



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



फर्रुखाबाद  
Farrukhabad

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: Farrukhabad

State: Uttar Pradesh



**National Bank for Agriculture and Rural  
Development**

**Uttar Pradesh Regional Office, Lucknow**





## Foreward

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

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

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

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

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

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

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

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

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

**Pankaj Kumar**  
Chief General Manager

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Farrukhabad

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	Farrukhabad is a district in central Uttar Pradesh with a geographical area of 2181 sq km. Farrukhabad falls under the Kanpur division. The districts of Hardoi lie to the east Shahjahanpur to the north Mainpuri and Etah to the west and Kannauj to the south of this district.
2	Type of soil	The rivers Ganga Ramganga and Kali flow through the district. The district is divided into 7 development blocks including 872 villages. The soil in the district is alluvial which is excellent for agricultural production. The climate is hot and humid.
3	Primary occupation	District is dependent on the agricultural economy due to the continuous division of land holdings and it is mainly famous for dairy development potato production tobacco zari zardozi work etc. There are immense possibilities for development through formation of self-help groups and JLGs.
4	Land holding structure	About 94 of all farmers in district are small and marginal farmers. The share of small and marginal farmers in the total cultivable land of the district is around 73 percent.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	In FY 2023-24 the district achieved 52.16 percent of the target for crop loans 90.37 percent for term loans for agriculture and ancillary activities 133 percent for MSME . Thus achieving 69.31 percent of the total priority sector target.
2	CD Ratio	The Credit-Deposit (CD) ratio of the district as of March 31 2024 stands at 53.20 compared to 58 in the financial year 2022-23.
3	Investment credit in agriculture	The Agriculture Term Loan in the district for the financial year 2023-24 amounted to Rs. 35121 lakh.
4	Credit flow to MSMEs	MSME credit has the major share in the district annual credit priority sector disbursements. Besides the agriculture sector MSME is a major area for employment generation in district. Total priority sector MSME credit in the district during FY2024 has been Rs. 64892.33 Lakh.
5	Other significant credit flow, if any	

### 4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The credit potential for the year 2025-26 has been estimated at Rs.443288.12 lakhs. For the year 2025-26 the credit potential under crop loans has been estimated at Rs.179704.46 lakhs. Rs.170467.07 lakhs for MSME Sector and Rs.45858.25 lakhs for other priority sector loans.
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2	Projection for agriculture and its components	Potential Linked Plan (PLP) estimate for the FY 2025-26 projects a credit potential of Rs.179704.46 lakh for crop loans. Total agricultural credit potential for 2025-26 is estimated at Rs.226962.17 lakh including investments in agriculture infrastructure development and ancillary activities
3	Projection for MSMEs	According to the PLP estimate for 2025-26 the credit potential for Micro Small and Medium Enterprises (MSMEs) is projected at Rs.170467.07 lakhs.
4	Projection for other purposes	For 2025-26 the PLP estimate for other priority sectors indicates a credit potential of Rs.45858.25 Lakh. This includes Rs.10530 Lakh for education loans Rs.17807.50 Lakh for housing loans and Rs.6.40 Lakh for export credit.

## 5. Developmental Initiatives

1. Various government schemes such as the Agriculture Infrastructure Fund (AIF) and the Prime Minister Formalization of Micro Food Processing Enterprises (PMFME) in the agriculture sector are being implemented in the district.
2. Specific campaigns are also being conducted by the central government state government RBI NABARD and other bankers to ensure that farmers have Kisan Credit Cards and KCC Animal husbandry and Fishery.
3. Further Prime Ministers Employment Generation Programme (PMEGP) Mukhyamantri Yuva Swavalamban Yojana (MYSY) and PM Street Vendors AtmaNirbhar Nidhi (PMSVANidhi) are actively implemented in the district for employment generation and supporting MSMEs.
4. The state governments ODOP (One District One Product) scheme is being implemented in the district
5. The Pradhan Mantri Kisan Samman Nidhi provides a provision of Rs. 6000 per year to all farmers to the eligible farmers

6. Major programs from NABARD are the promotion of Farmer Producer Organizations (FPOs) establishment of Farmer Clubs Self-Help Group (SHG) linkages and skill and entrepreneurship development training programs. Additionally with financial support from NABARD two rural haat have been constructed.

## **6. Thrust Areas**

1. In 2025-26 the focus area will be the use of technology in agriculture. Technology-related projects can be adopted on a pilot basis.
2. MSME credit will be major thrust area since the district has minimal presence of industries.
3. For the year 2025-26 strengthening the cooperative institutions in the district and focusing on developing agriculture-based infrastructure with the perspective of making agriculture a sustainable and more income-generating economic activity has been indicated as the focus area.
4. In addition it is also necessary to promote producer organizations for aggregation of products and facilitate marketing facilities especially emphasizing storage and logistic services for agricultural produce

## **7. Major Constraints and Suggested Action Points**

1. The main economic activity in the district is agriculture but 94 of the land holdings are in the small and marginal category. Due to this agriculture is still in its traditional form and there is a lack of resources and mindset barriers in transforming it towards agri-business
2. Agriculture is still in its traditional form and there is a lack of resources and conceptual barriers to transforming it into an agri business.
3. This document also highlights the lack of basic infrastructure and provides some necessary suggestions for the construction of basic infrastructure for various sub-sectors such as crop production horticulture land development minor irrigation animal husbandry and other areas.
4. The main obstacles in the development of the agricultural sector in the district are the unavailability of necessary inputs such as improved seeds fertilizers veterinary services and electricity supply.

5. There is a huge scope for development of micro and small industries in the district.

## **8. Way Forward**

1. Through coordination between government agencies banks and development departments NABARD will promote capital formation in agricultural financing
2. This includes financial inclusion literacy and effective implementation of government subsidy schemes.
3. Bank financing should support joint liability groups cultivators and agricultural labourers.
4. Various government schemes such as Agri-Clinic Agri-Business Centers Agri Marketing Infrastructure PM Formalization of Micro Food Processing Enterprise scheme formation and promotion of FPOs Agriculture Infrastructure Fund National Livestock Mission etc needs to be implemented in the district.
5. It can be concluded that there is a need to increase capital formation in agriculture and ancillary sectors better monitoring and review of DCC/DLRC and BLBC meetings and effective implementation of the financial inclusion action plan with NABARD the State Government various departments
6. Through this PLP an attempt has been made to provide all stakeholders with a reference point so that the full potential of every available sector here can be harnessed for the overall development of the district.



## **Methodology of Preparation of Potential Linked Credit Plans**

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

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

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

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



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

#### 4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	<ul style="list-style-type: none"> <li>- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;</li> <li>- 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;</li> <li>- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;</li> <li>- Study the cropping pattern;</li> <li>- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and</li> <li>- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.</li> </ul>
2	Water Resources	<ul style="list-style-type: none"> <li>- MI potential is the area that can be brought under irrigation by ground and surface water;</li> <li>- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;</li> <li>- 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;</li> <li>- 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.;</li> <li>- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and</li> <li>- 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.</li> </ul>
3	Farm Mechanisation	<ul style="list-style-type: none"> <li>- 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;</li> </ul>

		<ul style="list-style-type: none"> <li>- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;</li> <li>- Adjustment of tractor potential with land holdings; and</li> <li>- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.</li> </ul>
4	Plantation and Horticulture	<ul style="list-style-type: none"> <li>- 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;</li> <li>- Feasibility and possibility of shifting from food crops to plantation crops;</li> <li>- Estimation of replanting by taking into account approximate economic life of a few plantation crops; and</li> <li>- Estimation of potential for rejuvenation of existing plantations.</li> </ul>
5	Animal Husbandry – Dairy	<ul style="list-style-type: none"> <li>- Collection of data on number of milch animals as per the latest census;</li> <li>- 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</li> <li>- 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.</li> </ul>

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

		- 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.

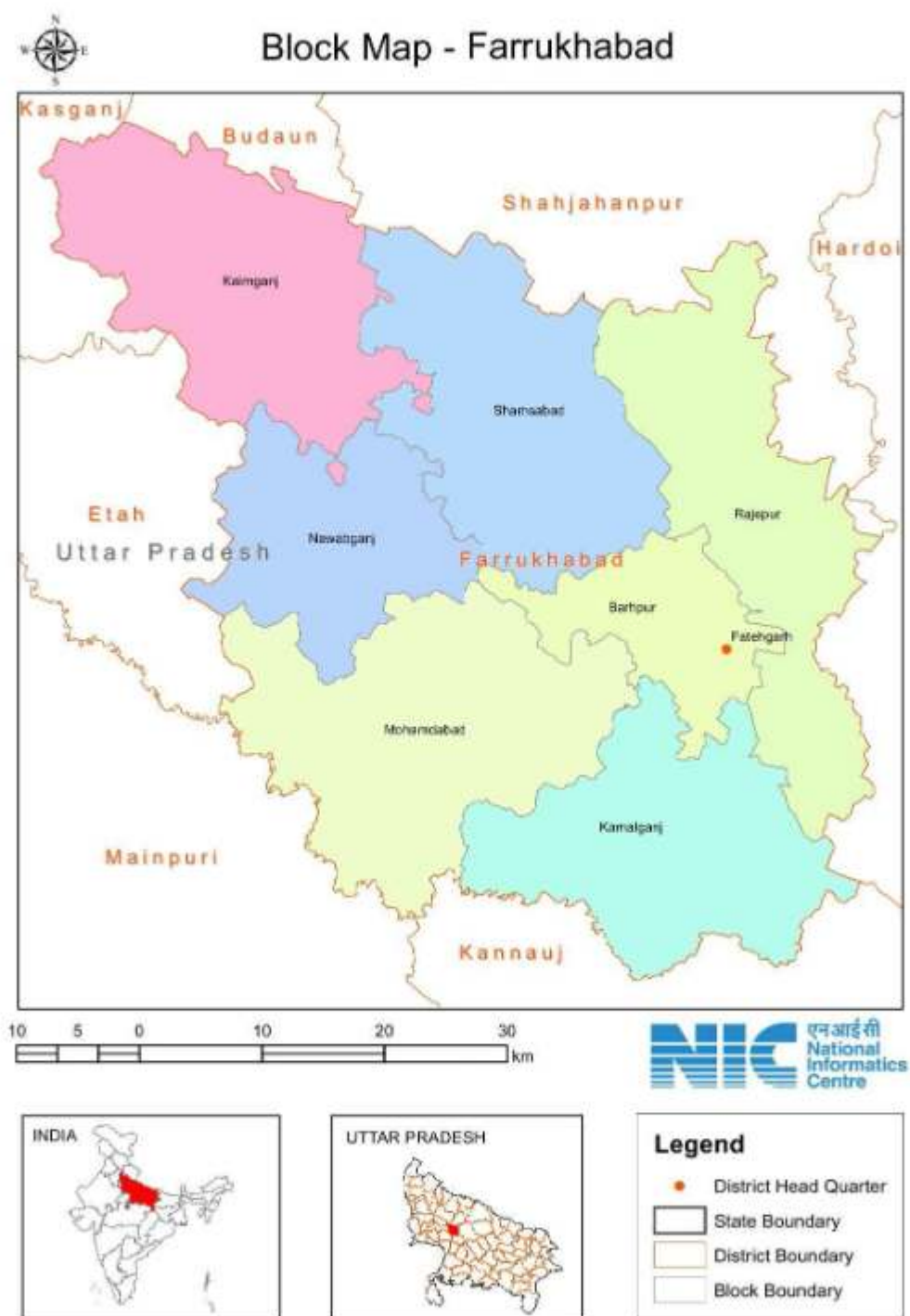
## 6. Limitations and constraints

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	200044.89
<b>1</b>	<b>Crop Production, Maintenance and Marketing</b>	<b>183443.24</b>
<b>2</b>	<b>Term Loan for agriculture and allied activities</b>	<b>16601.65</b>
B	Agriculture Infrastructure	17458.28
C	Ancillary activities	9459.00
I	Credit Potential for Agriculture A+B+C)	226962.17
II	Micro, Small and Medium Enterprises	170467.70
III	Export Credit	6.40
IV	Education	10530.00
V	Housing	17807.50
VI	Social Infrastructure	8393.75
VII	Renewable energy	368.10
VIII	Others	8752.50
	Total Priority Sector	443288.12

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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	179704.46
2	Water Resources	2009.47
3	Farm Mechanisation	5396.38
4	Plantation & Horticulture with Sericulture	1431.81
5	Forestry & Waste Land Development	308.64
6	Animal Husbandry - Dairy	8613.53
7	Animal Husbandry - Poultry	633.99
8	Animal Husbandry - Sheep, Goat, Piggery	1279.42
9	Fisheries	179.84
10	Farm Credit- Others	487.35
	<b>Sub total</b>	<b>200044.89</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	16390.00
2	Land development, Soil conservation, Wasteland development	480.56
3	Agriculture Infrastructure - Others	587.72
	<b>Sub total</b>	<b>17458.28</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	9058.50
2	Ancillary activities - Others	400.50
	<b>Sub Total</b>	<b>9459.00</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>170467.70</b>
<b>III</b>	<b>Export Credit</b>	<b>6.40</b>
<b>IV</b>	<b>Education</b>	<b>10530.00</b>
<b>V</b>	<b>Housing</b>	<b>17807.50</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>8393.75</b>
<b>VII</b>	<b>Renewable energy</b>	<b>368.10</b>
<b>VIII</b>	<b>Others</b>	<b>8752.50</b>
	<b>Total Priority Sector</b>	<b>443288.12</b>

### District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Bank of India

#### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	2181.00
2	No. of Sub Divisions	3
3	No. of Blocks	7
4	No. of revenue villages	872
5	No. of Gram Panchayats	580

#### 1.a Additional Information

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

#### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Uttar Pradesh
2	District	Farrukhabad
3	Agro-climatic Zone 1	Middle Gangetic Plains Region
4	Climate	Hot and Humid
5	Soil Type	Alluvial

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	218100
2	Forest Land	258
3	Area not available for cultivation	24863
4	Barren and Unculturable land	4948
5	Permanent Pasture and Grazing Land	684
6	Land under Miscellaneous Tree Crops	1565
7	Cultivable Wasteland	5841
8	Current Fallow	1235
9	Other Fallow	120

### 4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	3
2	Semi Critical	4
	<b>Total</b>	7

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	210663	83	83563	50
2	>1 to <=2 ha	28773	11	37638	23
3	>2 to <=4 ha	2696	1	14616	9
4	>4 to <=10 ha	87	0	1210	1
5	>10 ha	11395	4	29776	18
6	Total	253614	99	166803	101

### 6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	219.00
2	Of the above, Small/ Marginal Farmers	208.05
3	Agricultural Labourers	97.00



4	Workers engaged in Household Industries	26.00
5	Other workers	132.00

### 7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1885.00	1006.00	879.00	1469.00	416.00
2	Scheduled Caste	312.00	168.00	144.00	256.00	56.00
3	Scheduled Tribe	0.23	0.12	0.11	0.15	0.08
4	Literate	1091.00	654.00	437.00	826.00	265.00

### 8. Households [In '000]

Sr. No.	Particulars	Nos.
1	Total Households	314.00
2	Rural Households	231.00
3	BPL Households	100.60

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

Sr. No.	Particulars	Nos.
1	Having brick/stone/concrete houses	295.00
2	Having source of drinking water	242.00
3	Having electricity supply	
4	Having independent toilets	

### 10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	Nos.
1	Villages Electrified	872
2	Villages having Agriculture Power Supply	872
3	Villages having Post Offices	157
4	Villages having Banking Facilities	162
5	Villages having Primary Schools	800
6	Villages having Primary Health Centres	34
7	Villages having Potable Water Supply	872
8	Villages connected with Paved Approach Roads	655

### Sources

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

### District Profile Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1496
2	Primary Health Centres	34
3	Primary Health Sub-Centres	233
4	Dispensaries	81
5	Hospitals	81
6	Hospital Beds	566

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	1539
2	Registered FPOs	30
3	Agro Service Centres	52
4	Soil Testing Centres	2
5	Approved nurseries	16
6	Agriculture Pumpsets	10
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

#### 13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	158
2	Irrigation Potential Created	25
3	Net Irrigated Area (Total area irrigated at least once)	157
4	Area irrigated by Canals/ Channels	1
5	Area irrigated by Wells	156
6	Area irrigated by Tanks	0
7	Area irrigated by Other Sources	0
8	Irrigation Potential Utilized (Gross Irrigated Area)	199

#### 14. Infrastructure for Storage, Transport and Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	2601
2	Railway Line [km]	102
3	Public Transport Vehicle [Nos]	20324
4	Goods Transport Vehicles [Nos.]	5804

#### 15. Animal Population as per Census ['000 Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	41360	2380	38980
2	Cattle - Indigenous	73310	6460	66850
3	Buffaloes	443700	20220	423480
4	Sheep - Cross bred	415		
5	Sheep - Indigenous	7465		
6	Goat	119358	18727	100631
7	Pig - Cross bred	290		
8	Pig - Indigenous	2760		
9	Horse/Donkey/Camel	0		
10	Rabbit	0		
11	Poultry - Improved	14473		
12	Poultry - Indigenous	11704		



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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	27
2	Veterinary Dispensaries	3
3	Disease Diagnostic Centres	24
4	Artificial Insemination Centers	52
5	Animal Breeding Farms	0
6	Dairy Cooperative Societies	14
7	Milk Collection Centres	49
8	Fishermen Societies	2
9	Animal Markets	2
10	Fish Markets	4
11	Licensed Slaughter houses [Nos.]	3

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	1.65	MT	0.00	gm/day
2	Egg	176.91	Lakh Nos.	9	nos/p. a.
3	Milk	363.00	MT	0.00	gm/day
4	Meat	724.00	MT	1.05	gm/day
5	Wool	3.00	MT		gm/day

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

## District Profile Key Insights into Agriculture and Allied Sectors

### Crop Production, Maintenance and Marketing - Agriculture

**Table 1: Status**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	36.03	36.03	36.03
2	Land Holdings - SF (%)	11.00	11.00	11.00
3	Land Holdings - MF (%)	83.00	83.00	83.00
4	Rainfall -Normal (mm)	465	465	465
5	Rainfall - Actual (mm)	591	483	852
6	Cropping Pattern	kharif crops -paddy maize jowar bajra urd and moong. Rabi crops- wheat gram mustard/sars on etc. vegetables- tomato Green chili Green peas Onion and Potato	kharif crops - addy maize jowar bajra urd and moong. abi crops- wheat gram mustard/sar son etc. vegetables- Tomato o Green chili Green peas Onion and Potato	kharif crops -paddy maize jowar bajra urd and moong. Rabi crops- wheat gram mustard/sars on etc. Vegetables- Tomato Green chili Green peas Onion and Potato

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	50379.45	116550.76	116075.94

**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	72.698	311.773	4288.60	78.229	291.076	3720.82	75.00	311.00	4146.67
2	Maize	37.314	124.626	3339.93	39.064	102.978	2636.14	39.00	115.00	2948.72
3	Rice	12.64	44.987	3559.10	13.64	39.718	2911.88	13.00	43.00	3307.69
4	Indian Mustard	7.471	8.399	1124.21	7.969	5.107	640.86	8.00	11.00	1375.00
5	Pearl Millet	3.62	7.533	2080.94	3.966	6.438	1623.30	4.00	7.00	1750.00



**Table 4: Irrigated Area, Cropping Intensity**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	2.00	2.00	2.00
2	Net sown area (lakh ha)	1.61	1.61	1.61
3	Cropping intensity (%)	124.22	124.22	124.22

**Table 5: Input Use Pattern**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	104.55	104.55	104.55
2	Fertilizer consumption - Rabi (kg/ha)	273.55	273.55	273.55

**Table 6: Trend in procurement/ marketing**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	7	7	7
2	Volume of marketing through RMCs/eNAM platforms (MT)	28167	28167	1369129

**Table 7: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	1866	68705	71786
2	GLC through KCC (Rs. lakh)	4360.40	89280.96	105306.83

**Table 8: PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	223917	223917	223917
2	State Govt Sponsored Schemes Coverage (No.)	223917	223917	223917

**Table 9: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	2	2	2
2	Soil Health Cards Issued (No.)	427273	427273	427273

**Table 10: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	18504	25466	16998
2	Crop Loss Compensation, if any (Rs. lakh)	8116.00	5137.00	45.00

**Table 11: Seed Replacement Ratio %**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Indian Mustard	23.00	0.00	79.00
2	Maize	99.00	99.00	99.00
3	Pearl Millet	99.00	99.00	99.00
4	Rice	38.00	38.00	40.00
5	Wheat	46.00	46.00	45.00

**Sources**

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

Table 11: Seed Replacement Ratio %	Agriculture Department
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## Water Resources

**Table 1: GLC**

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

**Table2: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024
1	Net Irrigation Potential ('000 ha)	4	4	5
2	Net Irrigated Area ('000 ha)	169	169	157
3	Gross Irrigated Area ('000 ha)	233	233	199

**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	Farrukhabad	Barhpur	Semi-critical	Semi-critical	Semi-critical
2	Uttar Pradesh	Farrukhabad	Kaimganj	Safe	Safe	Safe
3	Uttar Pradesh	Farrukhabad	Kamalganj	Semi-critical	Semi-critical	Semi-critical
4	Uttar Pradesh	Farrukhabad	Mohamdabad	Semi-critical	Semi-critical	Semi-critical
5	Uttar Pradesh	Farrukhabad	Nawabganj	Semi-critical	Semi-critical	Semi-critical
6	Uttar Pradesh	Farrukhabad	Rajepur	Safe	Safe	Safe
7	Uttar Pradesh	Farrukhabad	Shamsabad	Safe	Safe	Safe



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

### Farm Mechanization

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1107.24	1829.24	507.58

**Table 2: Mechanization in District**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	20280	21906	23000
2	Power Tillers			
3	Threshers/Cutters			

**Table 3: Service Centers**

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	33	33	33
2	Other minor repair & service centers (No.)	18	52	52

### Sources

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

## Plantation & Horticulture including Sericulture Table

**Table 1: Crop Identified for One District-One Product**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Potato	Potato	Potato

**Table 2: Weavers Clusters**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Weavers' population (No.)	0	0	0

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Banana	0.01	1.1	0.01	1.1	0.01	1.1
2	Ginger	0.109	11	0.109	11	0.109	11
3	Bitter Gourd	0.061	6.2	0.061	6.2	0.061	6.2
4	Coriander	0.106	10.7	0.106	10.7	0.106	10.7
5	Garlic	0.112	11.30	0.112	11.30	0.112	11.30

Table 4: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storage	75	94	95

Table 5: 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 SHGs/ Producer Groups (No.)	Production (Kg)	Involvement of SHGs/ Producer Groups (No.)
1	0	0	0	0	0	0	0

## Sources

Table Name	Source(s) and reference year of data
Table 1: Crop Identified for One District-One Product	District Horticulture Office
Table 2: Weavers Clusters	District Horticulture Office
Table 3: Production and Productivity	District Horticulture Office
Table 4: NHM Schemes (Cumulative Nos.)	District Horticulture Office
Table 5: NTFP	District Horticulture Office

## Forestry & Waste Land Development

**Table 1: Area under Forest Cover & Waste Land**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)			26
2	Waste Land ('000 ha)	3	3	6
3	Degraded Land ('000 ha)	6	6	5

**Table 2: Nurseries (No.)**

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Permanent Nursery	27	27	27

## Sources

Table Name	Source(s) and reference year of data
Table 1: Area under Forest Cover & Waste Land	District Statistical Handbook
Table 2: 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)	841.00	2693.66	2459.83
2	KCC for working capital (₹ lakh)	242.00	2132.00	1736.02
3	KCC for working capital (No.)	356	1755	1064
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.)			

**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)			

### Sources

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

### Animal Husbandry - Poultry

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	21.74	156.18	162.88
2	KCC for working capital (₹ lakh)	-	-	-
3	KCC for working capital (No.)	-	-	-
4	Finance under group mode (₹ lakh)	-	-	-



**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	8593	8593	8593
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)	0	0	0
5	Hatcheries (No.)	0	0	0
6	Popular breeds			

**Sources**

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

**Animal Husbandry - SGP**
**Table 1: GLC**

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

**Table 2: Popular Breed(s)**

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	Indigenous/Non-Descript
2	Popular goat breed(s)	Barbari
3	Popular pig breed(s)	Indigenous/Non-Descript

**Sources**

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

## Fisheries

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	183.12	28.23	33.00
2	Finance under group mode (₹ lakh)			
3	KCC for working capital (No.)	126	21	14
4	KCC for working capital (₹ lakh)	154.00	17.00	25.94

**Table 2: Inland Fisheries Facilities**

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	Tanks/ Ponds (No.)	-	-	-
2	Reservoirs (No.)	0	0	0
3	Cage Culture/ Bio-floc technology (No.)	-	-	-
4	Fish Seed Hatchery (No.)	-	-	-

**Table 3 : Marine Fisheries (No.)**

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
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 2	31/03/2023 3	31/03/2024 4
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 2	31/03/2023 3	31/03/2024 4
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

### Farm Credit - Others & Integrated Farming Table

#### 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2447.11	6439.06	10894.24

#### Table 2: Area under Integrated Farming

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	Area under 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)	1320.56	9230.39	13902.94
2	Loans for Storage Godowns (₹ lakh)	464.00	148.85	631.00
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00

**Table 2: Agri Storage Infrastructure**

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/2022</b>	<b>31/03/2023</b>	<b>31/03/2024</b>
1	Cold Storages (No.)	75	94	95
2	Cold Storages (Capacity - '000 MT)	880	891	918
3	Storage Godowns (No.)	184	189	189
4	Storage Godowns ( Capacity - '000 MT)	10	9	9
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	23	23	23
6	Market Yards [Nos] / Wholesale Market (No.)	4	4	4
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	9	9	9

**Sources**

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
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	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 2	31/03/2023 3	31/03/2024 4
1	Area requiring soil & water conservation treatment ('000 ha)	9	9	10
2	Gap ('000 ha)	9	9	10

**Table 3: NABARD's interventions**

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

**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)	-	-	-

#### Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	Fertilizer Consumption ('000 kg)	83468	84478	75620
2	Pesticides Consumption ('000 kg)	154	155	157

#### Table 3: Production of inputs

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

#### Table 4: Facilities Available

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	Food Parks (No.)	0	0	0
2	Ripening chambers	0	0	0

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	DCC data and LDM Office
Table 2: Fertilizer Consumption	District statistical hand book
Table 3: Production of inputs	District statistical hand book
Table 4: Facilities Available	District statistical hand book

### Agri Ancillary Activities - Food & Agro Processing & Others Table 1:

#### GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	3719.06	5137.28	9324.28
2	Loans to MFIs for Agri. & Non- Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	7295.86	15387.29	17993.79

#### Table 2: Procurement

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	Procurement by Civil Supplies Corporation (MT)	1135690	1910338	1610265

#### Table 3: Other Ancillary Services

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	PACS as MSC (No.)	70	70	70
2	ACABCs (No.)	3	3	3

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM/SLBC India portal
Table 2: Procurement	District Marketing Department
Table 3: Other Ancillary Services	agriculture.up.gov.in

#### MSME

#### Table 1: GLC

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	GLC flow (Rs. lakh)	23572.89	44760.50	64892.31
2	No. of units financed	9038	9189	12296
3	Loans under Stand Up India Scheme (Rs. lakh)	91.34	108.77	221.56
4	Loans to Weavers' Coop. Societies (Rs. lakh)	0.00	0.00	0.00

**Table 2: MSME units - Cumulative**

<b>Sr. No.</b>	<b>Particulars</b>	<b>31/03/202 2</b>	<b>31/03/202 3</b>	<b>31/03/202 4</b>
1	MSME Clusters (No.)	1	1	1
2	Micro Units (No.)	4126	4126	4126
3	Small Units (No.)	283	283	283
4	Medium Units (No.)	18	18	18
5	Udyog Aadhar Registrations (No.)	4427	4427	4427

**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.)			
3	Weavers' Coop. Societies (No.)	0	0	0

**Table 4: DIC interventions**

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

**Table 5: Skill Development Trainings**

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

### Sources

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

### Export/ Education/ Housing

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	225.95	305.13	473.99
3	GLC under Housing (Rs. lakh)	2791.11	5456.18	6346.76

**Table 2: Progress under PMAY**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	5312	5033	2524
2	Amt of subsidy released (Rs. lakh)	7968.00	7549.50	3786.00

**Table 3: Progress under SBM**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	39267	39267	39267
2	Amt of subsidy released (Rs. lakh)			

**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)			
2	Amt of RIDF assistance (Rs. lakh)	1578.00	15576.00	1024.46

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

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	RIDF	14	11	21



### Sources

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

## Social Infrastructure Investments

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	30.00	4.00	6.83

**Table 2: Projects (Cumulative)**

Sr. No.	Project Name	31/03/2022 2	31/03/2023 3	31/03/2024 4
		No. of Project s	No. of Project s	No. of Project s
1	Social Infrastrucure Project	1	1	1

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)	0.00	0.00	1.70

**Table 2: Go Green Initiatives**

Sr. No.	Project Name	31/03/2022 2	31/03/2023 3	31/03/2024 4
		No. of Project s	No. of Project s	No. of Project s
1	Renewable Energy Projects	0	0	1

## Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Go Green Initiatives	NABARD
Table 3: Renewable Energy Potential	PLP 2024-25

## Informal Credit Delivery

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	134.00	98.04	253.36
2	JLG Bank Linkage (Rs. lakh)	2.17	1.80	941.45
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 2	31/03/2023 3	31/03/2024 4
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.00	0.00	0.00
2	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	0.00	0.00	2.00

**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022 2	31/03/2023 3	31/03/2024 4
1	No. of intensive blocks	7	7	7
2	No. of SHGs formed	502	306	1387
3	No. of SHGs credit linked (including repeat finance)	266	539	585
4	Bank loan disbursed (Rs. lakh)	241.00	1044.73	1353.21
5	Average loan per SHG (Rs. lakh)	0.90	1.93	2.31
6	Percentage of women SHGs %	99.0	99.0	99.0

## Sources

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

## Status and Prospects of Cooperatives

**Table 1: Details of non-credit cooperative societies**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	106	65	2
2	Consumer Stores (No.)	0	0	0
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	0	0	0
5	Marketing Societies (No.)	0	0	0
6	Labour Societies (No.)	0	0	0
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	1	1	1
9	Agro Processing Societies (No.)	0	0	0
10	Others (No.)	3	3	3
11	Total (No)	110	69	6

**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.)	70	70	70
2	Multi state cooperative societies (No.)	0	0	0

<b>Table Name</b>	<b>Source(s) and reference year of data</b>
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	cooperatives.gov.in & crcs.gov.in



## 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/JL Gs	BCs/BF s	Village s	House holds
Commercial Banks	17	75	17	20	38		2699	994	12	4187
Regional Rural Bank	1	58	49	4	5		1046	58	15	5414
District Central Coop. Bank	1	12	5	3	4		0	0	73	26167
Coop. Agr. & Rural Dev. Bank	1	3	1	1	1		0	0	290	104667
Primary Agr. Coop. Society	70	70	70	0	0		0	0	12	4485
Others	1	1	0	0	1		4	1433	872	314000
All Agencies	91	219	142	28	49	4	3745	2485		



#### 4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	41.8	49.5	45.3
Regional Rural Bank	84.6	83.6	82.9
Cooperative Banks	66.4	88.6	82.8
Others	0	0	0.0
All Agencies	54.0	58.9	53.2

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	621370	348760	128194	54709
Regional Rural Bank	230112	1311	1268	45316
Cooperative Banks	0	2557	702	70
Others	0	0	240	0
All Agencies	851482	352628	130404	100095

### 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	129113.53	43.8	65679.21	22.3	45140.50	15.3	36143.03	12.3
Regional Rural Bank	54948.52	41.9	4874353.00	3712.5	60094.50	45.8	14829.29	11.3
Cooperative Banks	1141.69	7.7	1122.72	7.5	0.00	0.0	4738.38	31.8
Others	0.00	0	0.00	0	0.00	0	0.00	0
All Agencies	185203.74	42.0	4941154.93	1121.2	105235.00	23.9	55710.70	12.6

### 7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	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	134980.00	69830.00	51.7	146900.00	79118.00	53.9	155936.00	129123.00	82.8	62.8
Regional Rural Bank	74820.00	55755.00	74.5	79300.00	36063.00	45.5	99278.00	54951.00	55.4	58.5
Cooperative Banks	18500.00	9550.00	51.6	19100.00	18950.00	99.2	11995.00	1143.00	9.5	53.4
Others	800.00	0.00	0.0	800.00	0.00	0.0	0.00	0.00	0	0.0
All Agencies	229100.00	135135.00	59.0	246100.00	134131.00	54.5	267209.00	185217.00	69.3	60.9

### 8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs.lakh]	Ach'ment [%]	
Crop Loan	140800.00	59454.00	42.2	159100.00	58208.00	36.6	154174.00	80425.00	52.2	43.7
Term Loan (Agri.)	30000.00	38808.00	129.4	22000.00	39115.00	177.8	17390.00	11986.00	68.9	125.4
Total Agri. Credit	170800.00	98262.00	57.5	181100.00	97323.00	53.7	171564.00	92411.00	53.9	55.0
MSME	38300.00	28074.00	73.3	42500.00	21937.00	51.6	48725.00	64897.00	133.2	86.0



Other Priority Sectors*	20000.00	8342.00	41.7	22500.00	14871.00	66.1	46920.00	27909.00	59.5	55.8
Total Priority Sector	229100.00	134678.00	58.8	246100.00	134131.00	54.5	267209.00	185217.00	69.3	60.9

### 9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	
Commercial Banks	182124.63	28849.63	15.8	244532.65	25829.47	10.6	294518.00	27787.27	9.4	11.9
Regional Rural Bank	119418.54	22219.20	18.6	127291.54	24530.53	19.3	131294.00	28568.83	21.8	19.9
Cooperative Banks	0.00	0.00	0	4763.22	962.59	20.2	14906.00	2537.93	17.0	12.4
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies			0			0			0	0.00

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

Source(s)	
1	SLBC India portal
2	<a href="https://rbicp.slbcindia.com/StateHome/SlbcReport.aspx">https://rbicp.slbcindia.com/StateHome/SlbcReport.aspx</a>
3	LDM Office Farrukhabad

# 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 Indias agriculture sector by leveraging digital technology inspired by the success of Indias digital revolution in other sectors. With a substantial financial outlay of 2817 crore it focuses on creating a Digital Public Infrastructure (DPI) for agriculture.

i. Agri Stack:

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



ii. **Vistaar (Virtually Integrated System to Access Agricultural Resources):** Vistaar initiative of MoA&FW is an open interoperable and federated network dedicated to agricultural information and advisory services with a mission to empower farmers and enhance their farming practices for better sustainable livelihood.

iii. **JanSamarth Portal:**

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

**Agriculture Infrastructure Fund (AIF) Scheme**

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

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

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

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

iv. **Enhanced Credit Guarantee Coverage:** The government proposes to extend AIF credit guarantee coverage for FPOs through the 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 lakhs 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

## **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. RBIs 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:-

- 50 percent of the cost or maximum Rs. 100000/- for construction of tube well.
- 50 percent of the cost or maximum Rs.10000/- for pipe system.
- 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 Sarvhit 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 Samriddhi 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](http://www.upkvib.gov.in/cm_yojana.aspx))



## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

##### 2.1.1 Crop Production, Maintenance & Marketing

###### 2.1.1.1 Status of the Sector in the District

The economy of Farrukhabad district is primarily based on agriculture. The district belongs to the Ganga Upland Plain - Western Plain (Zone 5) in the agro-climatic classification. The geographic area of the district is 2181 square km. The soil here is alluvial which is excellent for agricultural production. The climate is hot and humid. The main crop seasons are Kharif Rabi and Zaid. The major Kharif crops in the district are paddy maize pearl millet black gram green gram and pigeon pea while the major Rabi crops are wheat barley lentil gram and peas. Potatoes are a major crop of the district. A large number of farmers grow maize during Zaid. Among oilseed crops mustard is produced.

The Net Sown Area (NSA) of the district is 161000 hectares. The Gross Cropped Area (GCA) is 199000 hectares and the Cropping Intensity is 124.22. (Source: zila sankhyikiya patrika 2023)

Agriculture and agriculture-based activities are the main livelihood for 65 percent of the district's population. According to land classification the district has a total of 253614 land holdings with a total area of 166803 hectares out of which 239436 holdings belong to small and marginal farmers (up to 2 hectares) covering an area of 121201 hectares which is 73 percent of the total area. The average holding size in the district is 0.66 ha.

There is strong demand for Kisan Credit Cards in the district as crop loans form a major portion of the total priority sector lending.

###### 2.1.1.2 Infrastructure and linkage support available, planned and gaps

Cooperative societies are a major area for the distribution of agricultural inputs. They need to be more proactive and service-oriented. The societies need to diversify their business to make it more profitable.

To reduce post-harvest losses and encourage farmers to store their produce in accredited warehouses the Government of India launched a scheme in 2011-12 to provide concessional Post-Harvest Loan of up to Rs. 3 lakhs for a period to KCC-holding small and marginal farmers. Banks are also eligible for an interest subvention of 1.5 percent for providing loans at 7 percent interest per annum for up to six months against Negotiable Warehouse Receipts (NWRs) issued by accredited warehouses.

Millets Revival Program - From January 1 2023 to the year 2026-27 the State Government is implementing a new scheme called the Uttar Pradesh Millets Revival Program to promote the cultivation processing and consumption of millets in the state. An amount of ₹186.26 crore has been allocated for the years 2023-24 to 2026-27.

The Agri Stack is a digital platform developed by the government to connect different stakeholders and enhance agricultural outcomes in India by utilizing data and digital services. Recently the Agri-Stack KCC initiative was launched on a pilot basis in two districts: Farrukhabad in Uttar Pradesh and Beed in Maharashtra. The initiative involves capturing farmers applications for KCC through Jan Samarth portal.

## **2.1.2 Water Resources**

### **2.1.2.1 Status of the Sector in the District**

The irrigation in the district is dependent on both surface water and groundwater sources. The Net Irrigated Area (NIA) in the district from various irrigation facilities is 157000 hectares which is 97.50 percent of the Net Sown Area (NSA) of 161000 hectares. The Ganga Ramganga and Kali rivers flow through the district providing water for irrigation throughout the year. The average annual rainfall in the district is 851.60 mm.

Out of the 7 blocks in the district 05 blocks namely Badhpur Kamalganj Mohammadabad and Nawabganj fall in the Semi-Critical category while the remaining 03 blocks are in the Safe category. The length of canals in the district is 144 km and the number of government and private tubewells is 307 and 35985 respectively. An area of 553 hectares is irrigated through canals 135741 hectares through government and private tubewells and 20872 hectares through other sources (Source - zila sankhyikiya patrika 2023)

### **2.1.2.2 Infrastructure and linkage support available, planned and gaps**

Mukhyamantri Laghu Sinchai Yojana: Under this scheme implemented in the state farmers are provided with subsidies for installing shallow tube wells medium deep tubewells and deep tubewells. The subsidy is provided for boring pump sets water distribution systems and electrification. This scheme is being implemented in the district by the Minor Irrigation Department.

## **2.1.3 Farm Mechanization**

### **2.1.3.1 Status of the Sector in the District**

The average farm power availability in India increased from 1.1 kW/ha in 1995-96 to 2.02 kW/ha in 2013-14. The Government India has set an ambitious target of increasing farm power from 2.02 kilowatts per hectare to 4 kilowatts per hectare by 2030.

As of March 2017 the farm power availability in Farrukhabad district is 2.99 kW/ha. This is slightly higher than the average farm power availability of 2.83 kW/ha in Uttar Pradesh. However there is ample scope to increase agricultural mechanisation in the district to achieve the ambitious target set by the Government of India. (Source: Monitoring Concurrent Evaluation and Impact Assessment of Sub-Mission on Agricultural Mechanisation WAPCOS May 2018)

Dealers and retailers of various companies are present in the district and all kinds of facilities are available for repair and proper maintenance. Due to the unavailability of agricultural machinery like tractors power tillers etc. or lack of proper guidance for their use farmers waste a significant amount of fuel leading to higher production costs.

### **2.1.3.2 Infrastructure and linkage support available, planned and gaps**

Under the Crop Residue Management Scheme (In-Situ Management of Crop Residue) by the State Government farmers/groups/FPOs etc. are provided with a subsidy of 40 to 80 for purchasing machinery for establishing Custom Hiring Centers and Farm Machinery Banks



#### **2.1.4 Plantation & Horticulture, including Sericulture**

##### **2.1.4.1 Status of the Sector in the District**

Farrukhabad district is crucial for potato production in Uttar Pradesh and accounts for approximately 7 percent of the states potato production. Extensive guava and mango cultivation is carried out in the Shamsabad Kayamganj and Kamalganj blocks of the district. Additionally, the district is considered a leader in the nursery sector in North India. Large-scale nursery activities take place in the Kayamganj block and saplings are sold/ supplied across India. The district has adequate transportation facilities for fruits and flowers which are sent to nearby districts like Kanpur and Agra. MIDH which is sub-scheme under NHM provides assistance for new orchard plantations rejuvenation of guava orchards cultivation of loose flowers (marigold) cultivation through greenhouses/polyhouses and beekeeping in the district.

The NMPB has planned to allocate Rs.4000 crore for herbal cultivation over an area of 800 hectares in two years in districts located along the Ganga River including Farrukhabad district.

##### **2.1.4.2 Infrastructure and linkage support available, planned and gaps**

To promote this sector the Horticulture Department is providing assistance under various schemes including the National Medicinal Plants Mission Pradhan Mantri Krishi Sinchai Yojana Scheme for Medicinal Plants Development in Scheduled Caste and Scheduled Tribe Areas ATMA Scheme and support from government nurseries.

#### **2.1.5 Forestry & Waste Land Development**

##### **2.1.5.1 Status of the Sector in the District**

A forest refers to land with an area of 1.0 hectare or more and tree canopy cover of 10percent or more irrespective of ownership land use and legal status. (Source: FSI).

The 17th Indian State of Forest Report (2021) reveals that Indias total forest area has increased by 0.21 percent from 712249 square kilometers to 713789 square kilometers since its last assessment in 2019. This accounts for approximately 1.8percent of the worlds total forest area.).

According to the National Forest Policy one-third of the total available area should be under forest cover.

In Uttar Pradesh forests account for only 6.86 percent of the total geographical area but according to a survey report the actual forest area in Uttar Pradesh is less than 5 percent.

In Farrukhabad district forests cover an area of 4745 hectares (2.18 percent) (Source - India State of Forest Report 2019) which is an increase of 0.45 percent compared to the previous report in 2017. The available cultivable wasteland and other fallow land area in the district is 5891 hectares a portion of which can be developed under the forestry sector. The district has approximately 684 hectares of grazing land (Source - zila sankhyikiya patrika 2023).

##### **2.1.5.2 Infrastructure and linkage support available, planned and gaps**

To increase the total gross forest area of the state from the current to 15 by 2026-27 the State Government organised a massive afforestation program called 35 Crore Plantation 2022 with the aim of increasing the states afforestation by at least 6.

The proposal is to implement this program in all 75 districts of the state where 8-12 feet tall saplings will be planted and 3 to 4 locations will be developed as Green Belts. The Forest Department and Social Forestry Department are operational in the district. There is no processing unit for non-timber forest produce like medicinal plants etc.

## **2.1.6 Animal Husbandry – Dairy**

### **2.1.6.1 Status of the Sector in the District**

According to the 2019 Livestock Census the available data for Farrukhabad district shows 73310 indigenous cows 41360 crossbred cows and 443701 buffaloes. Buffaloes are the most preferred milch animal in the district and are relatively easier to rear. The Farrukhabad Milk Producers Cooperative Union is the nodal agency for dairy activities. On average 20000 litres of milk is collected daily under the cooperative system.

There is a strong presence of private dairies in the district. Some major private dairies like Namaste India Mother Dairy Gyan Dairy etc. have active milk collection units in the district. Significant investments are also being made in the district to establish and strengthen the basic infrastructure for milk procurement.

There is a shortage of veterinary facilities including veterinary hospitals and artificial insemination centres in the district. Dairy farms grapple with the problem of fodder for animals. There are many local shops selling animal feed which generally procure feed from outside and sell it to consumers in the local market. The lack of a milk route in the district is an impediment leading to issues in selling milk on a commercial scale.

Local animal markets are held in Nakasa Aligarh and Mohammadabad in the district but good breed animals are brought from nearby district markets like Rui Mainpuri and Tirwa in Kannauj.

### **2.1.6.2 Infrastructure and linkage support available, planned and gaps**

The Animal Husbandry Infrastructure Development Fund (AHIDF) has been approved with a corpus of Rs.15000 crore for incentivizing investments. The objective of scheme is to provide eligible borrowers with a 3 percent interest subvention and up to 25 percent credit guarantee facility for MSME units.

Sustainable Development Goals 2030 - Under the Zero Hunger category for 2030 the states sustainable development goal is to increase per capita milk availability from 427 grams in 2021 to 971 grams by 2030. Formalization of Micro Food Processing Enterprises - With an outlay of Rs.10000 crore the centrally sponsored scheme aims to cover 2 lakh enterprises over 5 years from 2020-25. Scheme will adopt a One District One Product (ODOP) approach to leverage the benefits of scale in input procurement availing common services and marketing of products. For the upgradation of individual micro food processing units including dairy processing a credit-linked capital subsidy at 35 percent of the eligible project cost with a maximum ceiling of Rs.10 lakh per unit is available.

The central government has extended the KCC facility to livestock and fish farmers to meet their working capital requirements. Farmers, whether individual, joint borrowers, joint liability groups or self-help groups, who own/lease/rent sheds can avail benefits. The loan limit is determined based on the Scale of Finance (SOF) method and loans up to Rs. 2 lakh are eligible for interest subvention.



## **2.1.7 Animal Husbandry – Poultry**

### **2.1.7.1 Status of the Sector in the District**

According to the 20th Livestock Census the total poultry population in Uttar Pradesh is 125.25 lakh. During 2021-22 the total egg production was 4.04 billion which was 3.12 percent of the all- India production. During the financial year 2021-22 the state recorded an annual growth rate of 11.36 percent in egg production compared to the financial year 2020-21. In the year 2021-22 the availability of eggs in the state was only 15 eggs/person/year while at the national level the availability was 95 eggs/person/year. The availability of eggs in Farrukhabad district is only 9 eggs/person/year.

The supply of poultry meat and eggs in Farrukhabad district comes from Kamalganj block and nearby districts like Bareilly and Kanpur and even from Haryana.

There are 27 veterinary hospitals functioning in the district. The availability of vaccines and medicines is easily accessible from nearby veterinary hospitals but it is inadequate. To promote the poultry business in the district it is necessary to increase the availability of medical facilities. (Source: zila sankhyikiya patrika 2023)

### **2.1.7.2 Infrastructure and linkage support available, planned and gaps**

Under the Zero Hunger category the states Sustainable Development Goal for 2030 is to increase the per capita availability of eggs from

15 in 2020 to 29 in 2030 and to increase the per capita availability of meat from 1527 grams in 2020 to 3053 grams in 2030

## **2.1.8 Animal Husbandry – Sheep, Goat, Piggery**

### **2.1.8.1 Status of the Sector in the District**

The geographical and climatic conditions of the district are favorable for sheep/goat/pig rearing but the development in this area has not been satisfactory in recent years. Pig rearing is negligible in the district and only goat rearing is practiced which is a very good source of income for the poor. According to the Livestock Census of 2019 the total number of sheep goats and pigs in the district are 7880 119358 and 3050 respectively.

There has been a significant decline in sheep rearing and pig rearing in the district. This is due to a decrease in grazing land competition with food grain production relocation of the business and lack of marketing facilities. In the district most of the goats belong to the Barbari breed. Similarly, apart from the local breed of pigs the "White Yorkshire" breed is mostly found.

### **2.1.8.2 Infrastructure and linkage support available, planned and gaps**

Under the Zero Hunger category the states Sustainable Development Goal for 2030 is to increase the per capita availability of meat from 1527 grams in 2020 to 3053 grams in 2030.

The Central Government has decided to extend the facilities of Kisan Credit Card (KCC) to farmers associated with animal husbandry and fisheries to help them meet their working capital requirements.



### **2.1.9 Fisheries**

#### **2.1.9.1 Status of the Sector in the District**

There are no departmental reservoirs in the district and fish farming is being done in private ponds.

In the year 2022-23 the department distributed around 1.10 crore fingerlings and revenue collected from distributed fingerlings is Rs.1.32 Lakh (Source: zila sankhyikiya patrika 2023). The COVID- 19 pandemic and the lockdowns imposed by the government to control it have impacted both production and the food supply chain in this area. Integrated fish farming is highly suitable for farming families who have ponds or have ponds and also keep livestock. With the largest population of buffaloes and cattle in the state the development potential of integrated fish farming is immense. Fish farming can also be done in combination with poultry ducks and vegetable crops. Integrated farming can increase productivity and farmers income

#### **2.1.9.2 Infrastructure and linkage support available, planned and gaps**

Fisheries and Aquaculture Infrastructure Development Fund: Fisheries and Aquaculture Infrastructure Development Fund (FIDF) was implemented during 2018-19 with a total budget outlay of Rs. 7522 crore .Further GoI vide letter dated 26 February 2024 has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

Interest subvention on working capital to Fisheries KCC : From the year 2018-19 GoI has introduced KCC scheme for Animal Husbandry and Fisheries in order to provide short-term working capital loans to Fisheries farmers. Interest subvention of 1.5 to banks and 3 to farmers towards Prompt Repayment incentive is extended on short-term loans up to Rs. 2 lakh fisheries farmers apart from the existing KCC for crop loans provided the loans are extended by banks @7 per annum. In case of farmers possessing KCC for raising crops and involved in activities related to Fisheries the Interest Subvention on short-term loan is available on an overall limit of Rs.3 lakh per annum.

The Union Budget 2024-25 highlighted that Indias seafood exports reached a record high of over ?60000 crore in the last financial year with frozen shrimp making up about two-thirds of these exports. To boost competitiveness the budget proposes reducing the Basic Customs Duty (BCD) on certain broodstock, polychaetae, worms shrimp and fish feed to 5 along with exempting customs duty on various inputs used for manufacturing shrimp and fish feed.

### **2.1.10 Farm Credit – Others**

#### **2.1.10.1 Status of the Sector in the District**

Mechanisation in agriculture has certainly improved productivity but it is not possible to operate tractors or other agricultural machinery on many small agricultural holdings. Small and marginal farmers still find it more convenient to practise traditional farming using bullocks and they mainly rely on bullock carts for transporting their produce. It can be said that despite the modernization of agricultural operations and the availability of various expensive and more efficient machines the importance of animals especially bullocks and bullock carts will always remain for farming. However, in recent years it has been observed that the dependence of small and marginal farmers on bullock carts is decreasing gradually as the availability of tractors on rent is increasing. Farmers are increasingly using two-



wheelers to transport agricultural inputs and produce from one place to another. There are 27 veterinary hospitals operating in the district for the health needs of animals. (Source: zila sankhyikiya patrika 2023) Necessary facilities are available in the district regarding bullocks and animal-drawn carts.

#### **2.1.10.2 Infrastructure and linkage support available, planned and gaps**

Two-wheelers in agriculture: Two-wheelers are the most prominent means of transportation in rural areas as they can access remote and uneven areas. They are mostly used for ferrying small quantities of inputs as well as produce to be sold in nearby towns. Under the investment credit component of KCC financing is being provided by various financial banks for the purchase of two-wheelers. Nowadays two-wheeler motorcycles are being developed as agricultural equipment that can be used to perform necessary agricultural operations for crop cultivation in areas where landholdings are small and scattered. From a banker's perspective financing a motorcycle is a low-risk proposition for the bank. Given the high recovery rate more banks can venture into this area.

### **2.1.11 Sustainable Agricultural Practices**

#### **2.1.11.1 Status of the Sector in the District**

The Integrated Farming System (IFS) has been defined as "a combination of two or more components which utilises the principles of complementarity and supplementary in such a way that the maximum sustainable profits are derived from the system with minimum competition among the components." The diversified farms with two or more enterprises receive almost double the income compared to those with two or fewer enterprises.

In the district integrated farming can be promoted through various integrated farming system models such as - Crop + Dairy Integrated Farming System Model for Income Enhancement and Employment Generation (1 ha) Crop + Livestock Integrated Farming System Model for Sustainable Livelihood (1 ha) Horticulture + Dairy Integrated Farming System Model for Marginal Farmers of Western Plains (0.70 ha) Dairy-based Integrated Farming System Model for Income Enhancement and Employment Generation (1 ha) Crop + Orchard-based Integrated Farming System Model for Western Plains (1.5 ha) Exotic Vegetable-based Integrated Farming System Model for Marginal Farmers (0.4 ha) and so on

National Mission for Sustainable Agriculture (NMSA) - The National Mission for Sustainable Agriculture (NMSA) is one of the eight missions envisaged under the National Action Plan on Climate Change (NAPCC). The NMSA aims to promote sustainable agriculture through climate change adaptation measures. The Rainfed Area Development (RAD) program implemented by the RFS Division is a component of this mission.

Rainfed Area Development (RAD) Program - This program focuses on an integrated farming system approach to enhance productivity and mitigate risks associated with climate variability.

#### **2.1.11.2 Infrastructure and linkage support available, planned and gaps**

The Union Budget 2024-25 has placed a strong emphasis on Priority 1: Building productivity and resilience in the agriculture sector. The areas to be cover are as under:

Transforming agriculture research -Government of India will undertake a



comprehensive review of the agriculture research setup to bring the focus on raising productivity and developing climate resilient varieties.

Release of new varieties -New 109 high-yielding and climate-resilient varieties of 32 field and horticulture crops will be released for cultivation by farmers.

Natural Farming: In the next two years 1 crore farmers across the country will be initiated into natural farming supported by certification and branding. Implementation will be through scientific institutions and willing gram panchayats. 10000 need-based bio-input resource centres will be established.

## **2.2 Agriculture Infrastructure**

### **2.2.1 Construction of Storage and Marketing Infrastructure**

#### **2.2.1.1 Status of the Sector in the District**

Farrukhabad district is an important district in terms of food grain and fruit-vegetable production. In the year 2021-22 the district produced 291076 metric tons of wheat 39718 metric tons of paddy 102978 metric tons of maize and 1036152 metric tons of potatoes. In the year 2020-21 also the district produced 1002753 tons of potatoes. For the storage of this production there are 42 warehouses in the district with a storage capacity of 50850 metric tons. There are 95 cold storage facilities in the district with a total storage capacity of 918249 tons. In addition there are 189 rural storage facilities in the district with a capacity of 9250 tons. (Source: zila sankhyikiya patrika 2023) Therefore creating additional storage capacity in the district is the need of the hour. The arrangement for transportation from rural areas to warehouses/storage facilities is also inadequate.

#### **2.2.1.2 Infrastructure and linkage support available, planned and gaps**

The Government of India launched the Negotiable Warehouse Receipt scheme in 2012-13 for providing post-harvest loans to small and marginal farmer KCC holders at crop loan interest rates for 6 months against Negotiable Warehouse Receipts allowing them to sell their produce at remunerative prices in the future. For this banks need to encourage warehouse owners to improve their storage standards so that the districts warehouses can be accredited and registered enabling them to issue Negotiable Warehouse Receipts.

The Agriculture Marketing Infrastructure (AMI) sub-scheme of ISAM is being implemented by the Directorate of Marketing and Inspection (DMI). Under this scheme capital subsidy up to 33.33 within the prescribed limit is provided for the construction of storage infrastructure projects. Additionally, under the Agriculture Infrastructure Fund (AIF) scheme these projects can be taken up with interest subvention and credit guarantee. Total 54 AIF projects are sanctioned under AIF in Farrukhabad District.

### **2.2.2 Land Development, Soil Conservation and Watershed Development**

#### **2.2.2.1 Status of the Sector in the District**

Out of the total reported area of 218100 hectares in Farrukhabad district the current fallow area is 1235 hectares other fallow area is 120 hectares and 4948 hectares of land is uncultivable and unfit for agriculture. (Source: zila sankhyikiya patrika 2023) The productivity of this land can be enhanced through various land improvement programs such as land levelling soil conservation and improvement bunding water management organic farming wasteland development etc.

According to the Wasteland Atlas released in 2019 compared to the 2008-09



status the total alkali land in the district decreased by 4006 hectares in 2015-16 but still 4896 hectares of land are alkali which is 1.92 percent of the total alkali land in the state. Land levelling soil conservation and improvement bunding water management etc. have been carried out in the Kamalganj Kayamganj Shamsabad and Mohammadabad development blocks of the district through NABARDs RIDF. Additionally several areas in the Rajepur Shamsabad and Kayamganj development blocks under the Ganga river basin in the district are affected by floods every year. Large-scale land development and soil conservation programs need to be implemented in flood-prone and waterlogged areas as well.

#### **2.2.2.2 Infrastructure and linkage support available, planned and gaps**

Under the Government of India's RKVY scheme the "Farm Pond Scheme" is being implemented under which land development work is being carried out for selected farmers in the district.

The "Bhoomi Sena Yojana" aims to treat the sodic barren and waterlogged land of selected allottees small and marginal farmers to increase the productivity of their land as well as their family income and food grain availability.

### **2.2.3 Agri. Infrastructure – Others**

#### **2.2.3.1 Status of the Sector in the District**

There is a great need to carry out land development activities to increase land productivity in the district. Seed is the basic and most crucial input for sustainable agriculture in the district. The gap between demand and supply can be effectively bridged only by increasing private participation in this activity.

The district has two soil testing laboratories where testing facilities for NPK are available. One new Mini Soil Testing Lab has been established in Jawahar Navodaya Vidyalaya Rohilla District Farrukhabad with grant support of NABARD under the School Soil Health Programme of the Ministry of Agriculture & Farmers Welfare (MoA&FW) Government of India.

The programme involves the engagement of vendors for setting up of labs and providing necessary capacity building for the school teachers/students school administration for the management of mini soil testing labs and school students for conducting soil tests uploading the test results in soil health card portal of MOA&FW. The Krishi Vigyan Kendra Farrukhabad has developed a model farm where farmers and others are trained in crop cultivation.

In recent years farmers in the district have shown an inclination towards vermicompost. Farmers are being made aware through FPOs and farmer clubs.

Various extension services improved seeds fertilizers marketing and storage facilities are available in the district.

Due to the higher cattle population in the district there is a good potential for vermicompost.

#### **2.2.3.2 Infrastructure and linkage support available, planned and gaps**

The role of e-NAM (eNAM) is being emphasised as a crucial marketing infrastructure. e-NAM has registered a user base of 1.77 crore farmers 2.60 lakh traders 1.13 Lakh commission agents and 4080 FPOs across the country. Three mandis in the district are linked to the e-NAM system and efforts are being made to make farmers aware of this facility through FPOs and other means.



## **2.3 Agriculture – Ancillary Activities**

### **2.3.1 Food & Agro Processing**

#### **2.3.1.1 Status of the Sector in the District**

Only 10 percent of agricultural produce in India is processed resulting in a lot of wastage. A study projected that at the national level the annual value of harvest and post-harvest losses of major agricultural produce (calculated based on 2012-13 production data at 2014 wholesale prices) was equivalent to Rs. 92651 crore. According to the study the percentage of post-harvest losses is as follows: Cereals - 4.65-5.99 Pulses - 6.36-8.41 Oilseeds - 3.08-9.96 Fruits and Vegetables - 4.58-15.88 Milk - 0.92 Inland Fisheries - 5.23 Marine Fisheries - 10.52 Meat - 2.71 Poultry - 6.74. In such a scenario value addition through food and agricultural processing is the best way to derive better benefits from agricultural products.

The market arrivals of the major crops in the district indicate that a significant portion of their production is available for processing. There is potential for establishing new units for processing grains pulses oilseeds potatoes garlic and milk in the district. Moreover, there is a need to provide working capital to the previously established units.

A total of 57 projects have been sanctioned under the Agriculture Infrastructure Fund (AIF) in Farrukhabad District.

Uttar Pradesh Food Processing Industry Policy 2022-27 - The main objectives of policy are to provide farmers with a fair and remunerative price for their income value addition of raw produce promote the establishment of food processing industries in the state make processed products available to consumers at competitive prices create new employment opportunities increase the capacity and skills of the available human resources.

#### **2.3.1.2 Infrastructure and linkage support available, planned and gaps**

The state has one Mega Food Park - Shaktiman Mega Food Park in Jagdishpur spread over 72 acres where 35 food processing units will be established. Additionally, there are Food Parks in Barabanki Varanasi Gorakhpur and Saharanpur. Given the high rate of post-harvest losses in various agricultural produce low level of value addition and processing and growing demand for value-added and processed products there is immense potential for investment in this sector.

Under the PMFME scheme the state has 08 Designated Food Parks or 04 Agro-Processing Clusters which will lead to the development of the agricultural processing sector on a cluster basis across the country to reduce wastage of agricultural produce.

Under the AIF scheme primary processing is permissible providing ample opportunities to benefit agricultural processing units under the scheme and converge with other schemes.

## **2.3.2 Agri Ancillary Activities – Others**

### **2.3.2.1 Status of the Sector in the District**

Various ancillary activities are associated with agriculture and providing technical and extension services for the diversification and development of agricultural activities is crucial.

Farrukhabad District Central Cooperative Bank has 70 Primary Agricultural Credit Cooperative Societies (PACS) operating in the district with 192211 farmer members. Additionally, there are 03 Purchase Sale Societies (members 18219) 02 Fisheries Cooperative Societies (members 59) and 01 Sugarcane Cooperative Society (members 34156). (Source: zila sankhyikiya patrika 2023).

Although a few MFIs are active in the district they do not obtain loans from any bank in the district. These MFIs obtain loans from banks at the corporate level and then disburse the loans to those in need.

The demand for soil testing livestock health services and agricultural inputs in villages is increasing the potential for Agri-Clinics and Agri-Business Centers. Currently 30 Farmer Producer Organizations (FPOs) are operational in the district out of which 9 FPOs were formed by NABARD.

### **2.3.2.2 Infrastructure and linkage support available, planned and gaps**

Startup India Seed Fund Scheme - The DPIIT has created the Startup India Seed Fund Scheme (SISFS) with an outlay of Rs. 945 crores to provide financial assistance to startups for proof-of-concept prototype development product testing market entry and commercialization. It is expected to support an estimated 3600 entrepreneurs through 300 incubators. Additionally, startups can also avail benefits from other schemes like AIF etc.

FPOs in the district obtain loans from NABARDs subsidiary non-banking financial institution Nabkisan Finance Limited in addition to the bank branches of the district for their requirements. Currently Nabkisan has provided loans to 2 FPOs in the district.



## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

##### 3.1 Status of the Sector in the District

The MSME sector contributes up to 30 percent to India's gross domestic product. It accounts for 48 percent of India's total exports. In Uttar Pradesh the MSME sector contributes 65 percent to the state's annual industrial production. Also, MSME units contribute 45 percent to the state's total exports. After agriculture this is the second-largest employment-generating sector in the state.

There is one RSETI established in the district. It is operated by the Bank of India. Free training is provided to rural youth for setting up their own employment.

The state government has been running a scheme called ODOP (One District One Product) under which block printing has been chosen as the district's product for Farrukhabad. The block printing in Farrukhabad has traditionally been done by printing on cloth using wooden blocks, stencils, engraved plates and rollers. However, with the advent of machine printing and screen printing this traditional product has faced a setback in the market and many factories associated with this industry have closed down forcing their artisans to migrate to other states/cities. This is because machine-printed cloth has become available at much lower prices. Efforts are being made to revive this art of cloth printing with the help of ODOP. The industrial sector of Farrukhabad is famous for its cloth printing, block printing, block making and Zari embroidery industry.

Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature, quality and characters linked to that location. Farrukhabad Prints under Handicraft category is registered GI product of the district.

GLC flow under MSME sector for the financial year 2023-24 is Rs.648.97 crore against a target of Rs. 487.25 crore.

Number of MSME registered units available in the district are 17570, 322 and 6 under Micro, Small and Medium category.

##### 3.2 Infrastructure and linkage support available, planned and gaps

Govt of India under Union Budget 2024-25 has announced following new initiatives for MSME Sector:

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

2. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector.

3. Credit Support to MSMEs during Stress Period: A new mechanism for facilitating continuation of bank credit to MSMEs during their stress period. While being in the 'special mention account' (SMA) stage for reasons beyond their control MSMEs need credit to continue their business and to avoid getting into the NPA stage.



4. Under the Pradhan Mantri Mudra Yojana the limit of Mudra loans will be enhanced to Rs. 20 lakhs from the current Rs. 10 lakhs for those entrepreneurs who have availed and successfully repaid previous loans under the 'Tarun' category

5. Emerging Stars: The Ministry of Finance has launched an Emerging Stars Alternative Investment Fund (AIF) jointly by EXIM Bank and SIDBI (Small Industries Development Bank of India) to provide credit and equity funding facilities to export-oriented micro small and medium enterprises.

**Startup India:** The Startup India initiative aims to promote entrepreneurship and innovation by creating an enabling ecosystem for startups to grow. The Government of India has also created a website [www.startupindia.gov.in](http://www.startupindia.gov.in).

**Prime Ministers Employment Generation Programme (PMEGP):** PMEGP is a central government scheme implemented by the MSME Ministry launched in 2008. The primary objective of this scheme is to establish new self-employment ventures/projects/micro enterprises in rural and urban areas of the country to generate employment opportunities.

**One District One Product (ODOP)** is a major scheme of the state government. The objective of this scheme is to promote the distinct identity of handicrafts agricultural and processed products and other unique products of various districts of the state.

## **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 the context of exports Farrukhabad has limited capacity. The zardozi work is widespread across the entire district which has an investment of around Rs.10 crores and is exported all over the world providing employment to around 10000 people. Most of the artisans engaged in this work do it from their homes and the industrialists and traders associated with this business give work orders to these artisans as per market demand. Additionally in recent years the district has also been exporting potatoes in the agriculture sector.

##### **4.1.2 Infrastructure and linkage support available, planned and gaps**

**Credit flow for exports:** As per the Reserve Bank of India guidelines financing for exports is available in the form of Pre-shipment/Packing Credit and Post-shipment Credit. In order to encourage banks to support exports facing global adverse conditions the Reserve Bank of India has raised the limit for export credit under Priority Sector Lending (PSL) to Rs. 40 crores per borrower. Additionally, the central bank has also removed the existing criteria for classifying units with a turnover of up to Rs.100 crores which could be categorized as PSL. Export credit under the agriculture and MSME sectors is classified as PSL under the respective categories of agriculture and MSME and there is no limit on the credit for this. **Agricultural Finance:** Financial assistance for global trade is provided through term loans pre-shipment/post-shipment credit foreign buyers credit bulk import finance guarantees etc. Exim Bank has a dedicated Agri Business Group to cater to the financial needs of export-oriented companies dealing in agricultural products. Additionally, APEDA (Agricultural and Processed Food Products Export Development Authority) is responsible for the promotion and development of scheduled products like fruits vegetables and their products meat and meat products poultry and poultry products dairy products etc

#### **4.2 Credit Potential for Education**

##### **4.2.1 Status of the Sector in the District**

According to the 2011 census the districts literacy rate is 57.87 percent which is slightly lower than Uttar Pradesh's literacy rate of 69.72 percent but significantly lower than the national average literacy rate of 74.04 percent. This indicates that there is still ample scope in this sector. As per the 2022-23 data the district has 1282 primary schools 609 upper primary schools 73 secondary schools 67 colleges 18 post-graduate colleges and 16 industrial training institutes. (Source: District Statistical Handbook 2023) In the district loans under education are primarily given for local education. Education loan for studying abroad the loan is sanctioned by the banks controlling offices like regional/zonal/circle/head offices.



#### **4.2.2 Infrastructure and linkage support available, planned and gaps**

National Education Policy 2020 (NEP 2020) - The new education policy replaces the previous National Policy 1986. This policy provides a comprehensive framework for both rural and urban India covering elementary education to higher education as well as vocational training. The aim of the policy is to transform the country's education system by 2021.

Under Priority Sector Lending loans and advances granted to individuals for educational purposes include vocational courses up to Rs.10 lakh for study in India and up to Rs.20 lakh for study abroad. Govt of India in Union Budget 2024-25 has announced that for helping our youth who have not been eligible for any benefit under government schemes and policies a financial support for loans upto Rs.10 lakh for higher education in domestic institutions. E-vouchers for this purpose will be given directly to 1 lakh students every year for annual interest subvention of 3 per cent of the loan amount Samagra Shiksha is a comprehensive scheme for the school education sector covering pre- school to class 12. It has been prepared with the broader goal of improving school effectiveness measured in terms of equal opportunities for schooling and equitable learning outcomes. Additionally, there are schemes like the Central Sector Scheme of Scholarship for College and University Students (CSSS) for the Economically Weaker Sections (EWS) and fee waivers in IITs aimed at bringing underprivileged students into the fold of education. Padho Pardesh – Loans for interest subsidy on education loans for pursuing approved courses of study abroad at Masters M.Phil and Ph.D levels under the scheme for interest subsidy on education loans for studying abroad.

Vidyalakshmi Portal - Vidyalakshmi is a portal for students seeking education loans. Students can apply for and track education loans from banks using the portal.

### **4.3 Credit Potential for Housing**

#### **4.3.1 Status of the Sector in the District**

In Uttar Pradesh as per the Socio-Economic and Caste Census 2011 (SECC 2011) there are a total of 3.25 crore households in the state and 31.76 percent of the households live in kachcha houses. According to the 2011 census there are only 295558 houses against a total of 314122 households in the district of Farrukhabad. Farrukhabad district is undergoing rapid urbanisation where significant progress has been made in the housing construction sector leading to a surge in the demand for housing loans. Banks need to provide adequate loans in this area. There is ample scope for new houses as well as renovation of existing houses in both rural and urban areas.

#### **4.3.2 Infrastructure and linkage support available, planned and gaps**

Pradhan Mantri Awas Yojana (PMAY) – This is an initiative by the Government of India to provide affordable housing to the poor with a target of constructing 2 crore affordable houses by 31st March 2022. It has two components: Pradhan Mantri Awas Yojana (Urban) for the construction of 1.12 crore houses for urban poor and Pradhan Mantri Awas Yojana (Rural) for the construction of 0.88 crore houses for rural poor.

Housing finance loans under Priority Sector:

Individual loans up to Rs.35 lakh in metropolitan centers (with population of 10 lakh and above) and Rs.20 lakh in other centers for the purchase/construction of a dwelling unit per family provided the total cost of the dwelling unit does not exceed



Rs.45 lakh in metropolitan centers and Rs.30 lakh in other centers. Housing loans sanctioned to bank employees will be excluded.

Loans up to Rs.5 lakh per family for repairs to damaged dwelling units in metropolitan centers and up to Rs.2 lakh in other centers. Bank loans for construction/renovation of dwelling units in rural areas by governmental agencies or for slum clearance and rehabilitation of slum dwellers subject to a maximum loan component of Rs.10 lakh per dwelling unit.

Loans sanctioned by banks for housing projects exclusively for the economically weaker sections and low-income groups where the total cost of the project does not exceed Rs.10 lakh per dwelling unit. The family income limit of Rs.2 lakh per annum irrespective of the location has been prescribed for identifying the economically weaker sections and low-income groups.

Govt of India in Union Budget 2024-25 has announced that PM Awas Yojana Urban 2.0 housing needs of 1 crore urban poor and middle-class families will be addressed with an investment of Rs. 10 lakh crores. This will include the central assistance of Rs. 2.2 lakh crore in the next 5 years. A provision of interest subsidy to facilitate loans at affordable rates is also envisaged.

## Chapter 5

### Credit Potential for Infrastructure

#### 5.1 Infrastructure - Public investments

##### 5.1.1 Status of the Infrastructure in the District

**Roads and Bridges:** The district has a total of 2070 km of roads under the Public Works Department including 50 km of national highways 156 km of state highways 89 km of main district roads and 1769 km of other district and rural roads.

**Irrigation Facilities:** An irrigation capacity of 157711 hectares has been created through 144 km long canals 307 government tubewells and 35985 private tubewells. However, due to power and mechanical breakdowns and the lack of an adequate distribution system the government tubewells are unable to support irrigation.

**Animal Health Services:** The district has the facility of 27 veterinary hospitals 3 class-D veterinary hospitals 24 animal development centers and 52 artificial insemination centers. For 513 villages in the district the nearest veterinary hospital is more than 5 km away. Similarly for 593 villages the nearest animal development center is more than 5 km away. More veterinary hospitals need to be established to connect these villages to animal health facilities.

**Storage:** The district has a rural storage capacity of 9250 metric tons and other storage capacity of 50850 metric tons which is insufficient for the storage of foodgrains in the district. It is essential that the government invests in building public storage warehouses.

**Electricity:** All villages in the district have been electrified. For irrigation purposes there are 21070 private electricity-based tubewells

**Health Facilities:** The district has 41 hospitals 9 public health centers and 32 primary health centers. Additionally, there are 185 family and child welfare centers. There are 553 villages in the district for which the nearest hospital or health center is 5 km or more away.

**Flood Protection:** An area of approximately 18000 hectares in the Rajepur and Shamshad development blocks of the district is affected by floods requiring embankments and other flood protection measures.

##### 5.1.2 Infrastructure and linkage support available, planned and gaps

**NABARD Infrastructure Development Assistance (NIDA):** NABARD Infrastructure Development Assistance (NIDA) has been designed as a dedicated customized window to provide loan assistance to the state government specifically for the construction of rural infrastructure. **Long Term Irrigation Fund:** The LTIF has been established to ensure the completion of long and medium-term identified irrigation projects. Out of a total of 99 identified projects funded by NABARD Uttar Pradesh has 4 projects (Baan Sagar Canal (Central Part only) Arjun Sahayak Middle Ganga Canal Phase II and Saryu Canal). **Micro Irrigation Fund:** The objective is to provide loans to the state government at an appropriate rate for the development of micro-irrigation structures.

**Warehouse Infrastructure Fund (WIF):** This fund envisages providing loans to both the public and private sectors for the construction of warehouse silo and cold storage infrastructure. Under this fund with NABARDs financial assistance construction of storage godowns with a capacity of 2 lakh metric tons at 40 locations at a cost of Rs.146.86 crore.

**Agricultural Marketing Infrastructure:** The scheme aims to develop 22000 rural haat into agricultural marketing markets (GrAMs) and upgrade them in due course.



Rural Infrastructure Assistance to State Governments (RIAS): NABARD has launched a new product Rural Infrastructure Assistance to State Governments (RIAS) for financing long-term infrastructure needs of State Governments with special focus on Eastern & Northeastern States and Aspirational & Border districts. NABARD has sanctioned Category III projects in Farrukhabad for the construction of a bridge on the Hardoi-Kamalganj road under RIDF with a total financial outlay of Rs.19113.72 lakh.

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

The various benefits associated with RIDF projects are as follows:

#### **1. Rural Development and Economic Growth:**

- Infrastructure improvement: It supports the creation of vital rural infrastructure including roads irrigation systems schools and health centers which directly improve the quality of life in rural areas.
- Employment generation: Large-scale infrastructure projects create employment opportunities for skilled and unskilled labour improving livelihood in rural regions.

#### **2. Improved Financial Accessibility:**

- Low-cost funds to state governments: RIDF provides loans at concessional interest rates to state governments ensuring financial resources for rural development projects are accessible.
- Focus on underdeveloped areas: Funds are directed towards the development of economically backward regions reducing disparities and boosting inclusivity.

#### **3. Environmental Sustainability:**

- Watershed management and flood protection: RIDF projects in watershed management soil conservation and flood protection help reduce environmental degradation.
- Climate resilience: Sustainable agriculture and water management projects improve resilience against climate change impacts.

#### **4. Collaboration and Capacity Building:**

- State-NABARD collaboration: RIDF encourages cooperation between state governments and NABARD fostering capacity building in rural projects.
- Better Governance: With NABARD's technical assistance state governments benefit from better governance and monitoring of rural infrastructure projects.

#### **5. Inclusive Growth and Poverty Alleviation:**

- Empowerment of rural communities: By focusing on rural infrastructure RIDF plays a vital role in poverty alleviation as infrastructure investments enhance access to services markets and livelihoods.
- Reduction of migration: With better facilities and employment opportunities RIDF projects help reduce rural-to-urban migration stabilizing rural economies.

## **5.2 Social Infrastructure involving Bank Credit**

### **5.2.1 Status of the Sector in the District**

Due to rapid changes in social and economic sectors high levels of technological advancement and a growing population the demand for amenities such as school's hospitals drinking water arrangements etc. is increasing rapidly which cannot be met solely through public investment by the government.



The number of all types of hospitals clinics and dispensaries in the district is 90 which means there is approximately one hospital per 22100 persons which is very low. The appropriate number should not be more than one hospital per 10000 persons. Thus, compared to the total requirement of 189 hospitals the existing 90 hospitals indicate a shortage of 99 hospitals. Some of these hospitals are likely to be opened this year.

The district has 1282 primary schools 609 upper primary schools 73 secondary schools 67 colleges 18 post-graduate colleges and 16 industrial training institutes. However, there are 72 villages that still do not have any primary school or educational institution. According to the 2011 census all 872 villages in the district have drinking water facilities but there is a complete lack of clean water facilities. Therefore, there is a need to install RO plants with a capacity of 1000 LPH.

Under the Swachh Bharat Mission - Gramin the construction of 337827 household toilets has been completed in the district. However, for the success of the mission there is a need to raise awareness among people and repair the constructed toilets. Emphasis should also be given to the construction of bathing facilities along with toilets. People can also avail loans from banks for these works. This indicates that there is a good potential for both public investment and private participation through bank loans for the establishment of school's colleges hospitals and the modernization/upgradation of existing infrastructure.

### **5.2.2 Infrastructure and linkage support available, planned and gaps**

The Government of India and the Government of Uttar Pradesh are taking the following initiatives in this sector:

**Health for All:** The government is committed to enhancing public health facilities reducing health inequalities and ensuring accessible healthcare for all to achieve the goals of universal affordable and quality healthcare. With this objective the Ayushman Bharat scheme is being implemented aimed at providing health coverage to more than 50 crore people.

The National Health Mission envisions universal access to affordable and quality health services that are responsive and accountable to people's needs through its two sub-missions the National Urban Health Mission and the National Rural Health Mission.

Through the National AYUSH Mission 12500 Health and Wellness Centers will be set up. These AYUSH HWCs will be established by upgrading the existing AYUSH dispensaries (10000) and sub-health centers (2500). Jal Jeevan Mission (JJM): The government by announcing the Jal Jeevan Mission (JJM) in 2019 has given top priority to "improving the quality of life" and "ease of living" especially for people living in rural areas.

Har Ghar Jal (Water to Every Household) is a scheme initiated by the Ministry of Jal Shakti of Government of India under Jal Jeevan Mission in 2019 with the aim to provide 55 liters of tap water to every rural household per capita per day regularly on long term basis.

## **5.3 Renewable Energy**

### **5.3.1 Status of the Sector in the District**

There is a considerable gap between the demand and supply of electricity in the district. If emphasis is given on renewable and solar energy production not only can this gap be reduced but this energy is also environment friendly. Through NEDA (New and Renewable Energy Development Agency) there is a proposal to connect

each block office and identify villages with solar energy but there is still a lack of any concrete plan at the district level. In this direction the district is completely dependent on the state government. All 872 villages in the district are electrified. However, it has been found that the supply of electricity in villages is much less than required. According to the figures for 2022-23 there are 3354 biogas plants in the district. According to the Livestock Census 2019 there are 5.57 lakh cows and buffaloes in the district about 50 percent of whose dung can be used for biogas. Technical expertise is required in this regard.

The condition of electricity and fuel costs are adversely affecting farmers and poor rural people. The district has a favorable capacity for solar power systems. However, this requires long-term investment. In addition, there are also favorable prospects for solar water pumps among farmers.

### **5.3.2 Infrastructure and linkage support available, planned and gaps**

The Non-Conventional Energy Development Agency (NEDA) is the nodal agency for the development of renewable energy sources in Uttar Pradesh. NEDA has appointed a senior project officer in the district. In addition, an Akshay Urja Shop is also available in the district. New beneficiaries need to be encouraged to invest in these media. Electricity Production Program from Alternative Energy Sources: Solar Energy Based Electricity Generation (Grid Connected) Solar Energy Policy-2017 - With the objective of promoting the establishment of solar power generation projects in the private sector the state government has promulgated the Solar Energy Policy-2017. Under the policy out of the total targeted capacity of 10700 MW 6400 MW of utility-scale grid-connected solar power plants are targeted to be set up.

Under the same scheme for residential areas the Government of India provides a subsidy of 40 percent for up to 1 to 3 kW capacity and 20 percent for 3 kW to a maximum of 10 kW to individual beneficiaries. In addition, the state government is providing a state subsidy of Rs.15000 per kW maximum Rs.30000 to domestic consumers.

Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM KUSUM Scheme): The PM KUSUM Scheme has three components A B and C. Under Component-A of the scheme farmers can set up solar power generation plants with a capacity ranging from 500 kW to a maximum of 2 MW on their unused land.

Under Component-B standalone solar energy pump sets are being installed for small and marginal farmers primarily in off-grid mode. It is proposed to install plants up to a capacity of 7.5 HP under the scheme.

Under Component-C it is envisaged to solarize the previously installed grid-connected electric irrigation tubewells.

PM Surya Ghar Muft Bijli Yojana: PM Surya Ghar Muft Bijli Yojana has been launched to install rooftop solar plants to enable 1 crore households obtain free electricity up to 300 units every month.



## 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	170	114.879600	102.3882
B	Ongoing tranches	72	302.552500	242.0106
	Total (A + B)	242	417.432100	344.3988

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	16	33.421800	29.95
B	Rural roads & bridges	55	269.130700	212.0606
C	Social Sector	0	0.000000	0
	Total (A + B + C)	71	302.552500	242.0106

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	14	Irrigation potential	ha	11812.13
B	Rural roads	50	Road length	km	83.43
C	Bridges	5	Bridge Length	m	1903.48

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Agriculture	2	Better Animal Husbandary facilities to Farmers	Nos	2



## Chapter 6

### Informal Credit Delivery System

#### 6.1 Status of the Sector in the District

Self-Help Group - Bank Linkage Program: This is the world's largest microfinance program.

According to the NABARD Status of Microfinance in India Report 2024 as of March 31 2024 more than 1.44 crore self-help groups have been formed and linked to bank savings accounts thereby connecting 17.80 crore poor families to this program. Under this program so far banks have achieved deposits of Rs.65089 crore annual loan amount of Rs.209286 crore and outstanding loans of Rs.259664 crore.

Number of SHG promoted in the district are 6838 and 76549 households mobilized into SHGs.

Joint Liability Group (JLG): The JLG scheme provides an option of collateral-free bank credit to small and marginal farmers cultivators oral lessees and share-croppers.

According to the figures given in the NABARD Status of Microfinance in India Report 2024 a total of 2773923 JLGs have been formed in Uttar Pradesh.

#### 6.2 Infrastructure and linkage support available, planned and gaps

In the district the formation of self-help groups in rural areas is mainly being done by the National Rural Livelihoods Mission (NRLM). This project is being implemented by the Uttar Pradesh State Rural Livelihoods Mission (UPSRLM). All districts and blocks in the state have been selected under this program.

The district has a network of 146 bank branches to support the informal credit system.

Under the NRLM scheme NABARDs concessional refinance scheme is available to banks to promote lending to self-help groups. Regional Rural Banks and District Cooperative Banks are provided refinance at concessional rates of 4 Percent (for loans up to Rs.3 lakh) and 3 percent (for loans from Rs.3 lakh to Rs.5 lakh).

Under the National Rural Livelihoods Mission, the NRLM department provides skill training to the promoted groups and engages them in various income-generating activities.

NABARD is also running livelihood-based programs to enable women to establish and manage successful enterprises and increase their income. There are two main programs under this - Micro Entrepreneurship Development Program (MEDP) and Livelihoods and Enterprise Development Program (LEDP).

Currently two NABARD LEDP projects are being implemented in two aspirational blocks of the district. NABARD also provides a grant facility to encourage the formation and promotion of self-help groups and joint liability groups.

According to the Socio-Economic Caste Census 2011 38.7 percent of the total households are landless and their livelihood source is daily wage labour. It has also come to light that in 54.49 percent of these households the monthly income is less than Rs.5000. By covering such households under the JLG and SHG model economic assistance can be provided to them for livelihood generation.

Additionally, under the Pradhan Mantri Jan Dhan Yojana Overdraft facility a loan of Rs.10000 can be provided by banks.

## Chapter – 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

- 1 For the past few year's schemes like National Food Security Mission-Wheat National Food Security Mission-Rice Mission for Agricultural Mechanization etc. have been running in Farrukhabad district. Under these schemes various farmer training programs soil testing training etc. are organized every year.
- 2 The Government of India and the State Government have taken some steps to facilitate farmers which include reducing fertilizer prices making neem-coated urea and promoting fertilizer production so that farmers do not face a shortage of fertilizers for agriculture. Under the National Mission for Sustainable Agriculture across the country the government is testing the soil of all farmers' fields and issuing Soil Health Cards.
- 3 As per the directions of the Government of India the Kisan Credit Card (KCC) scheme for working capital requirements of farmers engaged in animal husbandry and fisheries has been implemented in Farrukhabad district from 1st April 2019. Currently to extend the benefits of the scheme to animal husbandry and fishery farmers the scale of finance for working capital for animal husbandry and fishery activities have been determined and issued to all banks.

#### 2. Water Resources

- 1 The Government of India has implemented the "Pradhan Mantri Krishi Sinchai Yojana" to bring about a paradigm shift in irrigation facilities. Based on the concept of "Per Drop More Crop" and "Har Khet Ko Pani" this scheme is being formulate medium and long-term plans. The District Irrigation Plan aims to prepared by the Agriculture Department and sent for approval.
- 2 In the district sprinkler and drip irrigation as well as irrigation through underground pipelines could become new and emerging activities under minor irrigation projects. Efforts should be made to popularize sprinkler and drip systems and field demonstration farms should be established for them.
- 3 Considering the need to boost irrigation under agriculture the Government of India has constituted two funds at the NABARD level for agricultural irrigation - the Long Term Irrigation Fund (LTIF) and the Micro Irrigation Fund.
- 4 The exploration of potential sites for groundwater extraction should be done through the study of remote sensing satellite imagery and resistivity surveys.

#### 3. Farm Mechanization

- 1 To make the custom hiring system successful Farm Machinery Banks should be established at the village level with the help of the Panchayati Raj Department and FPOs. This would not only increase the income of the



gram panchayat but also address the shortage of human labour for agriculture.

- 2 Generally, tractors are considered an alternative to farm mechanization but in reality we need machine-operated small equipment that can work in the smallest of fields with minimal energy. For example, Japanese paddy transplanters and reaper binders costing between Rs. 1.5 to Rs. 2.0 lakh have been found suitable for agricultural work. These small machines should be included in the National Food Security Mission scheme and promoted through demonstrations.

#### **4. Plantation and Horticulture**

- 1 To encourage diversification in agriculture the district farmer clubs should be formed by banks/government departments/Krishi Vigyan Kendras with a special focus on agricultural technology transfer capacity building and awareness. A proper marketing system should be developed for the extensive cultivation and sale of medicinal crops and contract farming should be encouraged.
- 2 In Farrukhabad district fruit plant saplings are also distributed to farmers under the Horticulture Mission.

#### **5. Forestry/ Waste Land Development**

- 1 Agroforestry and farm forestry in the form of bamboo or other biofuel cultivation can be carried out on the available wasteland and fallow land in the district.
- 2 Farm forestry agroforestry commercial forestry nursery development are some bankable models. With the advent of clone -based propagation technology there is now the possibility of taking advantage of high-tech clone -based forestry plantations for better returns.

#### **6. Animal Husbandry - Dairy**

- 1 Adequate technical staff to be deployed at the government and bank level to guide farmers about the economic benefits of various animal husbandry schemes
- 2 Financing by the Bank of units of 2, 5, 10 and 20 animals – cross bred cattle (Holstein Friesian and Jersey cross)/milch native breed cattle (Sahiwal and Gir breed etc.) and graded Murrah buffaloes.
- 3 Kisan Credit Card (KCC) should be issued to the members of milk societies for working capital of animal husbandry activity so that bank loans could be easily available to the members of the societies.
- 4 There should be availability of fodder farm (commercial fodder farm) and feed mixing center. There should be availability of processing units and milk vans. More milk chilling plants should be established in the district at government and private level.



## **7. Animal Husbandry – Poultry**

- 1 According to the guidelines of Reserve Bank of India working capital for animal husbandry activities is also available as per eligibility under the KCC scheme. In this regard there is a need for publicity among bank staff and cattle farmers.
- 2 Various entrepreneurs and self-help groups who are interested in this area should be taken on exposure visit to successful entrepreneurs so that the wider impact of a successful entrepreneur is reflected.
- 3 Training programs for poultry development should be organized by the Animal Husbandry Department and District Rural Development Agency and people should be made aware about it through farmer clubs.

## **8. Animal Husbandry – Sheep, Goat, Piggery**

- 1 According to the guidelines of Reserve Bank of India working capital for animal husbandry is also available as per eligibility under the KCC scheme. In this regard there is a need for publicity among bank staff and cattle farmers.
- 2 Improved varieties of goat like Jamunapari Barbari etc. should be promoted in the district and units engaged in breeding rearing and selling of improved animal breed should be encouraged.

## **9. Fisheries**

- 1 There is a need to set up demonstration farms to promote new potential activities like Integrated Fish Farming GIF (Genetically Improved Farmed) Tilapia Fish cum Prawn Culture Pangasius Fish Culture and Ornamental Fish Farming Biofloc Ray Circular Aquaculture (RAS) so that farmers can be encouraged to take up these activities.
- 2 Availability of modern fish markets i.e. fish markets and mobile vans at district and block levels are helpful in popularizing fish consumption. Cold chain facilities for transportation of fish to remote internal markets can fetch higher prices.
- 3 Community ponds are in poor condition and need renovation and improvement. These ponds are owned by village panchayats and are put to multiple uses. As a result the productivity of these ponds is very low.

## **10. Construction of Storage and Marketing Infrastructure**

- 1 Agriculture Marketing Infrastructure (AMI) scheme should be expanded by banks by identifying good beneficiaries/entrepreneurs and special initiative is needed in this area.
- 2 Training programs should be organized for bank officials by their controlling/head offices.

- 3 Bankers should guide entrepreneurs for construction of rural warehouses/cold storage.
- 4 Considering the immense potential for agriculture in the district storage infrastructure such as rural warehouses and cold storages can be constructed. Currently the Government of India's AMI and AIF schemes can play a crucial role in the construction of post-harvest structures.
- 5 In all the blocks of the district some private units like flour mills rice mills oil mills and spice grinding and packaging units are operational for processing agricultural products. Small units are being encouraged under the Mukhyamantri Gramoudyog Yojana and Pradhan Mantri employment Gurantee Program ( PMEGP).

#### **11. Land Development, Soil Conservation and Watershed Development**

- 1 Due to the network of rivers in the district a situation of floods arises during the rainy season. For flood control the state government can submit proposals to NABARD under the Rural Infrastructure Development Fund (RIDF).
- 2 Land development soil conservation and watershed development activities should be promoted in Farrukhabad district under RIDF by NABARD.

#### **12. Agriculture Infrastructure: Others**

- 1 The work of manufacturing and propagating organic fertilizers should be done by various institutions like Krishi Vigyan Kendra NGOs ATMA etc. farmer clubs and self-help groups.
- 2 The Agriculture Department should emphasize on producing biofertilizer and organic manure through farmers clubs.
- 3 It is absolutely necessary to train the self-help groups and joint liability groups being formed in the district in this business and it is also absolutely necessary for the banks to finance the said groups for thier business.

#### **13. Food and Agro. Processing**

- 1 Possibility of supporting services like storage cold chain and silo storage quality testing laboratory training and capacity building primary processing facility – drying cleaning grading weighing and packaging etc. is necessary for proper development of food processing industries in the district.
- 2 There is a need to involve Farmer Producer Organizations (FPOs) in food processing who can act as aggregators or primary processors and the corporate sector. This will result in better transfer of technology awareness on quality among producers market/demand driven production etc.
- 3 Schemes like AIF and PMFME provide capital/interest subsidies to units involved in primary and secondary processing. Such units can be provided



loans by facilitating benefits under MUDRA and CGTMSE

#### **14. Agri. Ancillary Activities: Others**

- 1 People who have graduated from agriculture can create a hub and give out agriculture related tools/equipment on rent.
- 2 Micro financial institutions can obtain loans through banks.
- 3 With the diversification and innovation of agricultural activities the need for support and extension services is also increasing year by year. In this direction the establishment of Agri-Clinics and Agri-Business Centers by graduates in agriculture or related subjects (such as horticulture animal husbandry veterinary science forestry dairy poultry fisheries etc.) is crucial.

#### **15. Micro, Small and Medium Enterprises (MSME)**

- 1 The District Industries Center should identify potential non-agricultural activities arrange for training of rural entrepreneurs extension services supply of raw materials and proper marketing of manufactured goods.
- 2 Banks should promote entrepreneurship among women minorities and Scheduled Castes and Tribes by providing more loans under schemes like MUDRA and Stand-Up India.
- 3 To create new employment opportunities in the district banks will have to provide more loans for micro small and medium enterprises in the manufacturing and service sectors in addition to government-sponsored schemes under these activities.
- 4 Banks should encourage entrepreneurs to take advantage of the Credit Guarantee Scheme.

#### **16. Export Credit**

- 1 Exporters can be encouraged to avail export credit insurance facilities provided by ECGC.
- 2 With the implementation of new policies there are possibilities of more export units coming up. The district has many industries related to the agricultural sector. There is a possibility of increased exports from the district through such industries as well.

#### **17. Education**

- 1 The private sector can actively invest in the education sector which can fill a significant gap in financing. Apart from the loan issue private financing can also address other issues like large industry-institution interface research faculty etc.
- 2 There is a lot of scope for further liberalizing the process of private participation to attract the best investors and provide quality adaptability



wider range and diversity of curricula.

- 3 Every possible effort should be made to revitalize the higher education infrastructure.
- 4 Awareness should be created at the ground level about the schemes. Bankers can identify needy students in schools and colleges.

## **18. Housing**

- 1 Some procedures in this area need to be simplified such as the long 'gestation period' of six to eight years for housing projects the need to obtain multiple approvals from various authorities over a period of two to three years etc.
- 2 The process of sanctioning housing loans should be made easier and processing fees for priority sector advances should be waived.

## **19. Social Infrastructure**

- 1 After the Covid-19 pandemic there is a need for large-scale improvement in the structure and management of health-related infrastructure. Bankers need to meet obligations on priority basis to finance these activities.

## **20. Renewable Energy**

- 1 Entrepreneurs in Farrukhabad district should be encouraged to use renewable energy as an alternative source of energy.
- 2 The rooftops of the industries can be used for solar energy production under the rooftop grid system in the district.
- 3 Such systems can also be used in educational institutions. The district has ample potential for solar energy production.
- 4 There has been a significant increase in the demand for houses at the city level in the district. Therefore, it should be made mandatory to install solar water heaters on the rooftops of houses in residential colonies.

## **21. Informal Credit Delivery System**

- 1 In Farrukhabad district banks especially commercial banks do not actively participate in lending to self-help groups and joint liability groups. Banks should follow the guidelines issued by the Reserve Bank of India for lending to Pradhan Mantri Jan Dhan Yojana self-help groups and joint liability groups and prepare a branch-wise lending action plan.
- 2 There is a lack of orientation among bank employees working in the district's banks. They should be provided regular training.

## 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 businesses 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 Ministry of Co-operation 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:
2.
  - a. Computerization of Primary Agricultural 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.
  - b. Cooperative Education- Setting up of World's largest Cooperative University  
Aims at introduction of cooperative education as a course curriculum and also as an independent degree/diploma in Schools and Universities. This will also take care of research in the field of cooperation.
  - c. World's largest Cooperative Training Scheme  
This aims at revamping strengthening existing cooperative training structures in the country and modernizing the training methods through a revamped scheme.
  - d. To provide facilities at par with FPO for existing PACs.
  - e. Establishing Multipurpose PACs/Dairy/Fisheries cooperatives in every panchayat.
  - f. World's largest food grain storage scheme for cooperatives.
  - g. Revival and computerization of PCARDBs/SCARDBs.
  - h. Establishment of National Cooperative Database.
  - i. Amendment to Multi State Cooperative Society Act 2002 and setting up of 3 new MSCS.
  - j. 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 grass root upward in times to come.

Other measures by State Government and NABARD to address supervisory and viability issues of cooperative banks in Uttar Pradesh:

- a. Addressing Imbalances: The total imbalances at DCCB level have increased rapidly in the last few years and stood at Rs.1378.08 crore as on 31st March 2022. In this direction the Government of Uttar Pradesh and NABARD took the initiative to hold a high-level meeting on 22nd November 2022 with the Principal Secretary-cum-RCS Government of Uttar Pradesh and Regional Director Reserve Bank of India and a detailed action plan was prepared to resolve the imbalance issue.
- b. Resolving severe cash crunch faced by weak banks: 16 newly licensed banks (weak banks) were unable to honour withdrawal demands from their depositors. To address the grievances of aggrieved depositors and rebuild the image of cooperative banks the Government of Uttar Pradesh NABARD and Reserve Bank of India took the initiative to hold a special high-level meeting on 20th June 2022 and unanimously prepared a plan to resolve the liquidity issue of these banks and constituted a committee to monitor the progress of these banks.



c. Increasing PACS membership and activating inactive members: To increase PACS membership and activate inactive members the Government of Uttar Pradesh has prepared village-wise data of members affiliated to PACS and launched a membership drive to increase active members.

## 5. Status of Cooperatives in the District

1. The state of Uttar Pradesh has a three-tier structure of cooperative institutions. At the top level is the Uttar Pradesh Cooperative Bank which has a total of 28 branches. At the middle level there are 50 District Central Cooperative Banks with 1283 branches. At the primary level there are a total of 7577 PACS. In addition there are also committees for weavers industries dairy marketing agro-processing and sugar among others.
2. New steps/initiatives taken by the state government to strengthen the outreach and activities of cooperative societies - With the idea of "Sahakar se Samriddhi" of GoI and to strengthen the Cooperative movement at the grass root level GoUP has undertaken various initiatives to strengthen and deepen the cooperative movement and also promote and propagate a cooperative -based inclusive development model to attain self-reliance.

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.

Centrally Sponsored Project for PACS Computerization:

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 Computerization 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 has been one of the leading states in the implementation of the Project with the day to day's activity of the PACS being captured on a real time basis in a computerized environment taking forward the vision of Digital India.

3. The district Farrukhabad has a good network profile of cooperative societies covering all 7 blocks of the district. In the district there are 19 branches of Farrukhabad District Cooperative Bank Ltd. covering Farrukhabad and Kannauj. Apart from these there are also 70 Primary Agricultural Societies functioning in the district and 65 PACS are covered in PACS computerization. Farrukhabad District Cooperative Bank Ltd. is licensed with the implementation of CBS the bank is providing NEFT/RTGS services. The DCCB has a profit of Rs. 2.10 crore as per Financial of 2023-24.

## 6. Potential for formation of cooperatives

1. There is a good potential for cooperative activities in the Farrukhabad district as the distribution of the operational area of cooperative societies in the district is not uniform and some villages are not covered under the operational area of any cooperative society. Therefore, there is a possibility of forming credit cooperative societies in all development blocks which can promote economic activities. According to the Farrukhabad DCCB there is a possibility of covering 5 remaining PACS out of 70 under PACS computerization. There is also scope of formation of Milk cooperative societies in the district.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	CSS - Formation and promotion of Mohammad Progressive Farmer Producer Company Limited (FPO) under the 10000 FPO Scheme	Mohammadabad Block	Grant Support under Central Sector Scheme of Formation and Promotion of FPOs		750	Providing agricultural inputs and equipment at reasonable rates to about 750 farmer members of the FPO. Collecting potato and maize and trading produce of farmers through the company. To establish a potato and maize processing unit and enhance the value of the products.
2	Collectivisation	Formation and promotion of Kaimganj Farmer Producer Company Limited (FPO) under the CSS - 10000 FPO Scheme	Kaimganj Block	Grant Support under Central Sector Scheme of Formation and Promotion of FPOs	Ripening Chamber under PMFME & AIF Scheme	750	Providing agricultural inputs and equipment at reasonable rates to around 750 farmer members of the FPO. Collecting mango guava and maize produce of farmers and trading them through the company. Establishing cold storages for various fruit and horticultural crops and adding value to the products.

3	Collectivisation	Formation and promotion of Kuiyandhir Prkritik Krishi Farmer Producer Company Limited (FPO) under CSS - 10000 FPO Scheme	Shamshabad Block	Grant Support under Central Sector Scheme of Formation and Promotion of FPOs	Farm Machinery Bank from UP State Government	750	<p>Providing agricultural inputs and equipment at reasonable rates to about 750 farmer members of the FPO</p> <p>Collecting mango guava maize Sugarcane produce and organic Jaggery and trading them through the company.</p> <p>Value addition of organic sugarcane by setting up a jaggery processing unit</p>
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4	Collectivisation	Formation and promotion of Sugandh Khas Farmer Producer Company Limited (FPO) under the PODF-ID Scheme	Rajepur Block	Grant Support Under PODF - ID Fund of NABARD	Farm Machinery Bank from UP State Government	1200	Providing agricultural inputs and equipment at reasonable rates to about 1200 farmer members of the FPO. Collecting crops like mentha lemongrass palmarosa khus etc. and trading them through the company. Providing assistance to the company for business expansion under the BDA scheme.
5	Collectivisation	Formation and promotion of Ramganga Milk Producer Farmer Producer Company Limited (FPO) under the PODF-ID Scheme	Rajepur Block	Grant Support Under PODF - ID Fund of NABARD	Farm Machinery Bank from UP State Government	800	Providing agricultural inputs and equipment at reasonable rates to around 800 farmer members of the FPO. Collection of milk and milk-based products and trading them through the company. Providing assistance to the company for business expansion under the BDA scheme
6	Collectivisation	Formation and promotion of Panchdhara Milk Producer Farmer Producer Company Limited (FPO) under the PODF-ID Scheme	Mohammadabad Block	Grant Support Under PODF - ID Fund of NABARD	Farm Machinery Bank from UP State Government	500	Providing agricultural inputs and equipment at reasonable rates to around 500 farmer members of the FPO. Collecting milk and milk-based products and trading them through the company

7	Collectivisation	Formation and promotion of Amritwadi Farmer Producer Company Limited (FPO) under the PODF-ID Scheme	Nawabganj block	Grant Support Under PODF - ID Fund of NABARD	511	Providing agricultural inputs and equipment at reasonable rates to women farmer members mobilized from self-help groups of Nawabganj. Collection of milk and milk-based products and trading them through the company.
8	Sensitisation	Demonstration on Quinoa Crop Cultivation under the DPR Project	Rajepur Block	Grant Support from NABARD under FSPF Fund for innovative and Pilot Projects	25	To train 25 farmers to cultivate the quinoa crop in addition to traditional crops and increase their income. To demonstrate and replicate quinoa crop cultivation to farmers in the region. Ensuring marketing of the quinoa crop.
9	Awareness Creation	Capacity building for technology adoption through exposure visits and training (CAT visits)	Various Blocks	Grant Support	250	With the objective of increasing the income of farmers by adopting technological changes in agriculture-related fields NABARD has sponsored 250 farmers of the district to various agricultural universities and research institutes for training to learn technological innovations and skill upgradation in the fields of mushroom cultivation, cultivation of medicinal and aromatic crops, milk production etc.

10	Infrastructure Development	Construction of Sivara Khas Rural Haat under Rural Haat Scheme	Kaimganj Block	Grant Support of Rs.15 Lakh	Collaboration with Gram Panchayat Siwara Khas	15000	To provide a marketplace for about 15000 farmers from 10 nearby Gram Panchayats to sell their produce and products through this market constructed on land of Siwara Khas Gram Panchayat
11	Infrastructure Development	Construction of Sugandh Rural Haat under Rural Haat Scheme	Rajepur block	Grant Support of Rs.10 Lakh	Collaboration with Gram Panchayat Siwara Khas	10000	To provide a marketplace for selling their produce and products to about 10000 farmers from the nearby 7 Gram Panchayats through this Haat which is constructed on land of Dhirajpur Gram Panchayat.
12	Skill Training	Skill Development Initiatives	Various Blocks	Grant Support			For the skill development of rural people NABARD is providing grant support through Rural Self Employment Training Institute (R-SETI) sponsored by Bank of India. Besides this NABARD is providing grants to the R-SETI for purchasing training-related materials and equipment such as computers sewing machines etc.



13	Financial Inclusion	Formation and promotion of 100 self- help groups in Nawabganj block under the Self Help Group Development Scheme	Nawabganj Block	Grant Support			125	Inclusion of 125 women of Nawabganj block by linking them to self-help groups and connecting them with livelihood based activities.
14	Financial Inclusion	Formation and promotion of 200 self- help groups at Badhpur and Rajepur blocks under the Self Help Group Development Scheme	Badhpur and Rajepur Block	Grant Support			218	To promote inclusive development of 218 women of Badhpur and Rajepur blocks by linking them to self-help groups and connecting them with livelihood based activities.
15	Financial Inclusion	Formation and promotion of 100 joint liability groups in Nawabganj block under joint liability group development scheme	Nawabganj Block	Grant Support				Linking landless farmers and poor villagers of Nawabganj development block to microfinance by forming joint liability groups

16	Skill Training	Livelihood Entrepreneurs Development Programme on Mushroom Production	Nawabganj Block	Grant Support		150	<p>Providing training in mushroom production to 150 women of credit linked self-help groups.</p> <p>Providing market linkages for marketing the products of trained women.</p> <p>Linking trained women with bank loan and subsidy based schemes for entrepreneurship development.</p>
17	Skill Training	Livelihood Entrepreneurs Development Programme on Chikankari Art	Rajepur Block	Grant Support		90	<p>Providing training on Chikankari art to women of 90 credit linked self-help groups.</p> <p>Providing market linkages for marketing the products of trained women.</p> <p>Linking trained women with bank loan and subsidy based schemes for entrepreneurship development.</p>
18	Skill Training	Micro Entrepreneurs Development Programme on Millets Based Food Recipes	Nawabganj Block	Grant Support		30	<p>Training 30 women from self help groups on millets based food recipes.</p> <p>Linking trained women with bank loans for entrepreneurship development</p>
19	Institution Development	Mobile ATMs and Demonstration Vans	Farrukhabad District Cooperative Bank	Grant Support			<p>Farrukhabad District Cooperative Bank has availed grant support for 2 mobile ATMs and demonstration vans to promote bank related schemes and provide banking facilities in remote areas of the district.</p>

20	Institution Development	Financial Literacy Programme and Nukkad Natak Scheme	Various Banks					To augment spread of financial literacy NABARD provides grants to various banks in the district such as Aryavart Bank State Bank of India Farrukhabad District Cooperative Bank and India Post Payment Bank for conducting financial literacy programs and Nukkad Natak.
21	Institution development	Scheme for computerization of PACS (Primary Agricultural Cooperative Society)	Various PACS and Blocks					NABARD is facilitating the computerization of all Primary Agricultural Cooperative Societies (PACS) in the district to strengthen and modernise them. In the three phases of schemes implementation 65 PACS of Farrukhabad have been selected
22	Institution Development	PACS as MSC	Farrukhabad District cooperative Bank					Under this scheme warehouses have been sanctioned in 24 PACS affiliated to Farrukhabad District Cooperative Bank. NABARD has provided loans at 1 rate of interest and grant support for the development of these PACS.



## Success Stories

### Success Story 1: kaimganj Farmers Producer compnay Limited



1. Scheme:	Formation and Promotion of 10000 Farmer Producer Organizations
2. Project Implementing Agency:	National Agro Foundation
3. Duration of the project:	5 Years
4. Beneficiary:	750
No. of beneficiaries:	750
State:	Uttar Pradesh
District:	Farrukhabad
Block:	Kaimganj

#### 1.1 Support provided

- NABARD has been instrumental in the success of Kaimganj Farmers Producer Company Limited by providing crucial financial and technical support. They extended a management cost grant of Rs.14,67,500 and an equity grant of Rs.8,01,000, which helped FPO to build a strong foundation and infrastructure.

#### 1.2 Pre-implementation status

Before KFPCL, Kaimganj farmers faced challenges like low prices, middleman exploitation, lack of market information, post-harvest losses, limited credit access, and vulnerability to price fluctuations. These issues significantly impacted their livelihoods.

### **1.3 Challenges faced**

- Lack of technical expertise: Farmers may not possess necessary skills in business management financial accounting and marketing.
- Infrastructure development: Establishing processing facilities warehouses and other infrastructure can be challenging in rural areas.
- Market access: Finding suitable markets for FPO products can be difficult.
- Resistance from existing stakeholders: Middlemen and large corporations may oppose FPO formation.
- Cultural barriers: Traditional social structures and cultural norms may hinder the formation of cooperative organizations like FPOs.
- Democratic decision-making: Ensuring all members have a say in decision-making can be challenging.
- Accountability and transparency: Maintaining transparency and accountability in FPO management is crucial.

### **1.4 Impact**

- Kaimganj FPCLs impressive turnover of 3014197 demonstrates its success in empowering farmers. By providing a platform for collective marketing the FPO has helped farmers command better prices for their mangoes and maize increasing their income and reducing middleman exploitation.
- Kaimganj FPCLs establishment of a banana chamber and wood-fueled dryer unit demonstrates its commitment to supporting farmers. The chamber ensures controlled ripening improved shelf life and higher prices for bananas.
- Increased Income: The FPOs success in diversifying product offerings securing stable markets and reducing post-harvest losses has led to a substantial increase in farmers incomes.
- Improved Living Standards: The enhanced income has enabled farmers to invest in their household's education and healthcare. This has led to a noticeable improvement in their living standards and quality of life.
- Reduced Poverty: Many farmers who were previously living below the poverty line have been able to lift themselves out of poverty due to the increased income generated through KFPCL.
- Empowerment: The FPO has empowered farmers by providing them with a platform for collective action and decision-making. This has boosted their self-confidence and sense of agency.
- Community Development: KFPCLs success has contributed to the overall development of the local community. The FPO may have invested in community projects such as education healthcare or infrastructure improving the quality of life for all residents.

## Success Story 2: KUIYANDHEER PRAKARTIK KRISHI FARMERS PRODUCER COMPANY LIMITED



1. Scheme :	Formation and Promotion of 10000 Farmer Producer Organizations
2. Project Implementing Agency :	National Agro Foundation
3. Duration of the project :	5 Years
4. Beneficiary :	750
No. of beneficiaries:	750
Community :	
State :	Uttar Pradesh
District :	Farrukhabad
Block :	Shamsabad
Village :	KUIYANDHEER

### 2.1 Support provided

• NABARD has played a pivotal role in the success of Kuiyandheer Prakarik Krishi Farmers Producer Company Limited (KPKFPCL). The bank's financial and technical assistance has been instrumental in strengthening the FPO's foundation and empowering its farmer members.

### 2.2 Pre-implementation status

• Low Prices: Farmers often received low prices for their produce particularly sugarcane potatoes maize and jackfruit due to limited market access and lack of bargaining power.



- **Middleman Exploitation:** Middlemen intermediaries took a significant portion of the farmers earnings reducing their overall income and limiting their profitability.
- **Post-Harvest Losses:** Inadequate storage facilities and transportation infrastructure led to significant post-harvest losses further reducing farmers income and increasing their vulnerability to financial hardship.
- **Limited Access to Credit:** Farmers struggled to obtain loans and credit at reasonable rates hindering their ability to invest in improved agricultural practices and expand their operations.
- **Vulnerability to Price Fluctuations:** Farmers were exposed to the risks of price fluctuations in the market which could lead to financial instability and uncertainty.
- **Lack of Market Information:** Farmers had limited access to market information making it difficult to make informed decisions about when and where to sell their produce.

### **2.3 Challenges faced**

- **Lack of technical expertise:** Many farmers may not possess the necessary skills in business management financial accounting and marketing to effectively run an FPO.
- **Infrastructure development:** Establishing processing facilities warehouses and other infrastructure can be challenging especially in rural areas with limited resources.
- **Market access:** Finding suitable markets for the FPOs products can be difficult especially for small-scale farmers with limited bargaining power.
- **Resistance from existing stakeholders:** Middlemen large corporations and other stakeholders may oppose the formation of FPOs perceiving them as a threat to their interests.
- **Cultural barriers:** Traditional social structures and cultural norms may hinder the formation of cooperative organizations like FPOs.
- **Lack of awareness:** Farmers may not be aware of the benefits of joining an FPO or the steps involved in the formation process.
- **Trust issues:** Building trust among farmers and convincing them to participate in a collective organization can be challenging.
- **Inequality within the community:** Differences in landholdings income levels or social status can create divisions among farmers and hinder mobilization efforts.

### **2.4 Impact**

- NABARDs support has significantly increased the incomes of farmers associated with KPKFPCL. By providing a platform for collective marketing better pricing and access to markets the FPO has empowered farmers and transformed Kuiyandheer into a thriving agricultural community.

### Success Story 3: Amritbadi Kisan Producer Company Limited



1. Scheme: Grant Support by NABARD Under PODF - ID Scheme
2. Project Implementing Agency: Maa Bhagwati Sewa Sansthan
3. Duration of the project: 3 Years
4. Beneficiary:

No. of beneficiary :500

State: Uttar Pradesh  
 District: Farrukhabad  
 Block: Nawabganj

#### Support provided

- Management Cost Grant: NABARD has also extended a management cost grant to support AKPCL's day-to-day operations and administrative expenses. Training Programs: NABARD has organized training programs specifically tailored for farmers, equipping them with the necessary skills in business manage

#### 3.2 Pre-implementation status

- Identifying and Mobilizing Women Farmers: Gathering a group of interested farmers with a shared vision and commitment to cooperative work. Formulating a Business Plan: Developing a comprehensive plan outlining the FPO's objectives, target market, financial projections, and operational strategy

- **Legal and Regulatory Compliance:** Ensuring that the FPO adheres to all relevant legal and regulatory requirements, including registration with the Registrar of Cooperative Societies.
- **Securing Funding:** Acquiring necessary funds to initiate operations, which can be challenging for women-led FPOs due to limited access to credit.
- **Developing Market Access:** Identifying potential markets for the FPO's products and establishing relationships with buyers.

### **3.3 Challenges faced**

- **Limited mobility:** Societal norms may restrict women's mobility, hindering their ability to participate in market activities and access training opportunities.
- **Lack of awareness:** Many women farmers may not be aware of the benefits of joining an FPO or the steps involved in the formation process.
- **Limited access to credit:** Women farmers may face difficulties in obtaining loans and credit at reasonable rates, hindering their ability to invest in their businesses.
- **Limited access to markets:** Women farmers may face difficulties in finding suitable markets for their produce and negotiating fair prices.

### **3.4 Impact**

- **Increased Shareholder Members:** The number of shareholder members has grown to 515, indicating strong farmer participation and trust in the FPO.
- **Equity Achievement:** AKPCL has achieved an equity of 570,000, providing a solid financial foundation for the company and its members.
- **Improved Livelihoods:** The economic benefits generated by AKPCL have significantly improved the livelihoods of its farmer members, providing them with a stable income source and opportunities for growth.
- **Multiple Self Help Groups:** AKPCL has fostered the development of multiple self help groups within its membership, promoting diversification and value addition in the products offered.
- **Product Range:** The FPO's product range includes pickles, art and crafts, mushrooms, and dhoopbatti, expanding its market reach and catering to diverse consumer preferences.



## **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 behavior, moving away from thoughtless and harmful consumption towards purposeful and conscious utilization.

### 1.4 Initiatives of RBI

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

RBI has also laid out guidance for voluntary initiatives by regulated entities (REs) on green finance, setting up of green branches and green data 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 mobilize resources for the Government for green infrastructural investments. RBI has also released the framework for mobilizing green deposits by REs.

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

### 1.5 Initiatives of NABARD

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



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

## 1.6 Way Forward

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



## Appendix 1b

### Climate Action & Sustainability

#### 2 Climate Change Scenario – At the State Level

##### 2.1 State Action Plan for Climate Change

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

##### 2.2 Any specific Climate Change initiative in the District by

- a **Govt. of India:** Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation Programme, and National Bamboo Mission focus on ecosystem restoration. Forest management is enhanced through the Intensification of Forest Management and Sub-mission on



Agroforestry. Energy and resource efficiency are promoted via Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.

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

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

**d NABARD:** NABARD's initiatives in Uttar Pradesh focus on sustainable natural resource management, innovative financial models, and climate change projects. Key efforts include watershed and tribal development projects, climate-smart agriculture, and the JIVA- Agroecology Programme. Financial models like UPNRM and NIDA support renewable energy and efficient irrigation. The Centre for Climate Change at BIRD, Lucknow, enhances stakeholder capacity. Projects under NAFCC and the Tribal Development Fund improve forest ecosystems and sequester CO<sub>2</sub>. The Watershed Development Fund conserves soil and water, with climate-proofing interventions enhancing agricultural productivity.

**e Other Agencies:** Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation Programme, and National Bamboo Mission focus on ecosystem restoration. Forest management is enhanced through the Intensification of Forest Management and Sub-mission on Agroforestry. Energy and resource efficiency are promoted via Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum

Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.



## Appendix 1c

### Climate Action & Sustainability

#### 1 Climate Change Scenario - At the District Level

##### 1.1 Prospects of Climate Action in the District

- a Most of the farmers are marginal and small farmers who are engaged in subsistence agriculture. Increase in temperature and decrease in precipitation has led to reduction in production of foodgrains making farmers vulnerable to changes observed in patterns of temperature and precipitation. To increase adaptive capacity of farmers resource conservation technologies water use efficiency climate resilient varieties of seeds and agricultural practices are needed. The income of farmers needs to be augmented through climate resilient dairy practices fisheries and horticulture & plantation crops. Climate action projects may be conceived in following areas:
  - 1. Ecosystem services-based adaptation to climate change in the region.
  - 2. To improve forest ecosystem through community-based restoration agroforestry arrest run-off rainwater.
  - 3. Climate Resilient Agriculture
  - 4. Integrated Farming
  - 5. Introduction of new variety of climate adaptive crops in the district.
 Department of Agriculture KVK and NGO may work together to format policy for climate smart agriculture and address the issues related to climate change.
- b Proposed interventions under point (a) are also mentioned in SAPCC of UP. Budget requirement may be quite huge depending upon number of participating farmers.

##### 1.2 Any specific Climate Change initiative in the District by

- a Government has come up with National Programme on Climate Resilient Agriculture stress tolerant varieties of seeds and climate adaptive varieties of crops. NABARD can take up such projects in convergence with schemes of Government.
- a In district there are one KVK which can play a very active role.
- a Agriculture department has been distributing seeds for various crops. Seeds so distributed may be climate resilient and approach can be modify to implement it in a project mode. Farmers field schools may be upgraded into Climate Field schools.
- a NABARD can use its district presence to identify location target and interventions of projects and design projects based on its experience as NIE for NAFCC GCF and Adaptation Fund. Such projects would reduce the adverse impact of climate change on agriculture.
- a Other agencies can also use its district presence to identify location target and interventions of projects and design project based on its experience in climate related project.

## Appendix 2

### Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 A brief photograph may be furnished covering aspects like existing registered GI products status of GI applications with Dept. for Promotion of Industry and Internal Trade (DPIIT) number of Authorized users (AU) registered with DPIIT number of AUs using registered GI products products available in the district that can be registered under GI efforts made by the DDM to promote GI including registration and promoting AU post of GI activities if any.  
The districts block printing textile art Farrukhabad Prints has received the Geographical Indication (GI) tag and is famous worldwide.  
In recent years the state government has been running a scheme called ODOP (One District One Product) under which block printing has been chosen as the district's product for Farrukhabad. The block printing in Farrukhabad has traditionally been done by printing on cloth using wooden blocks stencils engraved plates and rollers. Currently brass blocks are also being used. However, with the advent of machine printing and screen printing this traditional product has faced a setback in the market and many factories associated with this industry have closed down forcing their artisans to migrate to other states/cities. This is because machine-printed cloth has become available at much lower prices. Efforts are being made to revive this art of cloth printing with the help of ODOP and other government schemes



## Annexure 1

## District-Farrukhabad

S No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barhpur	Kaimganj	Kamalganj	Mohammadabad	Nawabganj	Rajepur	Shamsabad	District Total
	<b>L.Agriculture</b>											
	<b>A. Farm Credit</b>											
	<b>A.1 Crop Production, Maintenance, Marketing</b>											
1	Annual Vegetables - Onion/ Piyaz/ Kanda (-)	100	Acre	41704	Phy BL 154.72	Phy BL 154.72	Phy BL 154.72	Phy BL 154.72	Phy BL 154.72	Phy BL 154.72	Phy BL 154.72	2597 1083
2	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	77413	Phy BL 11120	Phy BL 8649	Phy BL 13591	Phy BL 13591	Phy BL 6672	Phy BL 6178	Phy BL 6178	65979 51076
3	Cereals - Barley/ Jav (Irrigated)	100	Acre	20243	Phy BL 296	Phy BL 296	Phy BL 297	Phy BL 294	Phy BL 294	Phy BL 294	Phy BL 296	2067
4	Cereals - Maize/ Makka (Irrigated)	100	Acre	22028	Phy BL 7906	Phy BL 6672	Phy BL 14480	Phy BL 8401	Phy BL 7907	Phy BL 8649	Phy BL 8649	61922
5	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	14482	Phy BL 107.31	Phy BL 125.27	Phy BL 125.27	Phy BL 125.27	Phy BL 125.27	Phy BL 107.31	Phy BL 107.31	5683 823.01
6	Cereals - Rice/ Chawal/ Dhan (Irrigated)	100	Acre	29595	Phy BL 2965	Phy BL 3707	Phy BL 2965	Phy BL 3336	Phy BL 2965	Phy BL 4942	Phy BL 3089	23969 7093.6
7	Cereals - Sorghum/ Jowar (Irrigated)	100	Acre	11243	Phy BL 13.94	Phy BL 27.77	Phy BL 27.77	Phy BL 27.77	Phy BL 23.61	Phy BL 20.8	Phy BL 24.96	1482 166.62
8	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	29036	Phy BL 15074	Phy BL 23969	Phy BL 20262	Phy BL 21948	Phy BL 18285	Phy BL 21498	Phy BL 17050	138086 40095
9	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	21972	Phy BL 434.39	Phy BL 434.39	Phy BL 434.39	Phy BL 434.39	Phy BL 434.39	Phy BL 434.39	Phy BL 434.39	13839 3040.7
10	Other Commercial Crops - Tobacco/ Thambaku (-)	100	Acre	34008	Phy BL 6178	Phy BL 2101	Phy BL 430.34	Phy BL 588.34	Phy BL 672.34	Phy BL 420.34	Phy BL 420.34	12357 4202.4
11	Pulses - Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	100	Acre	14575	Phy BL 494	Phy BL 618	Phy BL 2471	Phy BL 988	Phy BL 1236	Phy BL 865	Phy BL 988	7660 1116.4
12	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	20955	Phy BL 469	Phy BL 420	Phy BL 420	Phy BL 371	Phy BL 420	Phy BL 346	Phy BL 395	2841 595.32
13	Spices & Condiments - Garlic/ Lahsun (Irrigated)	100	Acre	61943	Phy BL 107.16	Phy BL 107.16	Phy BL 107.16	Phy BL 107.16	Phy BL 107.16	Phy BL 107.16	Phy BL 107.16	1211 750.12
14	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	64263	Phy BL 2471	Phy BL 3707	Phy BL 2471	Phy BL 2471	Phy BL 2965	Phy BL 3707	Phy BL 4201	21993 14133
	Post-harvest/HH Consumption (10%)				1824	2179.2	2383.8	2303.9	1684.4	1769.4	16788	138234
	Repairs & maintenance of farm assets (20%)				3648	4358.5	4767.5	4607.7	3368.8	3538.8	3357.6	27647



S No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barhpur	Kaimganj	Kamalganj	Mohammadabad	Nawabganj	Rajepur	Shamsabad	District Total
	Sub Total				23712	28330	30989	20950	21897	23002	21824	179704.46
<b>A.2 Water Resources</b>												
1	Diesel Pump Sets--	80	No.	49500	Phy 38 BL 15.63	170 71.19	40 16.57	39 16.02	32 13.25	170 71.19	38 15.72	527 219.57
2	Drip Irrigation--	80	ha	154000	Phy 24 BL 25.87	8 9.86	18 22.18	24 29.57	6 22.18	6 7.39	24 29.57	119 146.62
3	Solar PV Pump Sets (AC)--	80	No.	256400	Phy 70 BL 177.32	135 314.86	73 187.68	60 156.8	152 347.19	152 347.19	60 156.8	610 1497.5
4	Sprinkler Irrigation --	80	ha	107000	Phy 20 BL 17.12	10 8.56	25 21.4	20 17.12	35 12.84	8 6.85	15 12.84	113 96.73
5	Tube Well--	80	No.	33000	Phy 18 BL 4.75	50 13.2	18 4.75	16 4.22	17 4.49	50 13.2	17 4.49	186 49.1
	Sub Total				240.69	417.67	252.58	223.73	209.56	445.82	219.42	2009.5
<b>A.3 Farm Mechanisation</b>												
1	Combine harvester-Tractor mounted Wheel type-	80	No.	1800000	Phy 3 BL 43.2	3 43.2	2 28.8	3 43.2	3 43.2	2 28.8	2 28.8	18 259.2
2	Leveller-Laser Guided-Laser land leveller	80	No.	455000	Phy 12 BL 43.68	12 43.68	10 36.4	10 36.4	10 36.4	10 36.4	10 36.4	74 269.36
3	Other machinery-Other Machinery & Equipments-Rotavator 72 inches	80	No.	232000	Phy 55 BL 102.08	55 102.08	55 102.08	55 102.08	55 102.08	52 96.51	52 96.51	379 703.42
4	Others--	80	No.	410000	Phy 25 BL 82	25 82	25 82	25 82	25 82	25 82	25 82	172 564.16
5	Power Tiller--20 HP	80	No.	265000	Phy 22 BL 46.64	22 46.64	22 46.64	22 46.64	22 46.64	20 42.4	20 42.4	148 313.76
6	Seed Drill--	80	No.	155000	Phy 32 BL 39.68	32 43.4	32 39.68	30 37.2	30 37.2	34 42.16	30 37.2	223 276.52
7	Thresher-Multicrop Power Threshers-25 hp	80	No.	220000	Phy 55 BL 96.8	55 96.8	54 95.04	52 91.52	52 91.52	52 91.52	52 91.52	372 654.72
8	Tractor-With Implements & Trailer- Cultivator	80	No.	725000	Phy 22 BL 127.6	22 145	20 116	18 104.4	20 116	20 116	20 116	145 841
9	Tractor-With Implements & Trailer- Cultivator 45 hp	80	No.	950000	Phy 16 BL 121.6	18 136.8	15 114	16 121.6	15 114	16 121.6	16 121.6	112 851.2
10	Tractor-With Implements & Trailer- Cultivator 50 hp	80	No.	1120000	Phy 12 BL 107.52	10 89.6	12 107.52	10 89.6	10 89.6	10 89.6	10 89.6	74 663.04
	Sub Total				810.8	829.2	768.16	754.64	754.4	746.99	732.19	5396.4
<b>A.4 Plantation &amp; Horticulture</b>												
1	Bee Keeping--50 colonies	80	No.	371500	Phy 2 BL 5.94	3 8.92	2 5.94	2 5.94	2 5.94	1 2.97	2 5.94	14 41.59
2	Mushroom Cultivation--250 sqmt.	80	Kg. per cycle	211000	Phy 3 BL 5.06	4 6.75	2 3.38	2 3.38	2 3.38			13 21.95
3	New Orchard - Tropical/ Sub Tropical Fruits--1.8m X 1.8m	80	ha	167500	Phy 16 BL 23.53	35 52.13	29 43.22	29 43.22	24 35.65	14 20.5	34 50.79	181 269.04
4	New Orchard - Tropical/ Sub Tropical Fruits--1000 sq. m.	80	ha	1301600	Phy 3 BL 31.24	5 52.06	5 52.06	4 41.65	2 20.83	1 10.41	2 20.83	22 229.08

S No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barhpur	Kaimganj	Kamalganj	Mohammadabad	Nawabganj	Rajapur	Shamsabad	District Total
5	New Orchard - Tropical/ Sub Tropical Fruits-10mX10m	80	ha	72700	Phy BL 13.17	20 95 64.91	60 40.69	44 29.71	54 37.2	18 11.75	60 40.05	351 237.48
6	New Orchard - Tropical/ Sub Tropical Fruits-3mX6m	80	ha	154300	Phy BL 4.94	4 9.88	6 7.41	6 7.41	5 6.17	5 6.17	8 9.88	42 51.86
7	New Orchard - Tropical/ Sub Tropical Fruits-5mX5m	80	Ac	175200	Phy BL 16.82	12 75	20 28.03	40 56.06	30 42.05	10 14.02	36 50.46	223 312.56
8	New Orchard - Tropical/ Sub Tropical Fruits-6mX6m	80	ha	120000	Phy BL 9.6	10 15	10 9.6	15 14.4	10 9.6	5 4.8	10 9.6	75 72
9	New Orchard - Tropical/ Sub Tropical Fruits-7mX7m	80	ha	70800	Phy BL 3.96	7 8	6 3.4	6 3.4	6 3.4			18 7.36
10	Nursery ---	80	ha	1967700	Phy BL 110.3	125.93 444.06	15.74 209.47	201.77	15.74 176.56		31.48 219.03	188.89 1431.8
<b>A.5 Working Capital - Bee Keeping</b>												
<b>A.6 Forestry</b>												
1	Nursery/ Propagation unit--2.05	80	ha	534800	Phy BL 12.84	3 12	8 34.23	6 25.67	5 21.39	2 8.56	7 29.95	43 183.98
2	Plantation-Bamboo-5 m x 5 m	80	ha	86636	Phy BL 3.47	5 4.16	5 3.47	5 3.47	5 3.47	6 4.16	5 3.47	37 25.67
3	Plantation-Bamboo-Agro-Forestry with Bamboo	80	Ac	174015	Phy BL 3	4 5.59	2 2.79	2 2.79	1 1.4	2 2.79	2 2.79	13 18.15
4	Plantation-Poplar-5 m x 4 m	80	ha	235040	Phy BL 5.64	3 13.16	5 9.4	6 11.28	7 13.16	7 13.16	8 15.04	43 80.84
	Sub Total				21.95	74.25	49.89	43.21	39.42	28.67	51.25	308.64
<b>A.7 Animal Husbandry - Dairy</b>												
1	Buffalo Farming-- Crossbred Cattle Farming--2 animal	80	1+1	248000	Phy BL 396.8	200 496	130 257.92	150 207.6	130 257.92	130 257.92	185 367.04	1175 2331.2
2	12 litre per day	80	1+1	219000	Phy BL 87.6	50 122.64	50 87.6	50 87.6	60 105.12	30 52.56	40 70.08	350 613.2
3	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	1013000	Phy BL 162.08	20 202.6	20 162.08	55 445.72	45 364.68	20 162.08	30 243.12	215 1742.4
4	Graded Buffalo Farming--10 animals 15 litre per day	80	5+5	248000	Phy BL 99.2	50 59.52	42 83.33	35 69.44	25 49.6	30 59.52	30 59.52	242 480.13
5	Veterinary Clinic-Fixed-Sub Total	80	No.	300000	Phy BL 752.88	72 890.36	72 598.13	96 909.96	72 784.52	72 539.28	72 746.96	552 5222.1
<b>A.8 Working Capital - AH - Dairy/Drought animal</b>												
1	Indigenous Cattle Farming_Indigenous Cattle Farming_Farrukhabad	10	2	156000	Phy BL 483.6	310 483.6	310 483.6	310 483.6	310 483.6	310 483.6	310 483.6	3391.4 3391.4

S No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barhpur	Kaimganj	Kamalganj	Mohammadabad	Nawabganj	Rajapur	Shamsabad	District Total
	Sub Total Working Capital				483.6	483.6	483.6	489.84	483.6	483.6	483.6	3391.4
	<b>A.9 Animal Husbandry - Poultry</b>											
1	Commercial Broiler Farming--	80	50	2458000	Phy	2	4	1	1	1	2	15
	Sub Total				66.43	105.76	132.87	19.66	19.66	19.66	66.43	430.47
	<b>A.10 Working Capital - AH - Poultry</b>				66.43	105.76	132.87	19.66	19.66	19.66	66.43	430.47
1	Broiler Farming - Others Farrukhabad	10	50	944000	Phy	1	3	2	1	1	1	11
	Layer	10	50	1246000	BL	9.44	28.32	18.88	9.44	9.44	9.44	103.84
2	Farming - Others Farrukhabad	0	00		Phy	1	2	1	1	1	1	8
	Sub Total Working Capital				12.46	24.92	12.46	12.46	12.46	12.46	12.46	99.68
	<b>A.11 Animal Husbandry - SGP</b>				21.9	53.24	31.34	31.34	21.9	21.9	21.9	203.52
	<b>Goat - Rearing Unit--</b>				Phy	15	30	40	30	15	57	277
1	Barbari/Sirohi/Jamunapari	80	20	414000	BL	49.68	99.36	298.08	99.36	49.68	188.78	917.42
	<b>Pig Breeding Unit--CB</b>				Phy	3	3	4	3	3	3	22
2	Yorkshire/Middle White Yorkshire	80	10	1095000	BL	26.28	26.28	35.04	26.28	26.28	26.28	192.72
	<b>Sheep - Rearing Unit--Nali/Graded</b>				Phy	2	2	2	2	2	2	16
3	Nali/CB Merino	80	20	379000	BL	6.06	6.06	6.06	9.4	6.06	6.06	48.5
	Sub Total				82.02	131.7	167.86	339.18	134.74	82.02	221.12	1158.6
	<b>A.12 Working Capital - AH - Others/SR</b>											
1	Goat Farming - Rearing Unit - Semi-Intensive Farrukhabad	10	10	66000	Phy	28	30	20	15	10	20	183
	Sub Total Working Capital				18.48	19.8	13.2	39.6	9.9	6.6	13.2	120.78
	<b>A.13 Fisheries</b>				18.48	19.8	13.2	39.6	9.9	6.6	13.2	120.78
1	Fish Culture --Integrated fish farming livestock cum fish	80	ha	100000	Phy	6	7	5	7	20	5	60
	Fish Seed Hatchery--	80	ha	2500000	BL	4.8	5.5	4	5.5	16	4	48
2	Integrated Pisciculture --Paddy cum fish cultivation	80	ha	100000	Phy		20		20	20		80
	Sub Total				8.8	28.8	8.8	32	28.8	40.8	8.8	156.8
	<b>A.14 Working Capital - Fisheries</b>											
1	Fish Culture in Pond_Polyculture (Composite Fish Culture) - Indian Major Carps, Carp fish/ composite fish farming earthen ponds	10	Ac	64000	Phy	4	5	4	5	6	4	36
	Sub Total Working Capital				2.56	3.2	2.56	5.12	3.2	3.84	2.56	23.04
	<b>A.15 Farm Credit</b>				2.56	3.2	2.56	5.12	3.2	3.84	2.56	23.04
1	Finance to FPOs/ FPCs--	90	No.	2000000	Phy	5	4	4	4	3	1	24
2	Integrated Farming--Crop + Dairy	90	ha	450000	BL	90	72	54	72	54	18	432
					Phy		1	1	1	1	1	5



S No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barthpur	Kaimganj	Kamalganj	Mohammadabad	Nawabganj	Rajapur	Shamsabad	District Total
	(ha)				BL	4.05	4.05	4.05	4.05		4.05	20.25
3	Integrated Farming-Crop + Plantation (1.50 ha)	90	ha	6500000	Phy	1	1	1	1		1	6
	Sub Total				BL	5.85	5.85	5.85	5.85		5.85	35.1
	Total Farm Credit (sum of A.1 to A.15)					95.85	81.9	63.9	81.9	54	27.9	487.35
	<b>B. Agriculture Infrastructure</b>					24707	24693	24675	24693	24665	24639	200045
	<b>B.1 Storage Facilities</b>											
1	Cold Storage-500 MT	75	No.	40000000	Phy	12	12	27	10	15	12	108
					BL	360	600	810	300	450	360	3240
					Phy	4	2	5	2	2	2	20
2	Cold Storage-5000 Mt	80	No.	400000000	BL	1280	640	1600	640	640	640	6400
3	Godown-Silo-5000 MT	75	No.	500000000	Phy	4	3	5	1	1	1	18
	Sub Total				BL	1500	1125	1875	375	375	375	6750
						3140	2365	4285	1315	1465	1375	16390
	<b>B.2 Land Development</b>											
1	Farm Ponds/ Water Harvesting Structures-20 m X 20 m	80	No.	1000000	Phy	20	26	28	20	30	20	169
					BL	16	20.8	22.4	16	24	16	135.2
2	Farm Ponds/ Water Harvesting Structures-40 m X 40 m	80	No.	4060000	BL	38.98	32.48	32.48	32.48	32.48	32.48	240.36
	On Farm development (OFD)				Phy	25	25	25	25	25	25	175
3	Works --	80	m.	750000	BL	15	15	15	15	15	15	105
	Sub Total					69.98	68.28	69.88	63.48	71.48	63.48	480.56
	<b>B.3 Agriculture Infrastructure - Others</b>											
1	Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA	80	No.	290000	Phy	50	50	50	34	31	35	300
					BL	11.6	11.6	11.6	7.89	7.19	8.12	69.6
2	Compost/ Vermi Compost-Vermi Compost-10*6*2.5	80	No.	310000	Phy	25	25	35	35	20	25	190
					BL	6.2	6.2	8.68	8.68	4.96	6.2	47.12
3	Compost/ Vermi Compost-Vermi Compost-Commercial vermi compost 150 TPA	80	No.	7500000	Phy	5	5	5	5	5	5	36
					BL	30	30	30	30	30	30	216
4	Seed Processing-All Seed Types-	85	No.	25000000	Phy	1	3	2	2	1	2	12
					BL	21.25	63.75	21.25	42.5	21.25	42.5	255
	Sub Total					69.05	111.55	96.3	89.07	63.4	86.82	587.72
	Total (B.1+B.2+B.3)					1507.5	1550	1510	1527.6	1501.9	1525.3	17458
	<b>C. Ancillary Activities</b>											
	<b>C.1 Food &amp; Agro Processing</b>											
1	Dairy Processing Unit--	85	No.	7000000	Phy	70	50	80	75	60	60	465
					BL	416.5	297.5	476	446.25	357	357	2766.8
2	Dal/ Pulses Mill--	85	No.	25000000	Phy	4	4	1	3	2	2	19
					BL	85	85	21.25	63.75	42.5	42.5	493.75

S No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barhpur	Kaimganj	Kamalganj	Mohammadabad	Nawabganj	Rajapur	Shamsabad	District Total
3	Food Grain Processing-Flour Mill-	85	No.	500000	Phy 54 BL 433.5	54 339.5	52 357	60 425	64 476	60 425	64 476	408 2902
4	Fruit Processing -Chips-	85	No.	2000000	Phy 10 BL 170	8 136	10 204	10 170	7 119	10 170	10 170	67 1139
5	Oil Extraction--/Mustard Processing	85	No.	500000	Phy 20 BL 85	24 102	16 68	24 102	24 85	18 76.5	24 102	146 620.5
6	Rice Processing --	75	No.	1000000	Phy 14 BL 105	14 105	10 75	11 82.5	12 90	12 90	14 105	87 652.5
7	Sugarcane processing-Jaggery production-	80	No.	500000	Phy 12 BL 48	35 100	20 80	10 40	8 32	16 64	10 120	121 484
	Sub Total				1343	1225	1264.3	1316.8	1312	1225	1372.5	9058.5
	<b>C-2 Ancillary Activities -</b>											
1	Agri Clinic & Agri Business Centers--	90	No.	2000000	Phy 1 BL 18	1 18	1 18	2 36	1 18	1 18		6 108
2	Loan to MFIs for Onlending to for Agri. Purposes--	90	No.	1000000	Phy 5 BL 45	5 18	2 18	1 9	1 9	1 9	1 9	13 117
3	Loan to PACS/ FSS/ LAMPS--	90	No.	1500000	Phy 1 BL 13.5	3 40.5	2 27	1 13.5	1 13.5	1 13.5	1 13.5	13 175.5
	Sub Total				76.5	76.5	63	58.5	40.5	63	22.5	400.5
	Total (C.1+C2)				1449	1449	1435.5	1431	1413	1435.5	1395	9459
	Total (A+B+C)				27613	27613	27599	27595	27577	27599	27559	226962
	<b>II. Micro, Small and Medium Enterprises (MSME)</b>											
1	Manufacturing Sector - Term Loan- Medium-	80	No.	3500000000	Phy 1 BL 2800	1 2800	1 2800	0	0	0	0	3
2	Manufacturing Sector - Term Loan- Micro-	80	No.	25000000	Phy 170 BL 3400	78 1560	108 2160	150 3000	110 2200	82 1640	108 2160	806 16120
3	Manufacturing Sector - Term Loan- Small-	80	No.	500000000	Phy 8 BL 3200	4 1600	2 800	4 1600	6 2400	6 2400	2 800	32 12800
4	Manufacturing Sector - Working Capital-Medium-	80	No.	500000000	Phy 3 BL 1200	4 1600	2 800	2 800	2 800	2 800	1 400	16 6400
5	Manufacturing Sector - Working Capital-Micro-	80	No.	5000000	Phy 909 BL 3636	1010 4040	607 2428	653 2612	658 2632	645 2580	573 2292	5055 20220
6	Manufacturing Sector - Working Capital-Small-	80	No.	150000000	Phy 39 BL 4680	39 4680	10 1200	14 1680	10 1200	11 1320	10 1200	133 15960
7	Overdraft to PMJDY Account Holders--	10	No.	10000	Phy 57 BL 5.7	50 5	50 5	50 5	50 5	50 5	50 5	357 35.7
8	Service Sector - Term Loan-Micro-	80	No.	25000000	Phy 255 BL 5100	117 2340	162 3240	225 4500	165 3300	123 2460	162 3240	1209 24180
9	Service Sector - Term Loan-Small-	80	No.	500000000	Phy 12 BL 4800	6 2400	4 1600	6 2400	9 3600	9 3600	4 1600	50 20000
10	Service Sector - Working Capital-Micro-	80	No.	5000000	Phy 1363 BL 5452	1506 6024	909 3636	979 3916	985 3940	968 3872	858 3432	7568 30272
11	Service Sector - Working Capital-Small-	80	No.	150000000	Phy 36 BL 4320	31 3720	35 1800	16 1920	15 1800	11 1320	10 1200	134 16080

S No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Barhpur	Kaimganj	Kamalganj	Mohammadabad	Nawabganj	Rajapur	Shamsabad	District Total
	Sub Total				38594	30769	20469	22433	21877	19997	16329	170468
<b>III. Export Credit</b>												
1	Export Credit -Pre Shipment	80	No.	50000	7	3	2	1	1	1	1	16
	Export Credit				BL	1.2	0.8	0.4	0.4	0.4	0.4	6.4
	Total Export Credit				2.8	1.2	0.8	0.4	0.4	0.4	0.4	6.4
<b>IV. Education</b>												
1	Education Loans-Study in India-	90	No.	1500000	150	130	100	90	120	100	90	780
	Total Education				2025	1755	1350	1215	1620	1350	1215	10530
<b>V. Housing</b>												
1	Purchase/ Construction of a Dwelling Unit (Individual)-	85	No.	2000000	180	130	110	100	95	100	100	815
	Repair of Dwelling Units-	85	No.	600000	3060	2210	1870	1700	1615	1700	1700	13855
	Total Housing				120	115	100	110	110	110	110	775
					612	586.5	510	561	561	561	561	3952.5
					3672	2796.5	2380	2261	2176	2261	2261	17808
<b>VI. Social Infrastructure</b>												
1	Drinking Water-	85	No.	500000	10	10	10	10	10	10	10	70
	Education--	85	No.	15000000	42.5	42.5	42.5	42.5	42.5	42.5	42.5	297.5
	Healthcare-Hospital-	85	No.	10000000	2	2	2	2	2	2	2	17
	Sanitation--	85	No.	25000	255	382.5	255	382.5	255	382.5	255	2167.5
	Total Social Infrastructure				2	2	2	2	2	2	2	41
					850	1020	850	850	680	850	680	5780
					100	100	100	100	100	100	100	700
					21.25	21.25	21.25	21.25	21.25	21.25	21.25	148.75
					1168.8	1466.3	1168.8	1296.3	998.75	1296.3	998.75	8393.8
<b>VII. Renewable Energy</b>												
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	100000	30	30	30	30	30	19	30	339
	Total Renewable Energy				54	54	54	54	54	44.1	54	368.1
					54	54	54	54	54	44.1	54	368.1
<b>VIII. Others</b>												
1	SHGs/ JLGs-JLG	10	No.	150000	450	450	450	450	450	450	450	3150
	SHGs/ JLGs-SHG	10	No.	150000	675	675	675	675	675	675	675	4725
	Total Others				375	360	375	375	375	540	330	2685
					562.5	540	562.5	495	562.5	810	495	4027.5
					1237.5	1215	1237.5	1170	1237.5	1485	1170	8752.5
<b>Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)</b>												<b>443288.12</b>



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	64500.00	21694.00	77600.00	21123.00	77080.04	32171.79	80733.87
RCBs	17500.00	9550.00	18000.00	9829.00	11335.00	908.39	15007.44
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	58800.00	28210.00	63500.00	26656.00	65744.68	47343.32	62627.75
Others	0.00	0.00	0.00	0.00	0.00		
Sub total (A)	140800.00	59454.00	159100.00	57608.00	154159.72	80423.50	158369.06

Table 2: Term Loan (MT+LT)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBs	25200.00	19593.00	19700.00	22450.00	20658.74	33507.44	25821.75
RCBs	0.00	0.00	0.00	0.00	0.00	5.80	0.00
SCARDB	800.00	0.00	800.00	500.00	582.26	208.50	4882.22
RRBs	4000.00	19215.00	1500.00	16765.00	17620.00	1400.20	15033.07
Others	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	30000.00	38808.00	22000.00	39715.00	38861.00	35121.94	45737.04

Table 3: Total Agri. Credit						
Particulars	2021-22		2022-23		2023-24	
	Target	Ach.	Target	Ach.	Target	Ach.
CBs	89700.00	41287.00	97300.00	43573.00	97738.78	65679.23
RCBs	17500.00	9550.00	18000.00	9829.00	11335.00	914.19
SCARDB	800.00	0.00	800.00	500.00	582.26	208.50
RRBs	62800.00	47425.00	65000.00	43421.00	83364.68	48743.52
Others	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	170800.00	98262.00	181100.00	97323.00	193020.72	115545.44
						204106.10

Table 4: MSME						
Particulars	2021-22		2022-23		2023-24	
	Target	Ach.	Target	Ach.	Target	Ach.
CBs	31300.00	22824.00	34000.00	18397.00	37343.66	58963.33
RCBs	0.00	0.00	0.00	0.00	0.00	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	7000.00	5250.00	8500.00	3540.00	11381.34	5929.00
Others						
Sub total (A)	38300.00	28074.00	42500.00	21937.00	48725.00	64892.33
						121100.00

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	13980.00	5719.00	15600.00	6648.00	20401.49	4470.96	26197.26	
RCBs	1000.00	0.00	1100.00	4243.00	76.00	18.97	93.51	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	38.24	
RRBs	5020.00	3080.00	5800.00	3980.00	4976.90	276.00	5025.88	
Others								
Sub total (A)	20000.00	8799.00	22500.00	14871.00	25454.39	4765.93	31354.89	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	134980.00	69830.00	146900.00	68618.00	155483.93	129113.52	200932.22	
RCBs	18500.00	9550.00	19100.00	14072.00	11411.00	933.16	15100.95	
SCARDB	800.00	0.00	800.00	500.00	582.26	208.50	5027.51	
RRBs	74820.00	55755.00	79300.00	50941.00	99722.92	54948.52	135500.31	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	229100.00	135135.00	246100.00	134131.00	267200.11	185203.70	356560.99	



### Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	21694.00	9550.00	0.00	28210.00	0.00	59454.00	21123.00	9829.00	0.00	26656.00	0.00	57608.00

Table 1: Crop Loan

Table 1: Crop Loan														₹ lakh)	
Particulars	2023-24						2024-25						Total		
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total			
C L	32171.79	908.39	0.00	47343.32		80423.50	80733.87	15007.44	0.00	62627.75		158369.06			

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
CCL	21694.00	9550.00	0.00	28210.00	0.00	59454.00	21123.00	9829.00	0.00	26656.00	0.00	57608.00
WS						0.00						0.00
LD						0.00						0.00
FM						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00

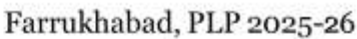
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Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCAR DB	RRBs	Others	Total	CBs	RCBs	SCAR DB	RRBs	Others	Total
CL	32171.79	908.39	0.00	47343.32		80423.50	80733.87	15007.44	0.00	62627.75		158369.06
WS						0.00						0.00
LD						0.00						0.00
FM						0.00						0.00
P & H						0.00						0.00
AH-D						0.00						0.00
AH-P						0.00						0.00
AH-SG						0.00						0.00
P						0.00						0.00
FD						0.00						0.00
F & W						0.00						0.00
SG & M						0.00						0.00
F						0.00						0.00
A & F						0.00						0.00
OTH	33507.44	5.80	208.50	1400.20	0.00	35121.94	25821.75	0.00	4882.22	15033.07	0.00	45737.04
Sub total						0.00						0.00
Grand Total (I+II)	32171.79	908.39	0.00	47343.32	0.00	80423.50	80733.87	15007.44	0.00	62627.75	0.00	158369.06



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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	2000000
2	Bee Keeping			No.	371500
3	Buffalo Farming			1+1	248000
4	Cold Storage			No.	4000000
5	Cold Storage			No.	40000000
6	Combine harvester	Tractor mounted Wheel type		No.	1800000
7	Commercial Broiler Farming			5000	2458000
8	Commercial Broiler Farming			5000	5846000
9	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
10	Compost/ Vermi Compost	Vermi Compost		No.	31000
11	Compost/ Vermi Compost	Vermi Compost		No.	750000
12	Crossbred Cattle Farming			1+1	219000
13	Dairy Cow and Heifer rearing			2	1013000
14	Dairy Processing Unit			No.	700000
15	Dal/ Pulses Mill			No.	2500000
16	Diesel Pump Sets			No.	49500
17	Diesel Pump Sets			No.	55550
18	Drinking Water			No.	500000
19	Drip Irrigation			ha	154000
20	Education			No.	15000000
21	Education Loans	Study in India		No.	1500000

22	Export Credit	Pre Shipment Export Credit	No.	50000
23	Farm Ponds/Water Harvesting Structures		No.	100000
24	Farm Ponds/Water Harvesting Structures		No.	406000
25	Finance to FPOs/FPCs		No.	2000000
26	Fish Culture		ha	100000
27	Fish Seed Hatchery		ha	2500000
28	Food Grain Processing	Flour Mill	No.	1500000
29	Food Grain Processing	Flour Mill	No.	500000
30	Fruit Processing	Chips	No.	2000000
31	Goat	Rearing Unit	20+1	414000
32	Godown	Silo	No.	50000000
33	Graded Buffalo Farming		5+5	248000
34	Healthcare	Hospital	No.	10000000
35	Healthcare	Hospital	No.	20000000
36	Integrated Farming		ha	450000
37	Integrated Farming		ha	650000
38	Integrated Pisciculture		ha	100000
39	Leveller	Laser Guided	No.	455000
40	Loan to MFIs for Onlending to for Agri. Purposes		No.	1000000
41	Loan to PACS/ FSS/ LAMPS		No.	1500000
42	Manufacturing Sector	Term Loan	No.	350000000
43	Manufacturing Sector	Term Loan	No.	2500000
44	Manufacturing Sector	Term Loan	No.	50000000



45	Manufacturing Sector	Working Capital	Medium	No.	50000000
46	Manufacturing Sector	Working Capital	Micro	No.	500000
47	Manufacturing Sector	Working Capital	Small	No.	15000000
48	Mushroom Cultivation			1000 Kg. per Cycle	211000
49	New Orchard	Tropical/ Sub Tropical Fruits		Acre	175200
50	New Orchard	Tropical/ Sub Tropical Fruits		ha	120000
51	New Orchard	Tropical/ Sub Tropical Fruits		ha	1301600
52	New Orchard	Tropical/ Sub Tropical Fruits		ha	154300
53	New Orchard	Tropical/ Sub Tropical Fruits		ha	167500
54	New Orchard	Tropical/ Sub Tropical Fruits		ha	189300
55	New Orchard	Tropical/ Sub Tropical Fruits		ha	70800
56	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
57	New Orchard	Tropical/ Sub Tropical Fruits		ha	88800
58	Nursery			ha	1967700
59	Nursery/ Propagation unit			ha	534800
60	Oil Extraction			No.	500000
61	On Farm development (OFD) Works			m.	75000
62	Other machinery	Other Machinery & Equipments		No.	232000
63	Others			No.	410000

64	Overdraft to PMJDY Account Holders				No.	10000
65	Pig Breeding Unit				10+2	1095000
66	Plantation	Bamboo			ha	86636
67	Plantation	Bamboo		Agro	Acre	174615
68	Plantation	Poplar			ha	235040
69	Power Tiller				No.	265000
70	Purchase/ Construction of a Dwelling Unit (Individual)				No.	2000000
71	Repair of Dwelling Units				No.	600000
72	Rice Processing				No.	1000000
73	Sanitation				No.	25000
74	Seed Drill				No.	155000
75	Seed Processing	All Seed Types			No.	2500000
76	Service Sector	Term Loan		Micro	No.	2500000
77	Service Sector	Term Loan		Small	No.	50000000
78	Service Sector	Working Capital		Micro	No.	500000
79	Service Sector	Working Capital		Small	No.	15000000
80	Sheep	Rearing Unit			20+1	379000
81	SHGs/ JLGs				No.	150000
82	Solar Energy	Roof Top Solar PV System with Battery			No.	100000
83	Solar Energy	Roof Top Solar PV System with Battery			No.	150000
84	Solar PV Pump Sets (AC)				No.	256400
85	Solar PV Pump Sets (AC)				No.	361800
86	Sprinkler Irrigation				ha	107000

87	Sugarcane processing	Jaggery production	No.	500000
88	Thresher	Multicrop Power Threshers	No.	220000
89	Tractor	With Implements & Trailer	No.	1120000
90	Tractor	With Implements & Trailer	No.	725000
91	Tractor	With Implements & Trailer	No.	950000
92	Tube Well		No.	33000
93	Veterinary Cline	Fixed	No.	300000



### Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Onion/ Piyaz/ Kanda ( )	Acre	41704
2	Annual Vegetables	Potato/ Aloo (Irrigated)	Acre	77413
3	Broiler Farming	Others_Farrukhabad	5000	944000
4	Cereals	Sorghum/ Jowar (Irrigated)	Acre	11243
5	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)	Acre	14482
6	Cereals	Barley/ Jav (Irrigated)	Acre	20243
7	Cereals	Maize/ Makka (Irrigated)	Acre	22028
8	Cereals	Wheat/ Gehu (Irrigated)	Acre	29036
9	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	29595
10	Fish Culture in Pond	Polyculture (Composite Fish Culture)_ Indian Major Carps_ Carp fish/ composite fish farming earthen ponds	Acre	64000
11	Goat Farming	Rearing Unit _ Semi_intensive_Farrukhabad	10	66000
12	Indigenous Cattle Farming	Indigenous Cattle Farming_Farrukhabad	2	156000
13	Layer Farming	Others_Farrukhabad	5000	1246000
14	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	21972

15	Other Commercial Crops	Tobacco/ Thambaku( )	Acre	34008
16	Pulses	Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	Acre	14575
17	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	Acre	20955
18	Spices & Condiments	Garlic/ Lahasun (Irrigated)	Acre	61943
19	Sugar Crops	Sugarcane/ Ganna (Irrigated)	Acre	64263

## Abbreviations

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



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

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

**Name and address of DDM**

Name	Mitesh Yadav
Designation	DDM, NABARD
Address 1	House No.6A/206,
Address 2	1st Floor, Avas Vikas Colony, Farrukhabad Post
Office	Avas Vikas Colony SO
District	FARRUKHABAD
State	Uttar Pradesh
Pincode	209625
Telephone No.	8077420227
Mobile No.	8077420227
Email ID	farrukhabad@nabard.org





## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

<ul style="list-style-type: none"> <li>Largest lender in FPO space</li> <li>Present in 21 States and 3 UTs including North East</li> <li>3000+ FPOs credit linked</li> <li>Collateral free lending at affordable rates</li> <li>Soft loan for Agri Startups</li> </ul>	<ul style="list-style-type: none"> <li>Financing FPOs through <ul style="list-style-type: none"> <li>➤ Working Capital</li> <li>➤ Term Loan</li> <li>➤ Pledge Financing (eNWR)</li> </ul> </li> <li>Term lending for Corporates/ NBSCs/ MFIs</li> </ul>
<b>Corporate Office</b> C/o NABARD, Head Office, Mumbai ☎: 022-26539620/9514 ✉: corporate@nabard.org	<b>Registered Office</b> 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"> <li>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</li> <li>Operating with 401 Branches in 238 districts across 18 states and 1 UT with active client base of appx. 12 lakh active borrowers.</li> <li>Financial product offered: Direct Lending to micro finance loans, Traders and Institutional loans</li> </ul>	<ul style="list-style-type: none"> <li>Timely and adequate credit without collateral</li> <li>Affordable interest rate in the sector</li> <li>Insurance facility to borrowers and co-obligants</li> <li>Doorstep delivery of financial services</li> </ul>
<b>Registered Office:</b> 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"> <li>Project Management Consultancy</li> <li>IT Based Natural Resources Information System</li> <li>Feasibility, Socio-economic &amp; Impact Evaluation Studies</li> <li>Third Party Monitoring</li> </ul> | <ul style="list-style-type: none"> <li>Climate Change &amp; Sustainability</li> <li>Value Chain Development</li> <li>Skill &amp; Livelihood Development</li> <li>Preparation Detailed Project Reports (DPRs)</li> <li>Transaction Advisory Services</li> </ul> |
|--|--|

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

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

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

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



## **NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD**

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

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

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



## **NAB FOUNDATION**

**Leveraging the power of convergence**

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

### **WHAT DOES NABFOUNDATION WANT FROM YOU?**

#### **IF YOU ARE AN INDIVIDUAL**

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

#### **IF YOU ARE A CSR UNIT**

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

### **IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO**

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

#### **IF YOU ARE WITH THE GOVERNMENT**

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

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

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







NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

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Uttar Pradesh

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