development Scheme. As a result, many farmers are using such manures. Organic manure has been identified as an emerging activity in the district as the fertility of the soil has depleted due to indiscriminate use of chemical fertilizers.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Etawah district has 32 Seed Processing Units with a total processing capacity of 5000 MT annually. There is one Plant Tissue Culture Facility in the district. Additionally, there are five Pack Houses one Food Quality Testing Lab and five Ripening Chambers. However, there are no Food Parks Agri-Economic Zones or Agri Start-Ups in the district.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The food and agricultural processing industry refers to activities that involve processing primary agricultural produce to add value to it. For example, dairy products milk fruit and vegetable processing packaged food and beverage processing industries come under this. A well-developed food processing sector with a high level of processing helps in reducing food wastage improving value addition increasing crop diversification ensuring better income for farmers promoting employment and increasing export earnings.

Uttar Pradesh ranks highest in India in the production of wheat sugarcane potatoes milk and pulses and second in the production of rice fruits and vegetables. The sub-sectors of food processing include milk meat fruits and vegetables spices bakery grains oilseeds pulses fish processing etc. Etawah district has abundant availability of grains milk fruits vegetables etc. The centrally sponsored PMFME Scheme is in implementation in the district and has positively impacted Farmer Producer Organizations (FPOs) by providing financial support encouraging formalization and offering value chain support leading to improved technology marketing and branding capabilities. The GLC flow for Agri Ancillary Activities specifically Food & Agro Processing and others has increased significantly over the years with Rs.7612.92 lakh in Year 2021-22 Rs.8578.26 lakh in Year 2023-23 and a substantial rise to Rs.13504.18 lakh in 2023-24.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

The food and agro-processing sector in Etawah district have some infrastructure and linkage support available including seed processing units, plant tissue culture facilities, pack houses, food quality testing labs and ripening chambers. Despite this gaps remain including limited food processing capacity, inadequate agri-infrastructure in rural areas, lack of integrated value chains, insufficient technology upgradation, limited market access and linkages hindering the sectors growth and development. There are 22 registered FPOs in the district in operation as on 31 March 2024. There is a need for intervention among Farmer Producer Organizations (FPOs) that can act as aggregators or primary processors and the corporate sector. This will lead to better technology transfer awareness among producers about quality market/demand-driven production etc.

Cold storage facilities should be made available in clusters of villages so that the quality of agriculture-based raw materials can be maintained for a long time.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

The agriculture and ancillary activities sector is crucial for districts overall growth and development ensuring food security through its strong forward linkages. Infrastructure and linkage support are available in the district including a nodal training institute (MANAGE) in Auraiya and loans for PACS. Farmer Producer Organizations (FPOs) have been formed in the district with the support of NABARD aiming to directly connect farmers with the market and eliminate middlemen. Agri-Clinics and Agri-Business Centers are essential for providing support and extension services to farmers. These centers will offer

information on crop systems, latest technology and market trends as well as agricultural inputs and farm equipment on rent. The Government of India has implemented a Central Scheme for the formation of 10000 new FPOs in the country providing handholding and cooperation for all aspects of FPO management.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

The Government of India Ministry of Agriculture and Farmers Welfare has implemented a dedicated Central Scheme in the Union Budget for the year 2020-21 for the formation of 10 000 new Farmer Producer Organizations (FPOs) in the country. Under this scheme, FPOs are provided with handholding and cooperation for all aspects of FPO management for 5 years from the inception year including inputs production processing value addition market linkage and credit linkage. With the support of NABARD, 2 Farmer Producer Companies have been formed in the district. The agriculture sector faces significant gaps including limited infrastructure and human resources in rural areas as well as the presence of middlemen in the produce value chain. To address these gaps several initiatives have been launched such as the formation of 10000 new Farmer Producer Organizations (FPOs) under the Central Scheme, the Accelerator Program for AgriTech, startups and NABARDs support for FPOs and Agri-Clinics.

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. On the one hand these enterprises play an extremely important role in providing employment opportunities on a large scale with less capital on the other hand they help in industrialization of rural and backward areas of the country thereby reducing regional imbalance and equitable distribution of income. Despite the economic structure of the district being mainly agriculture based there is a lot of potential for non-agricultural sectors (industries). District Industries Center and KVIB are actively working in the district. Apart from this an ITI and an RSETI are established in the district which are providing employment opportunities to at least 600 unemployed youth by training them every year through loans from banks. Handicrafts, Potato Chips, Papad, Badi, Pickles, Rakhis, Bindi, Roli, Agricultural Tools and Equipments, Readymade Garments, Mobile / Computer Repairs, Pulses, Rice and Oil Mills, Flour Mills, Spice Crushing, chalk manufacturing aromatic and Ayurvedic oil manufacturing, non-edible oil, manufacturing blankets, bedsheets, towels, dusters, carpet, weaving etc are prominent among the non-agricultural sectors. In Year 2021-22 the GLC flow was Rs.30068.33 lakh with 5383 units financed. In Year 2022-23 the GLC flow increased to Rs.60472.45 lakh with 6677 units financed. By Year 2023-24 the GLC flow had further increased to Rs.92124.72 lakh with a significant jump in the number of units financed to 14634.

3.2 Infrastructure and linkage support available, planned and gaps

The MSME sector consisted of 17444 micro units, 320 small units and 18 medium units in the district with 9557 Udyog Aadhar registrations. There was 1 handloom cluster and 24 weavers' cooperative societies. The DIC identified traditional arts and crafts included textiles cloth stitching and embroidery as ODOP. This sector has potential for promotion of OFPO in the district. Additionally, 1006 trainees were skilled under the PMEGP/DDU-GKY schemes. Etawah districts MSME sector has two industrial estates with one more planned but faces challenges related to land availability and infrastructure. Various schemes like PMEGP, Mudra Yojana and Standup India are available with ASPIRE planned but face challenges related to awareness funding and disbursement. Linkage support is provided through the District Industries Centre (DIC) and financial institutions operating in the district. Etawah district holds export potential as identified by APEDA in key commodities such as Basmati rice, wheat, pulses (chickpeas and lentils), oilseeds (mustard and sesame), spices (cumin and coriander) and fruits & vegetables (mangoes potatoes peas and

carrots). These products are in demand in prominent export markets including the Middle East, Europe and Southeast Asia presenting lucrative opportunities for local farmers and exporters. Etawah's MSME sector faces infrastructure gaps including inadequate industrial estates, power supply and connectivity. Limited finance, skilled workforce and training facilities along with inefficient logistics and testing facilities hinder growth. Upgrading infrastructure is crucial for MSME competitiveness.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

In today's globalized and integrated world trade is necessary for developing countries to take advantage of the increasing globalization of products and financial markets. To compete at the international level quality of products, competitive pricing, good packaging etc. are important for the textile industry. Dependence on the export of raw materials and import of finished goods has an adverse impact on the economy. The 'Make in India' campaign aims to enhance self-reliance and establish the Brand India image. As per RBI guidelines, financing for exports is available as Pre-Shipment/Packing Credit and Post-Shipment Credit. To encourage banks to support exports facing global adversities, the RBI has enhanced the limit of export credit eligible as Priority Sector Lending (PSL) to Rs.40 crore per borrower. Further, the central bank has also removed the existing criteria of classifying units with export turnover up to Rs.100 crore as PSL. Export credit to agriculture and MSME sectors is classified as PSL under the respective categories of agriculture and MSME with no limit on such lending.

Under the One District One Product scheme, Textile products have been identified as the focus product for the district of Etawah due to large-scale textile production. Block printing on fabrics through handmade tools is the major craft here. Artisans mainly produce products like cushion covers, pillow covers, gamchha/angochha, bed sheets etc. Due to high demand for printed fabrics in Etawah, this craft has a vast scope for development and enrichment. The government needs to develop it as a major industry.

4.1.2 Infrastructure and linkage support available, planned and gaps

Availability of electricity supply and roads for transportation is an issue that needs to be addressed.

The DIC needs to conduct trade conclaves periodically to apprise exporters about new products and policies.

Advisory services need to be provided by the department to exporters and potential/future exporters. Industrialists of the district need to be taken on exposure tours through trade forums.

Collateral security should not be emphasized as far as possible and the Gold Card scheme should be popularized.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is a fundamental right in the Indian Constitution. Through education, a person's personality develops and he can freely choose from various options and create his future. The objective of the Education Loan Scheme is to provide financial assistance from the Bank to deserving / meritorious students for pursuing higher education in India and abroad. The total percentage of literacy in the district is 78.41. Literacy among women is 69.61% and among men is 86.06%. The district has numerous schools and colleges including primary schools, upper primary schools, high schools, intermediate colleges, degree colleges, engineering colleges and a medical college. Notable institutions include Chaudhary Charan Singh Post Graduate College, Etawah Degree College and Government Medical College. GLC flow under Education was Rs.196.90 lakh in Year 2021-22 Rs.182.01 lakh in Year 2022-23 and Rs.261.92 lakh in Year 2023-24. The GLC flow under Education has increased over the years indicating a positive trend. However, the absolute amounts are relatively small compared to other sectors suggesting that the GLC flow under Education may not be sufficient to meet the growing demands and needs of the education sector in the region.

4.2.2 Infrastructure and linkage support available, planned and gaps

In Etawah district there are 1892 primary schools, 972 upper primary schools, 279 secondary schools, 50 degree colleges, 20 postgraduate colleges, no universities, 13 Industrial Training Institutes, 1 polytechnic, 1 engineering college and 1 medical college to cater to different levels of education. Initiatives like Sarva Shiksha Abhiyan Rashtriya, Madhyamik Shiksha Abhiyan and Mid-Day Meal Scheme have been implemented to improve education. However, gaps persist including limited access to quality education teacher and infrastructure shortages and low enrollment and retention rates especially among girls and marginalized communities.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

The housing sector in Etawah district is characterized by a mix of urban and rural habitation with a total of 277527 households. The district has a housing shortage with a significant demand for affordable housing. According to the Zila Sankhyikiya Patrika 2023, out of 277527 total households in the district of Etawah 206368 households in rural areas and 57079 households in urban areas live in housing units. The GLC flow has increased from Rs.1251.94 lakh in Year 2021-22 to Rs.1855.25 lakh in Year 2022-23 and then slightly decreased to Rs.1708.10 lakh in Year 2023-24 indicating an overall growth in

credit facilities. The GLC flow under Education has increased over the years indicating a positive trend. However, the absolute amounts are relatively small compared to other sectors suggesting that the GLC flow under housing sector may not be sufficient to meet the growing demands and needs of the sector in the region.

4.3.2 Infrastructure and linkage support available, planned and gaps

The government has initiated schemes like Pradhan Mantri Awas Yojana (PMAY) and Mukhya Mantri Awas Yojana to address the housing shortage. Private developers are also active in the district with several residential projects underway. However, issues like inadequate infrastructure lack of financing options and slow pace of construction remain major challenges. Additionally, rural areas face issues like kuccha houses, lack of basic amenities and limited access to credit. Overall, the housing sector in Etawah district requires sustained efforts to address the existing gaps and meet the growing demand for housing.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Infrastructure development is crucial for Etawah district's overall growth necessitating significant public investment. Investing in public infrastructure is vital as it boosts economic growth enhances living standards supports industrial and agricultural development facilitates connectivity and delivers essential public services. Such investment will have a multiplier effect creating jobs stimulating growth and improving the overall quality of life in Etawah district. Etawah district requires significant public investment in infrastructure to drive development. Key areas needing investment include roads, water and sanitation, electricity, healthcare, education, irrigation and digital connectivity. Upgrading these areas will boost economic growth, enhance quality of life, support industrial and agricultural development, facilitate connectivity and improve delivery of public services. Public investment will have a multiplier effect creating jobs stimulating growth and improving overall quality of life in the district.

5.1.2 Infrastructure and linkage support available, planned and gaps

Etawah district has a existing infrastructure comprising of roads water supply coverage electricity coverage irrigation and various healthcare and education facilities. However, there are gaps in road maintenance, public transportation, access to clean water and sanitation, power supply, healthcare facilities, irrigation and educational infrastructure. To address these gaps planned initiatives include road upgradation, water supply augmentation, power distribution network, strengthening healthcare facility upgradation and educational infrastructure development under various government schemes. The government has launched initiatives such as PMGSY for rural road development, AMRUT for urban water supply and sanitation, IPDS for power distribution network upgradation, NHM for healthcare infrastructure development and RMSA for secondary education infrastructure development to improve the infrastructure in the district.

The Government of India through NABARD has introduced several initiatives to boost infrastructure development including the Rural Infrastructure Promotion Fund (RIPF), NABARD Infrastructure Development Assistance (NIDA), Long Term Irrigation Fund (LTIF), Micro Irrigation Fund (MIF), Warehouse Infrastructure Fund (WIF), Agricultural Marketing Infrastructure, Dairy Processing & Infrastructure Development Fund (DIDF) and Fisheries & Aquaculture Infrastructure Development Fund (FIDF). These funds aim to provide financing for rural infrastructure projects, irrigation schemes, warehousing and marketing infrastructure as well as support the development of dairy and fisheries sectors. The initiatives seek to improve rural connectivity, increase agricultural productivity and enhance market access for farmers and rural communities.

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

In Etawah district, access to clean water for drinking and irrigation purposes has been increased through modernization and construction of state tubewells. Agricultural productivity has been enhanced through watershed development projects improving soil health and reducing erosion. Animal healthcare services have been improved through construction of veterinary hospitals. Education infrastructure has been enhanced through construction of inter college buildings improving access to education. Dependence on diesel has been reduced and sustainable energy promoted through installation of solar-powered tube wells. The drainage system has been improved reducing waterlogging and improving agricultural productivity. Access to deep tubewells has been increased improving irrigation facilities for farmers. Distribution systems have been modernized and pump sets replaced improving water supply and reducing maintenance costs. Failed state tubewells have been reconstructed and modernized improving water supply and reducing maintenance costs. Fishery facilities have been improved enhancing livelihood opportunities for fishermen. Overall, these projects have improved the quality of life for rural communities in Etawah district.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Etawah district has potential for growth in social infrastructure including healthcare education and animal husbandry which can benefit from increased bank credit. Additionally financing through Public-Private Partnership (PPP) and Special Purpose Vehicle (SPV) modes can also be explored to leverage private sector expertise and funding. Bank credit can address gaps in funding for social infrastructure projects ensuring timely completion and effective utilization. A steady flow of bank credit combined with PPP/SPV financing can encourage investment in social infrastructure promoting inclusive growth and development in Etawah district. Bank credit and PPP/SPV financing should be aligned with the specific needs of Etawah district prioritizing projects that address local gaps and challenges. Regular monitoring and evaluation of GLC flow and its impact on social infrastructure development can help optimize the allocation of bank credit and PPP/SPV financing. By leveraging a mix of bank credit and PPP/SPV financing Etawah district can unlock the full potential of its social infrastructure sector driving growth and improving the quality of life for its citizens. The GLC flow under social infrastructure projects increased from Rs.21.21 lakh in Year 2021-22 to Rs.41.36 lakh in Year 2022-23 indicating a growing recognition of the sectors potential however decline to Rs.23.60 lakh in Year 2023-24. It suggests a slowdown in investment which may hinder the sectors growth. To fully harness the potential of social infrastructure development a consistent and increasing flow of bank credit is necessary.

5.2.2 Infrastructure and linkage support available, planned and gaps

Etawah districts healthcare infrastructure faces gaps in medical staff rural facilities and specialized services. To address these gaps plans are underway to upgrade existing facilities and construct new health centers which can be supported by bank loans. Similarly, the education sector has gaps in infrastructure teacher shortages and limited access to higher education despite plans to construct new institutions and upgrade existing ones. Bank loans can help bridge these gaps. Additionally, the district struggles with access to clean drinking water particularly in rural areas and plans are underway to augment water supply systems and construct new water treatment plants which can be financed through bank loans. Furthermore, gaps in sanitation facilities and inadequate waste management systems can be addressed through bank loans which can support the construction of new sanitation facilities and upgrade existing infrastructure. Finally bank loans can also be utilized to construct new social housing units and upgrade existing infrastructure improving access to social welfare services and addressing gaps in social housing infrastructure

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Etawah district recognizes the importance of renewable energy in reducing dependence on fossil fuels mitigating climate change enhancing energy security and creating jobs. To promote renewable energy the district has initiated various Go Green Initiatives solar water pumps solar energised flour/oil extraction units implementation of MP Surya Bijli ghar scheme including other initiatives are being implemented in the district. The Uttar Pradesh New and Renewable Energy Development Agency (UPNEDA) is implementing renewable energy projects in the district and the state government has launched the "Uttar Pradesh Energy Conservation Building Code" to promote energy-efficient buildings. However, gaps and challenges persist including limited awareness about renewable energy sources high upfront costs and limited infrastructure for renewable energy generation and transmission.

5.3.2 Infrastructure and linkage support available, planned and gaps

Out of 686 populated villages in the district all 686 are electrified. However, it has been found that the supply of electricity in the villages is much lower than the requirement.

In the district UPNEDA is implementing and monitoring programs such as 1- Electricity generation from non- conventional sources 2- Integrated Rural Energy Program 3- Solar Photovoltaic Program 4- Rural Electrification Program 5- National Biogas Program 6- Solar Thermal Schemes (solar cookers solar water heating systems) and improved chulha program 7- Energy saving through energy audits 8- Construction of biogas plants under the Cow Conservation Scheme 9- Biofuel program and PM Surya Ghar Muft Bijlee Yojana etc. The intensity of sunlight and day length in the district is sufficient for the operation of solar devices but banks have not paid attention to this activity yet. However, the Regional Rural Bank has taken steps in this direction. The Regional Rural Bank has used solar lights in its branches and has taken steps to energize some villages with solar energy.

Awareness about solar home lighting systems should be spread among bankers and the public. There is a need to promote other products powered by new energy such as solar cookers, solar water heaters, solar lanterns, solar photovoltaic power plants, grid-connected PB power plants, solar street lights, solar photovoltaic pumps (for drinking water and irrigation) and solar home lights as well as to explore loan options from banks.

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	387	176.60	165.99
B	Ongoing tranches	13	31.45	21.40
	Total (A + B)	400	208.05	186.39

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	79	158.05	135.64
B	Rural roads & bridges	312	58.13	38.61
C	Social Sector	10	4.32	4.14
	Total (A + B + C)	401	220.50	178.39

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	55	Irrigation potential	ha	25450
B	Rural roads	307	Road length	km	645
C	Bridges	4	Bridge Length	m	75

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Veterinary Hospitals	6	Improvement in animal healthcare, livestock productivity, rural livelihoods and job creation.	blocks	6
2	Construction of Schools	5	Access to quality education, improving literacy rates and enhancing career opportunities	villages	5

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

Despite the vast branch network of banks in rural areas a significant number of weaker sections such as marginal farmers agricultural laborer rural artisans and craftsmen small traders and vendors and people from scheduled castes/tribes still depend on informal sources of credit to meet their consumption and production needs. Due to the slim prospects of deposit mobilization from these segments and the perceived risk in lending to them bankers also find it challenging to meet the credit requirements of these groups on a large scale. In this context after independence the Government of India in intervention with NABARD has attempted to address these issues through various means such as Self-Help Groups DAY-National Rural Livelihoods Mission. Etawah district has a total of 8 intensive blocks with 9286 SHGs formed out of which 4956 SHGs have been credit-linked including repeat finance. The total bank loan disbursed to SHGs amounts to ₹6058.00 lakh with an average loan per SHG of

₹1.22 lakh. Notably, a significant percentage of SHGs at 100% are comprised of women indicating a strong female participation in the SHG movement in the district. This suggests that the SHG program has been successful in empowering women and promoting financial inclusion in Etawah district. During the year, 482 number of JLGs have also been extended loan support by different banks mainly by HDFC bank and Baroda UP Gramin Bank.

6.2 Infrastructure and linkage support available, planned and gaps

The National Rural Livelihoods Mission (DAY-NRLM) is a flagship program of the Government of India implemented across India since April 1, 2013 with the aim of revamping the SGSY program and boosting the Self-Help Group-Bank Linkage Program. In Uttar Pradesh the Uttar Pradesh State Rural Livelihoods Mission (UPSRLM) is responsible for implementing this program which has covered all districts and blocks in the state since April 1, 2021.

PMJDY: The availability of bank loans under other priority sectors is extremely important for the overall development of the district. Apart from small markets in rural areas the district has large semi-urban markets that provide opportunities for trade and service sector activities. Many people are associated with agriculture and are partially unemployed. Their income can be increased through other priority sectors. Under this sector individual loans ranging from Rs. 50000/- to Rs. 200000/- and overdrafts up to Rs. 10000/- under PMJDY have been included.

However, there are gaps in infrastructure and linkage support. The number of beneficiaries through Joint Liability Groups (JLGs) by Microfinance Institutions (MFIs) needs to be increased. The microfinance program faces challenges including the sustainability of Self-Help Groups which often rely on promoting organizations for regular activities such as account maintenance transactions and decision-making spaces.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 The large number of tenant/landless farmers or oral tenants and inadequate availability of institutional credit affects the level of productivity. Banks need to provide loans to landless farmers or oral tenant farmers in the mode of joint liability groups (JLGs). The state can make a policy so that along with tenant farmers landless farmers or oral tenants are also eligible for institutional finance.
- 2 Promoting location and crop-specific integrated nutrient management practices to improve soil health increase crop productivity and maintain land quality and productivity are of utmost importance. Accordingly, more emphasis can be given under the "Traditional Agriculture Development Scheme" to promote organic farming in the district.

2. Water Resources

- 1 The government should 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. Farm Mechanization

- 1 Due to the seasonal nature of agricultural activities, there is a possibility of agricultural equipment remaining unused for a long period. Hence, there is a need to make farmers aware of mutual and shared use of such equipment.
- 2 Custom Hiring Centers can be made more effective and profitable for farmers at the PACS/FPO level.

4. Plantation and Horticulture

- 1 Development of technologies for aeroponics hydroponics and soilless culture.
- 2 Integrated horticulture-crop based agricultural system by adopting climate-resilient technologies.

5. Forestry/ Waste Land Development

- 1 The state government can consider leasing out waste/barren land to farmer groups/associations and user industries for raising plantations to meet their requirements and industrial needs.
- 2 Setting up a demonstration plot (agri-horti model) in each block to encourage farmers to adopt agroforestry on their agricultural land.

6. Animal Husbandry - Dairy

- 1 There is a need to address the shortage of frozen semen stations polyclinics and disease diagnosis laboratories in the districts to provide specialized and better breeding and health services.

7. Animal Husbandry - Poultry

- 1 Promotion of better indigenous poultry through backyard poultry using low-input techniques and high-production poultry birds. This will particularly provide opportunities for small and marginal farmers.

8. Animal Husbandry - Sheep, Goat, Piggery

- 1 There is a need to upgrade/modernize/strengthen livestock markets by constructing basic facilities on the lines of agricultural produce marketing centers. This will help in the marketing of meat and meat products.

9. Fisheries

- 1 The government can consider loan assistance under funds like RIDF and FIDF for the development of fisheries infrastructure specifically for activities like renovation of public water bodies for fish culture establishment of hatcheries and cold chains.

10. Construction of Storage and Marketing Infrastructure

- 1 Construction of village-level godowns/silos for farmers to store their produce and sell it at the right time to get maximum value.
- 2 The State Agricultural Marketing Board should create major storage facilities at important market centers to facilitate scientific storage of produce and sell it at appropriate prices.

11. Land Development, Soil Conservation and Watershed Development

- 1 Identification of productive and non-productive land using remote sensing techniques to prevent the conversion of productive land into non-agricultural uses promotion of resource conservation technologies (RCTs) through land levelling to improve fertilizer and irrigation efficiency and adoption of conservation agriculture practices.

12. Agriculture Infrastructure: Others

- 1 Banks can provide adequate financial assistance to individual farmers/self-help groups for setting up bio-fertilizer and bio-pesticide production units vermicomposting seed production composting units etc. by taking advantage of the subsidies available under Government of India schemes.

13. Food and Agro. Processing

- 1 PPP Model: There are immense possibilities in the case of vegetable processing fruit processing milk processing and meat processing in the state. There is a need to attract private investment in this area under the PPP model.
- 2 There is a need for intervention among Farmer Producer Organizations (FPOs) that can act as aggregators or primary processors and the corporate sector. This will lead to better technology transfer awareness among producers about quality market/demand-driven production etc.

14. Agri. Ancillary Activities: Others

- 1 Establishing PACs as Multi-Service Centers (MSCs).
- 2 The Cooperation Department should take a solid initiative for arranging finance from DCCBs under AIF and refinancing from NABARD.

15. Micro, Small and Medium Enterprises (MSME)

- 1 There is a need to encourage more MSMEs to register on the government e-marketplace portal. For this a focused campaign should be launched involving MSME support institutions State Directorates of Industries and DICs and other stakeholders for the enrollment of MSEs.

16. Export Credit

- 1 Cluster farming of export-oriented commodities/crops should be promoted in the agriculture-export sector through Farmer Producer Organizations (FPOs).

17. Education

- 1 The student community (higher secondary and above) and members of self-help groups can be made aware of the ongoing educational loan schemes interest subsidy schemes and simplified procedures to avail their benefits.
- 2 The Rural Infrastructure Development Fund can be utilized to address infrastructural deficiencies - specifically for the construction of schools or connecting villages to major centers where schools are located.

18. Housing

- 1 Identification of new construction technologies for the housing construction sector and making them available to all stakeholders that are sustainable eco-friendly and disaster-resistant.

19. Social Infrastructure

- 1 The concerned departments can avail financial facilities under RIDF for the construction of infrastructure under new activities such as renewable energy sources rural sanitation 5/10 MW photo-voltaic power plants dedicated rural industrial estates separate feeder lines etc.
- 2 There is a need to promote and nurture private investment for the promotion of social infrastructure through the PPP model or outright private investment.

20. Renewable Energy

- 1 Lack of financial stability and proper management can slow down the development of renewable energy. It is crucial to ensure financing of projects obtaining loans proper budgeting and proper financial management.

21. Informal Credit Delivery System

- 1 UPSRLM is primarily engaged in the formation and promotion of SHGs and there is a need to expedite their work. Additionally, the quality of SHGs also needs to be maintained.
- 2 MFIs need to increase the number of beneficiaries through the JLG mode.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. The cooperative sector in (State Name) comprises a total of 41332 cooperatives covering about 33589 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies etc.) and 7583 rural credit co-operatives (PACS LAMPs FSS etc.). These primary societies have nearly Ninety-three lakh members spread across 58102 Gram Panchayats Likewise long-term rural co-operative credit institutions cover 01 State Co-operative Agriculture and Rural Development Banks (SCARDB). Further there are 169 MSCS having their registered office in the state. Besides there are about 10 district level federations 5 state level federations operating in the state. Source: National Cooperative Database (NCD) of MoC GoI
2. Model bye-laws for PACS - In order to encourage transformation of grassroots PACS into Multi-Purpose Credit Societies GoI has prepared and circulated model Bye-laws for adoption by States. Model bye-laws has been notified by UP State Govt and subsequently adopted by every PACS of the State. These bye-laws has made agriculture driven PACS to Bahuuddeshiya PACS (B-PACS). PACS can undertake more than 25 business activities like dairy fishery storage warehouses Common Service Centres (CSCs) banking correspondence activities pertaining to new and renewable energy and other emerging areas. The Model bye-laws have the potential to enhance operational efficiency transparency and responsibility towards collective community development. PACS as MSC: Uttar Pradesh Government has encouraged Uttar Pradesh Cooperative Bank to avail grant and soft loan assistance for diversification of their activities 1016 PACS identified to build godowns which are affiliated to 42 DCCBs total refinance assistance to tune of Rs.68.98 Crore under "Special Refinance Assistance under PACS as MSC" to the UP CB as on. Efforts are also being made to cover diversified activities and increase the coverage of PACS under the scheme.
As a part of serving each Gram Panchayat by a cooperative society Government of Uttar Pradesh has linked all 7000 plus existing PACS dairy and fishery societies under existing Gram Panchayat.

3. Centrally Sponsored Project for PACS Computerisation:
To make PACS self-reliant in tune with 'Atmanirbhar Bharat Abhiyaan' the Government of India (GoI) has on 29th June 2022 approved the Centrally Sponsored Project for Computerisation of PACS for a period of five years from 2022-23 to 2026-27. For the implementation of the project 5686 PACS have been sanctioned in UP for computerization. Uttar Pradesh was the FIRST state where the Service Level Agreement and Work order for both hardware Procurement and System Integrator were signed and onboarded. Uttar Pradesh has been one of the leading states in the implementation of the Project with the day to days activity of the PACS being captured on a real time basis in a computerised environment taking forward the vision of Digital India.

World's largest grain Storage: Under the "World's largest grain project" refinance assistance of Rs 1 47 64900/- has been sanctioned under PACS as MSC to UPGB for creation of infrastructure at Kotwa Pandey PACS Mirzapur. The society houses a 1400 metric tonnes warehouse a custom hiring centre and weight bridge cabin. The Project was inaugurated by Hon'ble Prime Minister Shri Narendra Modi on 24.02.2024

4. PACS as common Service centres (CSCs): The ministry of Electronics and Information Technology MoC NABARD and CSC e-services have signed an MoU to register and digitise PACS/LAMPS to provide more than 300 e-services to common citizens. Services inter alia include banking insurance Aadhar enrolment/update legal services agri input management PAN card bus/air/rail ticket services etc. PACS as CSC will diversify their businesses for self-sustenance. 5314 PACS have been onboarded to CSC facilities with 5170 CSC IDs being created with transactions of Rs.9.90 Cr in the state.

Computerization of Agriculture and Rural Development Banks (ARDBs): To strengthen the long-term cooperative credit structure the project of computerization of 1851 units of Agriculture and Rural Development Banks (ARDBs) spread across 13 States/ Union Territories has been approved by the Government. NABARD is the implementing agency for the project and will develop a national level software for ARDBs. Hardware support for digitization of legacy data training to the employees etc. will be provided under the project.

323 branches 18 Regional offices and Head Office of UPSGVB will be computerised under the scheme.

5. Establishing New Multipurpose PACS/ Dairy/ Fishery Cooperatives in uncovered Panchayats: Government on 15.02.2023 has approved the Plan for strengthening cooperative movement in the country and deepening its reach up to the grassroots. The Plan envisages establishment of new multipurpose PACS or primary dairy/ fishery cooperative societies covering all the uncovered Panchayat/ villages of the country in the next five years through convergence of various GOI schemes. All 58102 Gram Panchayats in Uttar Pradesh have been mapped in the state and 1046 Dairy/Fisheries societies have been registered

Engagement of Cooperative Interns for strengthening the Cooperatives : With the aim to ensure that benefits of initiatives initiated by Ministry of Cooperation Government of India reach the grass root level strengthen cooperative based economic model and ensure necessary capacity building to the cooperatives it has been decided that all State Cooperative Banks (StCBs) and District Cooperative Central Banks (DCCBs) may hire young professionals namely "Cooperative Intern" initially for three years in which each intern will be hired for one year only. NCDC will administer the scheme with the support and cooperation of State Governments. NABARD will monitor the implementation of the scheme which will be executed by StCBs.

6. PACS as PM Bharatiya Jan Aushadhi Kendra for improving access to generic medicines at the rural level: The Government is promoting PACS to operate Pradhan Mantri Bhartiya Janaushadhi Kendras which will provide additional income source to them and ease access to generic medicines for rural citizens. 971 B-PACS in 75 Districts have applied of which 573 have received initial approval 266 B-PACS have got Drug License (DL) and 168 have received store code.

PACS as Pradhan Mantri Kisan Samriddhi Kendras (PMKSK): The Government is promoting PACS to operate PMKSK to ensure easy accessibility of fertilizer & related services to farmers in the country. 7083 PACS in the state are functioning as Prime Minister Kisan Samrudhhi Kendra and all the PACS sanctioned under PACS Computerisation Project have been developed as PMKSY.

7. Membership of National Cooperative Export Society (5 Societies per District): 325 Societies from 54 Districts have applied for membership of National Cooperative Export Society.

Membership of National Cooperative Organic Society (5 Societies per District): 290 Societies from all 75 Districts have applied for membership of Membership of National Cooperative Organic Society.

5. Status of Cooperatives in the District

1. To strengthen the cooperative movement at the ground level in the district the District Cooperative Development Committee (DCDC) has been formed on the direction of the government. According to the information received from the Assistant Commissioner and Assistant Registrar of the Cooperative Department Etawah there are a total of 06 tehsils 08 development blocks 75 Nyaya Panchayats and 471 Gram Panchayats in the district. In these there are 321 cooperative societies including 60 B-PACS from the Cooperative Department 04 fishery committees from the Fisheries Department and 250 dairy committees from the Dairy Department. The online feeding of the databases of all these societies has been completed. The Cooperative Department of the district has formed cooperative unions at the block level and a district cooperative union at the district level but no union has been formed in the Fisheries Department. Efforts are underway by the Fisheries Officer to establish a fishery union at the district level.
2. PACS Computerization: Out of a total of 60 PACS in the district 26 13 and 11 PACS have been selected in the first second and third phase respectively for computerization. Computerization exercise is underway as of now in the district.

6. Potential for formation of cooperatives

1. There are 150 Gram Panchayats in the district where no cooperative society of any department has been formed it has been decided to identify and establish coordination with the various departments to form 150 multi-purpose cooperative societies by mapping the B-PACS of the Cooperative Department fishery cooperatives of the Fisheries Department and dairy cooperatives of the Dairy Department in those Gram Panchayats. After completing the necessary procedures as per the rules at the Gram Panchayat/Gram Sabha level the Registrar of Cooperative Societies will be carrying out the registration process for new multi-purpose primary rural cooperative societies limited. The competent officials of Dairy and the Fisheries Departments have been entrusted with the responsibilities to ensure prompt action to strengthen the cooperative societies of their respective departments so that the societies can benefit from various schemes being implemented by the Government of India/State Government.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Promotional Activity	Formation and promotion of Srijan Hit Kisan Agro Producer Company Limited (FPO) in the district under Produce Fund Scheme of NABARD	Basrehar development block	Grant support for formation and promotion of FPO	NIL	800	Promotion of dairy activities by around 800 farmer members of the FPO. The FPO aggregates farmers produce processes and adds value to it and trades through the company. The FPO has established a "Farm Machinery Bank" in intervention with the Agriculture Department benefiting members and other villagers. Facilitating visits for FPO members under NABARDs CAT scheme and motivating them to adopt modern and scientific farming practices to ensure increased income.
2	Promotional Activity	Formation and promotion of Srijan Hit Kisan Agro Producer Company Limited (FPO) in the district under Produce Fund Scheme of NABARD	Saifai development block	Grant support for formation and promotion of FPO	NIL	575	Promotion of dairy activities by around 575 farmer members of the FPO. The FPO aggregates farmers produce processes and adds value to it and trades through the company. The FPO has established a "Farm Machinery Bank" in intervention with the Agriculture Department benefiting members and other villagers. Facilitating visits for FPO members under NABARDs CAT scheme and motivating them to adopt modern and scientific farming practices to ensure increased income.

3	Promotional Activity	Formation and promotion of Milk Producers Company Limited (FPO) under PODF - ID Scheme	Mahewa development block	Grant support for formation and promotion of FPO	NIL	419	Engaging around 400 farmer members of the FPO in milk production and milk processing activities and increasing their income. Facilitating visits for FPO members under NABARDs CAT scheme and motivating them to adopt modern and scientific farming practices to ensure increased income. The FPO has established a "Farm Machinery Bank" in intervention with the Agriculture Department benefiting members and other villagers. Setting up milk collection centers.
4	Promotional Activity	Formation and promotion of Chambal Valley Farmer Producer Company Limited (FPO) under CSS - 10000 FPO Scheme.	Chakarnaga development block	Grant support for formation and promotion of FPO	NIL	450	The objective of the FPO is to engage farmer members in pulse and oilseed production and processing activities. Total 450 farmer members have joined the FPO and the target is to take this number to 500. The FPO has established a "Farm Machinery Bank" in intervention with the Agriculture Department benefiting members and other villagers. The FPO has set up 06 bio- resource centers and have licenses for supplying agri- inputs (fertilizers seeds pesticides).
5	Promotional Activity	Formation and promotion of Yamuna Chambal Former Producer Company Limited (FPO) under CSS -10000 FPO Scheme.	Barhpura development block	Grant support for formation and promotion of FPO	NIL	427	The objective of the FPO is to engage farmer members in pulse and oilseed production and processing activities. The FPO was registered in August 2021. So far 427 farmer members have joined the FPO. The FPO has established a "Farm Machinery Bank" benefiting members and other villagers. The FPO has set up 01 bio- resource centers. Licenses for supplying agri- inputs (seeds pesticides) have been issued to the FPO.

6	Promotional Activity	Capacity building for adoption through exposure visits and training (CAT Visit)	Mahewa development block	Grant support under CAT	NIL	200	With the aim of increasing farmers income by adopting technological changes in agriculture-related areas NABARD has facilitated the training of 200 farmers/FPO members from the district in various agricultural universities and research institutes to learn technological innovations and skill up-gradation in areas such as organic farming oilseed cultivation milk production and processing animal husbandry seed production etc. leading to their capacity building as well as enhanced income.
7	Watershed Development	Bahadurpur Dhar Watershed Development Program - FIP	Mahewa development block	Grant support Watershed Development	NIL	466	Increasing the income of villagers in Bahadurpur Dhar and 04 other villages (Nawada Khurdakalan Bilhati Nandgaon) by increasing production on a priority basis through proper management of natural resources. Establishment of an automatic weather station.
8	Watershed Development	Nandgaon Watershed Development Program - FIP	Mahewa development block	Grant support Watershed Development	NIL	371	Increasing the income of villagers in Nandgaon and 04 other villages (Kakrapur Kachhpura Sabdalpur Daudpur) by increasing production on a priority basis through proper management of natural resources. Establishment of an automatic weather station.
9	Watershed development	Saranpur Watershed Development Program - CBP	Mahewa development block	Grant support Watershed Development	NIL	50	Increasing the income of villagers in Saranpur Asadpur and Baroli villages by increasing production on a priority basis through proper management of natural resources.

10	Watershed development	Chandauli Watershed Development Program - CBP	Mahewa development block	Grant support Watershed Development	NIL	50	Increasing the income of villagers in Chandauli Prithvipur and Asai villages by increasing production on a priority basis through proper management of natural resources.
11	Promotional Activity	Construction of Rural Haat	Mahewa development block	Grant support	NIL	15000	Rural Haat was constructed in Harrajpur village through which members of farmer self-help groups of 10-15 villages are being provided a market for the sale of their produce and products
12	Watershed development	300 self-help groups under the Self Help Group Promotion Program	Sefai and Basrehar development block	Grant support	NIL	300	To do inclusive development of 300 women by connecting them with self-help groups in Sefai and Basrehar development blocks of Etawah district and connecting them with livelihood based activities. At present most of the SHGs have joined the NRLM scheme and are taking benefits of various schemes of the governments.
13	Women Empowerment	LEDP on Goat Farming	Sefai and Basrehar development block	Grant support	NIL	150	150 self-help group members receiving loan assistance from the bank. Establishment of Goat / bread improvement center by trained women; Providing market contacts for marketing of the product. Linking with bank loans and subsidy based schemes for entrepreneurship development of trained women.
14	Women Empowerment	LEDP on Dairy	Sefai and Basrehar development block	Grant support	NIL	150	150 self-help group members receiving loan assistance from the bank Establishment of BMC by trained women ; To provide market contacts for marketing of the product. Linking with bank loans and subsidy based schemes for entrepreneurship development of trained women

15	Banking Technology	Mobile ATM and Demonstration Van	Entire district	Grant support	NIL	1	Etawah District Cooperative Bank Limited has been given 1 mobile ATM and demonstration van to promote the schemes related to the bank and to provide banking facilities to the remote parts of the district.
16	Financial Inclusion	Financial Literacy Program and Street Play Scheme	Entire district	Grant support	NIL	4500	To increase the goal of financial literacy NABARD has given a grant to Etawah District Cooperative Bank Ltd. to organize 91 financial literacy programs and 15 street plays.
17	Institution development	Plan for computerization of PACS (Primary Agricultural Cooperative Society)	Entire district	Grant support	NIL	50	To strengthen and modernize the primary agricultural cooperative societies computerization of all the PACS of the district is being done by NABARD. In its first phase 50 packs of Etawah district have been selected.
18	Institution development	PACS as MSC Scheme	Entire district	Special Refinance	NIL	9	Under this scheme warehouses have been approved in 09 PACS affiliated to Etawah District Cooperative Bank Ltd. for the construction of which loan has been given at the interest rate of 1 percent and grant has also been given for the development of PACS.

Success Stories

Success Story 1: Bridging the Gap: NABARDs Rural Haat Links Farmers to Markets



1. Scheme : Support for construction of Rural Haats
2. Project Implementing Agency : AWARDS
3. Duration of the project : yr
4. Beneficiary :
No. of beneficiaries : 100

Community :	Project serves 8-10 villages attracting 2500 people/week
State :	Uttar Pradesh
District :	Etawah
Block :	Mahewa
Village :	Harrajpur

1.1 Support provided

- NABARD provided financial support of Rs. 10 lakh while Gram Panchayat contributed Rs. 2.00 lakh and 1000 sqm land. The Rural Haat programme received infrastructure support including construction of raised platforms shops drainage system toilet and drinking water facilities.

1.2 Pre-implementation status

- Before Rural Haat local farmers vegetable growers and women SHGs faced marketing hardships. The area had poor infrastructure low income low purchasing power and low literacy rates. Vendors and farmers sold products in dusty unhygienic conditions without basic facilities.
- Challenges included complex logistics bad roads inadequate warehousing and lack of distributors. Rural marketers faced poor understanding of local needs and heterogeneous expectations. Low income purchasing power and literacy rates also posed challenges.

1.3 Challenges faced

- None

1.4 Impact

- Rural Haat empowered SHG producers facilitated community trading and enabled direct interaction with traders. Over 100 traders benefit earning livelihoods comfortably.
- The project serves 8-10 villages attracting about 2500 people/week. Producer prices increased by almost 10. The Haat committee also earns Rs. 2000/day ensuring sustainability.

Success Story 2: Prosperity in Partnership: NABARD and Yamuna Chambal Farmers



1. Scheme : Promotion of 10000 FPOs under Cenral Sector Scheme
2. Project Implementing Agency : Shramik Bharti
3. Duration of the project : 05 yrs
4. Beneficiary :

No. of beneficiaries : 407

Community : Farmers Producer Organisation
State : Uttar Pradesh
District : Etawah
Block : Barhpura
Village : Udi

2.1 Support provided

- NABARD provided a grant of Rs. 4300000.00 for Management cost of the FPO and CBBO costs. Training support was provided to the FPO BoD and memebers on BIRD basic and advanced modules by Shramik Bharti and NABARD.
- NABARD provided technical and marketing support to Yamuna Chambal Farmers Producer Company Limited through Shrimik Bharti a CBBO. The project

received a collateral-free loan from Baroda U.P. Bank to set up a Mustard Oil Extraction Unit.

2.2 Pre-implementation status

- Before the project the economic and social status of farmers in the region was relatively poor. However after joining the Farmer Producer Organization their economic and social status improved significantly.
- The farmers in project area faced marketing challenges including local issues branding and packaging and other forward and backward linkages.

2.3 Challenges faced

- Problem in mobilising farmers and resources.

2.4 Impact

- FPO program is transforming farmers lives by enhancing income and productivity through aggregation value addition and marketing. This leads to improved market access increased technology adoption enhanced social status and better financial management.

Success Story 3: Harvesting Hope: NABARDs Gift to Award Milk Farmers Producer Company Limited



1. Scheme : PODF-ID
2. Project
Implementing Agency : Atal Women Awareness And Rural Development Society(AWARDS) Etawah
3. Duration of the project : 3 Years
4. Beneficiary : 491

No. of
beneficiaries :

Community : Farmers from 10 villages

State : Uttar Pradesh

District : Etawah

Block : Mahewa

Village : Hrrajpur

3.1 Support provided

- NABARD provided a grant support of 1144000.00 apart from technical support to the Project implementing Agency the AWARDS. Extended additional grant support for exposure visits of NDRI Karnal for adoption of upto date technology in animal husbandry sector.
- Additionally, NABARD conducted training programs to enhance the skills of farmers facilitated market linkages for better pricing and provided technical support to increase productivity.

3.2 Pre-implementation status

- Before the project the economic and social status of farmers in the region was relatively poor. However, after joining the Farmer Producer Organization their economic and social status improved significantly.
- The farmers in project area faced marketing challenges including local issues branding and packaging and other forward and backward linkages

3.3 Challenges faced

- Problem in mobilising farmers and financial resources.
- There is a lack of communication and coordination among FPO members which makes it difficult to make decisions.

3.4 Impact

- FPO program is transforming farmers' lives by enhancing income and productivity through aggregation, value addition, and marketing. This leads to improved market access, increased technology adoption, enhanced social status, and better financial management.
- The FPO has setup a Mustard Oil Extraction Unit and had marketing exposure at Delhi NCR. This has facilitated marketing interstate marketing avenues to the FPO.
- The FPO's success in diversifying product offerings, securing stable markets, and reducing post-harvest losses has led to a substantial increase in farmers' incomes almost by 10-20 percent.
- 4 While specific figures for post-project income might vary, the general trend is a significant improvement compared to pre-implementation levels.

Success Story 4: Nandgawan Watershed Transformation: NABARDs Gift



1. Scheme : Watershed Development Programme
2. Project Implementing Agency : ReACT
3. Duration of the project : 4 Yrs
4. Beneficiary :
No. of beneficiaries : 371

Community : 5000 rural people
State : Uttar Pradesh
District : Etawah
Block : Mahewa
Village : People from 5 villges i.e.NandgawanTakrupur
Kachhpura Sabdalpur Daudpur

4.1 Support provided

- NABARD provided grant support of Rs. 1.69 crores for implementation of the project through ReAct the PFA and interventions include farm ponds baseline surveys awareness meetings capacity building training and market linkages.

4.2 Pre-implementation status

- Small and marginal farmers in Nandgawan village faced soil erosion low water availability and lack of awareness on integrated farming. This led to low productivity limited cultivation area and decreased family income forcing migration.

- Key challenges included soil erosion water scarcity and limited awareness among beneficiaries. The project aimed to address these through sustainable interventions.

4.3 Challenges faced

- Mobilisation of community

4.4 Impact

- The project increased productivity by 20-30%, production area under cultivation, water table and family income. Soil erosion declined, migration reduced and crop intensity increased. Beneficiaries adopted rainwater harvesting and groundwater recharging.
- Increasing the income of villagers by increasing production through proper management of natural resources.

Success Story 5: From Erosion to Abundance: Bahadurpurdhars Watershed Success



1. Scheme : Watershed Development Programme
 2. Project ReACT
 - Implementing Agency :
 3. Duration of the project : 4 Yrs
 4. Beneficiary : 466
- No. of beneficiaries :
- Community : 5000 rural people
- State : Uttar Pradesh
- District : Etawah
- Block : Mahewa
- Village : People from 5 villges i.e. Bahaduprdhar Nawada Khurdakalan Bilhati Nandgaon

4.1 Support provided

- NABARD provided gant support of Rs. 1.69 crores for implementation of the project through ReAct the PFA and interventions iinclude farm ponds baseline surveys awareness meetings capacity building training and market linkages.

4.2 Pre-implementation status

- Small and marginal farmers in Nandgawan village faced soil erosion low water availability and lack of awareness on integrated farming. This led to low productivity limited cultivation area and decreased family income forcing migration.
- Key challenges included soil erosion water scarcity and limited awareness among beneficiaries. The project aimed to address these through sustainable interventions.

Challenges faced

- Mobilisation of community

4.3 Impact

- The project increased productivity by 20-30%, production area under cultivation, water table and family income. Soil erosion declined, migration reduced and crop intensity increased. Beneficiaries adopted rainwater harvesting and groundwater recharging.
- Increasing the income of villagers by increasing production through proper management of natural resources.

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

adaptation are very large and will increase in the future. To fully meet our NDCs in a timely manner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countries under the Paris Agreement are yet to be fully transpired.

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

National Adaptation Fund for Climate Change (NAFCC). This role enables NABARD to access and deploy climate finance effectively, driving impactful initiatives that address the pressing challenges of climate change in the agricultural sector.

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

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

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.

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.

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.

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.

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- In Etawah district about 85 of farmers are small and marginal cultivating less than 2 hectares making them highly vulnerable to climate change impacts. Climate change leads to reduced crop yields decreased income increased costs loss of livelihoods decreased food security and psychological stress. Existing challenges are exacerbated including limited access to credit insurance and markets inadequate irrigation soil degradation and limited awareness.
- To mitigate these impacts targeted interventions are crucial. These include climate-resilient agricultural practices crop insurance affordable credit market linkages irrigation infrastructure soil conservation and capacity building. Supporting small and marginal farmers in Etawah district is critical for ensuring their livelihoods food security and resilience to climate change.

3.2 Any specific Climate Change initiative in the District by

- Government has come up with National Programme on Climate Resilient Agriculture stress tolerant varieties of seeds and climate adaptive varieties of crops.
- KVK Etawah is promoting climate change mitigation through training of farmers on climate-resilient agriculture soil health management and water conservation etc.
- Agriculture department has been distributing seeds for various crops. Seeds so distributed may be climate resilient and approach can be modified to implement it in a project mode. Farmers field schools may be upgraded into Climate Field School.
- NABARD is implementing two Watershed Development Programme in Maheba block of Etawah district. These programmes envisage water conservation soil fertility and sustainable agriculture. Interventions being made under these watershed development programmes are helpful in reducing soil erosion increasing water table sequestering of carbon and improving crop yields. These programmes promote climate resilience and mitigates greenhouse gas emissions also. NABARD may promote Zero Budget Natural Farming (ZBNF) in the district. ZBNF will be helpful in promoting soil health biodiversity and efficient water use reducing synthetic inputs and greenhouse gas emissions. Additionally, ZBNF will enhance crop yields quality and drought tolerance benefiting farmers with reduced costs and increased income.
- A few NGOs like Sharmik Bharti AWARDS are also motivating farmers through exposure visits etc in climate resilient agriculture.

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 Basmati Rice in Etawah district already have GI certification. However, Etawah Handloom Products merit Geographical Indications (GI) tagging due to their uniqueness geographical origin quality and economic benefits. They boast traditional designs local materials and distinctive weaving techniques. Etawahs cultural heritage skilled artisans and regional influence shape these products. Renowned for exceptional craftsmanship durability and aesthetic appeal they generate employment increase revenue through premium pricing and differentiate themselves in the market. Etawah Handloom Products are origin-specific quality-specific and rooted in traditional knowledge qualifying them for GI protection. This tagging will safeguard local intellectual property promote regional identity and support artisans.

Annexure-1

Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barhpur	Basreha	Bharthan	Chakarnaga	Jaswantnaga	Maheva	Sefai	Takha	District Total
	I. Agriculture												
	A. Farm Credit												
	A.1 Crop Production, Maintenance, Marketing												
1	Annual Vegetables - Onion/ Piyaz/ Kanda (-)	100	Acres	37832	185	173	148	148	185	161	124	161	1285
2	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acres	75449	1235	1482	3122	865	2064	1729	494	1112	12103
3	Annual Vegetables - Tomato/ Tamatar (-)	100	Acres	44291	272	296	247	74	148	148	148	124	1457
4	Cereals - Barley/ Jav (Irrigated)	100	Acres	23644	469	74	99	222	469	716	49	49	2147
5	Cereals - Maize/ Makka (Irrigated)	100	Acres	22793	840	914	865	865	914	914	840	840	6992
6	Cereals - Pearl Millet/ Bajra/	100	Acres	17903	6669	1976	2717	2928	5434	6175	2964	1235	30098

Cumbu (Irrigated)				BL	1193.95	353.76	486.42	524.20	972.85	1105.51	530.64	221.10	5388.43
7	Cereals - Rice/ Chawal/ Dhan (Irrigated)	100	Acre	3490 1	Ph y	4600	10500	2900	6800	7800	8300	10100	60300
				BL		1605.45	3664.61	1012.13	2373.27	2722.28	2896.78	3525.00	21045.31
8	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	3364 8	Ph y	9000	13700	9000	10000	12700	10700	10900	89400
				BL		3028.32	4609.78	3028.32	3364.80	4273.30	3600.34	3667.63	30081.32
9	Oil Seeds - Indian Mustard/Bharatiya a Sarso (Irrigated)	100	Acre	1841 5	Ph y	1853	1853	2347	1606	1606	1606	1729	14453
				BL		341.23	341.23	432.20	295.74	295.74	295.74	318.40	2661.51
10	Pulses - Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	100	Acre	1570 9	Ph y	618	494	494	494	741	667	618	4744
				BL		97.08	77.60	77.60	77.60	116.40	104.78	97.08	745.22
11	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	1962 6	Ph y	395	198	988	296	519	692	173	3459
				BL		77.52	38.86	193.90	58.09	101.86	135.81	33.95	678.85
	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)	100	Acre	1570 9	Ph y	74	173	74	124	543	74	124	1285
				BL		11.62	27.18	11.62	19.48	85.30	11.62	19.48	201.85
13	Spices & Condiments - Garlic/ Lahsun (Irrigated)	100	Acre	5708 5	Ph y	124	247	124	124	148	124	741	1780
				BL		70.79	141.00	70.79	70.79	84.49	70.79	423.00	1016.14
						7850.57	12128.16	6341.81	9244.65	10593.47	8334.73	9463.51	74183.02

	Post-harvest/HH Consumption (10%)					785.06	1022.61	1212.82	634.18	924.46	1059.35	833.47	946.35	7418.3
	Repairs & maintenance of farm assets (20%)					1570.11	2045.22	2425.63	1268.36	1848.93	2118.69	1666.95	1892.7	14836.6
	Sub Total													96437.92

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Barhpura	Basrehar	Bharthana	Chakarnagar	Jaswantnagar	Mahewa	Sefai	Takha	District Total
A.2 Water Resources														
1	Diesel Pump Sets--	80	No.	49500	Phy	95	195	135	75	155	135	135	75	1000
	Diesel Pump Sets--	80	No.	55550	BL	37.62	77.22	53.46	29.70	61.38	53.46	53.46	29.70	396.00
2	Drip Irrigation--	80	ha	99000	Phy	100	110	100	70	130	130	100	60	800
	Drip Irrigation--	80	ha	99000	BL	44.44	48.88	44.44	31.11	57.77	57.77	44.44	26.66	355.51
3	Solar PV Pump Sets (AC)--	80	No.	158900	Phy	35	30	35	35	25	25	25	25	240
	Solar PV Pump Sets (AC)--	80	No.	158900	BL	44.49	38.14	44.49	44.49	31.78	38.14	38.14	38.14	317.81

Solar PV Pump Sets (AC)--	80	No.	256400	Phy	35	20	25	40	25	30	25	25	225
					BL	71.79	41.02	51.28	82.05	51.28	61.54	51.28	461.52
Solar PV Pump Sets (AC)--	80	No.	361800	Phy	30	25	20	30	25	25	25	20	200
					BL	86.83	72.36	57.89	86.83	72.36	72.36	57.89	578.88
Sprinkler Irrigation -	80	ha	107000	Phy	35	35	25	45	25	25	25	25	240
					BL	29.96	29.96	21.40	38.52	21.40	21.40	21.40	205.44
Sprinkler Irrigation -	80	ha	182000	Phy	20	10	10	30	10	5	10	5	100
					BL	29.12	14.56	14.56	43.68	7.28	14.56	7.28	145.60
Sprinkler Irrigation - Mini Sprinkler 1 hac	80	ha	109000	Phy	40	35	35	50	35	35	35	35	300
					BL	34.88	30.52	30.52	43.60	30.52	30.52	30.52	261.60
Tube Well--	80	No.	33000	Phy	90	130	60	50	110	80	90	90	700
					BL	23.76	34.32	15.84	13.20	21.12	23.76	23.76	184.80
Tube Well--	80	No.	480000	Phy	90	100	90	70	90	80	100	80	700
					BL	345.60	384.00	345.60	268.80	307.20	384.00	307.20	2688.00
Tube Well--	80	No.	682000	Phy	15	10	20	45	45	45	30	20	230
					BL	81.84	54.56	109.12	245.52	245.52	163.68	109.12	1254.88
Sub Total													7040.12

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barhpura	Basrehar	Bharthana	Chakarnagar	Jaswantnagar	Maheva	Sefai	Takha	District Total
	A.3 Farm Mechanisation												
1	Combine harvester--	80	No.	2450000	Phy	2	1	1	1	1	1	1	9
					BL	39.20	19.60	19.60	19.60	19.60	19.60	19.60	176.40
2	Combine harvester-mounted wheel type-	80	No.	1800000	Phy	1	1	1	1	1	1	1	8
					BL	14.40	14.40	14.40	14.40	14.40	14.40	14.40	115.20
3	Drones--	80	No.	275000	Phy	4	4	4	4	4	4	4	32
					BL	8.80	8.80	8.80	8.80	8.80	8.80	8.80	70.40
4	Leveller-Laser Guided-Laser land leveller	80	No.	455000	Phy	20	8	10	18	8	8	8	89
					BL	72.80	29.12	36.40	65.52	29.12	29.12	29.12	323.96
5	Other machinery-Other Machinery & Equipments-Happy Seeder 12 tyne	80	No.	235000	Phy	11	6	6	10	6	6	6	57
					BL	20.68	11.28	11.28	18.80	11.28	11.28	11.28	107.16

6	Other machinery- Other Machinery & Equipments- Rotavator 60 inches	80	No.	210000	Phy	6	12	16	6	18	18	24	16	116
					BL	10.08	20.16	26.88	10.08	30.24	30.24	40.32	26.88	194.88
7	Other machinery- Other Machinery & Equipments- Supper Seeder	80	No.	185000	Phy	25	10	10	25	10	10	10	10	110
					BL	37.00	14.80	14.80	37.00	14.80	14.80	14.80	14.80	162.80
8	Power Tiller--	80	No.	203000	Phy	40	30	30	20	25	30	20	20	215
					BL	64.96	48.72	48.72	32.48	40.60	48.72	32.48	32.48	349.16
9	Thresher--	80	No.	180500	Phy	20	35	50	25	35	35	25	25	250
					BL	28.88	50.54	72.20	36.10	50.54	50.54	36.10	36.10	361.00
10	Tractor-With Implements & Trailer- Cultivator	80	No.	840000	Phy		15	18	23	15	18	18	19	126
					BL		100.80	120.96	154.56	100.80	120.96	120.96	127.68	846.72
11	Tractor-With Implements & Trailer- Cultivator 45 hp	80	No.	950000	Phy	9								9
					BL	68.40								68.40
	Sub Total													2776.08

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Barhpura	Basrehar	Bharthana	Chakarnagar	Jaswantnagar	Maheva	Sefai	Takha	District Total
	A.4 Plantation & Horticulture													
1	Floriculture-10mX10m	80	sq. m.	89400	Phy	5	5	5	10	10	5	10	10	60
					BL	3.58	3.58	3.58	7.15	7.15	3.58	7.15	7.15	42.92
2	Floriculture-60cm X30cm	80	ha	376900	Phy	4	5	8	2	5	2	2	2	30
					BL	12.06	15.08	24.12	6.03	15.08	6.03	6.03	6.03	90.46
3	Floriculture-75cm X75cm	80	ha	277400	Phy	4	2	2	5	4	4	2	2	25
					BL	8.88	4.44	4.44	11.10	8.88	8.88	4.44	4.44	55.50
4	Mushroom Cultivation--250 sqmt.	80	1000 Kg. per Cycle	211000	Phy	10	5	5	4	5	8	6	7	50
					BL	16.88	8.44	8.44	6.75	8.44	13.50	10.13	11.82	84.40
5	New Orchard - Tropical/ Sub Tropical Fruits--1.8mX1.8m	80	ha	167500	Phy	20	10	10	20	20	20	20	20	140
					BL	26.80	13.40	13.40	26.80	26.80	26.80	26.80	26.80	187.60
	New Orchard - Tropical/ Sub Tropical Fruits--1.8mX1.8m	80	ha	189300	Phy	10	10	10	10	20	10	10	10	90
					BL	15.14	15.14	15.14	15.14	30.29	15.14	15.14	15.14	136.27
6	New Orchard -	80	ha	72700	Phy	5	5	5	5	5	5	5	5	40



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)	Barhpura	Basrehar	Bharthana	Chakarnagar	Jaswantnagar	Maheva	Sefai	Takha	District Total
	A.6 Forestry												
1	Plantation-Bamboo-5 m x 5 m	80	ha	86636	Phy	30	10	30	10	10	10	10	120
					BL	20.79	6.93	20.79	6.93	6.93	6.93	6.93	83.16
2	Plantation-Eucalyptus-3 m x 1.5 m	80	ha	93176	Phy	30	20	30	10	15	10	25	150
					BL	22.36	14.91	22.36	7.45	11.18	7.45	18.64	111.80
3	Plantation-Poplar-5 m x 4 m	80	ha	235040	Phy	40	20	40	20	20	20	20	200
					BL	75.21	37.61	75.21	37.61	37.61	37.61	37.61	376.08
4	Plantation-Teak-2 m x 2 m	80	ha	163310	Phy	40	40	40	35	35	35	35	300
					BL	52.26	52.26	52.26	45.73	45.73	45.73	45.73	391.96
	Sub Total												963.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Barhpura	Basreha	Bharthana	Chakarnaga	Jaswantnagar	Maheva	Sefai	Takha	District Total
A.7 Animal Husbandry - Dairy														
1	Buffalo Farming--	80	1+1	248000	Phy	35	55	45	35	65	35	35	35	340
					BL	69.44	109.12	89.28	69.44	128.96	69.44	69.44	69.44	674.56
2	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	219000	Phy	40	25	25	25	50	60	40	25	290
					BL	70.08	43.80	43.80	43.80	87.60	105.12	70.08	43.80	508.08
3	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	101300	Phy	25	45	60	25	60	70	80	45	410
					BL	202.60	364.68	486.24	202.60	486.24	567.28	648.32	364.68	3322.64
4	Dairy Marketing Outlet/ Parlour--	80	No.	400000	Phy	5	1	3	3	3	2	3	3	23
					BL	16.00	3.20	9.60	9.60	9.60	6.40	9.60	9.60	73.60
5	Graded Buffalo Farming--10 animals 15 litre per day	80	5+5	248000	Phy	30	20	15	10	15	25	20	15	150
					BL	59.52	39.68	29.76	19.84	29.76	49.60	39.68	29.76	297.60
6	Indigenous Cattle Farming--Sahiwal/Tharparkar/Red Sindhi	80	1+1	218000	Phy	40	60	50	40	70	40	40	40	380
					BL	69.76	104.64	87.20	69.76	122.08	69.76	69.76	69.76	662.72
	Sub Total													5539.20

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barhpura	Basreha	Bharthana	Chakarnagar	Jaswantnagar	Maheva	Sefai	Takha	District Total
A.8 Working Capital - AH - Dairy/Drought animal													
1	Buffalo Farming_Buffalo Farming_Etawah	100	1+1	5250	Ph 310	460	385	380	535	320	310	310	3010
2	Indigenous Cattle Farming_Cross bred Farming_Etawah	100	2	5030	Ph 180	180	180	210	180	180	310	180	1600
3	Indigenous Cattle Farming_Indigenous Cattle Farming_Etawah	100	2	3450	Ph 180	180	180	210	180	180	310	180	1600
	Sub Total												2937.06

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barhpura	Basreha	Bharthana	Chakarnagar	Jaswantnagar	Maheva	Sefai	Takha	District Total
A.9 Animal Husbandry - Poultry													
1	Commercial Broiler Farming--	80	5000	2458000	Phy 2	2	2	2	2	2	2	2	16
	Commercial	80	5000	5846000	Phy 2	2	2	2	2	2	2	2	16

	Broiler Farming--				BL	93.54	93.54	93.54	93.54	93.54	93.54	93.54	748.32
2	Commercial Layer Farming--	80	10000	11642000	Phy	1	1	1	1	1	1	1	7
	Sub Total				BL	93.14	93.14	93.14	93.14	93.14	93.14	93.14	651.98
													1714.94
A.10 Working Capital - AH - Poultry													
Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barhpur	Basreha	Bharthan	Chakarnaga	Jaswantnaga	Maheva	Sefai	Takha	Distric t Total
1	Broiler Farming_Others_Etawah	100	1000	378000	20	10	20	20	20	5	20	10	125
				Phy	75.60	37.80	75.60	75.60	75.60	18.90	75.60	37.80	472.50
	Sub Total												472.50
A.11 Animal Husbandry - SGP													
Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barhpur	Basreha	Bharthan	Chakarnaga	Jaswantnaga	Maheva	Sefai	Takha	Distric t Total

1	Goat - Rearing Unit-- Barbari/Sirohi/Jamunap ari	80	20+ 1	414000	Ph y	170	80	85	170	140	130	90	75	940
2	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+ 2	109500	Ph y	10	5	6	18	5	5	6	5	60
3	Sheep - Rearing Unit-- Nali/Graded Nali/CB Merino	80	20+ 1	379000	Ph y	4	4	4	4	4	4	4	2	30
	Sub Total													3729.85

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barhpura	Basrehar	Bharthana	Chakarnagar	Jaswantnagar	Maheva	Sefai	Takha	District Total
	A.12 Working Capital - AH - Others/SR												
1	Goat Farming_Rearing Unit - Semi- intensive_Etawah	100	20+1	61000	Phy BL	100	70	70	90	70	80	70	620
	Sub Total												378.20

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barhpura	Basrehar	Bharthana	Chakarnagar	Jaswantnagar	Maheva	Sefai	Takha	District Total
A.13 Fisheries													
1	Aquaculture inputs production--	80	No.	4000000	Phy	1		1	1		1		4
					BL	32.00		32.00	32.00		32.00		128.00
2	Aquaculture inputs production-- Mini Fish Feed Mill 2 Ton per day	80	No.	3000000	Phy	1	1	1		1			4
					BL	24.00	24.00	24.00		24.00			96.00
3	Fish Culture --Integrated fish farming livestock cum fish	80	ha	100000	Phy	10	5	10	15	5	10	10	75
					BL	8.00	4.00	8.00	12.00	4.00	8.00	8.00	60.00
4	Fish marketing-- Three wheeler	80	No.	300000	Phy	5		2	1	1			9
					BL	12.00		4.80	2.40	2.40			21.60
5	Fish Seed Hatchery--	80	ha	2500000	Phy	1	1				1		3
					BL	20.00	20.00				20.00		60.00
6	Integrated Pisciculture --Paddy cum fish cultivation	80	ha	100000	Phy	5	10	5	5	10	10	10	65
					BL	4.00	8.00	4.00	4.00	8.00	8.00	8.00	52.00
7	Ornamental Fish Hatchery--	80	No.	50000	Phy	5	1	1	1	1	5	5	24
					BL	2.00	0.40	0.40	0.40	0.40	2.00	2.00	9.60

	Ornamental Fish Hatchery--	80	No.	1000000	Phy	1		1		1		1		4
					BL	8.00		8.00		8.00		8.00		32.00
	Sub Total													459.20
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barhpu	Basreh	Bhartha	Chakarnag	Jaswantnag	Mahe	Sefa	Takha	District Total	
A.14 Working Capital - Fisheries														
1	Marketing Activities_Kiosk_kiosk/Outlets/mobile van/Aquashop	100	Per unit	160000	Phy	30	15	15	30	15	15	15	150	
					BL	48.00	24.00	24.00	48.00	24.00	24.00	24.00	240.00	
	Sub Total												240.00	
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barhpura	Basreh	Bharthana	Chakarnagar	Jaswantnagar	Mahe	Sefa	Takha	District Total	
A.15 Farm Credit														
1	Animal Driven Carts-Conventional Bullock Cart-	85	No.	90000	Phy	5	5	5	5	5	5	5	40	
					BL	3.83	3.83	3.83	3.83	3.83	3.83	3.83	30.64	

2	Integrated Farming--Crop + Dairy (1ha)	90	ha	450000	Phy	3	3	1	2	2	1	1	1	14
					BL	12.15	12.15	4.05	8.10	8.10	4.05	4.05	4.05	56.70
3	Integrated Farming--Crop + Plantation (1.50 ha)	90	ha	650000	Phy	5	5	3	5	5	2	3	2	30
					BL	29.25	29.25	17.55	29.25	29.25	11.70	17.55	11.70	175.50
4	Two Wheeler Loans --	85	No.	100000	Phy	25	20	30	25	30	25	20	15	190
					BL	21.25	17.00	25.50	21.25	25.50	21.25	17.00	12.75	161.50
	Sub Total					66.48	62.23	50.93	62.43	66.68	40.83	42.43	32.33	424.34
	Total Farm Credit (sum of A.1 to A.15)													124378.18
Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Barhpur	Basreha	Bharthana	Chakarnagar	Jaswantnagar	Maheva	Sefai	Takha	District Total
	B. Agriculture Infrastructure													
	B.1 Storage Facilities													
1	Cold Storage--5000 Mt	80	No.	4000000	Phy	2	1	3	1	4	1	2	1	15
					BL	640.00	320.00	960.00	320.00	1280.00	320.00	640.00	320.00	4800.00

3	Cold Storage- For Dairy Products -	85 No.	3500000	Ph y	4	2	4	5	5	2	4	1	27
				BL	119.00	59.50	119.00	148.75	148.75	59.50	119.00	29.75	803.25
2	Cold Storage-- Solar Cold Storage (15ftx8ftx10ft)	90 No.	3300000	Ph y	8	5	6	5	5	5	6	6	46
				BL	237.60	148.50	178.20	148.50	148.50	148.50	178.20	178.20	1366.20
4	Godown--/ Rural Godown (500 MT)	75 No.	1500000	Ph y	3	2	2	5	2	2	2	3	21
				BL	33.75	22.50	22.50	56.25	22.50	22.50	22.50	33.75	236.25
5	Godown-Silo- 1000 MT	75 No.	5000000	Ph y	12	12	12	10	10	5	10	2	73
				BL	450.00	450.00	450.00	375.00	375.00	187.50	375.00	75.00	2737.50
6	Market Yard--	70 No.	1500000	Ph y	4	2	4	2	4	2	4	2	24
				BL	42.00	21.00	42.00	21.00	42.00	21.00	42.00	21.00	252.00
	Sub Total												10195.20

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barhpura	Basrehar	Bharthana	Chakarnagar	Jaswantnagar	Mahewa	Sefai	Takha	District Total
	B.2 Land Development												

1	Farm Ponds/ Water Harvesting Structures-- 20 m X 20 m	80	No.	100000	Phy	60	30	40	70	40	50	10	20	320
2	On Farm development (OFD) Works --	80	m.	75000	Phy	80	10	20	80	20	60	20	20	310
3	Precision Farming-Use of Kisan Drones-Drone Pest Spray (1unit for 8000 acres per annum)	80	ha	220000	Phy	1	1	1	1	1	1	1	1	8
4	Reclamation of Problem Soils--5-8 t Gypsum + 1 DP + Dhaincha crop	80	ha	43600	BL	17.60	17.60	17.60	17.60	17.60	17.60	17.60	17.60	140.80
	Sub Total					60	10	40	30	50	10	40	10	250
						20.93	3.49	13.95	10.46	17.44	3.49	13.95	3.49	87.20
														670.00
Sr No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Barhpur a	Basreha r	Bharthan a	Chakarnaga r	Jaswantnaga r	Mahe a	Sefai	Takha	District Total
B.3	Agriculture Infrastructure													

e - Others																				
1	Compost/ Vermi Compost-Agro. Waste Compost-100 TPA	80	No.	1900000	Ph y	2	1	2	2	1	2	1	2	1	2	1	13			
					BL	304.00	152.00	304.00	304.00	152.00	304.00	152.00	304.00	152.00	304.00	152.00	1976.00			
2	Compost/ Vermi Compost - Compost - NADEP Compost-10 TPA	80	No.	29000	Ph y	20	35	25	25	40	25	60	25	20	250					
					BL	4.64	8.12	5.80	5.80	9.28	13.92	4.64	5.80	4.64	58.00					
3	Compost/ Vermi Compost-Vermi Compost- 10*6*2.5	80	No.	31000	Ph y	25	35	20	25	35	25	55	25	25	245					
					BL	6.20	8.68	4.96	6.20	8.68	13.64	6.20	6.20	6.20	60.76					
4	Compost/ Vermi Compost-Vermi Compost- Commercial vermi compost 150 TPA	80	No.	750000	Ph y	1	1	1	2	1	2	1	1	1	10					
					BL	6.00	6.00	6.00	12.00	6.00	12.00	12.00	6.00	6.00	60.00					
5	Seed Processing- All Seed Types-	85	No.	2500000	Ph y	1	1	1	1	1	1	1	1	1	8					
					BL	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	170.00					
	Sub Total														2324.76					
	Total (B.1+B.2+B.3)														13189.96					

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Barhpura	Basrehar	Bharthana	Chakarnagar	Jaswantnagar	Maheva	Sefai	Takha	District Total
	C. Ancillary Activities													
	C.1 Food & Agro Processing													
1	Bakery & Confectionery Unit--	85	No.	1500000	Phy	40	30	25	20	20	15	20	20	190
					BL	510.00	382.50	318.75	255.00	255.00	191.25	255.00	255.00	2422.50
2	Dairy Processing Unit--	85	No.	700000	Phy	50	30	40	30	30	30	30	20	260
					BL	297.50	178.50	238.00	178.50	178.50	178.50	178.50	119.00	1547.00
3	Dal/ Pulses Mill--	85	No.	1000000	Phy	1	1	1	1	1	1	1	1	8
					BL	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	68.00
4	Food Grain Processing- Flour Mill-	85	No.	1500000	Phy	20	15	20	19	15	15	20	15	139
					BL	255.00	191.25	255.00	242.25	191.25	191.25	255.00	191.25	1772.25

5	Food Grain Processing- Sorting & Grading-Grain Grading with 1000 MT warehouse	90	No.			6000000	Phy	3	1	54.00	54.00	54.00	54.00	1	1	1	13
								162.00									
6	Fruit Processing --	85	No.			200000	Phy	120	45	75				45	30	420	
								204.00	76.50	127.50				76.50	51.00	714.00	
7	Fruit Processing - Chips-	85	No.			2000000	Phy	2	1	2				1	1	10	
								34.00	17.00	34.00				17.00	17.00	170.00	
8	Fruit Processing - Jam, jelly & Squash -	85	No.			200000	Phy	12	9	9				9	10	76	
								20.40	15.30	15.30				15.30	15.30	129.20	
9	Fruit Processing - Pickle-	85	No.			200000	Phy	8	6	6				6	7	51	
								13.60	10.20	10.20				10.20	10.20	86.70	
10	Honey & Honey Products-- Honey processing Unit	85	No.			2000000	Phy	2								5	
								34.00						51.00		85.00	
11	Meat & Poultry	85	No.			500000	Phy	20	5	10				10	5	80	

	Processing--				BL	85.00	21.25	42.50	42.50	42.50	21.25	42.50	42.50	340.00
12	Oil Extraction-- /Mustard Processing	85	No.	1000000	Phy	20	8	17	20	12	15	10	10	112
					BL	170.00	68.00	144.50	170.00	102.00	127.50	85.00	85.00	952.00
	Oil Extraction-- /Mustard Processing	85	No.	8200000	Phy	2	1	2	3	2	1	2	2	15
					BL	139.40	69.70	139.40	209.10	139.40	69.70	139.40	139.40	1045.50
	Rice Processing --	75	No.	1000000	Phy	8	18	18	10	13	15	8	8	98
13					BL	60.00	135.00	135.00	75.00	97.50	112.50	60.00	60.00	735.00
	Rice Processing --	75	No.	8000000	Phy	1				1		1	1	4
					BL	60.00				60.00		60.00	60.00	240.00
14	Spice Processing--	85	No.	300000	Phy	12	4	5	12	3	5	3	4	48
					BL	30.60	10.20	12.75	30.60	7.65	12.75	7.65	10.20	122.40
	Sub Total													11131.55

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Barhpura	Basrehar	Bharthana	Chakarnagar	Jaswantnagar	Maheva	Sefai	Takha	District Total
	C.2 Ancillary Activities													
1	Agri Clinic & Agri Business Centers--	90	No.	1500000	Phy	2	1	2	2	2	1	2	2	14
					BL	27.00	13.50	27.00	27.00	27.00	13.50	27.00	27.00	189.00
2	Custom Service Units/ Custom Hiring Centers--	80	No.	8500000	Phy	1	1	1	1	1	1	1	1	8
					BL	68.00	68.00	68.00	68.00	68.00	68.00	68.00	68.00	544.00
3	Loan to MFIs for Onlending to for Agri. Purposes--	90	No.	1000000	Phy	10	6	6	2	2	4	3	2	35
					BL	90.00	54.00	54.00	18.00	18.00	36.00	27.00	18.00	315.00
4	Loan to PACS/ FSS/ LAMPS--	90	No.	1500000	Phy	18	7	12	7	12	7	12	7	82
					BL	243.00	94.50	162.00	94.50	162.00	94.50	162.00	94.50	1107.00
	Sub Total													2155.00
	Total (C.1+C2)													13286.55
	Total (A+B+C)													150854.69

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Barhpur	Basreha	Bharthan	Chakarnaga	Jaswantnaga	Maheva	Sefai	Takha	District Total
	II. Micro, Small and Medium Enterprises (MSME)													
1	Manufacturing Sector - Term Loan-Medium-	80	No.	1000000000	Phy	3	1	2	1	1	1	1	1	11
					BL	3000.00	1000.00	2000.00	1000.00	1000.00	1000.00	1000.00	1000.00	11000.00
2	Manufacturing Sector - Term Loan-Micro-	80	No.	80000000	Phy	1200	1000	1000	900	1100	1000	1100	800	8100
					BL	9600.00	8000.00	8000.00	7200.00	8800.00	8000.00	8800.00	6400.00	64800.00
3	Manufacturing Sector - Term Loan-Small-	80	No.	2000000000	Phy	15	6	10	6	10	7	10	6	70
					BL	3000.00	1200.00	2000.00	1200.00	2000.00	1400.00	2000.00	1200.00	14000.00
4	Manufacturing Sector - Working Capital-Medium-	80	No.	2000000000	Phy	4	1	3	1	2	1	2	1	15
					BL	800.00	200.00	600.00	200.00	400.00	200.00	400.00	200.00	3000.00

5	Manufacturing Sector - Working Capital-Micro-	80	No.	1600000	Phy	1250	950	1150	900	1050	950	1050	780	8080
					BL	2000.00	1520.00	1840.00	1440.00	1680.00	1520.00	1680.00	1248.00	12928.00
6	Manufacturing Sector - Working Capital-Small-	80	No.	4000000	Phy	15	6	11	6	10	6	10	6	70
					BL	600.00	240.00	440.00	240.00	400.00	240.00	400.00	240.00	2800.00
7	Overdraft to PMJDY Account Holders--	100	No.	80000	Phy	225	250	246	210	208	265	120	226	1750
					BL	22.50	25.00	24.60	21.00	20.80	26.50	12.00	22.60	175.00
8	Service Sector - Term Loan-Medium-	80	No.	5000000	Phy	2		1		1		1		5
					BL	2000.00		1000.00		1000.00		1000.00		5000.00
9	Service Sector - Term Loan-Micro-	80	No.	800000	Phy	600	450	550	450	500	450	500	450	3950
					BL	4800.00	3600.00	4400.00	3600.00	4000.00	3600.00	4000.00	3600.00	31600.00
10	Service Sector - Term Loan-Small-	80	No.	2000000	Phy	4	1	3	1	2	2	3	1	17

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Barhpura	Basrehar	Bharthana	Chakarnagar	Jaswantnagar	Maheva	Sefai	Takha	District Total
	V. Housing													
1	Purchase/ Construction of a Dwelling Unit (Individual)-	85	No. 2000000		Phy	55	25	30	20	40	20	40	20	250
					BL	935.00	425.00	510.00	340.00	680.00	340.00	680.00	340.00	4250.00
2	Repair of Dwelling Units--	85	No. 600000		Phy	45	15	20	10	30	10	30	10	170
					BL	229.50	76.50	102.00	51.00	153.00	51.00	153.00	51.00	867.00
	Total Housing													5117.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Barhpura	Basrehar	Bharthana	Chakarnagar	Jaswantnagar	Maheva	Sefai	Takha	District Total
	VI. Social Infrastructure													
1	Drinking Water--	85	No. 500000		Phy	10	6	12	6	12	3	3	12	64
					BL	42.50	25.50	51.00	25.50	51.00	12.75	12.75	51.00	272.00

2	Education--	85	No. 10000000	Phy	2	1	1	1	1	1	1	1	1	10
				BL	170.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	850.00
3	Healthcare-Hospital-	85	No. 10000000	Phy	1	1	1	1	1	1	1	1	1	8
				BL	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	85.00	680.00
4	Sanitation--	85	No. 25000	Phy	40	30	35	35	30	35	30	35	35	270
				BL	8.50	6.38	7.44	7.44	6.38	7.44	6.38	7.44	7.44	57.40
	Total Social Infrastructure													1859.40

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barhpura	Basrehar	Bharthana	Chakarnagar	Jaswantnagar	Maheva	Sefai	Takha	District Total
	VII. Renewable Energy												
1	Solar Energy-Roof Top Solar	90	No. 150000	Phy	150	50	100	150	140	100	100	80	870

PV System with Battery-				BL	202.50	67.50	135.00	202.50	189.00	135.00	135.00	108.00	1174.50
Total Renewable Energy													1174.50

Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Barhpura	Basreha	Bharthana	Chakarnagar	Jaswantnagar	Maheva	Sefai Takha	District Total
	VIII. Others												
1	SHGs/ JLGs--JLG	100	No.	15000	Phy	25	25	25	50	50	50	25	270
				0	BL	37.50	37.50	37.50	75.00	75.00	75.00	37.50	405.00
2	SHGs/ JLGs--SHG	100	No.	20000	Phy	300	310	330	270	320	340	280	2440
				0	BL	600.00	620.00	660.00	540.00	640.00	680.00	580.00	4880.00
	Total Others												5285.00
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)												323173.59

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	65400.00	58925.00	72634.00	65907.00	53737.00	48001.00	60310.00		
RCBs	7000.00	5923.00	7525.00	6523.00	21277.00	1241.00	15574.00		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
RRBs	18700.00	15855.00	19591.00	17435.00	14398.00	22276.00	20368.00		
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
Sub total (A)	91100.00	80703.00	99750.00	89865.00	89412.00	71518.00	96252.00		
Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBS	9650.00	7038.00	10602.00	8487.00	21348.00	55323.00	23617.00		
RCBs	800.00	312.00	804.00	742.00	4055.00	41.00	4961.00		
SCARDB	0.00	0.00	0.00	0.00	1000.00	325.00	0.00		

RRBs	1800.00	50.00	1744.00	2021.00	7080.00	2392.00	7621.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	12250.00	7400.00	13150.00	11250.00	33483.00	58081.00	36199.00

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	75050.00	65963.00	83236.00	74394.00	75085.00	103324.00	83927.00
RCBs	7800.00	6235.00	8329.00	7265.00	25332.00	1282.00	20535.00
SCARDB	0.00	0.00	0.00	0.00	1000.00	325.00	0.00
RRBs	20500.00	15905.00	21335.00	19456.00	21478.00	24668.00	27989.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	103350.00	88103.00	112900.00	101115.00	122895.00	129599.00	132451.00

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	10450.00	8717.00	11231.00	9852.00	14448.00	89681.00	73300.00
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	1450.00	460.00	1464.00	1231.00	5189.00	2445.00	20625.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	11900.00	9177.00	12695.00	11083.00	19637.00	92126.00	93925.00

Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	8175.00	8337.00	10071.00	8581.00	8329.00	3756.17	9728.00
RCBs	0.00	0.00	0.00	0.00	880.00	75.00	662.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	900.00	373.00	1160.00	1083.00	2981.00	109.00	3250.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	9075.00	8710.00	11231.00	9664.00	12190.00	3940.17	13640.00

Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	93675.00	83017.00	104538.00	92827.00	97862.00	196761.17	166955.00
RCBs	7800.00	6235.00	8329.00	7265.00	26212.00	1357.00	21197.00
SCARDB	0.00	0.00	0.00	0.00	1000.00	325.00	0.00
RRBs	22850.00	16738.00	23959.00	21770.00	29648.00	27222.00	51864.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	124325.00	105990.00	136826.00	121862.00	154722.00	225665.17	240016.00

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
C L	58925.00	5923.00	0.00	15855.00	0.00	65907.00	6523.00	0.00	17435.00	0.00	89865.00

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
C L	48001.00	1241.00	0.00	22276.00	0.00	60310.00	15574.00	0.00	20368.00	0.00	96252.00

Table 2: Term Loan

Particulars	2021-22					2022-23					Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others	
W S											0.00
L D											0.00
F M											0.00
P & H											0.00
AH -D											0.00
AH -P											0.00
AH - S G P											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	7038.00	312.00	0.00	50.00	0.00	7400.00	8487.00	742.00	0.00	2021.00	0.00						11250.00
Sub total	7038.00	312.00	0.00	50.00	0.00	7400.00	8487.00	742.00	0.00	2021.00	0.00						11250.00
Grand Total (I +II)	65963.00	6235.00	0.00	15905.00	0.00	88103.00	74394.00	7265.00	0.00	19456.00	0.00						101115.00

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					Total
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	Total
W S						0.00	3446.00	649.00	0.00	1066.00	0.00	5161.00
L D						0.00	1440.00	306.00	0.00	444.00	0.00	2190.00
F M						0.00	1552.00	402.00	0.00	468.00	0.00	2422.00
P & H						0.00	627.00	128.00	0.00	189.00	0.00	944.00
AH - D						0.00	2916.00	482.00	0.00	1057.00	0.00	4455.00
AH - P						0.00	1041.00	288.00	0.00	405.00	0.00	1734.00
AH - S G P						0.00	1786.00	288.00	0.00	405.00	0.00	2479.00
F D						0.00	629.00	96.00	0.00	189.00	0.00	914.00
F & W						0.00	421.00	80.00	0.00	135.00	0.00	636.00
S G & M F						0.00	5981.00	1328.00	0.00	2036.00	0.00	9345.00
A & F						0.00	2204.00	514.00	0.00	741.00	0.00	3459.00
OTH	55323.00	41.00	325.00	2392.00	0.00	58081.00	1574.00	400.00	0.00	486.00	0.00	2460.00
Sub total	55323.00	41.00	325.00	2392.00	0.00	58081.00	23617.00	4961.00	0.00	7621.00	0.00	36199.00
Grand Total (I +II)	103324.00	1282.00	325.00	24668.00	0.00	129599.00	83927.00	20535.00	0.00	27989.00	0.00	132451.00

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	1500000
2	Animal Driven Carts	Conventional Bullock Cart		No.	90000
3	Aquaculture inputs production			No.	3000000
4	Aquaculture inputs production			No.	4000000
5	Bakery & Confectionery Unit			No.	1500000
6	Buffalo Farming			1+1	248000
7	Cold Storage			No.	3300000
8	Cold Storage			No.	40000000
9	Cold Storage	For Dairy Products		No.	3500000
10	Combine harvester			No.	2450000
11	Combine harvester	Tractor mounted wheel type		No.	1800000
12	Commercial Broiler Farming			5000	2458000
13	Commercial Broiler Farming			5000	5846000
14	Commercial Layer Farming			10000	11642000
15	Compost/ Vermi Compost	Vermi Compost		No.	750000
16	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
17	Compost/ Vermi Compost	Agro. Waste Compost		No.	19000000
18	Compost/ Vermi Compost	Vermi Compost		No.	31000
19	Crossbred Cattle Farming			1+1	219000
20	Custom Service Units/ Custom Hiring Centers			No.	8500000

21	Dairy Cow and Heifer rearing				2	1013000
22	Dairy Marketing Outlet/ Parlour				No.	400000
23	Dairy Processing Unit				No.	700000
24	Dal/ Pulses Mill				No.	1000000
25	Diesel Pump Sets				No.	49500
26	Diesel Pump Sets				No.	55550
27	Drinking Water				No.	500000
28	Drip Irrigation				ha	99000
29	Drones				No.	275000
30	Education				No.	10000000
31	Education Loans			Study in India	No.	1000000
32	Farm Ponds/ Water Harvesting Structures				No.	100000
33	Fish Culture				ha	100000
34	Fish marketing				No.	300000
35	Fish Seed Hatchery				ha	2500000
36	Floriculture				ha	376900
37	Floriculture				ha	277400
38	Floriculture				sq. m.	89400
39	Food Grain Processing			Flour Mill	No.	1500000
40	Food Grain Processing			Sorting & Grading	No.	6000000
41	Fruit Processing			Jam, jelly & Squash	No.	200000
42	Fruit Processing				No.	200000
43	Fruit Processing			Chips	No.	2000000
44	Fruit Processing			Pickle	No.	200000

45	Goat		Rearing Unit		20+1	414000
46	Godown		Silo		No.	5000000
47	Godown				No.	1500000
48	Graded Buffalo Farming				5+5	248000
49	Healthcare		Hospital		No.	10000000
50	Honey & Honey Products				No.	2000000
51	Indigenous Cattle Faming				1+1	218000
52	Integrated Farming				ha	450000
53	Integrated Farming				ha	650000
54	Integrated Pisciculture				ha	100000
55	Leveller		Laser Guided		No.	455000
56	Loan to MFIs for Onlending to for Agri. Purposes				No.	1000000
57	Loan to PACS/ FSS/ LAMPS				No.	1500000
58	Manufacturing Sector		Working Capital	Small	No.	5000000
59	Manufacturing Sector		Working Capital	Micro	No.	200000
60	Manufacturing Sector		Working Capital	Medium	No.	25000000
61	Manufacturing Sector		Term Loan	Medium	No.	125000000
62	Manufacturing Sector		Term Loan	Micro	No.	1000000
63	Manufacturing Sector		Term Loan	Small	No.	25000000
64	Market Yard				No.	1500000
65	Meat & Poultry Processing				No.	500000
66	Mushroom Cultivation				1000 Kg. per Cycle	211000
67	New Orchard		Tropical/ Sub Tropical Fruits		ha	72700

68	New Orchard	Tropical/ Sub Tropical Fruits	ha	189300
69	New Orchard	Tropical/ Sub Tropical Fruits	ha	154300
70	New Orchard	Tropical/ Sub Tropical Fruits	ha	70800
71	New Orchard	Tropical/ Sub Tropical Fruits	ha	167500
72	Nursery		ha	1967700
73	Oil Extraction		No.	1000000
74	Oil Extraction		No.	8200000
75	On Farm development (OFD) Works		m.	75000
76	Ornamental Fish Hatchery		No.	50000
77	Ornamental Fish Hatchery		No.	1000000
78	Other machinery	Other Machinery & Equipments	No.	235000
79	Other machinery	Other Machinery & Equipments	No.	185000
80	Other machinery	Other Machinery & Equipments	No.	210000
81	Overdraft to PMJDY Account Holders		No.	10000
82	Pig Breeding Unit		10+2	1095000
83	Plantation	Poplar	ha	235040
84	Plantation	Eucalyptus	ha	93176
85	Plantation	Teak	ha	163310
86	Plantation	Bamboo	ha	86636
87	Power Tiller		No.	203000
88	Precision Farming	Use of Kisan Drones	ha	2200000

89	Protection Structure	Poly/ Green Housing		Sq.m.	1298500
90	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
91	Reclamation of Problem Soils		5	ha	43600
92	Repair of Dwelling Units			No.	600000
93	Rice Processing			No.	1000000
94	Rice Processing			No.	8000000
95	Sanitation			No.	25000
96	Seed Processing	All Seed Types		No.	2500000
97	Service Sector	Term Loan	Medium	No.	125000000
98	Service Sector	Term Loan	Micro	No.	1000000
99	Service Sector	Term Loan	Small	No.	25000000
100	Service Sector	Working Capital	Medium	No.	25000000
101	Service Sector	Working Capital	Micro	No.	200000
102	Service Sector	Working Capital	Small	No.	5000000
103	Sheep	Rearing Unit		20+1	379000
104	SHGs/ JLGs			No.	200000
105	SHGs/ JLGs			No.	150000
106	Solar Energy	Roof Top Solar PV System with Battery		No.	150000
107	Solar PV Pump Sets (AC)			No.	256400
108	Solar PV Pump Sets (AC)			No.	158900
109	Solar PV Pump Sets (AC)			No.	361800
110	Spice Processing			No.	300000
111	Sprinkler Irrigation			ha	109000
112	Sprinkler Irrigation			ha	107000

113	Sprinkler Irrigation			ha	182000
114	Thresher			No.	180500
115	Tractor	With Implements & Trailer		No.	950000
116	Tractor	With Implements & Trailer		No.	840000
117	Tube Well			No.	480000
118	Tube Well			No.	682000
119	Tube Well			No.	33000
120	Two Wheeler Loans			No.	100000

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	Onion/ Piyaz/ Kanda ()		37832
2	Annual Vegetables	Tomato/ Tamatar ()		44291
3	Annual Vegetables	Potato/ Aloo (Irrigated)		75449
4	Broiler Farming	Others_Etawah	1000	378000
5	Buffalo Farming	Buffalo Farming_Etawah		52500
6	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)		17903
7	Cereals	Maize/ Makka (Irrigated)		22793
8	Cereals	Barley/ Jav (Irrigated)		23644
9	Cereals	Wheat/ Gehu (Irrigated)		33648
10	Cereals	Rice/ Chaval/ Dhan (Irrigated)		34901
11	Goat Farming	Rearing Unit _ Semi_intensive_Etawah		61000
12	Indigenous Cattle Farming	Indigenous Cattle Farming_Etawah	2	34500
13	Indigenous Cattle Farming	Cross bred Farming_Etawah	2	50300
14	Marketing Activities	Kiosk_kiosk/Outlets/mobile van/Aquashop		160000
15	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		18415
16	Pulses	Mungbean/ Mung/ Moong/ Green Gram (Irrigated)		15709

17	Pulses	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)		15709
18	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)		19626
19	Spices & Condiments	Garlic/ Lahasun (Irrigated)		57085

Abbreviations

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

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

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

Name and address of DDM

Name	Arun Kumar
Designation	DDM NABARD
Address 1	H.No. 12 A
Address 2	Friend Colony
Post Office	Etawah HO
District	Etawah
State	Uttar Pradesh
Pincode	206001
Telephone No.	5688352080
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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



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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, 7 th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125 ☎: 011-41538678/25745103 🌐: www.nabcons.com		

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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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.

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