



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



फतेहपुर
Fatehpur

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: Fatehpur

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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Prasoon Chandra

District Development Manager

NABARD

Fatehpur

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	Fatehpur district is located in the central part of Uttar Pradesh. It has boundaries with Kanpur to the north Allahabad to the south Raebareli to the east and Banda to the west. The total geographical area of Fatehpur is 4152 square km and it comes under the Allahabad Division.
2	Type of soil	Fatehpur district primarily features alluvial soil characterized by its fertile composition due to sediment deposits from the Ganges river system. This soil supports diverse agriculture and crops like wheat vegetable and pulses benefit from its rich nutrient content and good drainage properties.
3	Primary occupation	The districts primary industry is agriculture but a sizable portion of the populace also works as labourers in Kanpur and Lucknow and in the dairy industry. The district has 3.28 lakh farmers in total of them 2.38 lakh are small and marginal farmers.
4	Land holding structure	According to the Agriculture Census of 2015-16 the district had 403040 land holdings totalling 302357 hectares. Of these 78 percent are marginal holdings 15 percent are small holdings and the remaining 7 percent are semi-medium. Average land holding size is 0.75 hectares.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	As per the ACP for FY 2023-24 GLC target for priority sector was Rs.308940 lakh against which banks disbursed Rs.284310 lakh (92percent of the target). ACP disbursement in FY 2023-24 registered 14percent YoY growth.
2	CD Ratio	As of March 31 2024 the CD ratio of all banks in the district was 48.48 percent. In the agency-wise analysis the CD ratio of commercial banks and regional rural banks was 47.33 percent and 52.56 percent respectively.
3	Investment credit in agriculture	Total investment credit in agriculture during FY 2023-24 was Rs.28440 lakh which was 89 percent more than the preceding FY.
4	Credit flow to MSMEs	In MSME sector credit flow during FY 2023-24 was Rs.81809 lakh (88 percent of the target) which was 60 percent higher than the credit flow to the sector in FY 2022-23.
5	Other significant credit flow, if any	

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	For the year 2025-26 a total credit potential of Rs.479943 lakh has been projected sector-wise/sub-sector- wise which is 23 percent higher than the previous year.
2	Projection for agriculture and its components	Projections for different components of agriculture is: Crop loan - Rs.219449.74 lakh Farm credit - Rs.277167 lakh Agriculture infrastructure - Rs.7918 lakh Ancillary activities - Rs.3861 lakh. Thus total projection for agriculture is Rs.288947 lakh (60 of total projection).

3	Projection for MSMEs	In the PLP 2025-26 projection for MSME works out to be Rs.168000 lakh which has been assessed considering the government policies sector-specific possibilities and the trend of banks in credit disbursement in the sector.
4	Projection for other purposes	Projection for other purposes like export education housing renewable energy social infrastructure and informal credit works out to be Rs.190995 lakh.

5. Developmental Initiatives

1. Under the PM-Kisan Samman Nidhi small and marginal farmers are being provided support of ₹6000 per annum. To provide the benefit of Kisan Credit Card (KCC) to the beneficiaries of PM-Kisan Samman Nidhi KCC saturation drive was organised in mission mode.
2. Agriculture Infrastructure Fund has been established for post-harvest infrastructure management. In addition 10000 Farmer Producer Organizations (FPOs) are also being formed across the country to increase the income of farmers.
3. For the revival of the cooperative sector the work of forming new PACS computerization of active PACS and connecting them with Common Service Centers (CSC) is also being done.

6. Thrust Areas

1. In 2025-26 emphasis has been given on increasing term loans by banks for asset creation and capital formation in rural areas increasing the CD ratio of the district post-harvest infrastructure management and utilisation of AIF for the creation of community agricultural assets.
2. Focus has also been given towards potential for revival of cooperative sector by way formation of new m-PACS as well making the existing m-PACS financially viable through diversification of business activities.

7. Major Constraints and Suggested Action Points

1. A significant portion of the population relies on agriculture for their livelihood. However factors such as outdated farming techniques lack of irrigation facilities and vulnerability to climate change significantly impact productivity and income stability contributing to rural poverty.

2. As on 31.03.2024 the CD ratio of the district was 48.48 43.20 which is less than the benchmark CD ratio of 60 as per RBI norms. The average CD ratio of the state stood at 58.72.
3. Fatehpur has a low level of industrial development with few industries established in the region. This results in limited employment opportunities and a lack of diversification in the local economy making it vulnerable to fluctuations in agricultural performance.

8. Way Forward

1. Banks should work towards increasing the CD ratio of the district by leveraging government sponsored schemes like PMFME AIF AMI ACABC NLM PMEGP PMKUSUM KCC KCC-AH & Fisheries MUDRA etc.
2. Formation of new m-PACS to help farmers pool resources share knowledge and improve market access thereby enhancing their bargaining power.
3. Skill development programmes/ training programmes in collaboration with NRLMS/ RSETI/ NABARD to enhance employability in sectors like manufacturing agriculture and services.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise Use

Utility

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

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

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

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	277167.94
1	Crop Production, Maintenance and Marketing	225685.26
2	Term Loan for agriculture and allied activities	51482.68
B	Agriculture Infrastructure	7918.44
C	Ancillary activities	3861.25
I	Credit Potential for Agriculture A+B+C)	288947.63
II	Micro, Small and Medium Enterprises	168000.00
III	Export Credit	14.80
IV	Education	4914.00
V	Housing	6171.00
VI	Social Infrastructure	2550.00
VII	Renewable energy	1838.70
VIII	Others	7507.00
	Total Priority Sector	479943.13

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	219449.74
2	Water Resources	6046.70
3	Farm Mechanisation	17647.58
4	Plantation & Horticulture with Sericulture	6473.95
5	Forestry & Waste Land Development	709.16
6	Animal Husbandry - Dairy	17689.80
7	Animal Husbandry - Poultry	4556.14
8	Animal Husbandry - Sheep, Goat, Piggery	2803.02
9	Fisheries	828.00
10	Farm Credit- Others	963.85
	Sub total	277167.94
B	Agriculture Infrastructure	
1	Construction of storage	5600.00
2	Land development, Soil conservation, Wasteland development	170.28
3	Agriculture Infrastructure - Others	2148.16
	Sub total	7918.44
C	Ancillary activities	
1	Food & Agro. Processing	3053.25
2	Ancillary activities - Others	808.00
	Sub Total	3861.25
II	Micro, Small and Medium Enterprises	
	Total MSME	168000.00
III	Export Credit	14.80
IV	Education	4914.00
V	Housing	6171.00
VI	Social Infrastructure	2550.00
VII	Renewable energy	1838.70
VIII	Others	7507.00
	Total Priority Sector	479943.13

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Bank of Baroda

1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	4152.00
2	No. of Sub Divisions	3
3	No. of Blocks	13
4	No. of revenue villages	1352
5	No. of Gram Panchayats	816

1.a Additional Information

Sr. No.	Particulars	N0s.
1	Is the district classified as Aspirational District?	Yes
2	Is the district classified as Low PSL Credit Category?	No
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	N0s.
1	State	Uttar Pradesh
2	District	Fatehpur
3	Agro-climatic Zone 1	Mid plain zone
4	Agro-climatic Zone 2	Mid plain zone
5	Agro-climatic Zone 3	Mid plain zone
6	Agro-climatic Zone 4	
7	Agro-climatic Zone 5	
8	Climate	Dry sub-humid to semi-arid
9	Soil Type	Alluvial Calcareous Sandy Loam

3. Land Utilisation [Ha]

Sr. No.	Particulars	N0s.
1	Total Geographical Area	422126
2	Forest Land	7595
3	Area not available for cultivation	55762
4	Barren and Unculturable land	10001
5	Permanent Pasture and Grazing Land	9819
6	Land under Miscellaneous Tree Crops	6807
7	Cultivable Wasteland	11213
8	Current Fallow	9364
9	Other Fallow	20796

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	N0s.
1	Safe	7
2	Critical	0
3	Semi Critical	5
4	Over Exploited	1
5	Saline	0
6	Not Assessed	0
7	Total	13

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	N0s.	% to Total	Ha.	% to Total
1	<= 1 ha	313896	78	113277	37
2	>1 to <=2 ha	58559	15	82224	27
3	>2 to <=4 ha	6942	2	38373	13
4	>4 to <=10 ha	392	0	5405	2
5	>10 ha	23251	6	63078	21
6	Total	403040	101	302357	100

6. Workers Profile [In '000]

Sr. No.	Particulars	N0s.
1	Cultivators	328.75
2	Of the above, Small/ Marginal Farmers	238.75
3	Agricultural Labourers	425.36

4	Workers engaged in Household Villages connected with Paved Approach	0.51
5	Workers engaged in Allied agro activities	0.00
6	Other workers	258.25

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	2632.00	1384.00	1248.00	2311.00	321.00
2	Scheduled Caste	651.00	343.00	308.00	604.00	47.00
3	Scheduled Tribe	0.34	0.19	0.15	0.30	0.04
4	Literate	1512.16	911.00	601.16	1298.74	213.42
5	BPL	138.00	70.00	68.00	138.00	0.00

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	472.24
2	Rural Households	352.44
3	BPL Households	138.30

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	313.00
2	Having source of drinking water	90.00
3	Having electricity supply	270.00
4	Having independent toilets	313.00

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	1352
2	Villages having Agriculture Power Supply	237
3	Villages having Post Offices	237
4	Villages having Banking Facilities	1352
5	Villages having Primary Schools	1263
6	Villages having Primary Health Centres	37
7	Villages having Potable Water Supply	1345

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Booklet Fatehpur 2022
1.a Additional Information	District Statistical Booklet Fatehpur 2022
2. Soil & Climate	District Statistical Booklet Fatehpur 2022
3. Land Utilisation [Ha]	District Statistical Booklet Fatehpur 2022
4. Ground Water Scenario (No. of blocks)	DYNAMIC GROUND WATER RESOURCES OF UP 2023
5. Distribution of Land Holding	District Statistical Booklet Fatehpur 2022
6. Workers Profile [In '000]	Census 2011
7. Demographic Profile [In '000]	Census 2011
8. Households [In '000]	Census 2011 and District Statistical Booklet 2022
9. Household Amenities [Nos. in '000 Households]	Census 2011
10. Village-Level Infrastructure [Nos.]	District Statistical Booklet Fatehpur 2022

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	N0s.
1	Anganwadis	2944
2	Primary Health Centres	47
3	Primary Health Sub-Centres	324
4	Dispensaries	41
5	Hospitals	22
6	Hospital Beds	933

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

Sr. No.	Particulars	N0s.
1	Fertiliser/Seed/Pesticide Outlets	
2	Registered FPOs	72
3	Agro Service Centres	
4	Soil Testing Centres	0
5	Approved nurseries	24
6	Agriculture Pumpsets	
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	N0s.
1	Area Available for Irrigation (NIA + Fallow)	254
2	Irrigation Potential Created	51
3	Net Irrigated Area (Total area irrigated at least once)	224
4	Area irrigated by Canals/ Channels	39
5	Area irrigated by Wells	1
6	Area irrigated by Tanks	0
7	Area irrigated by Other Sources	183
8	Irrigation Potential Utilized (Gross Irrigated Area)	343

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	N0s.
1	Pucca Road [km]	4613
2	Railway Line [km]	88
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	

15. Processing Units

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

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	32989	3141	29848
2	Cattle - Indigenous	119824	33400	86424
3	Buffaloes	647203	52961	594242
4	Sheep - Cross bred	0		
5	Sheep - Indigenous	0		
6	Goat	438167	74387	363780
7	Pig - Cross bred	0		
8	Pig - Indigenous	0		
9	Horse/Donkey/Camel	0		
10	Rabbit	0		
11	Poultry - Improved	0		
12	Poultry - Indigenous	0		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	36
2	Veterinary Dispensaries	44
3	Disease Diagnostic Centres	
4	Artificial Insemination Centers	84

5	Animal Breeding Farms	19
6	Animal feed manufacturing units	
7	Fodder Farms	
8	Dairy Cooperative Societies	82
9	Milk Collection Centres	
10	Fishermen Societies	28
11	Animal Husbandry Training Centres	
12	Animal Markets	
13	Fish Markets	
14	Livestock Aid Centers (No.)	
15	Licensed Slaughter houses [Nos.]	

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	8988.00	MT	9	gm/day
2	Egg	1517.15	Lakh Nos.	1	nos/p. a.
3	Milk	601433.00	MT	626	gm/day
4	Meat	8746.00	MT	9	gm/day
5	Wool	80.04	MT	0	gm/day

Sources

Table Name	Source(s) and reference year of data
11. Infrastructure Relating To Health & Sanitation [Nos.]	District Statistical Booklet Fatehpur 2023
12. Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Booklet Fatehpur 2023
13. Irrigation Coverage ['000 Ha]	District Statistical Booklet Fatehpur 2023
14. Infrastructure For Storage, Transport & Marketing	District Statistical Booklet Fatehpur 2023
15. Processing Units	
16. Animal Population as per Census [Nos.]	Livestock Census 2019
17. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Booklet Fatehpur 2023
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	Depart of Animal Husbandry UP 2022-23

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	28.26	30.97	34.14
2	Land Holdings - SF (%)	78.00	78.00	78.00
3	Land Holdings - MF (%)	15.00	15.00	15.00
4	Rainfall -Normal (mm)	760	760	760
5	Rainfall - Actual (mm)	607	674	677
6	Cropping Pattern	Multiple cropping	Multiple cropping	Multiple cropping

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	165734.82	192751.99	196927.61

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	84.54	241.32	2.85	80.00	229.47	2.87	85.31	238.04	2.79
2	Maize	0.30	0.62	2.07	0.33	0.95	2.88	0.44	0.50	1.14
3	Pearl Millet	7.31	9.00	1.23	5.28	6.40	1.21	7.93	7.03	0.89
4	Sorghum	9.57	15.90	1.66	12.03	15.06	1.25	17.75	25.25	1.42
5	Lentil	26.68	32.54	1.22	15.35	12.88	0.84	33.92	39.00	1.15
6	Sesame	10.14	2.44	0.24	10.14	2.08	0.21	13.38	2.34	0.17
7	Groundnut	0.27	0.30	1.11	0.30	0.35	1.17	0.36	0.43	1.19
8	Wheat	169.04	625.40	3.70	172.21	630.00	3.66	171.84	645.90	3.76
9	Barley	4.16	13.98	3.36	4.34	14.56	3.35	4.79	12.44	2.60
10	Horse Gram	40.76	57.32	1.41	41.60	58.50	1.41	45.77	60.00	1.31
11	Indian Mustard	15.85	19.32	1.22	16.87	20.41	1.21	22.60	30.26	1.34
12	Pea	1.78	1.82	1.02	1.96	2.00	1.02	2.36	3.07	1.30

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	4.58	4.58	4.68
2	Net sown area (lakh ha)	2.97	2.97	3.01
3	Cropping intensity (%)	154.21	154.21	155.48

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	27.36	27.74	25.05
2	Fertilizer consumption - Rabi (kg/ha)	55.55	56.32	50.76

Table 6: Trend in procurement/ marketing

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

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	76354	89652	138422
2	GLC through KCC (Rs. lakh)	99260.24	120133.68	200117.63

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)			370458
2	State Govt Sponsored Schemes Coverage (No.)			

Table 9: Soil testing facilities

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

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	98758	86554	108669
2	Crop Loss Compensation, if any (Rs. lakh)	255.00	442.00	391.00

Table 11: Seed Replacement Ratio %

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

Table Name	Source(s) and reference year of data
Table 1: Status	District Statistical Booklet Fatehpur 2023
Table 2: GLC under Agriculture	RBI ACP portal
Table 3: Major Crops, Area, Production, Productivity	Kharif booklet 2024-25 and Rabi booklet 2024
Table 4: Irrigated Area, Cropping Intensity	District Statistical Booklet Fatehpur 2023
Table 5: Input Use Pattern	District Statistical Booklet Fatehpur 2023
Table 6: Trend in procurement/marketing	
Table 7: KCC Coverage	
Table 8: PM Kisan & Other DBTs	
Table 9: Soil testing facilities	
Table 10: Crop Insurance	PMFBY Dashboard
Table 11: Seed Replacement Ratio %	

Water Resources

Table 1: GLC

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

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	254	254	254
2	Net Irrigated Area ('000 ha)	224	224	224
3	Gross Irrigated Area ('000 ha)	343	343	343

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Irrigated Area & Potential	District Statistical Booklet 2022
Table 3: Block level water exploitation status	Dynamic ground water report

Farm Mechanisation

Table 1: GLC

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

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors			38593
2	Power Tillers			
3	Threshers/Cutters			

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)		124	
2	Other minor repair & service centers (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Mechanisation in District	Vahan Parivahan Dashboard GoI
Table 3: Service Centers	Loksabha unstarred question no. 1004 13.12.2022

Plantation & Horticulture including Sericulture

Table 1: GLC

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

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	Fatehpur	Airayan	Semi-critical	Semi-critical	Semi-critical
2	Uttar Pradesh	Fatehpur	Amauli	Critical	Semi-critical	Semi-critical
3	Uttar Pradesh	Fatehpur	Asothar	Safe	Safe	Safe
4	Uttar Pradesh	Fatehpur	Bahua	Safe	Safe	Safe
5	Uttar Pradesh	Fatehpur	Bhitauna	Over Exploited	Over Exploited	Over Exploited
6	Uttar Pradesh	Fatehpur	Devmai	Safe	Safe	Safe
7	Uttar Pradesh	Fatehpur	Dhata	Safe	Safe	Safe
8	Uttar Pradesh	Fatehpur	Haswa	Safe	Safe	Safe
9	Uttar Pradesh	Fatehpur	Hathgaon	Safe	Safe	Safe
10	Uttar Pradesh	Fatehpur	Khajuha	Semi-critical	Semi-critical	Semi-critical
11	Uttar Pradesh	Fatehpur	Malwan	Semi-critical	Semi-critical	Semi-critical
12	Uttar Pradesh	Fatehpur	Telyani	Semi-critical	Semi-critical	Semi-critical
13	Uttar Pradesh	Fatehpur	Vijayipur	Safe	Safe	Safe

Table 5: Production Clusters

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

Table 6: Crop Identified for One District-One Product

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

Table 7: Sericulture

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

Table 8: Weavers Clusters

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: High Tech Orchards	
Table 3: Production and Productivity	
Table 4: NHM Schemes (Cumulative Nos.)	
Table 5: Production Clusters	
Table 6: Crop Identified for One District-One Product	
Table 7: Sericulture	
Table 8: Weavers Clusters	

Forestry & Waste Land Development

Table 1: GLC

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

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	8	8	8
2	Waste Land ('000 ha)	10	10	10
3	Degraded Land ('000 ha)	11	11	11

Table 2: High Tech Orchards

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

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Prod. ('000 MT)
1	Banana	24.00	713.00	835.00	27.00	835.00	9.10	666.50		
2	Cauliflower	18.00	6300.00	693.00	19.80	693.00	0.30	7.01		
3	Potato	9.00	222.72	245.00	9.90	245.00	10.30	327.78		
4	Okra	4.20	6.30	6.93	4.62	6.93	0.66	10.10		
5	Onion	3.50	105.00	118.80	3.96	118.80	1.45	29.29		
6	Tomato	1.20	84.00	92.40	1.32	92.40	0.47	20.37		
7	Bottle gourd	3.50	8.75	8.25	3.30	8.25	0.18	5.09		
8	Mango	3.10	37.10	43.20	3.60	43.20	0.34	6.48		
9	Chilli	4.32	65.22	69.30	4.59	69.30	5.54	13.91		

Table 4: NHM Schemes (Cumulative Nos.)

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

Table 5: NTFP

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

Table 6: Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Hitech Nursery	1	1	1
2	Traditional Nursery	23	23	23

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Area under Forest Cover & Waste Land	District Statistical Booklet Fatehpur 2022
Table 3: NTFP	
Table 4: Nurseries (No.)	

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)	1664.18	6714.60	11983.37
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	11	11	12

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI ACP Portal
Table 2: Processing Infrastructure	District Statistical Booklet 2022
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NABARD UP RO Lucknow

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	73.00	470.77	331.49
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.)	452302	452302	452302
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)			
5	Hatcheries (No.)			
6	Popular breeds			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI ACP 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)	Muzaffarnagri Nali
2	Popular goat breed(s)	Jamunapari Black Bengal
3	Popular pig breed(s)	Ghunghroo

Sources

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

Fisheries
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	37.92	68.66	76.00
2	Finance under group mode (₹ lakh)			
3	KCC for working capital (No.)	31	44	71
4	KCC for working capital (₹ lakh)	28.87	28.98	73.50

Table 2: Inland Fisheries Facilities

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

Table 3 : Marine Fisheries (No.)

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

Table 4 : Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI ACP Portal
Table 2: Inland Fisheries Facilities	Fisheries Department Fatehpur
Table 3 : Marine Fisheries (No.)	
Table 4 : Brackish Water Fisheries	
Table 5: Fisheries Infrastructure Development Fund (FIDF)	NABARD UP RO Lucknow

Farm Credit - Others & Integrated Farming

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)			
2	Credit to bullocks (₹ lakh)			

3	Credit to bullock carts (₹ lakh)			
4	Credit to Two wheelers (₹ lakh)			

Table 2: Area under Integrated Farming

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Area under Integrated Farming	

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	153.51	235.56	374.98
2	Loans for Storage Godowns (₹ lakh)			
3	Loans for Cold Storages (₹ lakh)			
4	Loans for Other Agri Infrastructure (₹ lakh)			

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	14	14	21
2	Cold Storages (Capacity - '000 MT)	116	116	143
3	Storage Godowns (No.)	181	181	182
4	Storage Godowns (Capacity - '000 MT)	95	95	86
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	100	100	100
6	Market Yards [Nos] / Wholesale Market (No.)	3	3	3
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI ACP Portal
Table 2: Agri Storage Infrastructure	District Statistical Profile Fatehpur 2022

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

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

Table 2: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)			
2	Area treated for soil & water conservation treatment ('000 ha)			
3	Gap ('000 ha)	0	0	0

Table 3: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	1	1	1
2	Watershed Projects - Area treated ('000 ha)	100	100	400
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	
Table 2: Area requiring Soil Treatment & Area Treated	
Table 3: NABARD's interventions	NABARD UP RO Lucknow

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)	153.50	235.55	374.98

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	76	76	76
2	Pesticides Consumption ('000 kg)			

Table 3: Production of inputs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	5	5	5
2	Seed Processing Capacity ('000 kg)	2500	2500	2500
3	Plant tissue culture facility (No.)	0	0	0
4	Food Quality Testing Labs	0	0	0
5	Food Parks (No.)	0	0	0
6	Food Parks (No.)	0	0	5
7	Food Parks (No.)	0	5	0
8	Food Parks (No.)	0	5	5
9	Food Parks (No.)	4	0	0
10	Food Parks (No.)	4	0	5
11	Food Parks (No.)	4	5	0
12	Food Parks (No.)	4	5	5
13	Ripening chambers	0	0	0
14	Ripening chambers	0	0	5
15	Ripening chambers	0	5	0
16	Ripening chambers	0	5	5

17	Ripening chambers	4	0	0
18	Ripening chambers	4	0	5
19	Ripening chambers	4	5	0
20	Ripening chambers	4	5	5
21	Agri-Economic Zones (No.)	0	0	0
22	Cashew Processing Units (No.)	0	0	0
23	Agri Start-Ups (No.)	0	0	0
24	Cashew Processing Capacity ('000 MT)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI ACP portal
Table 2: Fertilizer Consumption	District Statistical Booklet 2022
Table 3: Production of inputs	
Table 4: Facilities Available	Agriculture Department Fatehpur

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	5178.21	7690.67	14154.93
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)			
3	MUDRA Loans (Rs. lakh)	12614.09	17956.22	23647.26

Table 2: Procurement

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

Table 3: Other Ancilliary Services

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI ACP Portal
Table 2: Procurement	
Table 3: Other Ancilliary Services	

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	33815.94	51073.34	81809.05
2	No. of units financed	8798	11083	13993
3	Loans under Stand Up India Scheme (Rs. lakh)	63.89	91.26	98.75
4	Loans to Weavers' Coop. Societies (Rs. lakh)	0.00	0.00	0.00

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	1	1	1
2	Micro Units (No.)			20351
3	Small Units (No.)			355
4	Medium Units (No.)			15
5	Udyog Aadhar Registrations (No.)			

Table 3: Traditional activities

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

Table 4: DIC interventions

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

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)	74	160	398
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	74	160	398

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI ACP Portal
Table 2: MSME units - Cumulative	MSME website
Table 3: Traditional activities	DIC Fatehpur
Table 4: DIC interventions	DIC Fatehpur
Table 5: Skill Development Trainings	DIC Fatehpur

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)	95.58	180.63	229.20
3	GLC under Housing (Rs. lakh)	1605.11	2115.50	1550.66

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	30148	22230	13053
2	Amt of subsidy released (Rs. lakh)			

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned			69425
2	Amt of subsidy released (Rs. lakh)			24672.75

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI ACP Portal
Table 2: Progress under PMAY	PMAY website
Table 3: Progress under SBM	SBM website

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)			

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

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

Sources

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

Social Infrastructure Investments

Table 1: GLC

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

Table 2: Projects (Cumulative)

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Projects (Cumulative)	

Renewable Energy

Table 1: GLC

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

Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects

Table 3: Renewable Energy Potential

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Go Green Initiatives	
Table 3: Renewable Energy Potential	

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	378.98	723.36	874.74
2	JLG Bank Linkage (Rs. lakh)			
3	Loans through SHPIs (Rs. lakh)			
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)			

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)			
2	Mission Shakti (SRLM) (Rs. lakh)			
3	NRLM (Rs. lakh)			
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	11.00	8.00	9.00
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	2.00	2.00	0.00

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	13	13	13
2	No. of SHGs formed	11694	13898	14293
3	No. of SHGs credit linked (including repeat finance)	930	1998	3153
4	Bank loan disbursed (Rs. lakh)	460.31	2617.85	3809.00
5	Average loan per SHG (Rs. lakh)	0.49	1.31	1.28
6	Percentage of women SHGs %	8.0	14.0	22.0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	RBI ACP portal
Table 2: Promotional Interventions	NABARD UP RO
Table 3: Status of SHGs	NRLM website

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	102	102	110
2	Consumer Stores (No.)	2	2	2
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	0	0	0
5	Marketing Societies (No.)	59	59	59
6	Labour Societies (No.)	8	8	8
7	Industrial Societies (No.)			
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	85	85	85
10	Others (No.)			
11	Total (No)	256	256	264

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.)	115	115	115
2	Multi state cooperative societies (No.)	2	2	2

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

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Village s	Househol ds
Commercial Banks	18	115	57	30	28					
Regional Rural Bank	1	77	70	3	4					
District Central Coop. Bank	1	26	10	11	5					
Coop. Agr. & Rural Dev. Bank	1	4		4						
Primary Agr. Coop. Society	115	115	115							
Others		0								
All Agencies	136	337	252	48	37	0	0	0	0	0

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]				Share (%)	Growth (%)	Share (%)
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)			
Commercial Banks				0	622329.00	680291.68	769427.49	13.1	72.45		
Regional Rural Bank				0	214282.00	237157.55	261314.14	10.2	24.61		

Cooperative Banks									24921.00	26625.86	30203.98	13.4	2.84
Others									58888.00	875.96	1016.77	16.1	0.10
All Agencies	0	0	0	0	0	0	0	0	920420.00	944951.05	1061962.38	12.4	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks				0	253947.00	280227.09	364918.91	30.2
Regional Rural Bank				0	101563.00	108517.65	131714.31	21.4
Cooperative Banks				0	18609.00	19465.83	18199.11	-6.5
Others				0	41558.00	0.00	0.00	0
All Agencies	0	0	0	0	415677.00	408210.57	514832.33	26.1

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	40.8	41.2	47.4	
Regional Rural Bank	47.4	45.8	50.4	
Cooperative Banks	74.7	73.1	60.3	
Others	70.6	0.0	0.0	
All Agencies	45.2	43.2	48.5	

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	638036	429501	123262	86243
Regional Rural Bank	481231	283273	107178	95885
Cooperative Banks	0	31	1	201
Others	0	0	133	0
All Agencies	1119267	712805	230574	182329

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	166595.52	45.7	88675.23	24.3	80320.89	22.0	0.00	27958.46
Regional Rural Bank	117714.63	89.4	107693.19	81.8	94283.62	71.6	0.00	11522.20
Cooperative Banks	559.19	3.1	559.19	3.1	0.00	0.0	0.00	148.68
Others		0	0.00	0	0.00	0	0.00	0.00
All Agencies	284869.34	55.3	196927.61	38.3	174604.51	33.9	0.00	39629.34
								7.7

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	200492.51	125957.36	62.8	214447.00	140618.85	65.6	252418.43	166595.52	66.0	64.8
Regional Rural Bank	40421.58	81345.13	201.2	43237.40	108390.45	250.7	56161.99	117714.63	209.6	220.5
Cooperative Banks	0.00	0.00	0	0.00	0.00	0	360.00	559.19	155.3	51.8
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	240914.09	207302.49	86.0	257684.40	249009.30	96.6	308940.42	284869.34	92.2	91.6

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	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	133510.30	145269.12	108.8	142822.20	177741.10	124.4	156792.50	168899.96	107.7	113.6
Term Loan (Agri.)	37657.50	20465.70	54.3	40468.60	15010.89	37.1	44526.94	28027.65	62.9	51.4
Total Agri. Credit	171167.80	165734.82	96.8	183290.80	192751.99	105.2	201319.44	196927.61	97.8	99.9
MSME	57055.79	33815.94	59.3	60745.80	51073.34	84.1	92533.63	81809.05	88.4	77.3

Other Priority Sectors*	12690.50	7751.73	61.1	13647.80	5183.97	38.0	15087.35	5695.67	37.8	45.6
Total Priority Sector	240914.09	207302.49	86.0	257684.40	249009.30	96.6	308940.42	284432.33	92.1	91.6

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	158739.48	22056.38	13.9	280177.34	23231.77	8.3	364918.91	26817.29	7.3	9.8
Regional Rural Bank	122121.65	7647.32	6.3	117552.59	4401.38	3.7	131714.31	4139.04	3.1	4.4
Cooperative Banks			0	16816.51	14325.77	85.2	18199.11	1479.89	8.1	31.1
Others			0			0			0	0.0
All Agencies	280861.13	29703.70	10.58	414546.44	41958.92	10.12	514832.33	32436.22	6.30	9.00

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

Source(s)	
1	RBI ACP Portal
2	LDM Office Fatehpur
3	

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World’s Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF):

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

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

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

PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan):

PM JANMAN is a recently launched initiative by the Government of India specifically designed to address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups

(PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory with an allocation of 24104 crore.

2. Union Budget

2.1. Important Announcements

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

2. Schematic Refinance for Water Sanitation and Hygiene (WASH):

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

3. Special Refinance Scheme (SRS) on PACS as MSCs:

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

11.i. Capacity Building Fund Social Stock Exchange (CBF-SSE):

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

11.ii. Gram Vihar New Scheme for promotion of Rural Tourism

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

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

Uttar Pradesh One District One Product Marketing Promotion Scheme:

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

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

Uttar Pradesh Agricultural Export Policy 2019: The policy provides incentives to promote agricultural exports through

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

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

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

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

Uttar Pradesh Mukhyamantri Swadeshi Gau-Sanvardhan Yojana: It aims to promote indigenous cow breeds and boost milk production in the state and targets self-reliance among animal herders and farmers encouraging rural youth and women to engage in animal husbandry. The scheme offers subsidies for purchasing improved breeds like Sahiwal Tharparkar and other cross-breeds with 50percent priority given to women farmers. Beneficiaries receive up to Rs 80000 for setting up units with two cows and subsidies

for fodder cutting machines animal insurance and shed construction.

(Link : <https://updairydevelopment.gov.in/NBDMSchemes.aspx>)

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

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

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

- a. 50 percent of the cost or maximum Rs. 100000/- for construction of tube well.
- b. 50 percent of the cost or maximum Rs.10000/- for pipe system.
- c. Maximum Rs. 68000/- for electrification of tube well.
(Link: <https://govtschemes.in/hi/taxonomies/term/59>)

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

- a. 50 percent of the cost for construction of tube well or maximum Rs. 75000/- (whichever is less)
- b. Rs 10000/- for water distribution system.
- c. Rs 68000/- per tube well for electrification of tube wells. (Link: <https://govtschemes.in/hi/taxonomies/term/59>)

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

Like most districts of the state Fatehpur is an agriculture-dominated district. As per Census 2011, 88% of the districts population resides in rural areas. Around 74.44% of the working population in the district is engaged in agriculture as cultivators or agricultural labourers. Thus agriculture is the major source of livelihood in the district.

As per Agriculture Census 2015-16 there are 403040 land holdings in the district with 302357 ha. of land. Out of these 78% of total holdings are marginal 15% are small and remaining 7% are semi-medium. The average land holding size in the district is 0.75 ha. Gross cropped area is 4.68 lakh ha and the cropping intensity of the district is 155%.

The climate of the district is dry sub-humid to semi-arid and the soil type is alluvial calcareous sandy loam.

During the years 2021-22, 2022-23 and 2023-24 the disbursement under crop loan was Rs.145269 lakhs (108%) Rs.177741 lakhs (124%) and Rs.168899 lakhs (107%) respectively.

The main crops in the district are paddy wheat bajra pulses and oilseeds. Apart from these fruits crops like banana mango guava papaya amla and vegetables like okra ridge gourd cabbage pumpkin bitter gourd bottle gourd garlic and onion etc. are also grown abundantly in the district.

There are 4 NABARD promoted FPOs in the district that are following and promoting natural farming practices for cultivation of crops. One FPO has also taken steps for organic certification of the produce.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

There is an utmost need for capacity building and training of farmers towards scientific and sustainable agriculture practices. Special programs are being implemented in the district under ATMA. There is one KVK in the district. Assistance is being taken from Chandra Shekhar Azad Agricultural University Kanpur for the availability of quality seeds. Due to small and medium holdings Farm Mechanisation and investment therein are not getting proper impetus in the district.

There is no arrangement at the district level for testing micronutrients in the soil and currently samples are sent to Kanpur which is 90 km away. Establishing a laboratory for testing micronutrients in the district will be the right step in boosting soil productivity.

Short-term production loan is being provided by 77 branches of rural bank and 115 branches of 18 commercial banks in the district. For complete financial inclusion banks need to work more with non-governmental organizations. Banks are also appointing BCs for expansion of services in remote areas.

Factors like non-availability of high yielding seeds and organic manure as per requirement and on time along with the harmful affects of pesticides is impacting agricultural productivity.

The current storage capacity of the district is much less than the requirement. A lot of grains are kept in the open on high platforms. Hence there is ample potential for construction of rural godowns in the district.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Water is a crucial component in the crop production system and plays a vital role in food security. Irrigation is the use of water (apart from rainfall) according to crop requirement during the crop period for the full development of the crop. The presence of water resources and the use of irrigated water resources in modern irrigation methods are essential for meeting the crops required water demand preventing the impact of adverse/unexpected weather and maximizing the utilization of seeds and fertilizers. The average rainfall in the district during the last 3 years has been 653 mm although the normal rainfall of the district is 760 mm.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The major rivers in the district are Yamuna and Ganga and there is a good network of canals. Irrigation is done in 39000 ha area through canals and 183000 ha. through tubewells (government + private) in the district. The number of individual tubewells and pump sets in the district is 48089. The declining state of groundwater year by year is also a matter of concern. As per the Dynamic Ground Water Resource Assessment Report 2023 5 blocks of the district (Airayan Khajuha Malwan Teliyani Amauli) are in semi-critical condition and one block Bitaura is in over exploited condition.

The net sown area of the district is 3.01 lakh ha and net irrigated area is 2.24 lakh ha.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

In the current scenario farm mechanisation plays an extremely important role in completing agricultural works on time. Farm mechanisation is the application of engineering and technology in agricultural operations to improve production and productivity and reduce human labor. In the district the number of small and marginal farmers holdings is 92 percent. The day-to-day decrease in the size of holdings is a major problem for mechanization of agriculture. Availability of proper farm power plays a decisive role for timely completion agricultural operations to increase production and productivity and save produce from damage.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

Farm Mechanisation in India is at an initial stage with a mechanization level is between 40-45% which is very low compared to developed countries where the level of mechanization has gone beyond 90%. The average farm power availability in the state was 2416 kW/ha (2014) before the implementation of the SMAM scheme and it increased to 2.836 kW/ha by the end of 2016-17 thus recording an increase of 17.4% in farm power availability in three years. The availability of farm power in the district is 1.684 kW/ha. (Source: WAPCOS limited final report on monitoring concurrent evaluation and impact assessment of sub-mission on Farm Mechanisation).

From the year 2019-20 the Central/State government is providing grant assistance to FPOs for setting up Farm machinery banks/ Custom hiring centres which provides 80 subsidy on the establishment of agricultural implement banks for custom hiring and 50 subsidy to promote the purchase of implements for crop residue management. In addition there is also a provision of 6 interest subsidy (3 from Central Government and 3 from State Government) on loans up to Rs.2 crore for custom hiring under the Agriculture Infrastructure Fund (AIF).

Under NAMO Drone Didi Scheme subsidy is being provided to Women SHGs for purchase of Drone. Subsidy of 80 of the drone cost or a maximum of Rs. 8 Lakh is being provided. Loan facility under AIF will also available for the remaining cost of the drone.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The cultivation of fruits vegetables and flowers has an important contribution in providing better social and economic benefits to poor farmers in villages. At the same time the export of various fruits flowers and vegetables has strengthened the national economy

considerably. India is the second largest producer of fruits and vegetables in the world. Horticulture related crops are grown in specific areas and their dependence is based on geography and climate. The activities included under horticulture sector are production post-harvest management marketing processing and export of fruits vegetables flowers medicinal and aromatic crops spices honey and silk etc. In addition high-tech sericulture mushroom production and nursery etc. are also included in this.

In Fatehpur district farmers are mainly inclined towards traditional agriculture but the soil of the district is suitable for the following horticulture crops:

1. Fruits : Guava Mango Papaya Citrus fruits
2. Vegetables : Potato Onion Peas Sweet Potato
3. Flowers : Rose Tube Rose Gladioli
4. Tuber & Bulb Crops : Potato Sweet Potato Onion
5. Spices : Turmeric Chillies Garlic
6. Arid Zone Horticulture Crops : Ber Amla Phalsa Jamun

04 NABARD sponsored FPOs in which about 2000 farmers are associated are doing extensive cultivation of bananas and other vegetables.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The district has good transport facilities. Fatehpur is connected to Kanpur Lucknow Allahabad Varanasi Agra and Delhi by rail and road. Fatehpur is also covered under the State Horticulture Mission. Krishi Vigyan Kendra is also working in the district. The Krishi Vigyan Kendra and the Department of Horticulture of the State Government are presently working in the district and providing technical information and necessary capacity building to the farmers.

District Horticulture Officer is posted for the development of horticulture. There are government and private nurseries in the district from where good quality seedlings are available. Training is also being provided through RSETI in which NABARD also provides assistance.

There is a silk department in the district which is being headed by Assistant Director. Approx. 500 farmers are engaged in castor cultivation in 20-25 villages along the Yamuna river in 04 blocks namely Devmai Khajuha Amauli and Asothar. Under the silk industry while promoting castor cultivation chain programs are being promoted for activities related to silk production.

The district of Fatehpur has been included under the Integrated Horticulture Development Mission (M.I.D.H.) - National Horticulture Mission UP of the State Government. Under this scheme selected beneficiaries are provided with 25-50 percent subsidy.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Due to rapidly spreading pollution global warming and rampant use of chemical fertilizers forests in the country are decreasing and soil health is deteriorating. Rivers are also changing their course causing floodplains to erode and become barren. To stop all this there is a need to increase social forestry on one side and on the other side develop and make unused and barren land cultivable. In the district this work is being done under the U.P. Bhumi Sudhar Nigam and DASP programs. Under the National Forest Policy 1988 one-third of the country should be forest covered. The forest area in the district is 1.8 percent of the geographical area. It is necessary for the district to not only conserve the existing forests but also cover more area with forests/trees. In addition the available waste land in the district can be used for forest development. Agro-forestry and nursery development are bankable models worth adopting. Good income can be earned from high-tech clonal forestry plantations by adopting clonal propagation technology. There are also some possibilities of financing Jatropha Eucalyptus Bamboo Poplar and Subabul in the district.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

According to the Zila Sankhyikiya patrika out of the total reported area of 422126 ha. in the district 7595 ha. is covered by forests. Apart from this according to the land use data the district has 10001 ha. of barren and uncultivable land 9364 ha. of current fallow land and 11213 ha. of cultivable waste land on which tree plantation can be easily done. The District Forest Officer provides assistance for publicity and plantation. Farmers have so far adopted Eucalyptus. There is a huge gap between the demand and supply of various forest products and government resources alone are not sufficient to meet this growing gap. Farmers are also not able to adopt it due to the long gestation period. But in a situation where they are not getting anything from waste land they will have to calculate the income from tree plantations on a commercial scale.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

The climate of the district is suitable for dairy. About 372455 agricultural holdings are less than 2 hectares and there are more small and marginal farmers. Animal husbandry is a major occupation of small and marginal farmers. According to the 2019 census the number of buffaloes and cows in the district is 647203 and 119824 respectively. There are 32989 cows of improved breeds out of which 17050 are breedable cows.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The Animal Husbandry Department of the district is the main unit of the State Government for animal health breeding technical knowledge and extension services. The annual milk production in the district is 601433 tons. There are 11 chilling plants 82 milk cooperative societies and 4 animal markets in the district. There are 36 veterinary hospitals 04 D grade hospitals 44 animal service centers and 84 artificial insemination centres in the district. Milk productivity in milch animals is very low in the district the main reason for which is low genetic potential in animals inadequate feed and fodder low level of health and disease control lack of breeding facilities etc. Per capita per day milk availability in the district is much lower than the national standard and a good amount of milk is also being supplied to the nearby districts of Allahabad and Kanpur from Fatehpur. Therefore there are very good possibilities of development in this sector. Milk production provides opportunities for milk processing activities.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Poultry is an easy enterprise with low initial investment cost which can be easily increased with improved breeds of poultry and can yield high economic returns. The poultry sector includes establishment of hatcheries layer and broiler units etc. The poultry sector has special utility in providing alternative or supplementary source of income to rural farmers and agricultural labourers. In addition excellent manure is also available from poultry activity which can enhance soil fertility. According to the 20th Livestock Census (2019) the poultry population in Fatehpur district is 452548 and the projected number of egg production is about 15171.15 lakh per year which shows an availability of 1 egg per person per day. There is a lot of potential in the poultry sector in the district. In the past years the flow of credit in this sector has not been satisfactory the main reason for which is the indifference of banks/insurance companies and the flow of poultry from other states. In the past years small farmers and entrepreneurs in the district have been establishing their small units by availing financial assistance. But the sector has not yet developed in the district.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

There is a continuous increase in the consumption of eggs and chicken in Fatehpur district but the development of this sector lags behind due to the virus like birdflu swine flu and chikungunya coming repeatedly in the last 10 years in the country. The meat business in the district is in the unorganized sector and there are no certified data available on this subject in the district. The supply of eggs and chicks from Pune Hyderabad Punjab Haryana and Delhi is satisfactory. There is a venture capital scheme of NABARD for breeder

farm to produce colored poultry birds but no one has shown interest in setting up such a unit. The poultry sector has developed less in the district.

1. Due to the absence of any hatchery in Fatehpur chicks have to be brought from outside and there are issues in their timely supply.
2. Due to the absence of any poultry feed plant in the district its supply is a major issue and feed comes like Kanpur etc.
3. There is a lack of extension facilities for poultry by the department and due to lack of information people are afraid to invest in this sector on a commercial scale.
4. To promote the poultry sector the Government of India is running a scheme called National Livestock Mission which is being implemented through SIDBI. Under this scheme subsidy up to 50 is available in various items.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

According to the Animal Census 2019 there are 88677 sheep 438167 goats and 12249 pigs in the district. Two breeds of goats are mainly prevalent in the district - Barbari and Jamunapari. These are supplied to the district from the surrounding districts and regular markets are held in Fatehpur Bindki and Jahanabad where they are bought and sold. 2800 hectares area is available for grazing in the district. There is a breeding center for goats in the district. About 8746 tons of meat is being produced from the small animals available in the district which means an availability of 3 kg per person per year. This is less than the national level of 6.82 kg per person per year. (Source-Animal Husbandry Department)

2.1.8.2 Infrastructure and linkage support available, planned and gaps

1. There are a total of 36 veterinary hospitals and 84 artificial insemination centers in the district.
2. Adequate marketing facilities are available for activities like sheep goat pig rearing etc.
3. No specific scheme for sheep goat pig rearing is being run in the district.
4. Semi-intensive method of animal husbandry should be promoted.
5. The availability of good breed animals should be ensured by the department.
6. Training/Extension Center
7. To promote the sector the Government of India is running a scheme called National Livestock Mission which is being implemented through SIDBI. Under this scheme subsidy up to 50 is available in various items.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

To harness all the existing potentials in the fisheries sector the Government of India launched the Blue Revolution Mission 2016. Under this scheme arrangements have been made to have proper coordination and linkages with Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA) National Agricultural Development Scheme National Rural Livelihood Mission. In the field of inland (in ponds) fisheries subsidy is being provided for various activities under this scheme under inland fisheries fish farming development of waterlogged areas and integrated development of resources. Major new items included in the scheme are - solar energy supported system for fish farming renovation of ponds constructed under MGNREGA revival of urban/semi-urban rural ponds for fish farming.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

There are a large number of reservoirs ponds etc. in the district due to which there are extensive possibilities of fish farming here. There is no departmental demonstration farm or training centre in the district.

Pradhan Mantri Matsya Sampada Yojana (PMMSY) is a flagship scheme for focused and sustainable development of fisheries sector in the country with an projected investment of Rs.20050 crore for a period of 5 years from 2020-21 to 2024-25 which is a part of Atmanirbhar Bharat Package. In its Sustainable Development Goal (SDG) Vision 2030 document the state government has highlighted the importance of fisheries for achieving various sustainable development goals.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Many ancillary activities are associated with agriculture in which farmers have to arrange resources. Such as arranging means for bringing and taking agricultural related materials selling agricultural produce etc. With the increasing use of mechanization in agriculture over the years the importance of livestock (bullocks etc.) has become negligible. The growing automobile industry has removed the traditional means from practice. Now tractors are used not only for ploughing the fields etc. but they have also become an important means of transportation in rural areas. They are widely used for social programs bringing and taking agricultural goods and other materials required in homes etc. Apart from this jeeps mini-trucks etc. are also widely used as a means of transportation in rural areas. Thus the auxiliary works of agriculture have now become dependent on the mechanism of mechanization. Consequently the demand for traditional means is projected to be negligible. Wherever financial assistance is required under this head farmers fulfil it from personal resources. Examples of loan distribution by banks for this purpose are negligible.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

With the extensive network of roads connecting villages to markets in rural areas the increasing use of tractors jeeps etc. in villages farmers not only get convenience in doing their work but also save their valuable time. There are very few large holdings in the district. Being an agriculture- dominated district the use of bullock carts and ploughing with bullocks is very less here. Farmers are using either second-hand tractors or bullocks etc. in a limited quantity. Due to the improvement in RIDF and road transport the use of bullock carts has become very less now. Possibilities have increased for soil testing rural animal and human health rural education and schools in villages.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Integrated farming system has been defined as "a judicious combination of two or more components using key principles of minimum competition and maximum complementarity through advanced agro-scientific management tools and aims at sustainable and environmentally friendly improvement in agricultural income family nutrition and ecological services." Models of integrated farming system have been developed in different parts of the country which include activities related to animal husbandry duck farming poultry farming horticulture bee keeping fisheries and horticultural crops like coconut cocoa nutmeg banana pineapple etc. along with other crops. It has been observed that by adopting these activities along with the cultivation of these other crops there has been a large increase in net income as compared to the cultivation of these crops alone. It was also found that these integrated farming systems were more sustainable and employment-generating.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

At present farmers mainly focus on crop production. But there is more uncertainty in the income and employment related to it. In this context integrating various agricultural enterprises is more likely to increase farmers income and family labour employment. The prevalent agricultural system in Uttar Pradesh is crop production along with milch cattle rearing. About 96 of the farmers adopt this system. As components of farming systems sugarcane-wheat and Paddy-wheat are the main cropping systems in the state.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Agricultural industries provide important industry linkages which create forward linkages (processing and marketing) helpful in accelerating agricultural development which are the factors for improving the quality of produce generating employment opportunities and increasing the net income of farmers.

After the Green Revolution there has been a good increase in the production and productivity of Indian agriculture. However due to lack of adequate storage with farmers lack of effective marketing system immediate need of capital for input requirements for next crop after harvesting one crop they are compelled to sell their produce at low prices. Thus farmers especially small and marginal farmers remain deprived of the benefits of economic growth. In order to ensure that farmers get a fair price for their agricultural produce it is necessary that farmers can store their produce so that they can sell it when there is more price for that produce and get economic benefit. For this purpose the Government of India has implemented a subsidized scheme of cold storage and rural godowns with the cooperation of NABARD and the Horticulture Department.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

1. Since the share of small/marginal farmers is more in the district the participation of farmers in the market is very less. Mostly farmers sell their produce to unlicensed private village level traders at 15-20 percent lower prices than the market. These village level traders sell this produce to licensed traders in the market.
2. At present there are 182 storage godowns in the district with a storage capacity of 86336 MT.
3. The new sub-scheme "Agricultural Marketing Infrastructure (AMI)" of the Government of India's Integrated Scheme for Agricultural Marketing (ISAM) lays special emphasis on the development and upgradation of rural haats as GRAM (Gramin Agricultural Markets) through strengthening of infrastructure. It can act as farmer consumer markets (retail markets) and aggregation points (spokes) in relation to secondary markets (hubs) with the participation of GRAMs Farmer Producer Organizations and other eligible promoters. There is a provision of back ended subsidy of 25-33 percent on capital cost under this scheme.
4. "Agriculture Infrastructure Fund" with a fund size of Rs.1.0 lakh crore has been launched under the Self-Reliant India Campaign of the Government of India. This fund provides a loan facility for construction of "Farm Gate Infrastructure" to reduce the projected 10-15 post-harvest loss of farmers. Under this scheme there is a provision of 6 percent interest subsidy (3 percent from GOI and 3 percent from State Govt.) for loans up to Rs.2.0 crore.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Declining agricultural land and fertility and increasing population is a matter of concern. One of the measures to remove it is to develop new land and make it cultivable and increase the fertility of the existing agricultural land. Land development is also useless without water management. Therefore the development of both these resources together is necessary.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Land situation in the district (ha.)

1. Cultivable Waste Land - 11213 ha
2. Current Fallow - 9364 ha
3. Other Fallow - 20796 ha
4. Barren and Uncultivable Land - 10001 ha

Land development schemes can include Land levelling and on-farm development works Making fallow/barren/saline land cultivable Integrated farm development Watershed management Fodder management seed production and organic farming Water and soil conservation

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

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

1. Input-based infrastructure: seeds fertilizers pesticides agricultural equipment and machinery etc.
2. Resource-based infrastructure: water/irrigation agricultural power/energy
3. Physical Infrastructure: road connectivity transportation storage processing conservation etc.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

1. The Agriculture Department is the nodal agency for providing development technical and extension services in this sector. This department also works to make farmers aware for the development of this sector.

2. Lack of awareness is also a major reason behind the lack of more demand.

3. National Agriculture Market (eNAM) is a pan-India electronic trading portal which networks the existing APMC mandis to create a unified national market for agricultural commodities. It aims to promote uniformity in agriculture marketing by streamlining of procedures across the integrated markets removing information asymmetry between buyers and sellers and promoting real time price discovery based on actual demand and supply. Small Farmers Agribusiness Consortium (SFAC) is the lead agency for implementing eNAM under the aegis of Ministry of Agriculture and Farmers Welfare

Government of India and eNAM provides online trading facility for commodities to farmers traders and buyers. Farmer Producer Organizations (FPOs) are also being registered on eNAM portal so that FPOs can get a chance to work in equal competition with traders. 4. There are 5 APMCs in the district. All have been onboarded on the eNAM platform.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

Agro-industries provide important agro-industry linkages which create forward linkages (processing and marketing) helpful in accelerating agricultural development which are the factors for improving the quality of produce generating employment opportunities and increasing the net income of farmers.

The prosperity of Uttar Pradesh is based on agriculture. It is the largest producer of foodgrains cereals and sugarcane. The state provides suitable situations incentives and facilities for the development of agricultural production and has immense potential to set up agro-based industrial units. The states Food Processing Industry Policy aims to make it an ideal destination for setting up such industries. Food parks in the state are located in Barabanki Varanasi Gorakhpur and Saharanpur.

Meat dairy fish bakery fruit and vegetable processing are high-income progressive sub-sectors. Their development also leads to employment generation and net value addition. Dairy and F&V processing are most suitable for Uttar Pradesh due to high labour intensity. The benefits of food processing are in the form of efficient marketing system rural employment remunerative prices to farmers rapid transfer of technology and have the potential to transform the subsidy-driven agricultural sector into a quality-driven business.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Sub-sectors of food processing include milk meat fruits and vegetables spices bakery cereals oilseeds pulses fish processing etc. Availability of cereals milk fruits vegetables etc. is also in abundance in the district which contributes well to the economy of the state.

PMFME scheme is being implemented to bring 2 lakh micro food processing industries into the formal sector. Under this scheme support is to be provided to entrepreneurs for technical knowledge skill training hand holding support loan for technology upgradation support in complete value addition of the product support for formal framework for industry registration and support in strengthening branding and marketing.

A special fund of Rs.2000 crore has been set up in National Bank for Agriculture and Rural Development (NABARD) to provide loans at affordable rates to promote the food processing sector. Under this fund loans are made available to individual entrepreneurs cooperative societies farmer producer organizations corporates joint ventures SPVs and government-promoted institutions for setting up modernization and expansion of food processing units and development of infrastructure in designated food parks.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

The integrated use of five elements of the agricultural economy (i) proper management of agricultural costs (ii) technical transfer (iii) ease and timely availability of institutional finance (iv) reducing crop risk by using ancillary activities and (v) improved marketing of agricultural produce can only lead to a balanced and overall development of agriculture. Agricultural institutions have an important contribution in implementing all these formulas. These institutions include primary cooperative societies agri-clinics and agri-businesses microfinance institutions and farmer producer organizations.

With the diversification and modernization of agricultural activities the need for support and extension services is also increasing year by year. In this direction it is important to set up Agri Clinics and Agri Business Centers by agriculture graduates/diploma holders or graduates of other subjects related to agriculture (such as graduates in horticulture animal husbandry veterinary forestry dairy poultry fisheries etc.). Agri Clinics will provide information to farmers on cropping systems latest technologies protection of crops from pests and diseases market trends and market prices of various crops veterinary facilities for animals etc. which will increase the productivity of crops/animals. Agri Business Centers will provide agricultural inputs agricultural equipment and other services to farmers.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

The establishment of Agri Clinics and Agri Business Centers by agriculture graduates or graduates of other subjects related to agriculture (such as horticulture animal husbandry veterinary etc.) is important. Under the ACABC scheme banks can provide loan up to Rs.20.00 lakhs to a single entrepreneur or up to Rs.1 crore to a group of 5 entrepreneurs. Refinance facility from NABARD is also available to banks. Under the scheme 36 subsidy for general category beneficiaries and 44 subsidy for SC/ST category beneficiaries is available.

Producer Organizations: To address issues such as not getting timely credit building the capacity of producers and strengthening organizations and linking them with markets A total of 15 farmer producer organizations sponsored by NABARD are working in Fatehpur district out of which 4 have been formed under the PRODUCE scheme 4 under NABARDs PODF-ID scheme and 7 under the Government of Indias CSS scheme.

There is a good demand for tissue culture banana plants in the district but in the absence of any lab these plants are procured from Hyderabad. With the establishment of a tissue culture lab these plants can be made available to farmers at a lower cost. Banana crop is produced in abundance in the district. But due to absence of a ripening chamber raw bananas are sold and farmers do not get a fair price for the produce..

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The definition of micro, small and medium enterprises is as under:
(i) A micro enterprise is an enterprise where the investment in plant and machinery or equipment does not exceed Rs.1 crore and turnover does not exceed Rs.5 crore;

(ii) A small enterprise is an enterprise where the investment in plant and machinery or equipment does not exceed Rs.10 crore and turnover does not exceed Rs.50 crore; and

(iii) A medium enterprise is an enterprise where the investment in plant and machinery or equipment does not exceed Rs.50 crore and turnover does not exceed Rs.250 crore.

The non-agricultural sector is the key to the rapid economic development of the country. About 90 percent of the holdings in the district are in marginal and small category. It is difficult to get productive employment opportunities for the whole family throughout the year from these. Development of the non-agricultural sector is necessary to provide an additional source of income to farmers and to keep rural crafts alive and profitable by providing them quality. Although the economic structure of the district is mainly agriculture based there are many possibilities for the non-agricultural sector (industries) here.

3.2 Infrastructure and linkage support available, planned and gaps

The main activities under the scope of non-agricultural sector in all the 13 blocks of the district are as follows -

1. Rural Artisans - Under this blacksmiths carpenters weavers potters handmade tool makers agricultural equipment makers sculptors etc. are working in Fatehpur district.

2. Micro Cottage Industries - Under this soap making honey processing potato chips papad bari pickle rakhis shoe making readymade garments mobile/computer repair flour mill jaggery-khandsari spice grinding stuffed toys artificial jewellery agarbatti candle sweet box making etc. works are done in Fatehpur district.

3. Small Industries - Under this dal rice and oil mills are working in Fatehpur district. Apart from this the demand for steel fabrication RO water supply unit cast iron etc. has increased a lot. Under the ODOP (ONE DISTRICT ONE PRODUCT) scheme cotton bed sheet and iron fabrication have been selected as ODOP for Fatehpur district. Rural Self Employment Training Institute (RSETI) by Bank of Baroda is functioning in the district for providing necessary training to educated unemployed youth of rural areas members of self- help groups on various employment-oriented activities and also assisted in obtaining bank loans. Training programs are also sponsored by NABARD. NABARD conducts various programs for entrepreneurship development in rural areas such as MEDP LEDP Skill Development Initiative Program under which youth are trained and prepared for self- employment.

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

Exports play an important role in the country's economy. To sustain growth in the country's exports it is necessary to have a high growth rate with a healthy balance of trade and foreign exchange reserves. Overall exports affect the country's industrial environment. To compete at the international level product quality, competitive pricing and good packaging are important. Maintaining a high growth rate in exports is recognized as a national priority by the government and all exporting agencies. Dependence on exports of raw materials and imports of finished goods adversely affects the economy. The aim of the "Make in India" campaign is to establish self-reliance and brand India.

4.1.2 Infrastructure and linkage support available, planned and gaps

The Reserve Bank of India first launched a scheme for export financing in 1967. This scheme provides short-term working capital to exporters at international interest rate benchmarks. This facility is available in the form of pre-shipment / packing credit and post-shipment credit. The Government of India has streamlined the documentation process for ease of export business. Now only three documents viz: bill of lading / airway bill, commercial invoice cum packing list, shipping bill / export bill are required to avail export credit benefit. The Government of India launched a new Foreign Trade Policy (FTP) 2023 from April 1, 2023, under which the government aims to increase India's overall exports to 2 trillion US dollars by 2030 with equal contribution from merchandise and services sectors. The objective of FTP is to build partnership with state governments and take districts forward as export hubs (DEH) initiative to promote exports at the district level and accelerate the development of trade ecosystem at the grassroots level. The effort to identify exportable products and services and resolve issues at the district level will be made through an institutional mechanism at the state and district level respectively - State Export Promotion Committee and District Export Promotion Committee. District specific export action plan will be prepared for each district outlining the district specific strategies to promote exports of identified products and services.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is the standard of a person's standard of living which affects a person's daily life and is also a powerful medium for future progress. The Government of India has also emphasized on "Education for All" through its various programs. In the last few years along with the increasing awareness about the importance of education there

has been a huge increase in the cost of quality education. Parents are also committed to providing higher education to their children but they do not have enough money. In such a situation education loan is a powerful medium. Today almost all banks are providing education loans. A large number of students who are pursuing or want to pursue higher education either abroad or in the country need education loans.

As per RBI master circular on priority sector lending, loans to individuals for educational purposes, including vocational courses, not exceeding Rs.20 lakh are considered as eligible for priority sector classification.

4.2.2 Infrastructure and linkage support available, planned and gaps

The status of educational institutions available in the district is as follows:

- Primary Schools - 2124
- Upper Primary Schools - 1449
- Secondary Schools - 492
- Colleges - 53
- Post Graduate Colleges - 22
- Industrial Training Institutes - 18

In 2011 the state literacy rate in Uttar Pradesh was 69.72 which is 29th among all the states of India and much lower than the national average level. In 2011 male literacy was 79.24 (national average 82.14) and female literacy was 59.26 (national average 65.46). There is a tremendous inclination among students in the state for studying abroad "Education Loan" will facilitate increased credit flow to the new focus area. The literacy rate in the district is 57.4 with male literacy at 65.84 and female literacy at 48.15. The Central Government has approved the National Education Policy- 2020. The new education policy will replace the 34-year-old National Education Policy 1986. National Education Policy-2020 focuses on issues such as access to education equity quality affordable education and accountability.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is the basic need of a human being. It is difficult for him to survive without a house. Without a house life cannot be lived properly. Houses are not only important from a family point of view but also have great importance from a social point of view. Houses basically protect a person from adverse natural conditions and external world disturbances and provide him privacy in life. A house is both a consumer good and a capital good. It is a product that improves the standard of living. In a welfare state it is the responsibility of the government to provide housing for those citizens

who cannot arrange housing for themselves. Investment in public housing not only results in public welfare but also acts as a catalyst for economic development at the local level. The main objective of public housing is to provide a place to live for a family i.e. a basic house or starter house. It is a complete home and provides necessary space for living within a limited range along with a toilet. It can also be expanded when the family grows or the economic condition improves. These homes not only provide security and stability as a basic need but also create a subtle environment of physical comfort and happiness.

4.3.2 Infrastructure and linkage support available, planned and gaps

1. According to the 2011 census out of the total 472238 families in Fatehpur district a total of 352441 families in rural areas and a total of 119797 families in urban areas live in semi- permanent or completely temporary houses.
2. Shortcomings/problems in the necessary facilities for this sector and necessary measures to address them are as follows:
3. Malwan block and Bindki and Khaga tehsils of the district are getting urbanized. Therefore there has been a sharp increase in the demand for housing construction loans in these areas.
4. The major problems of the housing sector are - increase in the cost of land and construction lack of microfinance measures and limited reach of existing measures inadequacy of financial assistance given for the purchase of housing site.
5. It is also necessary to establish coordination between various departments to provide plots for homestead in this sector.
6. The Reserve Bank of India has revised the "Priority Sector Guidelines" for the housing sector in which the limit of loans covered under "Priority Sector Guidelines" has been increased from Rs.28 lakh to Rs.35 lakh for housing loans within metro cities and from Rs.20 lakh to Rs.25 lakh for housing loans within other cities. This change has been made to popularize the construction of low cost houses among the economically weaker sections of the society.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Basic facility refers to the availability of infrastructure which includes all types of investments that can directly provide a basis for economic activities. To increase the productivity of the three factors of production land capital and labor it is necessary to have good basic facilities. Although everyone agrees that basic/infrastructure facilities should be there but it is a general perception that only mega projects like highways airports ports dams etc. come under this. For an agriculture-based economy rural infrastructure is very important where most of the population lives in rural areas and depends on the agriculture sector for their livelihood it is very important to develop basic facilities in rural areas.

5.1.2 Infrastructure and linkage support available, planned and gaps

- (i) An agro processing/park and processing units for medicinal and aromatic plants can be established in the district.
- (ii) Proper marketing system can be developed for extensive cultivation and sale of medicinal crops.
- (ii) Construction of rural warehouses
- (iii) Establishment of potato processing units in the development blocks of the district.
- (iv) By opening Krishi Vigyan Kendra in each development block of the district medicinal agriculture and cultivation of fruits flowers and vegetables can be accelerated.
- (v) Fruit and vegetable preservation and processing and pre-cooling chambers units should be established in each mango producing development block.
- (vi) Bulk milk cooling unit/large chilling plant/milk cold storage should be set up in Bahua development block of the district.

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

16 agri related projects (watershed) have been implemented in the district with total financial outlay of Rs.30.08 crore which has resulted in treatment of approx. 20000 ha. leading to improved soil fertility water conservation increased crop production and productivity ground water recharge and reduced pollution.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Considering the importance of social infrastructure for development and its impact on credit absorption in rural and urban areas bank credit per borrower for construction of social infrastructure for schools health care facilities drinking water facilities and sanitation facilities in Tier II to Tier VI centres. Provision of drinking water sanitation education and health defines the quality of life of an individual. These services affect peoples day-to-day lives and have long-term effects in terms of longevity and earning capacity. The Swachh Bharat Abhiyan has once again emphasised the need for basic facilities for an individuals hygiene and dignity. Youth education is essential for future development. The Government of India is striving to achieve Education for All through various programs. Active and Gross Domestic Product especially health care in rural areas has been taken on priority basis.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Fossil fuel reserves in the world are not eternal and due to the heavy consumption of energy all over the world the energy supply is in a critical situation. At the same time due to the smoke emitted from fossil fuels the clouds of destruction are looming over the environment and environmental pollution is standing in front of us today in the form of a gigantic problem. The only option in the current phase of the energy crisis is - the use of unconventional and renewable sources of energy. Nature has given us these sources in abundance in the form of solar energy wind energy and other known and unknown means. What is needed is to make effective use of these resources. These unconventional and renewable sources of energy not only fulfil our needs but also do not pose the risk of environmental pollution. Today is the age of solar energy and in the district NEDA Reliance and Tata provide supply of solar equipment and after sales service. Other sources of energy are biogas bio-diesel solar energy wind energy etc.

5.3.2 Infrastructure and linkage support available, planned and gaps

Due to its location in the midplane the intensity of sunlight and the length of the day here are sufficient for suitable operation of solar equipment. Biodiesel and Jatropa were also promoted as an alternative to energy but despite continuous efforts in the last five years this activity could not gain momentum. Banks have also not paid attention to this activity so far. Regional Rural Banks have taken steps in the field of solar energy. Regional Rural Banks have used solar lights in their branches and have taken up the task of saturating some villages with solar energy. Tata and Reliance companies are providing necessary equipment and after sales services in this area. Pradhan Mantri Kisan Urja Suraksha Evam Utthaan Mahabhiyan: The Ministry of New and

Renewable Energy Government of India has announced the ambitious Pradhan Mantri Kisan Urja Suraksha Evam Utthaan Mahabhiyan (Pradhan Mantri Kusum Yojana) with the objective of increasing the income of farmers. This scheme will also be implemented in Uttar Pradesh. There are three components A B and C under the PM Kusum scheme. Under Component A of the scheme farmers can set up unused land solar power generation plants with a capacity of 500 kW to a maximum of 2 MW.

PM Suryaghar yojana is being implemented to increase the share of solar rooftop capacity and empower residential households to generate their own electricity. The scheme has an outlay of Rs 75021 crore and is to be implemented till FY 2026-27. The scheme provides for a subsidy of 60 of the solar unit cost for systems up to 2kW capacity and 40 percent of additional system cost for systems between 2 to 3kW capacity. The subsidy has been capped at 3kW capacity.

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	402	271.781100	214.2222
B	Ongoing tranches	39	359.151800	250.0858
	Total (A + B)	441	630.932900	464.308

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	84	140.345800	111.6675
B	Rural roads & bridges	31	44.440300	35.0234
C	Social Sector	322	444.877800	316.476
	Total (A + B + C)	437	629.663900	463.1669

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	84	Improved soil health water onservation increased crop yield increaded farm income	ha	42603
B	Rural roads	309	Improved access reduced travel time new livelihood ppprtunitais boost rural economy	km	645
C	Bridges	13	Access to market/healt hcare/ education educed risk of accident reduced travel time	m	4242

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Agri related (watershed)	16	Soil and water conservation	ha	20000
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

NABARD launched the SHG-Bank Linkage Programme (SHG-BLP) in 1992 which initiated the linking of the rural poor with the formal banking system while retaining the flexibility and outreach of informal channels as a small pilot. This initiative has now evolved into the worlds largest microfinance programme with over 8.5 million SHGs representing 100 million rural families nationwide. As a mentor and chief facilitator of the microfinance initiative in the country NABARD has given the necessary impetus to this programme which has generated tremendous socio-economic impact on the empowerment of women.

In the past 25 years of this microfinance journey NABARD has consistently developed refined strategies and encouraged innovations. Significant changes are required in the approach and design of SHG-BLP to increase the income level of the poor. To make it more flexible and customer-friendly SHG-2 was launched which incorporated the basic principles of SHG-BLP such as voluntary savings cash credit limit individual bank accounts JLGs within Self Help Groups risk mitigation etc.

As per NRLM at present there are 14655 SHGs in the district with savings amount of Rs.3795 lakh. During 2023-24 3153 SHGs were credit linked and Rs.3809 lakh were disbursed. There is need to increase the credit absorption capacity of SHGs by way of imparting need based livelihood oriented training programmes.

As on 31.03.2024 Rs.2665.86 lakh has been disbursed against 4454 JLGs in the district. (Source : RBI ACP portal)

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Comprehensive action plan for promotion of high value crops like fruits flowers and vegetables
- 2 Promoting site and crop specific integrated nutrient management practices to improve soil enhance crop productivity and maintain land quality and productivity- Comprehensive action plan for promotion of high value crops like fruits flowers and vegetables
- 3 KCC saturation campaign in mission mode by banks under which concessional institutional credit can be made available to PM- Kisan beneficiaries under KCC. In addition KCC limits should also be sanctioned to farmers under KCC-Animal Husbandry and Fisheries for animal husbandry and fisheries.

2. Water Resources

- 1 A coordinated and comprehensive action plan needs to be prepared by conducting a survey of government tubewells for their renovation.
- 2 Efforts should be made to popularize the sprinkler and drip irrigation systems and field demonstration farms should be established for these.

3. Farm Mechanization

- 1 There is a need to establish hubs for small agricultural implements at the village level and hubs for large agricultural implements at the block level. Farmer clubs/SHGs/JLGs can use small agricultural implements for their own use as well as rent them out.
- 2 Primary Agricultural Credit Societies should be converted into multi-service centres and through them hubs for large agricultural implements should be established in the area

4. Plantation and Horticulture

- 1 The production capacity of government nurseries needs to be increased. Private nurseries should also be encouraged.
- 2 For organized marketing of fruits and vegetables pack houses should be arranged with facilities for washing sorting grading and packaging.

5. Animal Husbandry - Dairy

- 1 There is scope to establish dairy societies/milk collection centres for milk processing and marketing. To increase coverage in un-served villages there is a need to establish milk processing centres for value-added products.
- 2 Farmers need to be provided with fodder seeds more vigorously to meet the green fodder requirements. In this direction distribution of fodder mini-kits chaff-cutters etc. can be considered.

6. Animal Husbandry - Poultry

- 1 Some points that can be considered are the lack of appropriate insurance coverage an increase in feed cost prices compared to prices a shortage of working capital and adequate medical services prior notification of disease outbreaks vaccination maize production etc

7. Animal Husbandry - Sheep, Goat, Piggery

- 1 Availability of grazing land/pasture: Wastelands can be used for the silvopasture system which can convert wastelands into fodder and fuel-producing lands.
- 2 Commercial goat and pig rearing for meat production should be increased. Stall-fed rearing of 50-100 goats of good breed and pig breeding-cum-fattening units should be developed in areas near big cities.

8. Fisheries

- 1 Demonstration farms can be established. Innovative schemes like fish farming along with shrimp farming catfish production and ornamental fish farming should be demonstrated to encourage farmers to start these activities.

9. Construction of Storage and Marketing Infrastructure

- 1 It is necessary to promote and propagate the Government of Indias Agricultural Market Infrastructure Scheme. Banks should identify good beneficiary entrepreneurs and extend this scheme.
- 2 Provide training to individual farmers and farmer groups for proper handling and packaging of vegetables and fruits.

10. Land Development, Soil Conservation and Watershed Development

- 1 Considering the continuously declining water levels in the district there is a need to take various water conservation measures. There is a need to promote Hi-Tech Agriculture in the district. Organic manure should be used to improve soil quality.

11. Food and Agro. Processing

- 1 There should be a primary processing facility at the village/farm gate level for proper drying cleaning grading weighing and packaging to get a good price in the market.
- 2 Institutional credit should be available through JLGs/SHGs/Agricultural Processing Cooperative Societies.
- 3 Farmers in the district should be trained for advanced vegetable cultivation provided quality seeds and fertilizers and the concerned nodal department should organize appropriate awareness and training programs at the block level. They should also motivate farmers to set up their own processing units.

12. Agri. Ancillary Activities: Others

- 1 There is a good demand for tissue culture banana plants in the district but due to the absence of a lab these plants are procured from Hyderabad. The establishment of a tissue culture lab could make these plants available to farmers at a lower cost.
- 2 A significant amount of banana crop is produced in the district. However due to the lack of a ripening chamber only raw bananas are sold depriving farmers of fair prices for their crops. The establishment of a ripening chamber would increase the prices received by farmers.

13. Micro, Small and Medium Enterprises (MSME)

- 1 The state government can assist in the establishment of new enterprises by providing seed money/margin money enabling them to easily avail bank financing.
- 2 Youth/women trained under the Rural Entrepreneurship Development Program sponsored by NABARD should be provided loans on a priority basis by banks.
- 3 Bank to use schemes like ODOP Mudra PMEGP PMFME for MEMSE financing.

14. Informal Credit Delivery System

- 1 There is considerable gap in the no. of SHGs vis a vis no. of credit linked SHGs. Banks to explore avenues for SHG financing.
- 2 There is need for capacity building of SHG towards credit absorption by way skill training. NRLM may organise need based training programmes for SHG in coordination with RSETI.
- 3 NABARD also provides support for skill training of SHG women tiwards livelihood creation. Banks to consider financing of SHGs trained by NABARD on priorirty basis.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. 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.
2. Model bye-laws for PACS - In order to encourage transformation of grassroots PACS into Multi-Purpose Credit Societies GoI has prepared and circulated model Bye-laws for adoption by States. Model bye-laws has been notified by UP State Govt and subsequently adopted by every PACS of the State. These bye-laws has made agriculture driven PACS to Bahuuddeshiya PACS (B-PACS). PACS can undertake more than 25 business activities like dairy fishery storage warehouses Common Service Centres (CSCs) banking correspondence activities pertaining to new and renewable energy and other emerging areas. The Model bye-laws have the potential to enhance operational efficiency transparency and responsibility towards collective community development.
3. PACS as MSC: Uttar Pradesh Government has encouraged Uttar Pradesh Cooperative Bank to avail grant and soft loan assistance for diversification of their activities 1016 PACS identified to build godowns which are affiliated to 42 DCCBs total refinance assistance to tune of Rs.68.98 Crore under "Special Refinance Assistance under PACS as MSC" to the UPGB as on. Efforts are also being made to cover diversified activities and increase the coverage of PACS under the scheme.
4. Centrally Sponsored Project for PACS Computerisation: To make PACS self-reliant in tune with 'Atmanirbhar Bharat Abhiyaan' the Government of India (GoI) has on 29th June 2022 approved the Centrally Sponsored Project for Computerisation of PACS for a period of five years from 2022-23 to 2026-27. For the implementation of the project 5686 PACS have been sanctioned in UP for computerization. Uttar Pradesh was the FIRST state where the Service Level Agreement and Work order for both hardware Procurement and System Integrator were signed and onboarded. Uttar Pradesh has been one of the leading states in the implementation of the Project with the day to days activity of the PACS being captured on

a real time basis in a computerised environment taking forward the vision of Digital India.

5. World's largest grain Storage:

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

Godown under World's Largest Grain Storage at B-PACS Kotwa Pandey. A watershed event was orchestrated in the 'Sahkar Se Samridhi' road map through the formal signing of a pioneering tripartite Memorandum of Understanding (MoU). This ground-breaking agreement seamlessly brings together the 11 District Central Cooperative Banks (DCCBs) 22 Bahuuddeshiaya Primary Agriculture Credit Societies (B-PACS) and the National Building Construction Corporation (NBCC) etching an incredible mark under the second phase of the worlds largest grain storage project.

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

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

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

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

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

5. Status of Cooperatives in the District

1. At present there 115 PACS in the district with a total membership of 3.30 lakh. The PACS are not providing short term credit to their members and their business is limited to fertilisers to their members.

Under Sehkar se smridhi initiative 7 PACS have availed Jan aushadhi Kendra 5 have applied for WDRA registration and 48 PACS have availed license for seed business.

2. There are 82 milk societies in the district with a total membership of 3280. These societies face challenges in terms of poor infrastructure limited access to cold storage facilities and lack of modern veterinary services. The potential for value-added dairy products remains untapped due to inadequate processing units.
3. There are 28 fisherman societies in the district with total membership of 1936. However they are poorly organized and lack government support limiting their contribution to the districts economy.

6. Potential for formation of cooperatives

1. Currently the distribution of cooperative societies is uniform with all blocks covered by some society or the other. However there is ample potential for cooperative activity and formation of cooperative societies in the dairy and fisheries sector. New dairy cooperatives in Malwa Deomai and Dhata block can focus on improving milk collection cold storage and transportation enabling farmers to get better prices and reduce wastage. New fisherman cooperatives in Asothar Dhata and Vijayipur blocks can be formed to help fishermen access modern fishing techniques manage ponds and water bodies collectively and ensure better market access for their catch. This can have a significant positive impact in promoting economic activities in these areas.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Watershed Development	Mawaiya watershed	Asothar	Soil and water conservation on 1000 ha	Convergence with IIPR Kanpur Khet Talab Yojana of GoUP Department of Horticulture Department of Agriculture.	1400	1. Conversion of mono-cropped area into multi-cropped area. 2. Increased productivity/production of crops in the project area. 3. Increase surface and groundwater levels through rainwater conservation. 4. Motivate farmers for water conservation and its judicious use

2	Promotional Activity	Millet Production and Processing	Khajurha	Production of 5 varieties of millets in 100 acres area and its processing	Agriculture Department KVK	102	<p>1. Training to farmers on scientific method of millets production and providing improved variety seeds</p> <p>2. Establishment of a processing unit by FPO for millets processing</p> <p>3. Preparation of various millet products like laddu poha flour dalia namkeen etc.</p> <p>4. Training of women self-help groups for millets processing</p>
3	Women Empowerment	Livelihood Entrepreneurs Development Program	Deonai Dhata Vijayipur	Skill training of SHG women exposure visit credit linkage with banks	NRLM Banks	300	<p>1. Livelihood Entrepreneurship Development Programs are running on dairy handicraft and sheet/curtain activities in the district.</p> <p>2. Training of women of self-help groups by certified trainers</p> <p>3. Assisting women in obtaining loans from banks for capital to start their business</p> <p>4. Assistance in marketing of finished products</p>
4	Women Empowerment	Micro-Entrepreneurs Development Program	Teliyani Malwan	Skill training of SHG women	NRLM Banks	90	<p>Three programs are running on candle making bag making and tailoring activities in the district.</p> <p>Under this program 90 women were trained by certified trainers and 65 women are supporting their families by earning additional income through self-employment</p>

5	Collectivisation	Farmer Producer Organisation	Entire district	Capacity building of CEO and BoD Infrastructure support for FPO	Agriculture Department Horticulture Department KVK Banks	6000	Currently 15 NABARD-sponsored FPOs are operating in the district. Through these various facilities are being provided to more than 6000 farmers. 1. Providing low-cost and quality inputs to farmers 2. Aggregation and direct marketing of agricultural produce 3. Crop diversification By adopting scientific methods of cultivation collection and marketing measures the income of member farmers of FPOs is also increasing.
6	Infrastructure Development	Rural Haat	Bahua	Construction of rural haat	PRI	500	The haat (rural market) will function as a commercial venue for local people in the rural area. The haat will typically cater to the needs of 10 to 20 surrounding villages allowing people to sell their produce and/or purchase necessary items.
7	Financial Inclusion	Centre for Financial Literacy (CFL)	Airayan Bahua and Deomai	Awareness creation regarding financial inclusion	RBI Bank of Baroda		Three financial literacy centres are operational in the district. Through these CFLs rural population of 9 blocks is being made aware of financial literacy institutional loans from banks and government sponsored social security schemes.

8	Banking Technology	PACS computerisation	Entire district	Computer hardware for PACS Digitisation of records Capacity building	Department of cooperation in DCCB Fatehpur	8000	In the first phase of the scheme 16 PACS (Primary Agricultural Credit Societies) of the district have been selected. Through computerization the PACS will be linked to the Common Accounting System providing each PACS with a computer system as well as banking facilities. With PACS computerization all PACS will start operating uniformly together in real-time due to uniformity in their operations and availability of real-time data.
9	Infrastructure Development	RIDF	Entire district	Road Bridge Irrigation	PWD Irrigation Department UPBCL		1. Improved soil health water conservation increased crop yield increased farm income. 2. Improved access reduced travel time new livelihood opportunities boost rural economy 3. Access to market/healthcare/education Reduced risk of accident reduced travel time

Success Stories

Success Story 1: A Watershed Miracle in Action



1. Scheme : Watershed Development Fund (WDF)
2. Project Implementing Agency : Pragya Gramotthan Sewa Samiti (PGSS)
3. Duration of the project : 5 years
4. Beneficiary : Farmers having land in the watershed area
 - No. of beneficiaries : 1480
 - Community : Local watershed families
 - State : Uttar Pradesh
 - District : Fatehpur
 - Block : Asothar
 - Village : Mawaiya

1.1 Support provided

- Grant support by NABARD towards undertaking measures for soil and water conservation (bundling gully plugs farm pond EGP etc.) for enhancing crop production and productivity.
- Grant support by NABARD for capacity building of Village watershed committee in terms of project implementation project monitoring book keeping account management etc.
- Exposure visit for select farmers from the project area for learning and adopting good practices of watershed development projects.

1.2 Pre-implementation status

- The area selected for watershed development project is plagued with drought like situation every 2-3 years.
- Extent of soil erosion was very high leading to formation of gullies and ravines.
- Agriculture and crop cultivation was mostly dependent on rainfall resulting in monocropping practices and low crop yield.

1.3 Challenges faced

- Gaining the trust and active participation of local communities was a challenge at the beginning. However with regular interaction with the VWC and gram sabha conduct of PRA and exposure visits the participation of watershed community has gradually increased.
- Ensuring long-term maintenance and sustainability of project interventions such as structures and practices can be challenging after initial implementation.

1.4 Impact

- Interventions like farm bunding contour bunding gully plugs has resulted in reduced soil erosion leading to increased soil fertility.
- Interventions like earthen check dam has resulted in increased availability of water which has enabled farmers to cultivate land that erstwhile left uncultivated. More than 50 acres land has been brought under cultivation just from the interventions grounded in the first year of FIP of project.
- Interventions like afforestation measures through agro forestry and agro horticulture has prevented further degradation of land.

Success Story 2: Harvesting health : A millets success story



1. Scheme : Farm Sector Promotion Fund (FSPF) - DPR project
2. Project Implementing Agency : Pragma Gramothhan Sewa Samiti (PGSS)
3. Duration of the project : 3 years
4. Beneficiary : Farmers from the three villages selected under the project
 - No. of beneficiaries : 102
 - Community : 102 farmers from 3 villages. State : Uttar Pradesh
 - District : Fatehpur
 - Block : Khajuha
 - Village : Gehrukhera Bhikhampur and Ranmastpur

2.1 Support provided

- Grant support provided by NABARD for cultivation of cultivation of millets crop and its processing through the idenfied farmers of three villages.
- The farmers were provided training on scientific cultivation practices of millets. Farmers were also taken to Millets Research Institute Hyderabad for their exposure. Farmers were provided quality seeds procured from Millets Research Institute Hyderabad.

- A processing unit has been set up as well by Atma Shakti FPO (promoted by NABARD) for primary processing of the millets.

2.2 Pre-implementation status

- Cropping system was predominantly stable crops - paddy/ wheat based. However due to lack of water resources cultivation of paddy was difficult sometimes.
- The selected farmers were vulnerable to extreme climate change events like drought.

2.3 Challenges faced

- Many farmers were not familiar with the benefits of millets leading to resistance to adopting new practices
- Sourcing quality millet seeds was challenging due to limited access to seed suppliers in the district.
- Due to lack of millets processing facility in the district it difficult for the farmers to sell their millets at fair prices. However Atma Shakti FPO purchased all the minor millets produce from the farmers ensuring a ready market for them.

2.4 Impact

- Increased crop diversity with multiple millet varieties enhancing resilience.
- Reduced water usage due to the drought-resistant nature of millets.
- Processing and value addition of millets products for increased income generation to the farmers.

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

1.2 Climate Finance and Challenges

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

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

bThe 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 CO₂. The Watershed Development Fund conserves soil and water, with climate-proofing interventions enhancing agricultural productivity.
- e. **Other Agencies:** Uttar Pradesh has implemented several central government schemes to combat climate change, including Project Tiger, Integrated Development of Wildlife Habitats, and Project Elephant for wildlife conservation. The National Plan for Conservation of Aquatic Ecosystems, National Afforestation Programme, and National Bamboo Mission focus on ecosystem restoration. Forest management is enhanced through the Intensification of Forest Management and Sub-mission on Agroforestry. Energy and resource efficiency are promoted via Ujjwal DISCOM Assurance Yojana (UDAY), Pradhan Mantri Ujjwala Yojna (PMUY), and Kusum Yojana. Water conservation and cleanliness are addressed by the National Mission for Clean Ganga and Jal Jeevan Mission. Air quality improvement is targeted by the National Clean Air Program (NCAP) and Swachh Bharat Mission. Urban development and sustainability are driven by Mission LiFE, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission.

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- a Fatehpur has a predominantly agrarian economy making it highly sensitive to the impacts of climate change. The district is characterized by semi-arid conditions with fluctuating rainfall patterns increasing temperatures and declining groundwater levels. These environmental changes pose significant risks to agriculture water resources and the overall livelihoods of the population.
- b The State Action Plan on Climate Change provides a comprehensive framework for addressing climate challenges in Fatehpur. By focusing on sustainable agriculture water management afforestation renewable energy disaster preparedness and capacity building the district can enhance its resilience to climate impacts. Effective implementation of these strategies with active participation from local communities and stakeholders will be key to mitigating the effects of climate change and fostering sustainable development in the district.

3.2 Any specific Climate Change initiative in the District by

- a Under the Namami Gange project organic farming is being promoted in the Ganga river basin to reduce the use of chemical fertilizers and pesticides that contribute to river pollution. Organic farming helps improve soil health reduce water contamination and enhance climate resilience by making crops more resistant to extreme weather conditions.
- b One watershed development project is being implemented in the district for implementation of soil and water conservation measures on 1000 ha area. The project also envisages increasing resilience of the local community to the adverse effects of climate change by implementation of various climate proofing measures. Interventions like Efficient use of water resources Soil fertility and productivity enhancement Sustainable farming practices and Climate risk mitigation measures will be grounded during the course of implementation of the project.
- c Another project on millets cultivation and value addition is being implemented. Millets contribute to food security and climate adaptation offering a sustainable and nutritious alternative as climate change continues to threaten agricultural systems.

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.



(₹ Lakh)

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoE / Unit Cost (Rs)	Alroyan	Anasli	Asothar	Bahua	Bhitaara	Devasi	Dhara	Hama	Hathgaon	Khasjha	Paluan	Talyani	Vijaypur	District Total
A.2 Water Resources																		
1	Diesel Pump Sets--	88	No.	555160	Phy 5 BL 2.12	5	18	5	5	18	18	4.44	4.44	2.67	6	6	18	99
2	Drip Irrigation--	88	ha	590000	Phy 115 BL 118.8	115	115	115	115	115	115	115	115	115	115	115	115	115
3	Solar PV Pump Sets (AC)--	88	No.	324288	Phy 5 BL 28.97	5	5	5	5	5	5	5	5	5	5	5	5	5
4	Sprinkler Irrigation --	88	ha	182000	Phy 15 BL 21.84	15	15	15	15	15	15	15	15	15	15	15	15	15
5	Tube Well--	88	No.	488000	Phy 57 BL 278.59	57	57	57	57	57	57	57	57	57	57	57	57	57
Sub Total																		
A.3 Farm Mechanisation																		
1	Combine harvester--	88	No.	2450000	Phy 1 BL 19.6	1	1	1	1	1	1	1	1	1	1	1	1	1
2	Proces--	88	No.	775000	Phy 2 BL 12.4	2	2	2	2	2	2	2	2	2	2	2	2	2
3	Leveler-Laser Guided-Lazer End Leveler	88	No.	455000	Phy 1 BL 3.64	1	1	1	1	1	1	1	1	1	1	1	1	1
4	Other machinery--	88	No.	78000	Phy 1 BL 8.62	1	1	1	1	1	1	1	1	1	1	1	1	1
5	Other machinery-Other Machinery & Equipments-Happy Seeder-12 Type	88	No.	235000	Phy 38 BL 56.4	38	38	38	38	38	38	38	38	38	38	38	38	38
6	Other machinery-Other Machinery & Equipments-Seeder 72 Inches	88	No.	232000	Phy 60 BL 111.36	60	60	60	60	60	60	60	60	60	60	60	60	60
7	Other machinery-Other Machinery & Equipments-Super Seeder	88	No.	185000	Phy 37 BL 127.2	37	37	37	37	37	37	37	37	37	37	37	37	37
8	Power Tiller--28 HP	88	No.	265000	Phy 41 BL 127.2	41	41	41	41	41	41	41	41	41	41	41	41	41
9	Thresher--	88	No.	238000	Phy 90 BL 158.4	90	90	90	90	90	90	90	90	90	90	90	90	90
10	Thresher-Multitrop Power Threshers-25 hp	88	No.	238000	Phy 90 BL 158.4	90	90	90	90	90	90	90	90	90	90	90	90	90
11	Tractor-With Implements & Trailer-Cultivator 45 hp	88	No.	950000	Phy 90 BL 684	90	90	90	90	90	90	90	90	90	90	90	90	90
Sub Total																		

Sr. No.	Activity	Bank Loan Factor (X)	Unit Size	Sof / Unit Cost (Rs)	Airway	Assail	Asothar	Bahva	Bhitara	Deval	Dhata	Hsasa	Hatigson	Khajuna	Nalsan	Telyani	Vijaypur	District Total
A.4 Plantation & horticulture																		
1	Bee Keeping-58 colonies	88	No.	371986	Phy	28	28	28	28	28	28	28	28	28	28	28	28	28
					Rt	59.44	59.44	59.44	59.44	59.44	59.44	59.44	59.44	59.44	59.44	59.44	59.44	59.44
2	Floriculture-Banana	88	Sq. m.	89088	Phy	28	28	28	28	28	28	28	28	28	28	28	28	28
					Rt	34.3	34.3	34.3	34.3	34.3	34.3	34.3	34.3	34.3	34.3	34.3	34.3	34.3
3	Mushroom Cultivation-250 sqft.	88	1000 sq. per Cycle	211888	Phy	18	18	18	18	18	18	18	18	18	18	18	18	18
					Rt	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88	16.88
4	New Orchard - Tropical/ Sub Tropical Fruits-1.800 ha	88	ha	189288	Phy	488	488	488	488	488	488	488	488	488	488	488	488	488
					Rt	685.76	685.76	685.76	685.76	685.76	685.76	685.76	685.76	685.76	685.76	685.76	685.76	685.76
5	New Orchard - Tropical/ Sub Tropical Fruits-Banana	88	ha	72088	Phy	28	28	28	28	28	28	28	28	28	28	28	28	28
					Rt	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63	11.63
6	New Orchard - Tropical/ Sub Tropical Fruits-Banana	88	ha	154388	Phy	28	28	28	28	28	28	28	28	28	28	28	28	28
					Rt	24.69	24.69	24.69	24.69	24.69	24.69	24.69	24.69	24.69	24.69	24.69	24.69	24.69
7	Nursery ...	88	ha	196788	Phy	3	3	3	3	3	3	3	3	3	3	3	3	3
					Rt	47.22	47.22	47.22	47.22	47.22	47.22	47.22	47.22	47.22	47.22	47.22	47.22	47.22
8	Protection Structure-Poly/ Green Housing-Capsicum 1888 sq m	88	Sq. m.	130188	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1
					Rt	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41	10.41
9	Protection Structure-Poly/ Green Housing-Tomato 1888 sq m	88	Sq. m.	129688	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1
					Rt	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39	10.39
10	Sericulture...	88	No.	288888	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2
					Rt	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48	4.48
Sub Total																		
A.6 Forestry																		
1	Nursery/ Propagation unit-2.85	88	ha	534888	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1
					Rt	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28	4.28
2	Plantation-Bamboo-5 m x 5 m	88	ha	86618	Phy	15	15	15	15	15	15	15	15	15	15	15	15	15
					Rt	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4	10.4
3	Plantation-Bamboo-Agro-forestry with Bamboo	88	Acres	174618	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1
					Rt	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4
4	Plantation-Poplar-5 m x 4 m	88	ha	235488	Phy	18	18	18	18	18	18	18	18	18	18	18	18	18
					Rt	33.85	33.85	33.85	33.85	33.85	33.85	33.85	33.85	33.85	33.85	33.85	33.85	33.85
5	Plantation-Teak-2 m x 2 m	88	ha	163318	Phy	3	3	3	3	3	3	3	3	3	3	3	3	3
					Rt	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92	3.92
Sub Total																		
District Total																		

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs.)	Airyan	Amuli	Asothar	Bakua	Bhitaara	Deval	Dhata	Hasa	Hattigan	Khajaha	Maluan	Telyani	Vijaypur	District Total
A.7 Animal Husbandry - Dairy																		
1	Buffalo Farming--	88	1x1	248000	250	250	250	250	225	210	210	210	210	200	210	210	210	3074
					490	490	490	490	450	420	420	420	420	396.8	420	420	420	6698.82
2	Crossbred Cattle Farming--2 animal	88	1x1	215000	200	200	200	200	200	200	200	200	200	200	200	200	200	2685
					350.4	350.4	350.4	350.4	350.4	350.4	350.4	350.4	350.4	350.4	350.4	350.4	350.4	4503.96
3	Indigenous Cattle Farming--	88	1x1	215000	100	100	100	100	100	100	100	100	100	100	100	100	100	1306
					174.4	174.4	174.4	174.4	174.4	174.4	174.4	174.4	174.4	174.4	174.4	174.4	174.4	2277.66
	Sub Total																	12940.44
A.8 Working Capital - AI - Dairy/Drought animal																		
1	Buffalo Farming, Buffalo Farming, Fatehpur	100	1x1	154000	250	250	250	250	225	210	210	210	210	200	210	210	210	3064
					385	385	385	385	345.5	320	320	320	320	315.7	320	320	320	4749.36
	Sub Total																	4749.36
A.9 Animal Husbandry - Poultry																		
1	Commercial Broiler Farming--	88	5000	564000	9	9	9	9	11	18	9	16	9	9	9	9	11	125
					258.28	258.28	258.28	258.28	324.72	367.66	258.28	277.95	258.28	258.28	258.28	277.95	324.72	3623.4
	Sub Total																	3623.4
A.10 Working Capital - AI - Poultry																		
1	Broiler Farming, Others, Fatehpur - 8 month	100	500	85000	25	25	25	25	25	25	25	25	25	25	25	25	25	318
					21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	21.25	263.5
2	Layer Farming, Others, Fatehpur	100	500	429000	12	12	12	12	12	12	12	12	12	12	12	12	12	156
					51.48	51.48	51.48	51.48	51.48	51.48	51.48	51.48	51.48	51.48	51.48	51.48	51.48	609.24
	Sub Total																	932.74

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Self / Unit Cost (Rs)	Airyan	Asall	Asothar	Bahua	Shitaura	Devasi	Dhota	Hosua	Hethgaon	Khajaha	Majuan	Telyant	Vijayapur	District Total
A.11 Animal Husbandry - SGP																		
1	Goat - Breeding Unit--	88	500+25	9630000	1	1	1	1	1	1	1	1	1	1	1	1	1	6
					77.64	77.64	77.64	77.64	77.64	77.64	77.64	77.64	77.64	77.64	77.64	77.64	77.64	62.24
2	Goat - Rearing Unit--	88	20+1	414000	35	35	35	35	35	35	35	35	35	35	35	35	35	459
					115.92	115.92	115.92	115.92	115.92	115.92	115.92	115.92	115.92	115.92	115.92	115.92	115.92	1528.22
3	Sheep - Rearing Unit-Null/Graded	88	20+1	375000	31	31	31	31	31	31	31	31	31	31	31	31	31	143
					33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	33.35	433.55
	Sub Total																	2416
A.12 Working Capital - AH - Others/SP																		
1	Goat Farming Rearing Unit - Sems-Intensive Fatehpur	106	10+1	74000	40	40	40	40	40	40	40	40	40	40	40	40	40	523
					29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	29.6	387.82
	Sub Total																	387.82
A.13 Fisheries																		
1	Aquaculture inputs production--	88	Mo.	400000	2	2	2	2	2	2	2	2	2	2	2	2	2	36
					6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	6.4	115.2
2	Aquaculture inputs production--Null	88	Mo.	3000000	1	1	1	1	1	1	1	1	1	1	1	1	1	7
					24	24	24	24	24	24	24	24	24	24	24	24	24	168
3	Fish Culture --Integrated fish farming livestock can fish	88	ha	100000	10	10	10	10	10	10	10	10	10	10	10	10	10	215
					8	8	8	8	8	8	8	8	8	8	8	8	8	172
4	Fish marketing--Three wheeler	88	Mo.	300000	4	4	4	4	4	4	4	4	4	4	4	4	4	61
					9.6	9.6	9.6	9.6	9.6	9.6	9.6	9.6	9.6	9.6	9.6	9.6	9.6	146.4
5	Fish Seed Hatchery--	88	ha	2500000	1	1	1	1	1	1	1	1	1	1	1	1	1	3
					10	10	10	10	10	10	10	10	10	10	10	10	10	60
	Sub Total																	661.6
A.14 Working Capital - Fisheries																		
1	Activities_Kiosk_Visak/Oriets/Modli	106	Per unit	100000	6	6	6	6	6	6	6	6	6	6	6	6	6	104
					12.8	12.8	12.8	12.8	12.8	12.8	12.8	12.8	12.8	12.8	12.8	12.8	12.8	166.4
	Sub Total																	166.4

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)	Airayon	Amoli	Asothar	Bahua	Brittura	Dewal	Dhota	Heswa	Netigao	Khajaha	Maljan	Telyand	Vijaypur	District Total
A.15 Farm Credit																		
1	Integrated Farming-Crop + Dairy (1ha)	90	ha	450000	3	7		3		7	28.35	28.35	7	12.15	3	7	5	47
				BL	12.15	28.35		12.15		28.35	28.35	28.35		12.15	3	7	5	198.35
2	Two Wheeler Loans --	85	No.	100000	70	70	70	70	70	70	70	70	70	70	70	70	70	910
				BL	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	59.5	773.5
	Sub Total				71.65	87.85	59.5	71.65	59.5	87.85	87.85	79.75	59.5	71.65	87.85	79.75	59.5	963.85
	Total Farm Credit (sum of A.1 to A.15)																	277167.94
B. Agriculture Infrastructure																		
1	Godown--/ Rural Godown (1000 MT)	80	No.	3500000	15	16	15	16	15	16	15	16	15	16	16	15	15	200
				BL	420	448	420	448	420	448	420	448	420	448	448	420	420	5680
	Sub Total																	5680
B.2 Land Development																		
1	Farm Ponds/ Water Harvesting Structures-20 m X 20 m	80	No.	100000	1	1	1	1	2	1	1	1	1	1	1	1	1	10
				BL	0.8	0.8	0.8	0.8	1.6	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8	13.2
2	Farm Ponds/ Water Harvesting Structures-30 m X 30 m	80	No.	224000	5	5	5	5	5	5	5	5	5	5	5	5	5	65
				BL	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	8.96	116.48
3	On Farm development (FPO) works --	80	%	750000	5	6	5	5	5	5	5	6	6	6	6	6	6	71
				BL	3	3.6	3	3	3	3	3	3.6	3.6	3.6	3.6	3.6	3.6	42.6
	Sub Total																	179.28
B.3 Agriculture Infrastructure - Others																		
1	Compost/ Verm Compost-Compost - NADGP Compost-10 TPA	80	No.	250000	50	50	50	50	50	50	50	50	50	50	50	50	50	652
				BL	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	11.6	151.26
2	Compost/ Verm Compost-Verm Compost 1000/2.5	80	No.	318000	100	100	100	100	100	100	100	100	100	100	100	100	100	1302
				BL	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	24.8	322.9
3	Compost/ Verm Compost-Verm Compost Commercial verm compost 150 TPA	80	No.	750000	22	22	22	22	22	22	22	22	22	22	22	22	22	279
				BL	132	132	132	132	132	132	132	132	132	132	132	132	132	164
	Sub Total																	2148.16
	Total (B.1+B.2+B.3)																	7518.44

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Airayan	Anauli	Asothar	Bahua	Bhitaure	Deval	Dhata	Haswa	Hathgaon	Kharjha	Malwan	Telyani	Vijaypur	District Total
	C. Ancillary Activities																	
	C.1 Food & Agro Processing																	
1	Dairy Processing Unit--	85	No.	7000000	Phy 5 BL 29.75	6 35.7	5 29.75	5 29.75	5 29.75	5 35.7	6 35.7	5 29.75	5 29.75	6 35.7	6 35.7	5 29.75	5 29.75	416.5
2	Food Grain Processing-Flour Mill--	85	No.	5000000	Phy 10 BL 42.5	12 51	10 42.5	10 42.5	10 42.5	10 42.5	10 42.5	10 42.5	10 42.5	10 42.5	10 42.5	12 51	10 42.5	136
3	Fruit Processing -Chips--	85	No.	2000000	Phy 2 BL 34	2 34	2 34	2 34	2 34	2 34	2 34	2 34	2 34	2 34	2 34	2 34	2 34	26
4	Oil Extraction--Mustard Processing	85	No.	5000000	Phy 12 BL 51	11 46.75	12 51	11 46.75	11 46.75	11 46.75	11 46.75	11 46.75	11 46.75	11 46.75	11 46.75	12 51	12 51	151
5	Rice Processing --	75	No.	1000000	Phy 10 BL 75	10 75	10 75	10 75	10 75	10 75	10 75	10 75	10 75	10 75	10 75	10 75	10 75	130
	Sub Total																	3053.25
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Airayan	Anauli	Asothar	Bahua	Bhitaure	Deval	Dhata	Haswa	Hathgaon	Kharjha	Malwan	Telyani	Vijaypur	District Total
	C.2 Ancillary Activities -																	
1	Agri Clinic & Agri Business Centers--	90	No.	2000000	Phy 2 BL 36	2 36	2 36	2 36	2 36	2 36	2 36	2 36	2 36	2 36	2 36	2 36	2 36	26
2	Custom Service Units/ Custom Hiring Centers--	80	No.	8500000	Phy 1 BL 68	1 68	1 68	1 68	1 68	1 68	1 68	1 68	1 68	1 68	1 68	1 68	1 68	5
	Sub Total																	340
	Total (C.1+C.2)																	808
	Total (A+B+C)																	28547.63

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs.)	Airayan	Anauli	Asotbar	Bahua	Bhitauna	Devnal	Dhota	Hassia	Hethagan	Khajula	Mabuan	Telyani	Visajapur	District Total
II. Micro, Small and Medium Enterprises (MSME)																		
1	Manufacturing Sector - Term Loan-Medium-	80	No.	1375000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	11
					BL	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	1000	11000
2	Manufacturing Sector - Term Loan-Micro-	80	No.	325000000	Phy	200	200	200	200	200	200	200	200	200	200	200	200	2000
					BL	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000	5000
3	Manufacturing Sector - Term Loan-Small-	80	No.	650000000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	60
					BL	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	25000
4	Manufacturing Sector - Working Capital-Medium-	80	No.	550000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	11
					BL	400	400	400	400	400	400	400	400	400	400	400	400	4000
5	Manufacturing Sector - Working Capital-Micro-	80	No.	65000000	Phy	100	100	100	100	100	100	100	100	100	100	100	100	1000
					BL	400	400	400	400	400	400	400	400	400	400	400	400	4000
6	Manufacturing Sector - Working Capital-Small-	80	No.	195000000	Phy	3	3	3	3	3	3	3	3	3	3	3	3	40
					BL	300	300	300	300	300	300	300	300	300	300	300	300	3000
7	Service Sector - Term Loan-Medium-	80	No.	625000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	5
					BL	0	0	0	0	0	0	0	0	0	0	0	0	0
8	Service Sector - Term Loan-Micro-	80	No.	325000000	Phy	112	112	112	112	112	112	112	112	112	112	112	112	1450
					BL	2200	2200	2200	2200	2200	2200	2200	2200	2200	2200	2200	2200	29120
9	Service Sector - Term Loan-Small-	80	No.	325000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	13
					BL	200	200	200	200	200	200	200	200	200	200	200	200	2000
10	Service Sector - Working Capital-Medium-	80	No.	550000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	11
					BL	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Service Sector - Working Capital-Micro-	80	No.	65000000	Phy	40	40	40	40	40	40	40	40	40	40	40	40	500
					BL	100	100	100	100	100	100	100	100	100	100	100	100	1000
12	Service Sector - Working Capital-Small-	80	No.	65000000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	25
					BL	80	80	80	80	80	80	80	80	80	80	80	80	1000
Total Sub Total																		

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs.)	Anauli	Devnal	Mabuan	Telyani	District Total
III. Export Credit									
1	Export Credit - Post Shipment Export Credit-	80	No.	500000000	Phy	4	5	5	19
					BL	1.6	2	2	7.6
2	Export Credit - Pre Shipment Export Credit-	80	No.	500000000	Phy	4	4	5	18
					BL	1.6	1.6	2	7.2
Total Export Credit									14.8

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Airayan	Annull	Asothar	Bahua	Bitaura	Demai	Dhata	Harsa	Hathgaon	Khajuka	Makun	Tolyani	Vijaypur	District Total
IV. Education																		
1	Education Loans-Study Abroad--	90	No.	2000000	1	1	1	1	1	1	1	1	1	1	1	1	1	13
					Phy													
					BL	18	18	18	18	18	18	18	18	18	18	18	18	234
2	Education Loans-Study in India--	90	No.	1000000	40	40	40	40	40	40	40	40	40	40	40	40	40	528
					Phy													
					BL	360	360	360	360	360	360	360	360	360	360	360	360	4680
Total Education																		
																		4914
V. Housing																		
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Airayan	Annull	Asothar	Bahua	Bitaura	Demai	Dhata	Harsa	Hathgaon	Khajuka	Makun	Tolyani	Vijaypur	District Total
1	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	3000000	35	35	35	35	35	35	35	35	35	35	35	35	35	190
					Phy													
					BL	382.5	382.5	382.5	382.5	382.5	382.5	382.5	382.5	382.5	382.5	382.5	382.5	4845
2	Repair of Dwelling Units--	85	No.	1000000	20	20	20	20	20	20	20	20	20	20	20	20	20	268
					Phy													
					BL	180	180	180	180	180	180	180	180	180	180	180	180	2326
Total Housing																		
																		6171
VI. Social Infrastructure																		
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Annull	Bahua	Bitaura	Dhata	Hathgaon	Vijaypur	District Total							
1	Education--	85	No.	3000000	1	1	1	1	1	1	5							
					Phy													
					BL	255	255	255	255	255	1275							
2	Healthcare-Hospital--	85	No.	5000000	1	1	1	1	1	1	3							
					Phy													
					BL						1275							
Total Social Infrastructure																		
																		2550
VII. Renewable Energy																		
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Airayan	Annull	Asothar	Bahua	Bitaura	Demai	Dhata	Harsa	Hathgaon	Khajuka	Makun	Tolyani	Vijaypur	District Total
1	Solar Energy-Roof Top Solar PV System with Battery--	90	No.	1500000	104	104	104	104	104	104	104	104	104	104	104	104	104	1302
					Phy													
					BL	140.4	141.75	141.75	141.75	141.75	141.75	141.75	141.75	141.75	141.75	141.75	141.75	1838.7
Total Renewable Energy																		
																		1838.7
VIII. Others																		
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Airayan	Annull	Asothar	Bahua	Bitaura	Demai	Dhata	Harsa	Hathgaon	Khajuka	Makun	Tolyani	Vijaypur	District Total
1	SHGs/ A.Gs--JLG	100	No.	1500000	10	10	10	10	10	10	10	10	10	10	10	10	10	130
					Phy													
					BL	15	15	15	15	15	15	15	15	15	15	15	15	195
2	SHGs/ A.Gs--SAG	100	No.	2000000	200	200	200	200	200	200	200	200	200	200	200	200	200	3656
					Phy													
					BL	560	560	560	560	560	560	560	560	560	560	560	560	7312
Total Others																		
																		47943.13
Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)																		

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	114114.20	66040.04	118859.50	77023.21	127078.75	66817.08	81134.35		
RCBs	0.00	0.00	0.00	0.00	0.00	412.58			
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00			
RRBs	22396.10	79229.08	23962.70	100717.89	29713.75	101670.30	111837.34		
Others							453.83		
Sub-total (A)	136510.30	145269.12	142822.20	177741.10	156792.50	168899.96	193425.52		
Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target		
CBS	36549.60	18832.76	33701.10	13548.48	36035.24	21858.15	44235.20		
RCBs	0.00	0.00	0.00	0.00	100.00	146.61			
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	154.88		

RRBs	1107.90	1632.94	6767.50	1462.41	8391.70	6022.89	6625.18
Others							6.39
Sub total (A)	37657.50	20465.70	40468.60	15010.89	44526.94	28027.65	51021.65

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	150663.80	84872.80	152560.60	90571.69	163113.99	88675.23	125369.55	
RCBs	0.00	0.00	0.00	0.00	100.00	559.19	0.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	154.88	
RRBs	23504.00	80862.02	30730.20	102180.30	38105.45	107693.19	118462.52	
Others	0.00	0.00	0.00	0.00	0.00	0.00	460.22	
Sub total (A)	174167.80	165734.82	183290.80	192751.99	201319.44	196927.61	244447.17	

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	47484.71	32417.20	50511.00	47373.08	76776.73	72088.50	86967.53	
RCBs	0.00	0.00	0.00	0.00	200.00	0.00		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00		
RRBs	9571.08	1398.74	10234.80	3700.26	15556.90	9720.60	15556.90	
Others								
Sub total (A)	57055.79	33815.94	60745.80	51073.34	92533.63	81809.10	102524.43	

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	12317.30	7538.62	11375.40	2674.08	12527.71	5831.80	12003.92	
RCBs	0.00	0.00	0.00	0.00	60.00	0.00		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00		
RRBs	373.20	213.11	2272.40	2509.89	2499.64	300.83	2499.64	
Others								
Sub total (A)	12690.50	7751.73	13647.80	5183.97	15087.35	6132.63	14503.56	

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	210465.81	124828.62	214447.00	140618.85	252418.43	166595.53	224341.00	
RCBs	0.00	0.00	0.00	0.00	360.00	559.19	0.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	154.88	
RRBs	33448.28	82473.87	43237.40	108390.45	56161.99	117714.62	136519.06	
Others	0.00	0.00	0.00	0.00	0.00	0.00	460.22	
Sub total (A)	243914.09	207302.49	257684.40	249009.30	308940.42	284869.34	361475.16	

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23					Total	Others	RRBs	SCARDB	RCBs	CBs	RRBs	Others	Total
	CBS	RCBs	SCARDB	RRBs	Others	CBS	RCBs	SCARDB	RRBs	Others									
C L	66040.04	0.00	0.00	79229.08		77023.21	0.00	0.00	100717.89		145269.12								177741.10

Table 1: Crop Loan

Particulars	2023-24					2024-25						
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	Total
C L	66817.08	412.58	0.00	101670.30		168899.96	81134.35			111837.34	453.83	193425.52

(₹ lakh)

Table 2: Term Loan

Particulars	2021-22					2022-23					Total	Others	RRBs	SCARDB	RCBs	CBs	RRBs	Others	Total
	CBS	RCBs	SCARDB	RRBs		CBS	RCBs	SCARDB	RRBs										
C L	66040.04	0.00	0.00	79229.08		145269.12	77023.21	0.00	0.00	100717.89		177741.10							
W S						0.00						0.00							0.00
L D						0.00						0.00							0.00
F M						0.00						0.00							0.00
P & H						0.00						0.00							0.00
AH -D						0.00						0.00							0.00
AH -P						0.00						0.00							0.00

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Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	Total
C L	66817.08	412.58	0.00	101670.30		168899.96	81134.35			111837.34	453.83	193425.52
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M F						0.00						0.00
A & F						0.00						0.00
OTH						0.00						0.00
Sub total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total (I +II)	66817.08	412.58	0.00	101670.30	0.00	168899.96	81134.35	0.00	0.00	111837.34	453.83	193425.52

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.	200000
2	Aquaculture inputs production			No.	300000
3	Aquaculture inputs production			No.	400000
4	Bee Keeping			No.	371500
5	Buffalo Farming			1+1	248000
6	Combine harvester			No.	2450000
7	Commercial Broiler Farming			5000	2458000
8	Commercial Broiler Farming			5000	5846000
9	Compost/ Vermi Compost	Vermi Compost		No.	750000
10	Compost/ Vermi Compost	Vermi Compost		No.	31000
11	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
12	Crossbred Cattle Farming			1+1	219000
13	Custom Service Units/ Custom Hiring Centers			No.	8500000
14	Dairy Processing Unit			No.	700000
15	Diesel Pump Sets			No.	55550
16	Drip Irrigation			ha	99000
17	Drip Irrigation			ha	154000
18	Drones			No.	775000
19	Education			No.	30000000
20	Education Loans	Study in India		No.	1000000
21	Education Loans	Study Abroad		No.	2000000
22	Export Credit	Pre Shipment Export Credit		No.	50000
23	Export Credit	Post Shipment Export Credit		No.	50000
24	Farm Ponds/ Water Harvesting Structures			No.	224000

25	Farm Ponds/ Water Harvesting Structures				No.	100000
26	Fish Culture				ha	100000
27	Fish marketing				No.	300000
28	Fish Seed Hatchery				ha	2500000
29	Floriculture				sq. m.	89400
30	Food Grain Processing			Flour Mill	No.	500000
31	Fruit Processing			Chips	No.	2000000
32	Goat			Breeding Unit	500+25	9630000
33	Goat			Rearing Unit	20+1	414000
34	Godown				No.	3500000
35	Healthcare			Hospital	No.	50000000
36	Indigenous Cattle Faming				1+1	218000
37	Integrated Farming				ha	450000
38	Leveller			Laser Guided	No.	455000
39	Manufacturing Sector			Term Loan	No.	500000000
40	Manufacturing Sector			Working Capital	No.	500000000
41	Manufacturing Sector			Term Loan	No.	2500000
42	Manufacturing Sector			Working Capital	No.	500000
43	Manufacturing Sector			Working Capital	No.	15000000
44	Manufacturing Sector			Term Loan	No.	1250000000
45	Mushroom Cultivation				1000 Kg. per Cycle	211000
46	New Orchard			Tropical/ Sub Tropical Fruits	ha	154300
47	New Orchard			Tropical/ Sub Tropical Fruits	ha	72700
48	New Orchard			Tropical/ Sub Tropical Fruits	ha	189300

49	Nursery				ha	1967700
50	Nursery/ Propagation unit				ha	534800
51	Oil Extraction				No.	500000
52	On Farm development (OFD) Works				m.	75000
53	Other machinery			Other Machinery & Equipments	No.	185000
54	Other machinery			Other Machinery & Equipments	No.	235000
55	Other machinery			Other Machinery & Equipments	No.	232000
56	Other machinery				No.	78000
57	Plantation			Poplar	ha	235040
58	Plantation			Teak	ha	163310
59	Plantation			Bamboo	Acre	174615
60	Plantation			Bamboo	ha	86636
61	Power Tiller				No.	265000
62	Protection Structure			Poly/ Green Housing	sq.m.	1301600
63	Protection Structure			Poly/ Green Housing	sq.m.	1298500
64	Purchase/ Construction of a Dwelling Unit (Individual)				No.	3000000
65	Repair of Dwelling Units				No.	600000
66	Rice Processing				No.	1000000
67	Sericulture				No.	280000
68	Service Sector			Term Loan	No.	125000000
69	Service Sector			Term Loan	No.	25000000
70	Service Sector			Working Capital	No.	500000
71	Service Sector			Working Capital	No.	5000000
72	Service Sector			Working Capital	No.	50000000
73	Service Sector			Term Loan	No.	2500000

74	Sheep	Rearing Unit	20+1	379000
75	SHGs/ JLGs		No.	200000
76	SHGs/ JLGs		No.	150000
77	Solar Energy	Roof Top Solar PV System with Battery	No.	150000
78	Solar PV Pump Sets (AC)		No.	524200
79	Sprinkler Irrigation		ha	182000
80	Thresher	Multicrop Power Threshers	No.	220000
81	Thresher		No.	220000
82	Tractor	With Implements & Trailer	No.	950000
83	Tube Well		No.	682000
84	Tube Well		No.	480000
85	Two Wheeler Loans		No.	100000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Onion/ Piyaz/ Kanda ()	Acre	17945
2	Annual Vegetables	Potato/ Aloo (Irrigated)	Acre	71323
3	Broiler Farming	Others_Fatehpur _ 8 month	500	85000
4	Buffalo Farming	Buffalo Farming_Fatehpur	1+1	154000
5	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)	Acre	11578
6	Cereals	Sorghum/ Jowar (Irrigated)	Acre	11578
7	Cereals	Maize/ Makka (Irrigated)	Acre	18192
8	Cereals	Barley/ Jav (Irrigated)	Acre	18521
9	Cereals	Wheat/ Gehu (Irrigated)	Acre	24732
10	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	26064
11	Goat Farming	Rearing Unit _ Semi_intensive_Fa tehpur	10+1	74000
12	Layer Farming	Others_Fatehpur	500	429000
13	Marketing Activities	Kiosk_kiosk/Outlets/mobile van/Aquashop	Per unit	160000
14	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	13560
15	Oil Seeds	Groundnut/ Moongfali (Irrigated)	Acre	16599
16	Oil Seeds	Sesame/ Til/ Sesamum/ Gingelly (Irrigated)	Acre	6845

17	Pulses	Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	Acre	11336
18	Pulses	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)	Acre	11336
19	Pulses	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)	Acre	16599
20	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	Acre	16761

Abbreviations

Abbreviation	Expansion
ACP	Annual Credit Plan
AEZ	Agri Export Zone
ACABC	Agri-Clinics and Agri-Business Centre
AHIDF	Animal Husbandry Infrastructure Development
Fund AMIS	Agriculture Marketing Infrastructure Scheme
APMC	Agricultural Produce Market Committee
APY	Atal Pension Yojana
APEDA	Agriculture and Processed Food Products Export Development Authority
ATMA	Agricultural technology Management Agency
BC	Banking Correspondent
BGREI	Bringing Green Revolution to Eastern India
CBS	Core Banking Solution
CDF	Co-operative Development Fund
CISS	Capital Investment Subsidy Scheme
CRRI	Central Rice Research Institute
CSO	Civil Society 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

NWDPRA	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

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