



NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

# संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



गौतमबुद्ध नगर  
Gautam Budha Nagar

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: Gautam Buddha Nagar**

**State: Uttar Pradesh**



**National Bank for Agriculture and Rural  
Development**

**Uttar Pradesh Regional Office, Lucknow**





## Foreward

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

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

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

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

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

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

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

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

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

**Pankaj Kumar**  
Chief General Manager

**PLP Document Prepared by:**

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District Development Manager  
NABARD

Gautam Buddha Nagar

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	Gautam Buddha Nagar district is located in western Uttar Pradesh in the National Capital Region. The area of the district is 1442 sq km and it is surrounded by Ghaziabad, Bulandshahr and the National Capital of New Delhi.
2	Type of soil	Sandy Loam, Loam and Clay Loam
3	Primary occupation	The primary occupation of the people of G B Nagar is Agriculture.
4	Land holding structure	77 percent farmers have land holding of less than 1 ha. 15 percent are having land holding of 1 to 2 ha. Only 8 percent farmers are having land holding of more than 2 ha.

### 3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The credit flow to the priority sector in the district was Rs 1474241.13 lakh in 2021-22, Rs2029815.07lakh in 2022-23 and Rs2789707.56 lakh in 2023-24.The average achievement under ACP during last 3 years is 128.3%.
2	CD Ratio	As of March 31, 2024, the Credit-Deposit Ratio of the district was 65.40%.



3	Investment credit in agriculture	The credit flow under Investment credit in the district during last 3 years was Rs20650 lakh in 2021-22, Rs 125731.65 lakh in 2022-23 and Rs191996.11 lakh in 2023-24. The average achievement under sector during last 3 years is 123.8%.
4	Credit flow to MSMEs	Under MSME, the average achievement during last 3 years was 142.9%. The credit flow under the sector was Rs1010142.9 lakh in 2021-22, Rs1804377.31 lakh in 2022-23 and Rs2439432.77 lakh in 2023-24.
5	Other significant credit flow, if any	

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

1	Projection for the year	For FY 2025-26, projection of Rs 6306500.86 lakh has been assessed for the district under Priority sector.
2	Projection for agriculture and its components	Rs314535.26 lakh has been assessed for the district for FY 2025-26 under Agriculture including Agri Term loan, Agri Infrastructure and Ancillary activities.
3	Projection for MSMEs	For FY 2025-26, projection of Rs5665168 lakh for the district under MSME sector.
4	Projection for other purposes	Rs 326797.60 lakh has been assessed for Export Credit, Education, Housing, Social Infrastructure, Renewable Energy, Informal Credit Delivery System etc.

#### 5. Developmental Initiatives

1. The construction of infrastructure is a basic necessity for the development of any area. So far, 72 projects have been sanctioned in Gautam Buddha Nagar under RIDF with a loan assistance of Rs 8167.00 lakh from NABARD.
2. These include notable projects like rural roads, flood protection, irrigation, water harvesting, and veterinary clinics.



3. Currently, 04 projects related to agriculture and allied sectors and road construction are underway in the district with a loan assistance of Rs2212.00 lakh under RIDF.
4. In addition, the government can also propose projects under RIDF in areas like road repair, storage facilities, construction of infrastructure in the agricultural sector, etc.
5. As on 31 March 2023, 1110423 accounts have been opened in the district under PMJDY.
6. Under Jan Suraksha schemes, 617337 people have been enrolled under PMSBY and 228808 under PMJJBY. Under APY 156338 people have been enrolled, so far.

#### **6. Thrust Areas**

1. For the year 2023-24, the overall credit flow in the priority sector in the district is satisfactory. However, the progress in sub-sectors such as exports, agricultural infrastructure, education, housing, renewable energy, and social infrastructure is unsatisfactory.
2. The credit flow in the priority sector in the district is mainly due to credit flow in the micro, small and medium enterprises (MSME) sector. Therefore, banks need to pay attention to this.
3. As on 31st March 2024, the districts credit-deposit ratio was 65.4%, which shows significant improvement from last years credit-deposit ratio.

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

1. Due to rapid urbanization, agricultural land in the district is continuously decreasing, and there is a continuous burden on the natural resources in the district.
2. 92% of the total farmers in the district are marginal and small farmers, and even in agriculture-related sectors like animal husbandry, livestock, fisheries, etc., small farmers are more in number.
3. Therefore, for increasing their income and development of various sectors in the district, it is extremely necessary to cluster the products of agriculture and allied sectors in the form of farmer producer organizations.

4. Along with this, there is a need to adopt climate- smart agriculture using advanced technology and modern mechanization in the field of agriculture.
5. Multilayer farming needs to be encouraged for maximum utilization of land and to reduce the risk from cultivation (especially vegetables).
6. According to the groundwater resource estimation survey, out of three blocks in the district, one block (Bisrakh) falls in the over-exploited category, one block (Jewar) in the critical category, and one block (Dadri) in the semi-critical category.
7. Due to the falling groundwater level, farmers should be encouraged to adopt less water-intensive cultivation like vegetables, etc., instead of cultivating water-guzzling crops like paddy and sugarcane.

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

### **1. Introduction**

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

### **2. Objectives**

The objectives of PLP are:

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

### **3. Methodology**

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

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

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



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

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

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



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

## 5. Agency wise Use

### Utility

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

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

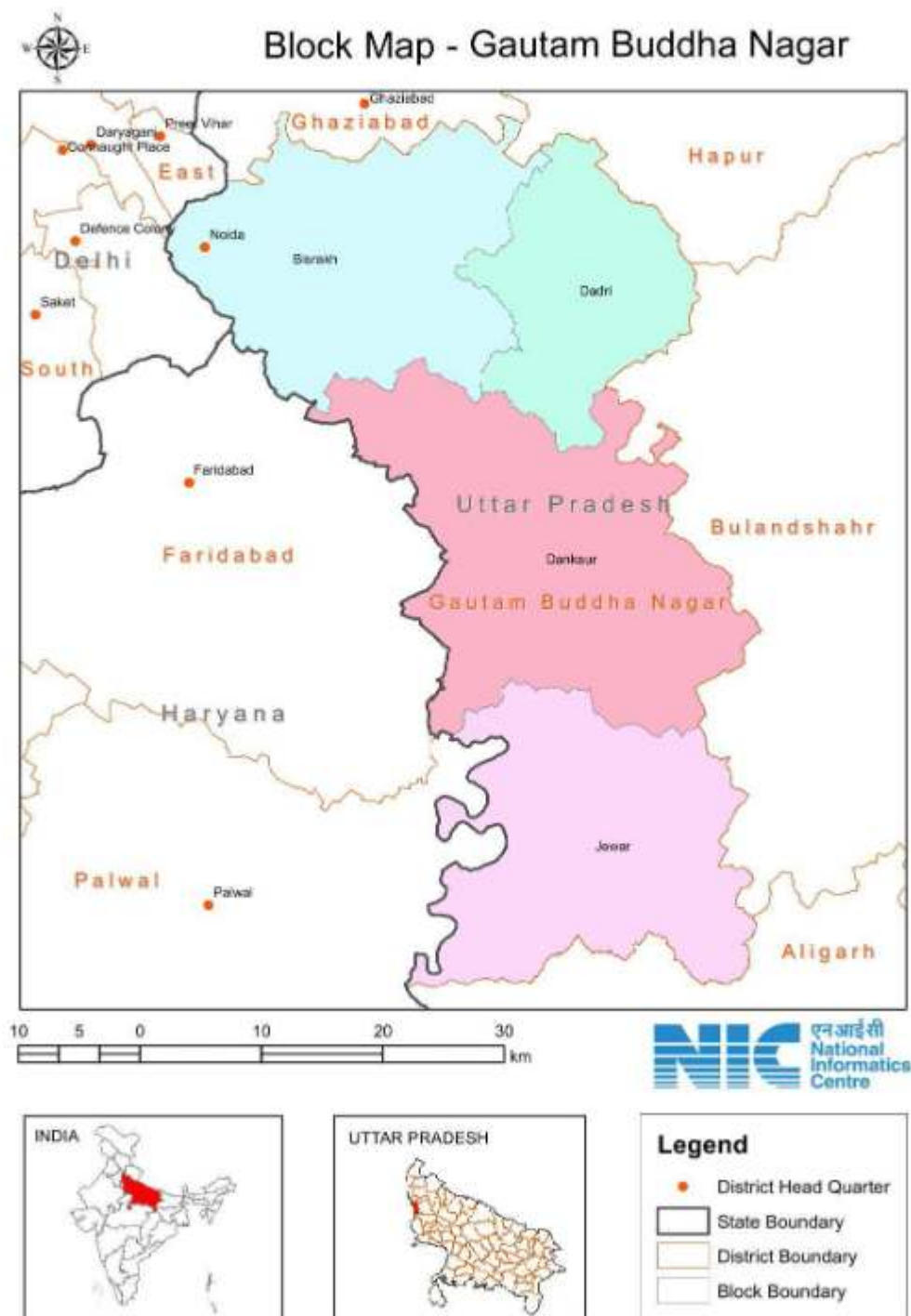
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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

## 6. Limitations and constraints

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

# Part A

## District Map





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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	233416.22
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	97679.86
2	Term Loan for agriculture and allied activities	135736.36
B	Agriculture Infrastructure	35217.54
C	Ancillary activities	45901.50
I	Credit Potential for Agriculture A+B+C)	314535.26
II	Micro, Small and Medium Enterprises	5665168.00
III	Export Credit	112640.00
IV	Education	27450.00
V	Housing	164565.10
VI	Social Infrastructure	16524.00
VII	Renewable energy	688.50
VIII	Others	4930.00
	Total Priority Sector	6306500.86

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

(₹ lakh)

Sr. No.	Particulars	Amount
<b>I</b>	<b>Credit Potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
1	Crop Production, Maintenance and Marketing	96987.11
2	Water Resources	3091.38
3	Farm Mechanisation	12129.03
4	Plantation & Horticulture with Sericulture	2607.04
5	Forestry & Waste Land Development	216.39
6	Animal Husbandry - Dairy	93047.20
7	Animal Husbandry - Poultry	4814.99
8	Animal Husbandry - Sheep, Goat, Piggery	18485.78
9	Fisheries	1359.15
10	Farm Credit- Others	678.15
	<b>Sub total</b>	<b>233416.22</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
1	Construction of storage	30219.00
2	Land development, Soil conservation, Wasteland development	817.13
3	Agriculture Infrastructure - Others	4181.41
	<b>Sub total</b>	<b>35217.54</b>
<b>C</b>	<b>Ancillary activities</b>	
1	Food & Agro. Processing	40218.00
2	Ancillary activities - Others	5683.50
	<b>Sub Total</b>	<b>45901.50</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	
	<b>Total MSME</b>	<b>5665168.00</b>
<b>III</b>	<b>Export Credit</b>	<b>112640.00</b>
<b>IV</b>	<b>Education</b>	<b>27450.00</b>
<b>V</b>	<b>Housing</b>	<b>164565.10</b>
<b>VI</b>	<b>Social Infrastructure</b>	<b>16524.00</b>
<b>VII</b>	<b>Renewable energy</b>	<b>688.50</b>
<b>VIII</b>	<b>Others</b>	<b>4930.00</b>
	<b>Total Priority Sector</b>	<b>6306500.86</b>

## District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

### 1. Physical & Administrative Features

Sr. No.	Particulars	Nos.
1	Total Geographical Area (sq.km)	1282
2	No. of Sub Divisions	3
3	No. of Blocks	3
4	No. of revenue villages	109
5	No. of Gram Panchayats	88

#### 1.a Additional Information

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

### 2. Soil & Climate

Sr. No.	Particulars	Nos.
1	State	Uttar Pradesh
2	District	Gautam Buddha Nagar
3	Agro-climatic Zone 1	Western Plain Zone
4	Agro-climatic Zone 2	Western Plain Zone
5	Agro-climatic Zone 3	Western Plain Zone
6	Climate	dry sub humid to semi dry
7	Soil Type	Sandy Loam Loam and Clay Loam

### 3. Land Utilisation [Ha]

Sr. No.	Particulars	N0s.
1	Total Geographical Area	125422
2	Forest Land	1869
3	Area not available for cultivation	46848
4	Barren and Unculturable land	
5	Permanent Pasture and Grazing Land	430
6	Land under Miscellaneous Tree Crops	356
7	Cultivable Wasteland	1651
8	Current Fallow	11587
9	Other Fallow	9366

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

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

### 5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
		N0s.	% to Total	Ha.	% to Total
1	<= 1 ha	55709	77	29080	46
2	>1 to <=2 ha	10728	15	14788	23
3	>2 to <=4 ha		0		0
4	>4 to <=10 ha		0		0
5	>10 ha	5934	8	19906	8
6	Total	72371	100	63774	77

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

Sr. No.	Particulars	N0s.
1	Cultivators	61
2	Of the above, Small/ Marginal Farmers	56
3	Agricultural Labourers	28



4	Workers engaged in Household Industries	26
5	Workers engaged in Allied agro activities	111
6	Other workers	344

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

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1648.00	890	758	674	974
2	Scheduled Caste	226.00	115	111	129	87
3	Scheduled Tribe	2.00	1	1	0	2
4	Literate	1123.00	666	457	422	701
5	BPL	288.00	288		105	183

### 8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	327
2	Rural Households	112
3	BPL Households	58

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	327
2	Having source of drinking water	327
3	Having electricity supply	327
4	Having independent toilets	

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

Sr. No.	Particulars	N0s.
1	Villages Electrified	109
2	Villages having Agriculture Power Supply	109
3	Villages having Post Offices	109
4	Villages having Banking Facilities	109
5	Villages having Primary Schools	109
6	Villages having Primary Health Centres	109
7	Villages having Potable Water Supply	109
8	Villages connected with Paved Approach Roads	109

### Sources

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

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

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1108
2	Primary Health Centres	56
3	Primary Health Sub-Centres	251
4	Dispensaries	29
5	Hospitals	29
6	Hospital Beds	1192

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	304
2	Registered FPOs	7
3	Agro Service Centres	129
4	Soil Testing Centres	2
5	Approved nurseries	
6	Agriculture Pumpsets	
7	Pumpsets Energised	1
8	Krishi Vigyan Kendras	1

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

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	73
2	Irrigation Potential Created	26
3	Net Irrigated Area (Total area irrigated at least once)	51
4	Area irrigated by Canals/ Channels	39
5	Area irrigated by Wells	11
6	Area irrigated by Tanks	
7	Area irrigated by Other Sources	
8	Irrigation Potential Utilized (Gross Irrigated Area)	98

#### 14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	2094
2	Railway Line [km]	36
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.)	807	

#### 16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	51627	4493	47134
2	Cattle - Indigenous	39240	4244	34996
3	Buffaloes	264982	26514	238468
4	Sheep - Cross bred	501		501
5	Sheep - Indigenous	719		719
6	Goat	17397	3318	14079
7	Pig - Cross bred	1125	1125	
8	Pig - Indigenous	1887	1887	
9	Horse/Donkey/Camel	3007	746	2261
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	29
2	Veterinary Dispensaries	29
3	Disease Diagnostic Centres	9
4	Artificial Insemination Centers	31
5	Dairy Cooperative Societies	50
6	Milk Collection Centres	13
7	Fishermen Societies	1

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	53	MT		gm/day
2	Egg	180	Lakh Nos.		nos/p. a.
3	Milk	8	Lakh LPD	423	gm/day
4	Meat	7	MT		gm/day
5	Wool		MT		gm/day

### Sources

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

## 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	1.31	1.70	1.82
2	Land Holdings - SF (%)	15.00	15.00	15.00
3	Land Holdings - MF (%)	77.00	77.00	77.00
4	Rainfall -Normal (mm)	537	537	537
5	Rainfall - Actual (mm)	514	416	416
6	Cropping Pattern	Rice-Wheat Jawar (fodder) - wheat Arhar- wheat Jawar (fodder) - lentil Vegetables	Rice-Wheat Jawar (fodder) - wheat rhar-wheat Jawar (fodder) - lentil Vegetables	Rice-Wheat Jawar (fodder) - wheat Arhar- wheat Jawar (fodder) - lentil Vegetables

**Table 2: GLC under Agriculture**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	80930.00	194195.00	266998.00

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022				31/03/2023				31/03/2024			
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	15.00	33.00	2.20	20.00	45.00	2.25	15.00	44.00	2.93			
2	Maize	1.00	2.00	2.00	1.00	2.00	2.00	1.00	2.00	2.00			
3	Pearl Millet	8.00	135.00	16.88			0.00	3.17	56.00	17.67			
4	Pigeon Pea	3.00	3.00	1.00	1.00	1.00	1.00	1.01	1.02	1.01			
5	Wheat	46.00	177.00	3.85	46.00	181.00	3.93			0.00			



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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	98471.00	98471.00	98471.00
2	Net sown area (lakh ha)	51494.00	51494.00	51494.00
3	Cropping intensity (%)	191.23	191.23	191.23

**Table 5: KCC Coverage**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	24166	36374	37030
2	GLC through KCC (Rs. lakh)	28135.00	29790.00	37314.00

**Table 6: PM Kisan & Other DBTs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	58522	58522	58522

**Table 7: Soil testing facilities**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	1	1	1
2	Soil Health Cards Issued (No.)	178087	178087	178087

**Table 8: Crop Insurance**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	3839	3166	4032
2	Crop Loss Compensation, if any (Rs. lakh)	175.00	108.00	9.00

### Sources

Table Name	Source(s) and reference year of data
Table 1: Status	District Statistical Habdbook
Table 2: GLC under Agriculture	SLBC India Portal
Table 3: Major Crops, Area, Production, Productivity	District Statistical Habdbook
Table 4: Irrigated Area, Cropping Intensity	District Statistical Habdbook
Table 5: Input Use Pattern	District Statistical Habdbook
Table 6: Trend in procurement/marketing	District Statistical Habdbook
Table 7: KCC Coverage	SLBC India Portal
Table 8: PM Kisan & Other DBTs	Agriculture Department
Table 9: Soil testing facilities	KVK
Table 10: Crop Insurance	pmfby.gov.in
Table 11: Seed Replacement Ratio %	Agriculture Department

### Water Resources

**Table 1: Irrigated Area & Potential**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	26	26	26
2	Net Irrigated Area ('000 ha)	52	52	52
3	Gross Irrigated Area ('000 ha)	98	98	98

### Sources

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

### Farm Mechanisation

**Table 1: Service Centers<sup>11</sup>**

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	0	56	56

### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC & LDM Office
Table 2: Mechanisation in District	
Table 3: Service Centers	District Statistical Handbook

### Plantation & Horticulture including Sericulture

**Table 1: GLC**

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

Table1 : Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Gautam Buddha Nagar	Bisrakh	Over Exploited	Over Exploited	Over Exploited
2	Uttar Pradesh	Gautam Buddha Nagar	Dadri	Semi-critical	Semi-critical	Semi-critical
3	Uttar Pradesh	Gautam Buddha Nagar	Jewar	Critical	Critical	Critical



**Table 2: Production Clusters**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Clusters	0	1	1

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC & LDM Office
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)	NA	NA	NA

**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)	187	187	187
2	Waste Land ('000 ha)	165	165	165
3	Degraded Land ('000 ha)			

### Sources

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

**District Profile**  
**Key Insights into Livestock, Fisheries and Land Development**

**Animal Husbandry - Dairy**

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	191.49	706.79	2468.39
2	KCC for working capital (₹ lakh)	191.49	706.79	2468.39
3	KCC for working capital (No.)	190	522	915
4	Finance under group mode (₹ lakh)			

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC & LDM Office
Table 2: Processing Infrastructure	District Statistical Handbook
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	BID RO

**Animal Husbandry - Poultry**

**Table 1: GLC**

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



**Table 2: Poultry**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	91663	91663	91663
2	Of the above, male (No.)	NA	NA	NA
3	Of the above, female (No.)	NA	NA	NA
4	Broiler Farms (No.)	NA	NA	NA
5	Hatcheries (No.)	NA	NA	NA
6	Popular breeds	NA	NA	NA

**Sources**

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

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

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

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

Sr. No.	Particulars	31/03/2024
1	Popular sheep breed(s)	2
2	Popular goat breed(s)	0
3	Popular pig breed(s)	0

**Sources**

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC & LDM office
Table 2: Popular Breed(s)	

**Fisheries**
**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	13.46	79.67	90.95
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	14	77	43

4	KCC for working capital (₹ lakh)	13.46	79.67	90.95
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**Table 2 : Marine Fisheries (No.)**

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

**Table 3 : Brackish Water Fisheries**

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

**Table 4: 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	SLBC india
Table 2: Inland Fisheries Facilities	
Table 3 : Marine Fisheries (No.)	
Table 4 : Brackish Water Fisheries	
Table 5: Fisheries Infrastructure Development Fund (FIDF)	

#### Farm Credit - Others & Integrated Farming Table

##### 1: GLC

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

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

### Sources

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

### Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	233.00	599.00	449.00
2	Loans for Storage Godowns (₹ lakh)	0.00	0.00	0.00
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00
4	Loans for Other Agri Infrastructure (₹ lakh)	0.00	0.00	0.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	0	0	0
2	Cold Storages (Capacity - '000 MT)	0	0	0
3	Storage Godowns (No.)	40	40	40
4	Storage Godowns ( Capacity - '000 MT)	4	4	4
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	0	0	0
6	Market Yards [Nos] / Wholesale Market (No.)	6	6	6

7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	800	800	800
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#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC & LDM Office
Table 2: Agri Storage Infrastructure	District Statistical Handbool

#### Land Development, Soil Conservation & Watershed Development

**Table 1: GLC**

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

**Table 2: Area requiring Soil Treatment & Area Treated**

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

#### Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC & LDM Office
Table 2: Area requiring Soil Treatment & Area Treated	District Statistical Handbook

## 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)	233.14	599.00	449.00

## Agri Ancilliary Activities - Food &amp; Agro Processing &amp; Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	135944.51	100062.00	157422.00

## MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1240429.84	180945.00	2439432.00

Table 2: MSME units - Cumulative



### 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)	5009.33	4156.00	2077.00
2	GLC under Education (Rs. lakh)	7007.63	4913.00	4617.00
3	GLC under Housing (Rs. lakh)	39098.00	34334.00	45773.00

### 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)	34.29	515.00	6.00

### 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)	365.00	NA	3.40

### Informal Credit Delivery

**Table 1: GLC**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	20.73	51.00	66.19
2	JLG Bank Linkage (Rs. lakh)		5449.00	33267.00

**Table 2: Promotional Interventions**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
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**Table 3: Status of SHGs**

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	3	3	3
2	No. of SHGs credit linked (including repeat finance)	211	297	324
3	Bank loan disbursed (Rs. lakh)	98.00	182.72	4758.00
4	Average loan per SHG (Rs. lakh)	0.46	0.62	14.68

### 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.)	51	51	51
2	Housing Societies (No.)	3	3	3
3	Others (No.)	16	16	16
4	Total (No)	70	70	70

**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.)	33	33	33

Table 3: Block wise, sector wise distribution of cooperative societies in the district

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Uttar Pradesh	Gautam Buddha Nagar		Milk Societies	50	Average	Milk Societies	50	Average	Milk Societies	50	Average
2	Uttar Pradesh	Gautam Buddha Nagar		Housing Societies	3	Deficient	Housing Societies	3	Deficient	Housing Societies	3	Deficient
3	Uttar Pradesh	Gautam Buddha Nagar		Fishery Societies	1	Deficient	Fishery Societies	1	Deficient	Fishery Societies	16	Average
4												

## Banking Profile

### 1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated			Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLGs	BCs/BFs	Village Households
Commercial Banks	31	574	90	46	438		28574	157563	
Regional Rural Bank	1	15	10	5	0		0	0	
District Central Bank	2	11	1	4	6		0	0	
Coop. Agr. & Rural Dev. Bank	0	0	0	0	0		0	0	
Primary Agr. Coop. Society	11	0	0	0	0		0	0	
Others	7	21	1	0	20		25045	3004	
All Agencies	52	621	102	55	464	0	53619	160567	0

### 2. Deposits Outstanding

Agency	No. of accounts					Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks				0	0	13439422	15870063.26	19627718.01	23.7	98.15
Regional Rural Bank				0	0	29877	0.00	64272.80	0	0.32





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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1108534	616289	228141	155691
Regional Rural Bank	0	0	0	0
Cooperative Banks	1706	634	348	201
Others	183	414	319	446
All Agencies	1110423	617337	228808	156338

### 6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	2706431.58	20.9	235175.96	1.8	92655.33	0.7		0.0	28500.37	0.2
Regional Rural Bank	7954.89	78.8	6943.89	68.8	15720.55	155.7		0.0	0.00	0.0
Cooperative Banks	10360.06	60.1	9239.20	53.6	0.00	0.0		0.0	1552.76	9.0
Others	64961.03	48.4	15639.26	11.6	14976.02	11.1		0.0	0.00	0.0
All Agencies	2789707.56	21.3	266998.31	2.0	123351.90	0.9	0.00	0.0	30053.13	0.2

## 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	1330785	1444095	108.5	1477951.20	1993686.00	134.9	1664344.2	2706431.58	162.6	135.3
Regional Rural Bank	17073	556	3.3	19389.37	0.00	0.0	21271.11	7954.90	37.4	13.6
Cooperative Banks	16383	20549	125.4	90397.53	9506.73	10.5	40103.07	10360.07	25.8	53.9
Others	63761	9041	14.2	8199.33	26622.34	324.7	81720.97	64961.04	79.5	139.5
All Agencies	1428002.00	1474241.00	103.2	1595937.43	2029815.07	127.2	1807439.35	2789707.59	154.3	128.2

## 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	97854	60280	61.6	68991.66	47536.72	68.9	73752.90	75002.21	101.7	77.4
Term Loan (Agri.)	26117	20650	79.1	74645.96	125731.67	168.4	74761.39	191996.11	256.8	123.8
Total Credit	123971.00	80930.00	65.3	143637.62	173268.39	120.6	148514.29	266998.32	179.8	201.2
MSME	1054032	1010143	95.8	1172800.00	1804377.31	153.9	1362923.41	2439432.77	179.0	142.9

Other Priority Sectors*	249999	383169	153.3	279499.81	52169.37	18.7	296001.65	83276.47	28.1	86.0
Total Priority Sector	1428002.0	1474242.0	103.2	1595937.4	2029815.07	127.2	1807439.35	2789707.5	154.3	430.1

### 9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	
Commercial Banks	7786246.03	444540.64	5.7	9030587.6	338164.97	3.7	12918974.3	302217.96	2.3	3.9
Regional Rural Bank	8775.33	0	0.0	0.00	0.00	0	10097.40	0.00	0.0	#DIV/0!
Cooperative Banks	48224.97	1327.19	2.8	9874.37	663.26	6.7	17241.94	686.65	4.0	4.7
Others	40297.02	0.00	0.0	93210.02	1548.36	1.7	134336.37	1991.84	1.5	0.8
All Agencies	7883543.35	445867.83	5.7	9133672.0	340376.59	3.7	13080650.0	304896.45	2.3	3.9

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

Source(s)	
1	SLBC India Report
2	NRLM
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**

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

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

#### 5. Interest Subvention Schemes of GoI

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

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

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

#### 6. Rural Infrastructure Development Fund (RIDF):

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

#### 7. Micro Credit Intervention:

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

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



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

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

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

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

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

#### 8. Financial Inclusion

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

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

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

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

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

#### 9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development



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

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

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

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

## **5. Govt Sponsored Programmes linked with Bank Credit**

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

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



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

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

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

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

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

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

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

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

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



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

**Uttar Pradesh deep tube well free boring scheme:** Under the Uttar Pradesh Deep Tubewell Free Boring Scheme the following financial grants will be given to the farmers of the state:-  
a. 50 percent of the cost or maximum Rs. 100000/- for construction of tube well.  
b. 50 percent of the cost or maximum Rs.10000/- for pipe system.  
c. Maximum Rs. 68000/- for electrification of tube well.  
(Link: <https://govtschemes.in/hi/taxonomies/term/59>)

**Uttar Pradesh Medium Depth Tube Well Free Boring Scheme:** Under Uttar Pradesh Medium Depth Tubewell Free Boring Scheme the following benefits will be given to the farmers: -  
a. 50 percent of the cost for construction of tube well or maximum Rs. 75000/- (whichever is less)  
b. Rs 10000/- for water distribution system.  
c. Rs 68000/- per tube well for electrification of tube wells. (Link: <https://govtschemes.in/hi/taxonomies/term/59>)

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

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

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

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

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

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

## **2. State Budget**

### **2.1. Important Announcements**

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



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

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

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

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

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

## **2.2. Highlights related Agriculture & Farm Sector**

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

### **3. Govt Sponsored Programmes linked with Bank Credit**

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

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

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

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

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



## Chapter 2

### Credit Potential for Agriculture

#### 2.1 Farm Credit

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

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

The total net sown area of one of the most urbanized district of Uttar Pradesh under agriculture is 51494 hectares while the total gross sown area is 98471 hectares. The cropping intensity is 191 percent and 99.95 percent of the area is grossly irrigated. 91.80 percent of the land holdings with 68.79 percent of the area are of size less than 2 hectares. The normal rainfall level is 537.00 mm. According to the Zila Sankhyikiya Patrika 2023 the total production of foodgrain in the District was 226950 MT. Among major crops production of wheat was 177973 MT paddy 44000 MT sugarcane 212660 MT oilseeds 1090 MT and potatoes 5340 MT. Due to a well- developed canal system government tubewells and private arrangements good irrigation facilities are available. The main food crops of the district are wheat and paddy.

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

The district has 484 bank branches which are helping in the flow of agricultural credit. The credit flow for agriculture in the last three years were Rs 80929.60 lakh in 2021-22 Rs 173268.39 lakh in 2022-23 and Rs 266998.32 lakh in 2023-24. The government has launched a special campaign to saturate all PM-Kisan scheme beneficiaries with Kisan Credit Cards (KCC) so that they can avail loans from banks at low interest rates under this scheme. KCCs will also be issued to fishermen and livestock rearing farmers. There are 06 Agricultural Produce Market Committees 04 Agricultural Protection Units 30 Government Agricultural Farms and 129 Agricultural Service Centers in the district. The district has 112 seed farms 149 fertilizer sales centers and 155 pesticide sales centers but there is a lack of agricultural seed production farms and seed processing plants. The district has 01 government and 01 agricultural science center-based soil testing laboratory with limited operational capacity. Considering the size of the district and the number of land holdings these laboratories are inadequate.

## 2.1.2 Water Resources

### 2.1.2.1 Status of the Sector in the District

Irrigation plays a major role in increasing agricultural productivity as it reduces the dependence of farmers on natural sources of irrigation - rainfall and its associated uncertainties. The Gautam Budh Nagar district falls in the Ganga-Yamuna Doab region of the Yamuna sub-basin. Apart from the Yamuna river its tributaries - the Hindan and Bhuria - are part of the drainage system in the district. The gross cropped area of Gautam Buddh Nagar district is 99.95 irrigated. As per the Ground Water Resource Assessment Survey out of the three blocks in the district one block (Bisrakh) falls in the over-exploited category one block (Jewar) in the critical category and one block (Dadri) in the semi-critical category.

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

The district has recorded average rainfall of 534 mm in the district. The average groundwater level in the district by development block is as follows:

Average Water Level (mbgl) - Pre Monsoon - Jewar - 6.71 Dadri- 3.93 Bisrakh - 15.24

Post-Monsoon-Jewar- 7.45 Dadri- 3.53 Bisrakh- 19.55. Considering the declining groundwater levels there is a need to take necessary steps for proper utilization and recharging of water. The situation regarding groundwater recharge and utilization is a matter of concern. Considering the level of 103.72 percent of groundwater extraction there is an urgent need for water management activities. The maximum utilization of groundwater extraction is for irrigation which is 47888.36 ham (about 97 percent of the total utilization). In terms of irrigation resources the district has 385 km of canals 81 government tubewells and 25251 shallow tube wells. Out of the total gross irrigated area 5499 ha is irrigated by canals 33217 ha by private tubewells 779 ha by government tubewells and 10717 ha by wells.

## 2.1.3 Farm Mechanization

### 2.1.3.1 Status of the Sector in the District

The Green Revolution in India was made possible only through the coordination of improved seed varieties irrigation means and farm mechanisation. Farm mechanisation through the use of machines such as tractors power tillers combine harvesters and other equipment saves hard labor time and wages in agricultural operations and increases production/productivity. In Gautam Buddha Nagar district 99.95 percent of the area is irrigated and the cropping intensity is 191 percent. There is a need to further promote farm mechanisation to increase agricultural productivity.



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

According to the Zila Sankhyikiya Patrika 2023 out of the total holdings in the district there are 55709 holdings up to 1 hectare and 10728 holdings of size 1 to 2 hectares covering a total agricultural area of 43868 hectares. Additionally there are a total of 5934 holdings with an area of more than 2 hectares covering an area of 19906 hectares. There is considerable potential for bank loans for modern agricultural machinery but due to the predominance of small holdings agricultural pooling is required for proper utilization of farm mechanisation. Tractors in the district are used not only for agricultural operations on ones own farm but also for custom hiring transportation of agricultural inputs/products/construction materials such as bricks cement sand etc. and operating other agricultural equipment - trench makers/threshers/pumpsets etc. Both new and old tractors are in use in this regard. It is known that as a result of farm mechanisation employment opportunities increase due to increased production sale of products manufacturing/repair of agricultural machinery increased use of agricultural inputs etc.

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

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

The climate and environment of Gautam Buddh Nagar district is conducive for horticultural crops. The district has been included in the National Horticulture Mission for horticultural development. The major horticultural crops in the district are mango guava various vegetables etc. Banks have not shown much interest in the horticultural sector. Farmers have produced vegetables and fruits in this area with their own resources and assistance received from the horticulture mission.

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

Gautam Buddh Nagar district is included in the National Horticulture Mission which is now a component of MIDH. Due to the suitable climate of Gautam Buddh Nagar district and its location in the National Capital Region there is a good potential for the development of gardening and horticultural activities. To promote this sector assistance is being provided by the Horticulture Department under various schemes. These mainly include the National Horticulture Mission Pradhan Mantri Krishi Sinchayee Yojana Scheme for Organic Farming in Scheduled Caste and Scheduled Tribe Areas Atma Yojana and assistance from state nurseries. In the district there is a need to increase storage capacity for the preservation of horticultural produce which is currently negligible. To promote innovation NABARD is developing multilayer farming models in Ghaziabad to aid farmers associated with Farmer Producer Organizations. Considering the growing population decreasing cultivable land and risks in farming there is a need to popularise multilayer farming in the district.

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

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

Under the National Forest Policy 1988 the goal is to have a minimum of one-third of the total land area under forest or tree cover. For hilly and mountainous regions the target is to have a minimum of two-thirds of the total land area under forest or tree cover. Under the Green India mission of the 12th Five Year Plan the goal is to bring 5 million hectares of land under green cover including improving 1.5 million hectares of degraded land through afforestation and improving 0.9 million hectares of land that is environmentally sensitive.

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

The current forest area in the district is 1.5 the wasteland and barren land (22604 ha) can be developed as forest area. However due to the small number of large landholdings in the district forestry cannot be developed on a large scale. Small and marginal farmers who constitute about 92 of the total farmers can be encouraged to start agroforestry on the boundaries/bunds of their fields which will provide them additional income from fuel fodder and timber in addition to agricultural produce. In this regard there is a need to strengthen extension services and make farmers aware of the economic viability of this activity.



## **2.1.6 Animal Husbandry – Dairy**

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

The animal husbandry sector plays an important role in the rural economy and contributes 33 percent to the Gross State Domestic Product (GSDP) from agriculture in Uttar Pradesh. Uttar Pradesh is the highest milk producing state in the country with an annual milk production of 305.18 lakh tonnes (2020-21). This production accounts for 14.52 percent of the total milk production in the country. As per the 20th Livestock Census 2019 out of the total cattle population 68 percent are indigenous/non-descript and 32 percent are crossbred cattle. The breedable females in cattle range between 45-50 percent. Further considering the national conception rate of 40 percent the coverage of artificial insemination in the state during 2018-19 is 22 percent of the breedable female cattle. There is ample scope for commercial dairy activity in the district to enhance milk production. Dairying is emerging as an important enterprise for generating income and employment opportunities in rural areas of the district. A large segment of the rural population in the district comprises small and marginal farmers or landless laborers who can be substantially involved in the economic activities of the area/block through animal husbandry.

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

The infrastructure facilities in the district include 22 veterinary hospitals 09 veterinary services centers 31 artificial insemination centers and 50 dairy cooperative societies. The district has 39240 indigenous bovines and 51627 exotic and crossbred bovines of which 21061 and 28163 are milch respectively. The district has 264982 buffaloes of which 138418 are milch. Among buffaloes Murrah (251900) and Bhadawari (6700) are the main breeds. In indigenous cows the main breeds are Haryana (4700) Gangatiri (600) Mewati (900) Sahiwal (900) and Kherigarh (400). Among exotic and crossbred breeds Jersey (29100) is the main breed apart from HF. In the district the bovine and goat milk production was 267000 MT in 2005-06 which increased to 280000 MT in 2014-15. Considering the growing population and market opportunities this growth is not sufficient. In 2005-06 the per capita availability of milk in the district was 536 grams per day which decreased to 423 grams per day in 2014-15. Improved breeds through artificial insemination extensive vaccination and treatment and quality fodder seeds are provided by the Animal Husbandry Department. One of the three deep-frozen semen centers in the state is located in the nearby Hapur district. Veterinary facilities are available in all blocks of the district.



## **2.1.7 Animal Husbandry – Poultry**

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

Poultry farming is an ancillary activity to the agriculture sector which has potential for development in the district. With increasing urbanization food habits are also changing and there is a growing demand for poultry meat and eggs. However the development of this activity in Gautam Buddh Nagar has been minimal compared to other districts and it has not been adopted as a commercial activity. Data on credit flow in this sector is not available mainly due to the indifference of banks/insurance companies and the inflow of poultry from other states.

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

The district has 91663 poultry birds. Being part of the National Capital Region there is also a market for poultry products in the district. To promote poultry farming in the district the concerned department needs to expand its extension services and create awareness among farmers to motivate them to adopt this activity. (Source: 20th Livestock Census 2019) The Animal Husbandry Department has offices and officers posted in all blocks of the district. Training programs are also organized by the Deputy Director of Animal Husbandry. Being part of the National Capital Region there is a market for poultry products in the district. To promote poultry farming in the district the concerned department needs to expand its extension services and create awareness among farmers to motivate them to adopt this activity. The Government of India has a scheme called "National Livestock Mission" for poultry development which provides for bank-linked subsidies through SIDBI. In the district there is a need for publicity of this scheme by SIDBI and the Animal Husbandry Department for the development of the poultry sector and cooperation from banks is also expected.

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

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

The development of the goat/piggery sector has not been satisfactory in comparison to the increased demand with growing urbanisation. Sheep rearing is negligible in the district and financing for goat rearing is also low. Being part of the National Capital Region there is good potential for the development and financing of these activities.

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

The district has indigenous and crossbred pigs and goats and there are farmers interested in commercial rearing of these animals. According to the 20th Livestock Census 2019 the district has 17397 goats 1125 crossbred pigs and 1887 indigenous pigs. The district has basic infrastructure facilities. There is an abundance of large hotels/fruit- vegetable markets in the area whose waste is a major component of pig feed. There is also a market for pig products but the production is low in proportion to it.

The Animal Husbandry Department can establish a pig breeding center in the district to meet the demand for good quality pigs and a training center for interested entrepreneurs. Additionally there is good potential in the district to promote goat rearing under integrated animal husbandry.

### **2.1.9 Fisheries**

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

Fisheries development can be an important means of additional income generation for farmers who have their own ponds or have taken seasonal/annual ponds on lease. Due to the increasing demand for fishery products in the local market as well as the National Capital Region there is potential for the development of this sector in the district. To harness the existing potential in the fisheries sector the Government of India launched the Blue Revolution Mission in 2016. Under this scheme provisions have been made to ensure proper synergy and linkage with the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) National Agriculture Development Scheme and National Rural Livelihoods Mission.



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

The district does not have any departmental water bodies for this activity. In the private sector a total of 97 water bodies with a total area of 105.63 ha are involved in this activity and the total fish production is 528.15 quintals. Fish farming is a profitable economic activity and there are opportunities for its development in the district. Pradhan Mantri Matsya Sampada Yojana - The Government of India has launched an ambitious scheme called the "Pradhan Mantri Matsya Sampada Yojana (PMSSY). Fisheries and Aquaculture Infrastructure Development Fund (FIDF) - The Government of India has established a new fund called the Fisheries and Aquaculture Infrastructure Development Fund (FIDF) NABARD NCDC and all scheduled banks will be the Nodal Lending Entities (NLEs). The Government of India has provided the facility of Kisan Credit Card (KCC) to farmers engaged in fisheries and animal husbandry. Under the KCC facility the credit limit for existing KCC holders is Rs. 3 lakh including for animal husbandry and fisheries activities while for meeting their working capital requirements for animal husbandry and fisheries activities it is Rs. 2 lakh.

#### **2.1.10 Farm Credit – Others**

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

In the district credit flow also takes place for other activities under the agricultural sector. Small farmers require bullocks-carts buffalo-buggies horse carts mules two-wheelers etc. for working in the fields/transporting agricultural produce to markets/other activities.

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

In Gautam Buddh Nagar district 92 of the total land holdings have an area less than 2 hectares and the use of agricultural machinery is still very low in these. Therefore this is a major activity for small and marginal farmers and agricultural laborers for which bank loans are provided. Due to the large size of the district and distances between locations two-wheelers are the most common mode of transportation and are in high demand.

### **2.1.11 Sustainable Agricultural Practices**

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

At present farmers mainly focus on crop production alone which leads to uncertainty in their income and employment. In this context by integrating various agriculture-related enterprises not only will the income of farmers increase but it will also create new employment opportunities for their families. Integrated farming system has been defined as "a prudent mix of two or more components where the principles of minimum competition and maximum complementarity are used through advanced Agri- scientific management tools with the aim of achieving sustainable and environment-friendly improvements in farm income family nutrition and ecological services." Integrated farming system models have been developed in different parts of the country which include activities related to animal husbandry goat rearing poultry farming horticulture beekeeping fisheries and horticultural crops such as coconut cocoa nutmeg banana pineapple etc. along with other crops. It has been found that by adopting these activities along with the cultivation of these other crops there has been a substantial increase in net income compared to the cultivation of these crops alone. It has also been found that these integrated farming systems were more sustainable and employment-generating. At present farmers mainly focus on crop production. However there is more uncertainty regarding income and employment associated with it. In this context by integrating various agricultural enterprises there is a greater possibility of increasing the income and family labor employment of farmers. In Uttar Pradesh crop production along with dairy farming is the prevalent farming system. Almost 96 of farmers adopt this system. As components of farming systems sugarcane-wheat and rice-wheat are the main cropping systems in the state.



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

In the district integrated farming can be promoted through various integrated farming system models such as Crop + Dairy Integrated Farming System Model (1 hectare) for income enhancement and employment generation Crop + Livestock Integrated Farming System Model (1 hectare) for sustainable livelihood Dairy-based Integrated Farming System Model (1 hectare) for income enhancement and employment generation Integrated Farming System Model based on exotic vegetables (0.4 hectare) for marginal farmers etc. • National Mission for Sustainable Agriculture (NMSA) - The National Mission for Sustainable Agriculture (NMSA) is one of the eight missions envisaged under the National Action Plan on Climate Change (NAPCC). The objective of NMSA is to promote sustainable agriculture through climate change adaptation measures. The Rainfed Area Development Program implemented by the RFS Division is a component of this mission. • Rainfed Area Development Program (RAD) - This program focuses on integrated farming systems to increase productivity and reduce risks associated with climate variability. • Various schemes such as the National Livestock Mission Horticulture Department Fisheries Department and various schemes of the Agriculture Department can be utilized to promote integrated farming systems.

### **2.2 Agriculture Infrastructure**

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

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

With increasing agricultural production in the country the importance of post-harvest management activities and marketing of agricultural produce is now increasing in the development of the agricultural sector. According to a study by the ICAR - Central Institute of Post-Harvest Engineering and Technology (CIPHET) on the losses faced by farmers after crop harvesting the annual value of losses during and after harvesting of major crops in India is around ₹ 92651 crore (based on 2012-13 production figures at 2014 wholesale prices). This loss ranges from about 1 to 15 for different crops. To ensure that the benefits of various agricultural and rural development programs reach the producers it is necessary to have adequate market infrastructure facilities and for the producer to get a fair price for their produce. Storage facility is the most essential market infrastructure and an integral part of any economic activity. Gautam Buddha Nagar is a major food grain vegetable and fruit producing district of western Uttar Pradesh. At the time of crop harvesting there is a glut of agricultural produce in the market leading to very low prices. Farmers do not get a fair price for their produce while middlemen make the most profit. To ensure farmers get the right price for their produce and prevent post-harvest losses it is necessary to increase rural storage cold storage etc. in the district.

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

Currently there are 7 food grain godowns with a capacity of 115471 MT in the district out of which 2 godowns (capacity 18790 MT) belong to the Food Corporation of India and 5 godowns (capacity 96681 MT) belong to the Central Warehousing Corporation. There are 40 rural godowns (28 cooperative 4 Agriculture Department and 8 others) in the district with an official capacity of 3900 MT. Due to continuous urbanization agriculture in the district is decreasing but Gautam Buddh Nagar is a developed district of the state and is adjacent to the capital Delhi. As a result the demand for food items is increasing here. Agriculture is also decreasing continuously in the neighboring district of Ghaziabad. In view of the continuously increasing demand and quantity of agricultural produce - foodgrains/potatoes/vegetables/fruits and other milk and meat products in the district there are good prospects for increasing the storage capacity in the district.

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

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

Land development activities directly or indirectly aid in increasing agricultural production. For enhancing crop production productivity grain yield and long-term security of livelihood resources in rural areas conservation of soil water and land is necessary. As per the Wasteland Atlas of India 2019 the net sown area in Uttar Pradesh has decreased by 1082.29 sq. km in 2015-16 as compared to 2008-09. 988.36 sq. km of net sown area has been converted to cultivable land. Similar activities are required in the district as well. According to the Wasteland Atlas of India 2019 the major constituents of wastelands are - Land with Dense Scrub - 7.30 sq. km Land with Open Scrub - 5.15 sq. km Waterlogged and Marshy Land - 1.0 sq. km Salt-affected Land - 3.79 sq. km.



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

The district has 1651 ha of cultivable wasteland and 20953 ha of fallow land that can be reclaimed for agricultural activities. In addition 1821 ha of land is barren and uncultivable. The Agriculture Department and the Land Conservation Department are capable of providing the necessary support services for the treatment/reclamation of such land and can take necessary action in this regard. The National Center of Organic Farming (NCOF) located in the neighboring district of Ghaziabad can also be sought assistance to improve the quality of land in the district. Farm Pond Scheme - Objective - To motivate farmers for water conservation proper usage store rainwater for irrigation safe utilization of stored water increase in groundwater level. Subsidy: 50 (subsidy payment by DBT in three installments). Bhumi Sena Scheme - Objective - Under the Bhumi Sena Scheme to treat the sodic wasteland barren and waterlogged land of selected allottees small and marginal farmers so that the productivity of their land can be increased along with an increase in the income and food availability of their families and to treat cultivable wasteland through Bhumi Sainiks for increasing area under forestry/agroforestry horticulture etc.

#### **2.2.3 Agri. Infrastructure - Others**

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

The fertility/health of the soil is continuously decreasing due to excessive exploitation of the fertility of the land and uncontrolled use of chemical fertilizers. To stop this and for improvement/treatment of the soil there is a need to increase private investment in this area. In this context organic farming can be promoted in the district for which there are possibilities for investment in vermicompost and NADEP activities.

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

Since the loan under KCC also includes a portion of the investment loan which farmers mainly use for land development there is no separate demand for loans for this activity. To promote organic farming in the district there is a need for more credit flow in this area and farmers are also showing interest in this activity. The National Center of Organic Farming (NCOF) located in Ghaziabad is responsible for organizing training and awareness/capacity building programs in this regard. There is no such institute in Gautam Buddh Nagar district but the help of National Center of Organic Farming (NCOF) located in Ghaziabad can be taken to promote organic farming. There is a need for more credit flow in this area to promote organic farming in the district and farmers are also showing interest in this activity.

KVIB/KVIC/DIC can motivate aspiring entrepreneurs to set up bio-fertilizer and bio-pesticide centers under the Pradhan Mantri Rozgar Srijan Karyakram. The District Industries Center can assist eligible entrepreneurs in setting up commercial units with the help of bank loans after providing training.

### **2.3 Agriculture – Ancillary Activities**

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

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

The food and agro processing sector include processing of raw materials from all food grains horticulture forestry livestock fisheries etc. This sector has an important place in food grain conservation ensuring food security and generating remunerative employment in rural areas. The benefits of food processing are efficient marketing systems rural employment remunerative prices for farmers and rapid transfer of technology. However in India only 10 of agricultural produce is processed. A study by ICAR-Central Institute of Post-Harvest Engineering and Technology (CIPHET) on post-harvest losses to farmers revealed that the annual value of post-harvest losses for major crops in India is around ₹ 92651 crore (at 2014 wholesale prices based on 2012-13 production figures). The losses range from about 1 to 15 for different crops.



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

To promote the food processing sector a special fund of ₹ 2000 crore has been set up in NABARD to provide affordable loans. Under this fund up to 95 of the eligible project cost is provided as loan for entities promoted by state governments while for other categories of promoters up to 75 of the project cost is provided as loan. The Uttar Pradesh government has announced a special policy "Food Processing Industry Policy 2017" for food and agro processing. This policy provides 25 capital investment subsidy (maximum 50.0 lakh) plus an additional 10 subsidy for units in mega food parks approved under the Pradhan Mantri Kisan Sampada Yojana. Additionally there is interest subsidy on loans for pre-cooling vans and assistance of 50 of the total cost (maximum 5.0 lakh) for preparation of a bankable DPR for the project. PM-FME Scheme: Individual micro food processing units desirous of upgrading their units can avail credit-linked capital subsidy at the rate of 35 percent of the eligible project cost. Operation Green (TOP to TOTAL Scheme): Operation Green will be expanded from Tomato Onion and Potato (TOP) to all other fruits and vegetables (TOTAL). Under the scheme 50 percent subsidy will be provided on transportation charges for surpluses to deficient markets. Additionally 50 percent subsidy will be provided on storage including cold storage.

## **2.3.2 Agri Ancillary Activities - Others**

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

Agri-clinics were conceptualized with the objective of providing expert advice to farmers on various aspects to increase crop/livestock productivity and enhance farmers income. Agri-Clinics provide assistance in the following areas: Soil health cropping system plant protection post-harvest technology treatment facilities for livestock food and fodder management market prices of various crops etc. Agri-Business Centers: An agri-business center is a business unit of agricultural enterprises established by trained agricultural professionals. Such enterprises may include sale of services and equipment related to agriculture and ancillary areas including renting and maintenance of agricultural equipment entrepreneurship development and post-harvest management and market linkage for income generation. This scheme includes full financial assistance for training and initial support and also has provision for subsidy.

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

This includes loans for setting up agri-clinics/agri-businesses loans to Farmer Producer Organizations and Farmer Cooperative Societies etc. Being a developed district of Western Uttar Pradesh there are good prospects for setting up agri-clinic/agri-business units by agricultural graduates here. Additionally the area has aware and progressive farmers and there are good opportunities to organize them into Farmer Producer Organizations and Farmer Cooperative Societies and link them with government schemes and bank loans. Ghaziabad Cooperative Bank has 11 Primary Agricultural Credit Cooperative Societies (PACS) operating in the district which have 13267 farmers (members) associated with them. It is noteworthy that out of 13267 only 6394 members are active so the societies need to enroll new members and increase the number of active members. Increasing urbanization has posed a serious challenge to the viability and sustainable development of societies. Therefore there is a need to develop societies as multi-purpose centers. In addition there are 03 Purchase and Sale Cooperative Societies (members 1056) 50 Primary Milk Producer Cooperative Societies (members 2044). All these societies need to be activated.



## Chapter 3

### Credit potential for MSMEs

#### 3. Credit potential for MSMEs

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

The Gautam Buddh Nagar district holds a significant position in MSMEs and has been a major area for credit flow. The district plays a crucial role in the states industrial development. Three development authorities – the Greater Noida Industrial Development Authority Yamuna Expressway Industrial Development Authority and Noida Special Economic Zone – are actively involved in establishing industries in the district. Greater Noida is a world-class industrial hub where many large industries have been established by multinational companies. The district is extremely important at both the state and national levels in terms of economic structure. The Government of India through the Atmanirbhar Bharat package in 2020 amended the MSME definition (Micro Small and Medium Enterprises Development Act 2006). New comprehensive criteria without distinction between manufacturing and service sector units were notified on 26.06.2020. Additionally a new criterion of turnover has been introduced alongside the previous classification criteria based solely on investment in plant and machinery.

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

Being an important NCR district in proximity to the national capital Delhi Gautam Buddh Nagar presents a large market for various industries and provides a favorable environment. In the 1990s (1990-2000) an average of 386 industrial units per year were registered in Gautam Buddh Nagar which increased to an average of 609 industrial units in the next decade (2001-2010). This growth trend has continued at an even higher rate in the current decade. The major industries in the MSME sector of the district include textiles readymade garments wood products food products beverages leather products rubber tobacco plastic products chemicals and chemical-based products paper products and printing non-metallic mineral products basic metal industry metal products transportation equipment and parts electrical machinery repair and service industries and others. Under the "One District One Product" scheme "Readymade Garments" has been selected for the district. Under this scheme loans are being sanctioned under various government-sponsored loan schemes (Mudra/Start-up/Stand-up) as well as banks own schemes to promote the selected product.

In addition to the above various policy initiatives by the Central and State Governments such as Emerging Stars Digital MSME Scheme Technology Centers established by the MSME Ministry Vishwakarma Shram Samman Yojana Udyam Sarathi etc. are supportive of the development of this sector.



## **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**

Agriculture sector has played a major role in Indian exports. With an area of 2.46 lakh sq. km Uttar Pradesh is the fourth largest state in the country. Uttar Pradesh ranks third in the country in terms of state gross domestic product but the states share in Indias total exports is less than 5 percent. It is extremely necessary to promote exports in the state to realize the full potential of the states economy and generate employment.

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

Major export-worthy products from the Noida Export Processing Zone (NEPZ) are electronics textiles garments jewelry auto parts motorcycles CFLs leather products computer software etc. The ODOP product of the district Ready-made Garments can play an important role in boosting exports from the district.(ii) The Noida Export Processing Zone exported goods worth Rs 1043.2 crores in 2000-01 which increased to Rs16843.4 crores in 2007-08. By this time there were a total of 200 approved units in Noida SEZ employing around 33000 people. (iv) Credit flow has a significant contribution to the development of this sector hence it needs to be increased as the credit flow to this sector is not satisfactory.(vi) The Government of Uttar Pradesh announced an Agricultural Export Policy in September 2019 which focuses on promoting startups and farmer producer organizations to boost exports in the state. Work needs to be done in this direction.

## **4.2 Credit Potential for Education**

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

There has been an increase of 13.45 percent in the literacy rate in Uttar Pradesh over a decade since 2001 but there are widespread regional disparities: in the northeastern district of Shravasti the literacy rate is 49 percent while in the best performing district Ghaziabad (northwestern UP) it is 85 percent. According to figures reported in the MHRD study EDCIL-SSA (EDCIL-Sarva Shiksha Abhiyan) 2016 16 lakh students between the ages of 6-13 did not enroll in school. This is about 3.9 percent of the total child population in the state. The literacy rate of Gautam Buddh Nagar district is 80.1 percent with male literacy at 88.06 percent and female literacy at 70.82 percent.

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

Gautam Buddh Nagar is known as an education hub in the NCR. The district has a medical university/medical college several engineering/management institutes law colleges degree colleges. The neighboring districts of Ghaziabad Meerut and the national capital Delhi have several universities and vocational/professional educational institutions. Every year students take admission in these institutions and there is a significant potential for banks to receive education loan demands. Samagra Shiksha is a comprehensive program for the school education sector spanning from pre-school to class 12. It has been prepared with the overall objective of improving school effectiveness measured in terms of equal opportunities for schooling and equitable learning outcomes. The Institutions of Eminence scheme has been launched to implement the governments commitment to empowering higher education institutions and help them become world-class teaching and research institutions. The Central Sector Scheme of Scholarship for College and University Students (CSSS) for Economically Weaker Sections (EWS) and schemes like fee waivers in IITs are being implemented to bring excluded students within the ambit of education. Vidyalakshmi Portal - Vidya Lakshmi is the first-of-its-kind portal for students seeking education loans. Students can use the portal to view apply for and track education loan applications to banks anytime anywhere.

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

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

As per the assessment of the Ministry of Rural Development there is a shortage of 439.30 lakh housing units in rural areas of India during the 12th Five Year Plan period. In 2012 there was a requirement of 187.8 lakh housing units in urban areas of which more than 95 percent of the requirement is for the economically weaker sections or low-income groups. It is estimated that by 2022 70 percent of the countrys housing requirement will be concentrated in just 9 states including Uttar Pradesh. The Government of India has announced Housing for All by 2022. The vision prepared by the Ministry of Rural Development for rural housing is as follows: - "To ensure adequate and affordable housing for all to provide sustainable and inclusive housing in rural areas through government assistance to encourage community participation self-help and public-private partnership under the Panchayati Raj system".

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

Due to Gautam Buddh Nagar district being in the NCR and the development happening in the area because of Noida/Greater Noida/Yamuna Expressway this area is a priority for building ones own house. With the launch of the Pradhan Mantri Awas Yojana - Gramin the Government of India has set a target of building 1 crore permanent houses for poor families in rural areas in the next three years with a budget of Rs81975 crore. Additionally under the "Pradhan Mantri Awas Yojana - Urban" there is a target to build 22 million houses by 2022. Due to increasing urbanization population density being a developed district and in proximity to the capital Delhi the demand for housing in the district is increasing. Accordingly new housing construction is also increasing here. However financing in the primary sector is not happening accordingly.



## **Chapter 5**

### **Credit Potential for Infrastructure**

#### **5.1 Infrastructure - Public investments**

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

Infrastructure development will lead to capital formation which will aid in increasing the flow of credit across various sectors of the districts economy. Under this chapter the potential for the required infrastructure in the district has been considered. An effort has been made to assess the infrastructure requirements under the major sectors of the district and the potential blocks/areas for the said infrastructure have been identified. The concerned departments can consider this and initiate the process for providing the necessary infrastructure. The availability of housing drinking water sanitation education and health defines the quality of life for an individual. These services impact peoples day-to-day lives and have a long-term effect on life expectancy and earning capacity. The Swachh Bharat Abhiyan has emphasized the need for basic amenities for an individuals sanitation and dignity. The Government of India is striving to achieve the goal of Education for All through various programs. Considering the importance of the development of social infrastructure and its impact on credit absorption capacity in rural and semi-urban areas the Reserve Bank of India has included financing by banks for infrastructure creation for certain activities such as educational and health facilities drinking water and sanitation facilities in Tier II to Tier VI cities under Priority Sector Lending.

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

Marketing Infrastructure with connectivity are major inputs to be required under crop production in all Blocks. Adequate funds are not available for maintenance/repair of rural roads constructed by Mandi Committees RES and Sugarcane Department. These are partially repaired at an interval of 4-5 years. These can be covered under RIDF. For reducing the transportation cost of agricultural produce provision of Mandi/Haat should be made in all the Blocks. Keeping in mind the continuously declining groundwater level it is necessary to increase the flow of credit for drip irrigation/sprinkler sets in over-exploited blocks. To increase soil fertility. The agriculture department can work by making an action plan for promoting organic farming and monitoring and implementing soil health through field demonstrations and training. To protect crops from the damage caused by blue bull (nilgai) invasion. Farm mechanisation is necessary to enhance agricultural productivity. Since it is difficult for small farmers to purchase expensive agricultural machinery this facility can be provided to them through Farmer Service Centers. There is a need to create awareness among farmers about protected cultivation techniques. The department should carry out this work through more demonstration farms/selected farmers. To train/demonstrate farmers in all components of agriculture/allied activities. To provide timely and better health facilities. There is a need to establish a value chain for the development of the dairy sector. Backyard poultry will provide an opportunity for small and marginal farmers especially the weaker sections to benefit from poultry production and promote inclusive growth. For this there should be two-three mother units in each block.

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

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

Due to rapid changes in social and economic spheres high technologization and rising population the demand for infrastructure facilities is rapidly increasing. Keeping in mind the diversification of primary sectors the government has made policy changes from time to time regarding the quantum and nature of public investment to maximize returns from limited available resources. For achieving innovation in techniques high quality and economic viability in projects public participation has been considered an essential element. On this basis the foundation of public-private partnership was laid. Moving forward with modifications the concept of public-private-people partnership and private- people partnership models emerged. In the district projects based on these private-people partnership models have been identified and formal financial requirements have been assessed.



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

Under the public sector the district has 36 km of railway line 2094 km of roads 484 bank branches 9960 small industrial units and 3773 registered factories. The district has a total of 471 primary schools 217 upper primary schools 147 secondary schools 03 colleges 06 post-graduate colleges 01 polytechnic 01 engineering college and 01 medical college. There is no alternative education institution in the district. The district has 04 allopathic hospitals 12 Ayurvedic hospitals and 12 homeopathic hospitals. Additionally there are 21 primary health centers 56 family and mother-child welfare centers and 251 family and mother-child welfare sub-centers

## **5.3 Renewable Energy**

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

Uttar Pradesh is one of the states with the highest electricity consumption every year. Due to the depletion of the countrys coal reserves and the inadequate supply of other fuels it is necessary to explore all possible viable options for generating electricity and alternative energy. Solar energy biogas and biofuels are three major sources of energy that have not been adequately tapped.

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

**Biomass:** Biomass is an organic matter that has gained prominence in recent times and can be used as a source of energy. It typically includes residues from crops and other plants agriculture forests litter agro-based industries etc. The estimated electricity generation potential from surplus agricultural residues in the country is 17000 MW. The estimated capital cost for setting up bagasse- based co-generation power projects based on technical financial and operational norms is generally in the range of Rs. 4.5 to 5.00 crore/MW.

**Wind Energy:** The wind energy program is a rapidly growing renewable energy program with almost all capital investment coming from the private sector. Against the potential of 48500 MW in the country the installed capacity is 14156 MW. Renewable sources account for 10 of the total installed power capacity in the country with wind energy contributing 7.

**Biogas Development:** The development of biogas can contribute to saving electricity consumption. It reduces the pressure on fuelwood and commercial fuels and also improves health in rural areas.

**Solar Energy:** In the country especially in remote areas solar energy is an important and underutilized energy resource for ensuring power supply. On average the country receives 300 sunny days per year and an average radiation of 200 MW/km<sup>2</sup> per hour. According to Projections from the India Energy Portal 12.5 or 413000 km<sup>2</sup> of the countrys landmass can be used for harnessing solar energy.

**Solar Photovoltaic Technology:** This technology is used to directly convert solar energy into electrical energy. In rural areas this technology can be used for lighting homes as well as other activities. Additionally solar thermal technology is commonly used in solar water heating systems and solar cookers.

The Non-Conventional Energy Development Agency (NEDA) is the nodal agency for the development of renewable energy sources in Uttar Pradesh.

### 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	68	0.000000	42.57
B	Ongoing tranches	21	62.119400	50.9854
	Total (A + B)	89	62.119400	93.5554

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	10	7.392900	6.284
B	Rural roads & bridges	7	6.074500	4.8596
C	Social Sector	50	15.414800	13.1026
	Total (A + B + C)	67	28.882200	24.2462

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	10	Irrigation potential	ha	0
B	Rural roads	50	Road length	km	0
C	Bridges	m	0	m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Watershed	1	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0



## **Chapter 6**

### **Informal Credit Delivery System**

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

The SHG Bank-Linkage Programme initiated by NABARD for the economic upliftment of the poor which started as a link between the "unbanked" rural poor and the formal banking system has now become the largest microfinance initiative in the world. Since 1992 NABARD has played a pivotal role as a facilitator and nurturing force for the microfinance initiative in the country giving a definite direction to this microfinance programme. It has had a profound socio-economic impact on women's empowerment. Apart from the formal banking structure like commercial banks regional rural banks cooperative banks and small finance banks other semi-formal and informal credit delivery systems also operate in the district. These include microfinance institutions non-banking finance companies self-help groups and joint liability groups. The SHG-Bank Linkage Programme has emerged as the major informal credit arrangement in the district.

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

In the district the formation of Self-Help Groups in rural areas is primarily being done by NRLM. The SGSY programme has been restructured as the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM) from April 1 2013 to further strengthen the Self-Help Group-Bank Linkage Program across the country. This is a major flagship program of the Government of India. In the state this project is being implemented by the Uttar Pradesh State Rural Livelihoods Mission (UPSRLM).

## Chapter 7

### Critical Interventions Required for Creating a Definitive Impact

#### 1. Farm Credit

- 1 Establishment of more agricultural marketing centres will enhance the income of farmers.
- 2 Soil Testing Laboratory: To stop the declining productivity of the land special campaigns can be launched to increase the organic content in the soil. For this the agriculture department can get the soil tested on a large scale. To provide soil testing and quality reports at least two laboratories in each block and modernization of existing laboratories are necessary. This will enable farmers to use fertilizers as per their requirement and the cost of cultivation will be reduced. The agriculture department can organize sensitization programs on this.

#### 2. Water Resources

- 1 Falling ground water levels and farmers increasingly preferring to grow water intensive crops like rice and sugarcane have made it necessary for farmers to adopt drip/sprinkler irrigation methods which improve the distribution of irrigation water. In this context there is a need to increase the flow of credit to finance sprinklers and drip irrigation in over exploited blocks.
- 2 Financing for solar powered pump-sets: Solar photovoltaic irrigation pumps are being operated to strengthen the irrigation system in the district. Due to the low availability of electricity in the irrigation system in the district the cost of production has increased a lot due to the diesel powered pump set being the basis. In such a situation solar pumps are being made available on subsidy by the state government for irrigation system as an alternative energy source.
- 3 There is a need to promote the installation of solar photovoltaic pumpsets in the district. To improve the efficiency of government tube wells it is necessary to survey their distribution network and take immediate steps to strengthen this distribution network.

- 4 Drip irrigation can be used for sugarcane potato and other horticultural crops and sprinkler irrigation can be used for other suitable crops. However farmers are not interested in using these techniques due to easy availability of ground/canal water high initial cost and lack of technical knowledge. The concerned department may consider setting up a demonstration farm to make farmers aware.

### 3. Farm Mechanization

- 1 90 percent of the districts holdings which account for 65 percent of the total agricultural area are less than 2 hectares in size. For their mechanisation small machine-driven equipment can be considered which can work in the smallest of farms with minimum energy.
- 2 Apart from this various domestic agricultural equipment such as hand operated sheaf cutters/winnowers etc. also need to be promoted among small/marginal farmers.
- 3 To make the custom hiring system successful a government agricultural machinery centre can be established at the village level with the help of the Panchayati Raj Department. MNREGA workers can be employed to operate these machines. This will not only increase the income of the Gram Panchayat but will also eliminate the shortage of human labour for agriculture.
- 4 There is a need of dealers for tractors/threshers workshops for repair/servicing etc. in the district.

### 4. Plantation and Horticulture

- 1 There is a need to create and encourage government and private nurseries to provide good quality seeds and planting materials to the farmers.
- 2 Bank loans can also be helpful for building infrastructure for processing produce. The department and banks need to do publicity in this regard.



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

- 1     Though social forestry programme is being implemented by the Forest Department there is a need to promote this activity by setting up nurseries in each block and developing extension services to motivate the people.
- 2     Hi-tech plantations need to be popularised as commercially viable and bank – viable projects.
- 3     The State Government may consider allowing the Uttar Pradesh Forest Corporation to develop degraded forest areas through institutional finance.
- 4     Uttar Pradesh Forest Corporation may formulate a scheme for fixing minimum support price for major varieties of timber.

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

- 1     Animal Husbandry Department should organize animal health and safety camps on a large scale in villages. Milk unions should promote self-help groups/joint liability groups to carry out this activity and also encourage them to sell their produce to these unions.
- 2     Calf rearing schemes should be encouraged to ensure availability of good animals. Apart from setting up of high-tech breeding farms and commercial dairy farming rearing of good breed male and female calves assistance to cattle/buffalo breeding farms should be ensured.

#### **7. Animal Husbandry – Poultry**

- 1     There is a need to set up mother units and central producing units to promote backyard poultry in the district and to ensure supply of chicks in remote areas. There is a need for organized marketing infrastructure for poultry farming. The poultry sector is devoid of modern clean and organized marketing facilities. To provide these banks can formulate and implement area based schemes to finance cold chain of poultry products such as transportation refrigerated vehicles small shops of meat and eggs etc.

- 2 Lack of insurance cover increase in feed cost as compared to selling price shortage of working capital and absence of proper medical services early warning of disease outbreak vaccination maize production etc. are some of the points which need to be considered.

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

- 1 Pig farming is basically done in traditional manner. There is a need to modernize pig farming by providing financial assistance to small farmers for clean and scientific pig production and discouraging sporadic stray pig farming.
- 2 Goat rearing can also be promoted individually/in an integrated manner as an ancillary activity to agriculture for farmers. Animal Husbandry Department can make an action plan in this regard.
- 3 Central Goat Research Institute Mathura can be a good guide and useful for the goat rearers of the district.
- 4 Stall fed goat rearing should be promoted. Each bank branch should aim to provide loans for at least 10 goat and pig rearing units.

#### **9. Fisheries**

- 1 The policy for leasing ponds should be simplified and ponds should be leased only to those people who are interested in fish farming.
- 2 Close coordination should be established between fisheries development agencies and banks to enhance financing in this sector.
- 3 Fishermen development agencies should play a more proactive role in creating awareness that investing in fisheries is profitable and has good prospects.
- 4 Demonstration farms can be set up. Innovative schemes like shrimp farming fish farming catfish production and ornamental fish farming may be demonstrated to encourage farmers to take up these activities.

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

- 1 There is a need to create awareness among entrepreneurs and farmers about the Negotiable Warehouse Receipts System and the facility of pledge loan against the crops stored in the warehouse. Warehousing Development and Regulatory Authority (WDRA) can conduct capacity building programmes in this regard.
- 2 In the field of storage facilities there is a need to train the concerned personnel for various related tasks such as loading/unloading of product handling of food grains etc. and to adopt appropriate techniques to prevent spoilage of food grains during the storage process.
- 3 Although the district has 100 percent electrification but due to lack of continuity in power supply greater use of other non-conventional sources such as solar energy can be considered for energy supply in this area.

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

- 1 Necessary steps are required for Reclamation of soil.
- 2 Health of soil has been degraded due Excessive use of fertilizer. More awareness programme will help to improve the soil condition.

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

- 1 The agriculture department can prepare an action plan to promote organic farming and monitor and follow up soil health through field demonstrations and training. There is a need for bio-fertilizer and bio-pesticide centers in the district to create awareness in this regard.
- 2 KVIB/KVIC/DIC can motivate interested entrepreneurs to set up bio-fertilizer and bio-pesticide centres under the Pradhan Mantri Rozgar Guarantee Yojana. District Industries Centres and banks can provide training to eligible entrepreneurs and help them set up business units with the help of bank loans.



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

- 1 Low availability of raw material throughout the year and concentration of raw material in some areas due to diverse agro-climatic conditions is also a problem. This sector is considered less attractive for industry due to high investment and low profit in the beginning. Banks also generally consider this sector as a high risk area. Contract farming should be promoted to overcome the uncertainty of supply of raw material.
- 2 For the development of food processing industry in the district apart from the common infrastructure facilities like power water transport etc. there is a need to develop support services like storage cold chain APMC market for availability of raw material quality control laboratory machinery and equipment training and skill development institutes marketing and branding services etc.

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

- 1 Banks should encourage young agricultural graduates to set up these units. Krishi Vigyan Kendras and Agricultural Universities can promote/publicize this scheme.
- 2 Banks should make a plan and provide loan facilities at concessional rates to Farmer Producer Unions and Farmer Cooperative Societies for activities ranging from raw material for the product to production storage processing marketing etc.

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

- 1 Training institutes like Rudset/RSET etc. can also contribute in training of workers related to this sector. NGOs/voluntary organizations can play an active role in providing training/setting up training cum production centers/exhibitions-fairs etc. To promote industrial activities basic necessities like electricity/transport/market etc. need to be ensured.
- 2 To enable small entrepreneurs to get better prices and take advantage of economies of scale certain activities can be developed as clusters.

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

- 1 Availability of electricity supply and good roads for transportation is necessary.
- 2 It should be ensured that pre-shipment credit are settled within the prescribed time after dispatch of goods or they are converted into post-shipment credit.
- 3 Appropriate precautions should be taken in case of export of agricultural products especially in the light of domestic and international demand and supply situation price competition quality concerns hygiene requirements and relevant rules and regulations of the importing countries. Sometimes non-compliance with any of these standards leads to temporary bans by the importing countries ruining the concerned units.
- 4 Exporters may be encouraged to avail export credit insurance facilities offered by ECGC.

#### **17. Education**

- 1 Generally banks give loans only to students living in their service area however the students who take admission in the institutions should also get loans from the bank branches operating in these areas. Apart from this banks should also promote the provision of loan without collateral so that children from weaker and low-income families can also get the benefit of education loan facility.

#### **18. Housing**

- 1 Some of the processes in this sector need to be simplified such as the long gestation period of six to eight years for housing projects the need to obtain multiple approvals from multiple authorities over a period of two to three years etc. Coordination between various departments is also necessary to make available plots for homesteads in this sector.

#### **19. Social Infrastructure**

- 1 Electricity availability must be ensured or adequate provision for alternative sources must be made.

- 2 Banks may give priority to financing these activities to meet their priority sector lending flow obligations.
- 3 Participation of beneficiaries of schemes like education housing water supply etc. especially women can be ensured.
- 4 Arrangements are necessary for the maintenance and repair of infrastructure built for social use.
- 5 While providing bank loans for construction of houses and schools proper provision for sanitation in the proposed structure should be kept in mind

## **20. Renewable Energy**

- 1 There is a need to create awareness among bankers and rural people about solar home lighting systems and solar powered pumpsets for irrigation.
- 2 Banks need to design suitable loan products in this regard. Banks especially rural branches can finance solar home lights/solar pumpsets in cluster/saturation mode under subsidy.
- 3 The government can develop this sector on a community basis. Collective initiatives will be beneficial in this regard. The Gram Panchayat can be given the responsibility of maintaining these equipment.
- 4 Due to unstable power supply and high prices/limited availability of diesel new entrepreneurs may be encouraged to use biomass gasifiers. The department should take necessary action in this regard.

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

- 1 Increasing average loan size per group as per norms repeating the loan process.
- 2 Starting individual savings accounts ensuring insurance facilities.
- 3 Convergence with government programmes.
- 4 Promoting the use of information technology to improve the quality of book keeping of groups.



## Chapter 8

### Status and prospects of Cooperatives

#### 1. Background

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

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

#### 2. Formation of Ministry of Cooperation by GoI

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

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

- The MoC has, in consultation, coordination and partnership with state governments, NABARD, national level federations, training establishments at state and national level and other stakeholders is working on the following initiatives.
- Computerization of Primary Agriculture Cooperative Societies: This scheme aims at computerization of 63000 functional PACS leading to increase in efficiency, profitability, transparency and accountability in the working of PACS.
- Co-operative Education - Setting up of World's largest Cooperative

University: This aims at introduction of cooperative education as a course curriculum and also as independent degree/diploma courses in Schools and Universities. This will also take care of research in the field of cooperation.

- World's largest Cooperative Training Scheme: This aims at revamping strengthening existing cooperative training structure in the country and modernize the training methods through a revamped scheme.
- To provide facilities at par with FPOs to existing PACS.
- Establishing Multipurpose PACS/Dairy/Fisheries cooperatives in every panchayat.
- World's largest food grain storage scheme for cooperatives.
- Revival and computerization of PCARDBs/SCARDBs.
- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.



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

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



5. 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.
  
6. World's largest grain Storage:  
  
Under the "World's largest grain project" refinance assistance of Rs 1 47 64900/- has been sanctioned under PACS as MSC to UPCB for creation of infrastructure at Kotwa Pandey PACS Mirzapur. The society houses a 1400 metric tonnes warehouse a custom hiring centre and weight bridge cabin. The Project was inaugurated by Hon'ble Prime Minister Shri Narendra Modi on 24.02.2024
  
7. 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.
  
8. 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.

9. 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.
10. 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
11. 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.
12. PACS as PM Bharatiya Jan Aushadhi Kendra for improving access to generic medicines at the rural level: The Government is promoting PACS to operate Pradhan Mantri Bhartiya Janaushadhi Kendras which will provide additional income source to them and ease access to generic medicines for rural citizens. 971 B-PACS in 75 Districts have applied of which 573 have received initial approval 266 B-PACS have got Drug License (DL) and 168 have received store code.



13. PACS as Pradhan Mantri Kisan Samriddhi Kendras (PMKSK): The Government is promoting PACS to operate PMKSK to ensure easy accessibility of fertilizer & related services to farmers in the country. 7083 PACS in the state are functioning as Prime Minister Kisan Samrudhhi Kendra and all the PACS sanctioned under PACS Computerisation Project have been developed as PMKSY.
14. Membership of National Cooperative Export Society (5 Societies per District) 325 Societies from 54 Districts have applied for membership of National Cooperative Export Society.
15. Membership of National Cooperative Organic Society (5 Societies per District) 290 Societies from all 75 Districts have applied for membership of Membership of National Cooperative Organic Society.

#### **5. Status of Cooperatives in the District**

1. The cooperative sector in Gautam Budha Nagar comprises a total of 103 cooperatives covering about 70 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies etc.) and 33 rural credit co-operatives (PACS LAMPs FSS etc.).
2. The vision of the organisation of Cooperative Department is not only provide cheaper credit to the farmers but improve the living standard of weaker and poor rural and urban people by making them prosperous. To achieve this objective the department is providing financial assistance to cooperative societies by implementing different programs such as sale-purchase cold storage labour consumer cooperative credit and banking etc.
3. Besides providing cheaper credit to the farmers and providing loan to poor for investment in the form of share in the society the cooperative society also helps in processing and storage of goods and providing assistance in getting remunerative price of their produce by making arrangement of sale-purchase. The society also provide different farm inputs used in agriculture to the farmer at fair prices. It also distributes consumer goods through societies in rural/urban area under public distribution system.



4. 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. In Gautam Budha Nagar 11 PACS are working as B-PACS.
5. 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 11 PACS have been identified for computerization in Gautam Budha Nagar. The project will be implemented in the district in 3rd phase.

#### **6. Potential for formation of cooperatives**

1. 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 .

### 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
	Promotional Activity	IIM Lucknow Enterprise Incubation Center (IIML EIC) in intervention with NABARD, has launched a joint accelerator program for AgriTech startups in the agriculture and non- agriculture sectors	Noida, Sector 62	Financial Support of Rs 25 lakh		10	Promote modern technology and innovation in the field of agriculture, Support AgriTech startups, Capacity building for 10 startups in the following areas- Ideation and experiential learning for founders, Market access, Fund access, investors, and funding organizations, Opportunity for idea and product validation, Investor readiness for startups, Dedicated mentoring by industry and subject matter experts, Opportunity for strategic partnerships, Legal, financial, IP, HR, and marketing assistance, Customer acquisition and go-to- market support, Access to corporate and government bodies.
	Collectivisation	Formation and promotion of Sabota Goat Farmers Producer Company Limited (FPO) under PDF-1D	Jewar Development Block	Rs 11.44 lakh sanctioned for Support to organize farmers FPC registration CEO salary training and capacity building of BOD and CEO business development assistance etc.		70	Provide goat farming-related inputs and equipment to FPO farmer members at appropriate rates, Consolidate goat farmers and enable trade through the company, Establish a processing unit for value addition of goat products.



		Support under FIF	Financial support for Mobile ATM Van, BIBPCS, Green PIN, Financial Literacy, MPOS etc			
Financial Inclusion		Support under RIDF	Support under RIDF to develop and strengthen rural infrastructure			
Infrastructure Development			Training, Refresher training and Exposure visit of 90 SHG members in three clusters and facilitating them for Microenterprises and Employment Opportunities, setting up of demonstration unit, Bank linkage and Convergence with other Deptts. Facilitating the marketing of the products made by SHGs		90	
Micro Finance		LEDP on Readymade Garments in Gautam Buddha Nagar				Employment Generation, entrepreneurial skill etc



## Success Stories

### Success Story 1: Haatho kee kushalta



1. Scheme : "Nab Kaushal Vikas Kendra" ...Integration of small initiatives: LEDP- NABCONS CSR (Training programme on Readymade Garments under LEDP and Setting up of Nab Kaushal Vikas Kendra)

2. Project Implementing Agency : Abhivyakti Foundation

3. Duration of the project : 2 years

4. Beneficiary :

No. of beneficiaries : 90

Community : SHG Women

State : Uttar Pradesh

District : Gautam Buddha Nagar

Block : Bisrakh

Village : Dujana

#### 1.1 Support provided

- Setting up of a Community Facilitation/Skill Development Centre namely "Nab Kaushal Vikas Kendra"
- 90 SHG members were given 15 days training on Readymade garments under LEDP and 30 members were given training on Jute Bags making under MEDP.

- 90 SHG members were also given 01 week refresher training on readymade garments under LEDP.
- An Advance Training of 346 Hours was imparted to 40 SHG members selected from participants trained under mainly under LEDP-MEDP by Apparel Training and Design Centre (ATDC).
- The training was supported by NABCONS under CSR initiative and focused on upgrading the skills of SHG members trained under mainly under LEDP-MEDP so that they can compete with the stiff competition and prepare themselves to grab the Job opportunities in Readymade Garments Market in Gautam Buddha Na
- One week advanced training on specialized machines for Readymade Garments was imparted to 40 participants in convergence with National Backward Class Development Corporation (NBCDFC).
- Exposure visit of SHG members to Export House on Readymade Garments in Gautam Buddha Nagar.
- Providing marketing platform and exposure to trained SHG members at various platforms including NABARD Sharad Mela at Noida Haat and facilitation of input supply to SHG members through CFC for supporting their own business.
- An amount of Rs 4.89 lakh have been sanctioned for the Implementation of project.

### **1.2 Pre-implementation status**

- Lack of proper knowledge and information on how to earn livelihood through other channels.
- As most of the women belongs to lower section of the society lack of regular income was common.
- Lack of handholding for long period in order to make them aware about concept of backward and forward market linkages.

### **1.3 Challenges faced**

- Due to rapid urbanization increasing population pressure and decreasing Agriculture there is a challenge for providing alternative areas of employment in the rural areas.
- As the villages in Ghaziabad and Gautam Buddha Nagar are near to Delhi and comes under NCR the micro enterprises faces stiff competition from big players in district as well as from other nearby areas which have reach to all kind of markets-rural semi urban and urban.
- There is a lack of skills related to manufacturing of readymade garments in rural women SHG members. It is very difficult for SHG members to evolve as successful micro enterprise without any focused specialized training continuous handholding and marketing support (including market information).
- Lack of Infrastructure to support the upgradation of skills through regular practice and production by SHG members
- Though Gautam Buddha Nagar is a hub for Readymade Garments and there are several export houses which creates opportunities for job creation in this field but this requires advanced skills which may not be cultivated among SHG members with small duration trainings.



#### 1.4 Impact

- Setting up of CFC “Nabkaushal Vikas Kendra” which is being used by SHG members for doing production for catering the demand of orders received and providing training to other women in the nearby villages. This will develop a cluster of skilled women SHG members in the area.
- The CFC is creating skills among more SHG members/villagers through Master Trainers (SHG members) and one Fashion Designer.
- They are running 03 months basic training and 06 months advance training on Readymade Garments/fashion designing at CFC. Master Trainers- 10 SHG members have evolved as the Master trainer who also help in providing training to others in village and other places.
- 150 women SHG members trained on Ready Made Garments Jute Bag making and Applique Work. Out of 150 members 40 members trained with the advance skills in readymade garments who are skilled enough to work in Export Houses of Readymade Garments.
- Placement - 15 SHG members willing to do jobs have been placed in the export houses at Noida and are earning around Rs. 10000/- Rs. 15000 monthly some on salary basis as Assistant Tailor some on piece rate basis pick and drop and overtime extra.
- Self-Employment- 15 participants are working by setting up their small units on Tailoring and Jute Bag making. Some are working from their houses while some has opened a small shop in their area.
- Marketing Tie-ups and Market Information: Shree Fab (Outlet of Abhivyajti Foundation to facilitate and showcase marketing of SHG products in Ghaziabad) Orders from NABARD (Jute Bags) Ayurved Research Foundation Sparsh Foundation some Private Schools and Melas
- SHG members who never had any exposure of the outer world hesitated to speak before others hesitated to go out of their village are now confident as they have got exposure to organized market led by Export Houses and acquired a good skills in this field.
- Now the SHG women aspire to be the 1st Women led and run Company of the Gautam Buddha Nagar.
- The experiment of creating a Nab Kaushal Vikas Kendra has been very successful and it has been observed that the same ensures the sustainability of training programmes. The positive results are multiplied by the setting up such centre in the villages itself.
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## Appendix 1a

### Climate Action & Sustainability

#### 1 Climate Action - Scenario at Global & National Level

##### 1.1 Climate Change and its Impact

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

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

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

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

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

## 1.2 Climate Finance and Challenges

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

## 1.3 Initiatives of Govt. of India

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

#### 1.4 Initiatives of RBI

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

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

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

#### 1.5 Initiatives of NABARD

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



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

#### 1.6 Way Forward

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

## Appendix 1b

### Climate Action & Sustainability

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

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

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

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 State by

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

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



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

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

a **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 Regions rapid urbanization industrial growth and need of sustainability creates promising prospects under climate action. However effective climate action requires efforts and coordination among local authorities industries and residents.
- b Some key areas of opportunity are - Sustainable Urban Planning through green buildings and Smart Cities Renewable Energy Integration with the use of solar energy and shifting of Industries on Renewable energy Water Resource Management through Rain Water Harvesting Waste Water recycling Air Quality Improvement through EVs Public Transport and Mobility Waste Management and Circular Economy through Waste Segregation and Recycling Resilient Infrastructure Development through Flood Mitigation Community Engagement Policy support and governance etc

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

- a
  - 1. Noida as a solar city- To promote solar rooftop systems and to reduce conventional energy demand by 10 percent.
  - 2. Smart city mission- Energy efficient public infrastructure
  - 3. EV Adoption and Charging Infrastructure - Under National Electric Mobility Mission Plan (NEMMP) and Faster Adoption and Manufacturing of EV (FAME) setting up of EV infrastructure.
- a KVK of the district can play active role under the sector.
- a
  - 1. Uttar Pradesh EV Policy 2022
  - 2. Solar Rooftop Subsidy programme
  - 3. Green Noida - Tree plantation Drive
- a NABARD can use its district presence to identify location target and interventions of projects and design projects based on its experience as NIE for NAFCC GCF and adaptation Fund.
- a

## Appendix 2

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

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



# Annexure 1

## District-Gautam Buddha Nagar

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bisrakh	Dadri	Jewar	District Total
	I.Agriculture								
	A. Farm Credit								
	A.1 Crop Production, Maintenance, Marketing								
1	Annual Vegetables - Other Vegetables (-)	100	Acre	68623	Phy 5	94	484	583	
					BL 3.43	64.51	332.14	400.08	
2	Annual Vegetables - Potato/Aloo (Irrigated)	100	Acre	60324	Phy	208	32	240	
					BL	125.47	19.30	144.77	
3	Cereals - Maize/ Makka (Irrigated)	100	Acre	21457	Phy 67	156	477	700	
					BL 14.38	33.47	102.35	150.20	
4	Cereals - Rice/ Chawal/ Dhan (Irrigated)	100	Acre	37247	Phy 5708	13320	50000	69028	
					BL 2126.06	4961.30	18623.50	25710.86	
5	Cereals - Sorghum/ Jowar (Irrigated)	100	Acre	17409	Phy 1079	2514	7948	11541	
					BL 187.84	437.66	1383.67	2009.17	
6	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	33603	Phy 10204	23811	75705	109720	
					BL 3428.85	8001.21	25439.15	36869.21	
7	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	21457	Phy		462	462	
					BL		99.13	99.13	

8	Others - Fodder (-)	100	Acre	20243	Phy	3028	2070	30000	35098
					BL	612.96	419.03	6072.90	7104.89
9	Pulses - Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	100	Acre	15385	Phy	23	7	700	730
					BL	3.54	1.08	107.70	112.32
10	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	18623	Phy			1510	1510
					BL			281.21	281.21
11	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)	100	Acre	15385	Phy		15	54	69
					BL		2.31	8.31	10.62
12	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	74089	Phy		148	1410	1558
					BL		109.65	1044.65	1154.30
13	Sugar Crops - Sugarcane/ Ganna (Ratoon)	100	Acre	48583	Phy		200	950	1150
					BL		97.17	461.54	558.71
						6377.06	14252.86	53975.55	74605.47
	Post-harvest/HH Consumption (10%)					637.71	1425.29	5397.56	7460.55
	Repairs & maintenance of farm assets (20%)					1275.41	2850.57	10795.11	14921.09
	Sub Total					8290.18	18528.72	70168.22	96987.11

Sr. No.	Activity	Bank Loan factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bisrakh	Dadri	Jewar	District Total
<b>A.2 Water Resources</b>								
1	Diesel Pump Sets--	80	No.	55550	Phy 100 BL 44.44	111 49.33	119 52.88	330 146.65
2	Drip Irrigation--	80	ha	119000	Phy 151 BL 165.03	150 163.80	165 182.28	466 511.11
3	Solar PV Pump Sets (AC)--	80	No.	256400	Phy 120 BL 523.18	155 650.38	158 601.13	433 1774.69
4	Sprinkler Irrigation --	80	ha	37000	Phy 175 BL 126.28	160 126.96	173 146.69	508 399.93
5	Sprinkler Irrigation -- Mini Sprinkler 1 hac	80	ha	109000	Phy 10 BL 8.72	10 8.72	15 13.08	35 30.52
6	Sprinkler Irrigation -- Mini Sprinkler 2 hac	80	ha	204000	Phy 50 BL 81.60	50 81.60	40 65.28	140 228.48
	Sub Total				949.25	1080.79	1061.34	3091.38
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bisrakh	Dadri	Jewar	District Total
<b>A.3 Farm Mechanisation</b>								
1	Combine harvester--	80	No.	2450000	Phy 50 BL 980.00	24 470.40	35 686.00	109 2136.40
2	Combine harvester-Tractor mounted Wheel type-	80	No.	3050000	Phy 63 BL 1537.20	65 1586.00	75 1830.00	203 4953.20
3	Drones--	80	No.	775000	Phy 8 BL 49.60	12 74.40	4 24.80	24 148.80



4	Leveller-Laser leveller	Guided-Laser land	80	No.		455000	Phy 12	12	12	14	38
							BL	43.68	43.68	50.96	138.32
5	Other machinery--		80	No.		1250000	Phy 110	97	117		324
							BL	887.20	794.00	978.24	2659.44
6	Other machinery-Other Machinery & Equipments-25 HP tractor		80	No.		560000	Phy 6	12	10		28
							BL	26.88	53.76	44.80	125.44
7	Other machinery-Other Machinery & Equipments-Happy Seeder 12 tyne		80	No.		235000	Phy 12	12	8		32
							BL	22.56	22.56	15.04	60.16
8	Other machinery-Other Machinery & Equipments-Rotavator 72 inches		80	No.		232000	Phy 8	6	8		22
							BL	14.85	11.14	14.85	40.84
9	Power Tiller--		80	No.		203000	Phy 8	8	22		38
							BL	12.99	12.99	35.73	61.71
10	Power Tiller--20 HP		80	No.		265000	Phy 10	10	12		32
							BL	21.20	21.20	25.44	67.84
11	Seed Drill--		80	No.		235000	Phy 40	45	45		130
							BL	75.20	84.60	84.60	244.40
12	Thresher--		80	No.		135000	Phy 200	270	316		786
							BL	234.20	335.28	395.88	965.36
13	Thresher-Multicrop Power Threshers-25 hp		80	No.		220000	Phy 8	12	12		32
							BL	14.08	21.12	21.12	56.32
14	Tractor-With Implements & Trailer-Cultivator 55 HP		80	No.		1070000	Phy 25	15	15		55
							BL	214.00	128.40	128.40	470.80
	Sub Total							4133.64	3659.53	4335.86	12129.03

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bisrakh	Dadri	Jewar	District Total
	<b>A.4 Plantation &amp; Horticulture</b>							
1	Floriculture--30cm X15cm	80	ha	337200	Phy 56 BL 151.07	65 175.34	55 148.37	176 474.78
2	Floriculture--75cm X75cm	80	ha	277400	Phy 50 BL 110.96	55 122.06	55 122.06	160 355.08
3	Mushroom Cultivation--250 sqmt.	80	1000 Kg. per Cycle	211000	Phy 20 BL 33.76	30 50.64	20 33.76	70 118.16
4	New Orchard - Tropical/ Sub Tropical Fruits--1.8mX1.8m	80	ha	167500	Phy 30 BL 40.20	50 67.00	45 60.30	125 167.50
5	New Orchard - Tropical/ Sub Tropical Fruits--1000 sq. m.	80	ha	1516500	Phy 25 BL 303.30	37 448.88	48 582.34	110 1334.52
6	New Orchard - Tropical/ Sub Tropical Fruits--3mX6m	80	ha	154300	Phy 10 BL 12.34	10 12.34	10 12.34	30 37.02
7	New Orchard - Tropical/ Sub Tropical Fruits--5mX5m	80	Acre	175200	Phy 2 BL 2.80	2 2.80	3 4.20	7 9.80
8	Nursery ---	80	ha	1967700	Phy 2 BL 31.48	3 47.22	2 31.48	7 110.18
	Sub Total				685.91	926.28	994.85	2607.04

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bisrakh	Dadri	Jewar	District Total
<b>A.6 Forestry</b>								
1	Nursery/ Propagation unit--2.05	80	ha	534800	Phy BL		2 8.56	2 8.56
2	Plantation-Bamboo-5 m x 5 m	80	ha	86636	Phy 35 BL	38 26.34	34 23.56	107 74.16
3	Plantation-Eucalyptus-3 m x 1.5 m	80	ha	93176	Phy BL		33 24.60	33 24.60
4	Plantation-Poplar-5 m x 4 m	80	ha	235040	Phy 18 BL	19 35.73	21 39.49	58 109.07
	Sub Total				58.11	62.07	96.21	216.39
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bisrakh	Dadri	Jewar	District Total
<b>A.7 Animal Husbandry - Dairy</b>								
1	Buffalo Farming--	80	1+1	248000	Phy 250 BL	300 595.20	350 694.40	900 1785.60
2	Bulk Milk Cooling Unit--	80	No.	1250000	Phy 350 BL	300 3000.00	340 3400.00	990 9900.00
3	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	219000	Phy 200 BL	250 438.00	270 473.04	720 1261.44
4	Dairy Cattle Buffao Shed--	80	No.	25000	Phy 5000 BL	5000 1000.00	5000 1000.00	15000 3000.00



6	Dairy Cow and Heifer rearing-1 Cow and 1 Heifer-Jersey/Holstein/Friesian crosses	80	2		194000	Phy 600 BL 931.20	780	600	1980
5	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2		1013000	Phy 350 BL 2836.40	400	550	1300
7	Dairy Marketing Outlet/ Parlour--	80	No.		400000	Phy 300 BL 960.00	250	250	800
8	Graded Buffalo Farming--10 animals 15 litre per day	80	5+5		248000	Phy 500 BL 992.00	550	600	1650
9	Indigenous Cattle Farming--Sahiwal/Tharparkar/Red Sindhi	80	1+1		218000	Phy 500 BL 872.00	400	550	1450
10	Refrigerated Tanker Van--/Milk Cold Chain	80	No.		3450000	Phy 450 BL 12420.00	450	450	1350
11	Veterinary Clinc-Fixed-	80	No.		300000	Phy 200 BL 480.00	251	228	679
12	Veterinary Clinc-Mobile-	80	No.		3500000	Phy 180 BL 5040.00	200	200	580
	Sub Total					29878.00	30696.56	32472.64	93047.20

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bisrakh	Dadri	Jewar	District Total
	<b>A.9 Animal Husbandry - Poultry</b>								
1	Commercial Broiler Farming--	80	5000	5846000	Phy 46 BL	1473.73	1759.12	1582.14	147 4814.99
	Sub Total					1473.73	1759.12	1582.14	4814.99

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bisrakh	Dadri	Jewar	District Total
	<b>A.11 Animal Husbandry - SGP</b>								
1	Goat - Breeding Unit--	80	500+25	9630000	Phy	40	25	35	100
					BL	3081.60	1926.00	2696.40	7704.00
2	Goat - Rearing Unit-- Barbari/Sirohi/Jamunapari	80	20+1	414000	Phy	22	30	45	97
					BL	72.86	99.36	149.04	321.26
3	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	Phy	55	60	65	180
					BL	481.80	525.60	569.40	1576.80
4	Sheep - Breeding Unit--	80	500+25	9630000	Phy	25	30	55	110
					BL	1926.00	2311.20	4237.20	8474.40
5	Sheep - Rearing Unit--Nali/Graded Nali/CB Merino	80	20+1	379000	Phy	50	40	45	135
					BL	151.60	121.28	136.44	409.32
	Sub Total					5713.86	4983.44	7788.48	18485.78



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bisrakh	Dadri	Jewar	District Total
	<b>A.13 Fisheries</b>							
1	Fish Culture --Integrated fish farming livestock cum fish	80	ha	100000	Phy 10 BL 8.00	23 18.40	25 20.00	58 46.40
2	Fish marketing--Three wheeler	80	No.	300000	Phy 25 BL 60.00	45 108.00	50 120.00	120 288.00
3	Fish Seed Hatchery--	80	ha	2500000	Phy 1 BL 20.00	1 20.00	1 20.00	3 60.00
4	Ornamental Fish Hatchery--	80	No.	1000000	Phy 10 BL 80.00	12 96.00	12 96.00	34 272.00
	<b>Sub Total</b>				168.00	242.40	256.00	666.40

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bisrakh	Dadri	Jewar	District Total
	<b>A.14 Working Capital - Fisheries</b>							
1	Cage Culture_Others_Input for cage culture	100	60 to 100 Cu. M	150000	Phy 8 BL 12.00	8 12.00	10 15.00	26 39.00
2	Fish Culture in Pond_Monculture - Pangassius_Pangassius fish farming earthen ponds	100	Acre	300000	Phy 10 BL 30.00	2 6.00	10 30.00	22 66.00
3	Fish Seed Rearing___fish seed rearing in seasonal ponds	100	Acre	60000	Phy 12 BL 7.20	14 8.40	13 7.80	39 23.40
4	Integrated Farming_Fisheries with Poultry_fish cum poultry integrated fish farming	100	Acre	135000	Phy 8 BL 10.80	5 6.75	5 6.75	18 24.30
5	Marketing Activities_Bicycle_cycle with insulated box	100	Per unit	5000	Phy BL	1 0.05		1 0.05
6	Marketing Activities_Others_Aquaculture input sellers	100	Per unit	200000	Phy 100 BL 200.00	120 240.00	50 100.00	270 540.00
	Sub Total Working Capital				260.00	273.20	159.55	692.75

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bisrakh	Dadri	Jewar	District Total
	<b>A.15 Farm Credit</b>							
1	Finance to FPOs/FPCs--	90	No.	2000000	Phy 5 BL 90.00	8 144.00	8 144.00	21 378.00
2	Integrated Farming--Crop Plantation (1.50 ha)	+90	ha	650000	Phy BL	1 5.85		1 5.85
3	Integrated Farming--Plantation Dairy (1ha)	+90	ha	550000	Phy 4 BL 19.80	4 19.80	5 24.75	13 64.35
4	Organic Inputs Manufacturing Unit--	90	No.	7100000	Phy 1 BL 63.90	1 63.90	1 63.90	3 191.70
5	Soil Testing Lab--	85	No.	1500000	Phy 1 BL 12.75	1 12.75	1 12.75	3 38.25
	Sub Total				186.45	246.30	245.40	678.15
	Total Farm Credit (sum of A.1 to A.15)							233416.22



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bisrakh	Dadri	Jewar	District Total
	<b>B. Agriculture Infrastructure</b>								
	<b>B.1 Storage Facilities</b>								
1	Cold Storage--1000 MT	80	No.	11500000	Phy 2 BL	184.00	2 184.00	2 184.00	6 552.00
2	Godown--/ Rural Godown (10000 MT)	80	No.	40000000	Phy 10 BL	10 3200.00	8 2560.00	12 3840.00	30 9600.00
3	Godown--/ Rural Godown (5000 MT)	85	No.	20000000	Phy 2 BL	2 340.00	2 340.00	2 340.00	6 1020.00
4	Godown-Silo-5000 MT	75	No.	50000000	Phy 20 BL	20 7500.00	14 5250.00	15 5625.00	49 18375.00
5	Market Yard--	70	No.	1500000	Phy 20 BL	20 210.00	22 231.00	22 231.00	64 672.00
	<b>Sub Total</b>					<b>11434.00</b>	<b>8565.00</b>	<b>10220.00</b>	<b>30219.00</b>

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bisrakh	Dadri	Jewar	District Total
	<b>B.2 Land Development</b>								
1	Farm Ponds/ Water Harvesting Structures--20 m X 20 m	80	No.	100000	Phy 10 BL 8.00	11	14	35	
2	Farm Ponds/ Water Harvesting Structures--30 m X 30 m	80	No.	224000	Phy 25 BL 44.80	30	40	95	
3	Farm Ponds/ Water Harvesting Structures--40 m X 40 m	80	No.	406000	Phy 3 BL 9.74	5	7	15	
4	On Farm development (OFD) Works --	80	m.	75000	Phy 14 BL 8.40	20	20	54	
5	Precision Farming-Use of Kisan Drones-Drone Pest Spray (1unit for 8000 acres per annum)	80	ha	2200000	Phy 10 BL 176.00	10	10	30	
6	Reclamation of Problem Soils--5-8 t gypsum + 1 DP + Dhaincha crop	80	ha	43600	Phy 8 BL 2.79	10	10	28	
	Sub Total					270.29	297.11	817.13	

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bisrakh	Dadri	Jewar	District Total
<b>B.3 Agriculture Infrastructure - Others</b>								
1	Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA	80	No.	29000	Phy 100 BL 23.20	100 23.20	100 23.20	300 69.60
2	Compost/ Vermi Compost-Vermi Compost-10*6*2.5	80	No.	31000	Phy 70 BL 17.36	75 18.60	75 18.60	220 54.56
3	Compost/ Vermi Compost-Vermi Compost-Commercial vermi compost 150 TPA	80	No.	750000	Phy 10 BL 60.00	11 66.00	15 90.00	36 216.00
4	Seed Processing-All Seed Types-	85	No.	2500000	Phy 18 BL 382.50	15 318.75	16 340.00	49 1041.25
5	Tissue Culture-Tissue Culture Lab for Plant Propagule Multiplication-	80	No.	25000000	Phy 4 BL 800.00	5 1000.00	5 1000.00	14 2800.00
	Sub Total				1283.06	1426.55	1471.80	4181.41
	Total (B.1+B.2+B.3)							35217.54
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bisrakh	Dadri	Jewar	District Total
<b>C. Ancillary Activities</b>								
<b>C.1 Food &amp; Agro Processing</b>								
1	Bakery & Confectionery Unit--	85	No.	1500000	Phy 15 BL 191.25	15 191.25	20 255.00	50 637.50
2	Dal/ Pulses Mill--	85	No.	11000000	Phy 20 BL 1870.00	20 1870.00	25 2337.50	65 6077.50



3	Food Grain Processing-Flour Mill-	85	No.	1400000	Phy 10	20	22	52
4	Fruit Processing --	85	No.	200000	Phy 15	15	12	42
5	Fruit Processing -Chips-	85	No.	2000000	Phy 10	10	12	32
6	Fruit Processing -Jam, jelly & Squash -	85	No.	200000	Phy 25	30	55	110
7	Fruit Processing -Pickle-	85	No.	1000000	Phy 20	50	50	120
8	Honey & Honey Products--Honey processing Unit	85	No.	2000000	Phy 4	6	5	15
9	Meat & Poultry Processing--	85	No.	500000	Phy 5	5	5	15
10	Oil Extraction--/Mustard Processing	85	No.	8200000	Phy 21	22	35	78
11	Packaging Unit--	75	No.	1000000	Phy 8	12	12	32
12	Ready to Eat Products -Papad making -	85	No.	1000000	Phy 45	45	45	135
13	Rice Processing --	75	No.	14500000	Phy 7	8	6	21
14	Spice Processing--	85	No.	300000	Phy 8	12	12	32
15	Sugarcane processing-Jaggery production-	80	No.	500000	Phy 17	22	25	64
					BL	68.00	88.00	256.00

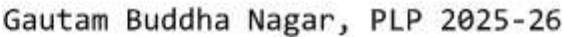
16	Vegetable Processing--	85	No.		25700000	Phy	24	24	24	72
	Sub Total					BL	5242.80	5242.80	5242.80	15728.40
							11747.15	13473.30	14997.55	40218.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bisrakh	Dadri	Jewar	District Total		
	C.2 Ancillary Activities -									
1	Agri Clinic & Agri Business Centers--	90	No.	1500000	Phy 15	15	15	45		
					BL	202.50	202.50	607.50		
2	Custom Service Units/ Custom Hiring Centers--	80	No.	8500000	Phy 15	15	15	45		
					BL	1020.00	1020.00	3060.00		
3	Loan to MFIs for Onlending to for Agri. Purposes--	90	No.	1000000	Phy 49	50	50	149		
					BL	441.00	450.00	1341.00		
4	Loan to PACS/ FSS/ LAMPS--	90	No.	1500000	Phy 20	20	10	50		
					BL	270.00	135.00	675.00		
	Sub Total					1933.50	1807.50	5683.50		
	Total (C.1+C2)							45901.50		
	Total (A+B+C)							314535.26		
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bisrakh	Dadri	Jewar	District Total		
	II. Micro, Small and Medium Enterprises (MSME)									
1	Manufacturing Sector - Term Loan-Medium-	80	No.	1500000000	Phy 75	120	125	320		
					BL	300000.00	500000.00	1280000.00		
2	Manufacturing Sector - Term Loan-Micro-	80	No.	300000000	Phy 2200	2500	2802	7502		
					BL	176000.00	224160.00	600160.00		

3	Manufacturing Sector - Term Loan-Small-	80	No.	2500000000	Phy	80	235	315
					BL	0	140000.00	204000.00
4	Manufacturing Sector - Working Capital-Medium-	80	No.	1500000000	Phy	120	135	370
					BL	48000.00	54000.00	148000.00
5	Manufacturing Sector - Working Capital-Micro-	80	No.	60000000	Phy	3000	2890	9180
					BL	48000.00	46240.00	146880.00
6	Manufacturing Sector - Working Capital-Small-	80	No.	600000000	Phy	300	360	985
					BL	48000.00	57600.00	157600.00
7	Service Sector - Term Loan-Medium-	80	No.	15000000000	Phy	50	75	180
					BL	200000.00	300000.00	720000.00
8	Service Sector - Term Loan-Micro-	80	No.	300000000	Phy	1100	870	3170
					BL	88000.00	69600.00	253600.00
9	Service Sector - Term Loan-Small-	80	No.	1500000000	Phy	220	344	899
					BL	88000.00	137600.00	359600.00
10	Service Sector - Working Capital-Medium-	80	No.	1500000000	Phy	380	300	1030
					BL	152000.00	120000.00	412000.00
11	Service Sector - Working Capital-Micro-	80	No.	6000000	Phy	1408	1700	4558
					BL	22528.00	27200.00	72928.00
12	Service Sector - Working Capital-Small-	80	No.	600000000	Phy	3000	2990	8190
					BL	480000.00	478400.00	1310400.00
	Sub Total					1650528.00	2154800.00	5665168.00



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bisrakh	Dadri	Jewar	District Total
	III. Export Credit								
1	Export Credit -Post Shipment Export Credit-	80	No.	40000000	Phy	1	15	2	
					BL	320.00	320.00	640.00	
2	Export Credit -Pre Shipment Export Credit-	80	No.	40000000	Phy	8	15	35	
					BL	25600.00	38400.00	48000.00	112000.00
	Total Export Credit					25920.00	38720.00	48000.00	112640.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bisrakh	Dadri	Jewar	District Total
	IV. Education								
1	Education Loans-Study Abroad-	90	No.	1000000	Phy	25	15	20	60
					BL	225.00	135.00	180.00	540.00
2	Education Loans-Study in India-	90	No.	2000000	Phy	470	250	500	1220
					BL	8460.00	4500.00	9000.00	21960.00
3	Education Loans-Vocational Education-	90	No.	1000000	Phy	100	200	250	550
					BL	900.00	1800.00	2250.00	4950.00
	Total Education					9585.00	6435.00	11430.00	27450.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bisrakh	Dadri	Jewar	District Total
	<b>V. Housing</b>								
1	Loan for Affordable Housing Projects--	85	No.	600000	Phy 800		801	1000	2601
					BL 4080.00		4085.10	5100.00	13265.10
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	Phy 2500		3000	3400	8900
	Total Housing				BL 42500.00		51000.00	57800.00	151300.00
						46580.00	55085.10	62900.00	164565.10
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bisrakh	Dadri	Jewar	District Total
	<b>VI. Social Infrastructure</b>								
1	Drinking Water--	85	No.	500000	Phy 1		8	2	27
					BL 233.75		208.25	161.50	603.50
2	Education--	85	No.	5000000	Phy 6		8	3	17
					BL 2550.00		3400.00	1275.00	7225.00
3	Healthcare-Hospital-	85	No.	5000000	Phy 7		5	6	18
					BL 2975.00		2125.00	2550.00	7650.00
4	Sanitation--	85	No.	1500000	Phy 25		22	35	82
					BL 318.75		280.50	446.25	1045.50
	Total Social Infrastructure					6077.50	6013.75	4432.75	16524.00

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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	Ach.	
CBs	400.20	379.32	478.01	393.10	515.01	437.16	1422.04		
RCBs	0.00	0.00	0.00	82.23	0.00	91.06	40.32		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
RRBs	78.00	0.00	90.83	0.00	100.31	69.00	156.41		
Others	95.96	0.00	121.05	0.00	115.21	152.80	60.33		
Sub total (A)	574.16	379.32	689.89	475.33	730.53	750.02	1679.10		

Table 2: Term Loan (MT+LT)									
Particulars	2021-22		2022-23		2023-24		2024-25		
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.	
CBs	534.14	1448.85	610.09	1251.74	605.89	1914.66	1052.79		
RCBs	0.00	0.00	0.00	0.51	0.00	1.33	24.51		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		

RRBs	34.67	0.00	37.76	0.00	37.78	0.44	66.88
Others	96.75	19.33	98.60	5.07	110.91	3.60	36.67
Sub total (A)	665.56	1468.18	746.45	1257.32	754.58	1920.03	1180.85

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	934.34	1828.17	1088.10	1644.84	1120.90	2351.82	2474.83
RCBs	0.00	0.00	0.00	82.74	0.00	92.39	64.83
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	112.67	0.00	128.59	0.00	138.09	69.44	223.29
Others	192.71	19.33	219.65	5.07	226.12	156.40	97.00
Sub total (A)	1239.72	1847.50	1436.34	1732.65	1485.11	2670.05	2859.95

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	9948.26	12278.43	11077.66	17852.07	12827.08	24023.26	30919.23
RCBs	0.00	0.00	0.00	0.44	0.00	1.95	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	50.18	0.00	55.84	0.00	62.61	9.42	98.20
Others	541.88	125.83	594.50	191.31	739.53	359.70	1258.37
Sub total (A)	10540.32	12404.26	11728.00	18043.82	13629.22	24394.33	32275.80

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
CBS	2296.33	591.54	2613.77	439.96	2695.41	689.34	2767.13	
RCBs	0.00	0.00	0.00	11.88	0.00	9.25	0.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	6.89	0.00	9.46	0.00	12.01	0.69	12.59	
Others	196.75	16.23	229.92	69.86	252.59	133.52	1529.25	
Sub total (A)	2499.97	607.77	2853.15	521.70	2960.01	832.80	4308.97	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
CBS	13178.93	14698.14	14779.53	19936.87	16643.39	27064.42	36161.19	
RCBs	0.00	0.00	0.00	95.06	0.00	103.59	64.83	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	169.74	0.00	193.89	0.00	212.71	79.55	334.08	
Others	931.34	161.39	1044.07	266.24	1218.24	649.62	2884.62	
Sub total (A)	14280.01	14859.53	16017.49	20298.17	18074.34	27897.18	39444.72	



Annexure 3												
Sub sector-wise and Agency-wise credit flow under Agriculture and Allied Activities - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25												
Table 1: Crop Loan												
Particulars	2021-22					2022-23						
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	379.32	0.00	0.00	0.00	0.00	379.32	393.10	82.23	0.00	0.00	0.00	475.33
Table 1: Crop Loan												
(₹ Lakh)												
Particulars	2023-24					2024-25						
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	437.16	91.06	0.00	69	152.80	750.02	1422.04	40.32	0.00	156.41	60.33	1679.10
Table 2: Term Loan												
Particulars	2021-22					2022-23						
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
W S	0.00	0.00	0.00	0.00	0.00	0.00						0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00						0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00						0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00						0.00
AH - D	0.00	0.00	0.00	0.00	0.00	0.00						0.00
AH - P	0.00	0.00	0.00	0.00	0.00	0.00						0.00
AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00						0.00

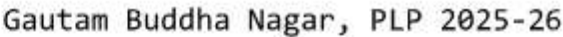
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Table 2: Term Loan													(₹ lakh)
Particulars	2023-24						2024-25						Total
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total	
W S						0.00							0.00
L D						0.00							0.00
F M						0.00							0.00
P & H						0.00							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	1914.66	1.33	0.00	0.44	3.60	1920.03	1052.79	24.51	0.00	66.88	36.67	1180.85	
Sub total	1914.66	1.33	0.00	0.44	3.60	1920.03	1052.79	24.51	0.00	66.88	36.67	1180.85	
Grand Total (I +II)	2351.82	92.39	0.00	69.44	156.40	2670.05	2474.83	64.83	0.00	223.29	97.00	2859.95	



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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	1500000
2	Bakery & Confectionery Unit			No.	1500000
3	Buffalo Farming			1+1	248000
4	Bulk Milk Cooling Unit			No.	1250000
5	Cold Storage			No.	11500000
6	Combine harvester			No.	2450000
7	Combine harvester	Tractor mounted wheel type		No.	3050000
8	Commercial Broiler Farming			5000	2458000
9	Commercial Broiler Farming			5000	5846000
10	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
11	Compost/ Vermi Compost	Vermi Compost		No.	31000
12	Compost/ Vermi Compost	Vermi Compost		No.	750000
13	Crossbred Cattle Farming			1+1	219000
14	Custom Service Units/ Custom Hiring Centers			No.	8500000
15	Dairy Cattle Buffao Shed			No.	25000
16	Dairy Cow and Heifer rearing			2	1013000
17	Dairy Cow and Heifer rearing	1 Cow and 1 Heifer		2	194000
18	Dairy Marketing Outlet/ Parlour			No.	400000
19	Dal/ Pulses Mill			No.	11000000
20	Diesel Pump Sets			No.	55550

21	Drinking Water			No.	3000000
22	Drinking Water			No.	500000
23	Drip Irrigation			ha	119000
24	Drip Irrigation			ha	154000
25	Drones			No.	775000
26	Education			No.	50000000
27	Education Loans	Study Abroad		No.	1000000
28	Education Loans	Study in India		No.	2000000
29	Education Loans	Vocational Education		No.	1000000
30	Export Credit	Post Shipment Export Credit		No.	40000000
31	Export Credit	Pre Shipment Export Credit		No.	40000000
32	Farm Ponds/ Structures	Water Harvesting		No.	100000
33	Farm Ponds/ Structures	Water Harvesting		No.	224000
34	Farm Ponds/ Structures	Water Harvesting		No.	406000
35	Finance to FPOs/FPCs			No.	2000000
36	Fish Culture			ha	100000
37	Fish marketing			No.	300000
38	Fish Seed Hatchery			ha	2500000
39	Floriculture			ha	277400
40	Floriculture			ha	337200
41	Food Grain Processing	Flour Mill		No.	14000000
42	Fruit Processing			No.	200000



43	Fruit Processing	Chips	No.	2000000
44	Fruit Processing	Jam, jelly & Squash	No.	200000
45	Fruit Processing	Pickle	No.	1000000
46	Goat	Breeding Unit	500+25	9630000
47	Goat	Rearing Unit	20+1	414000
48	Godown		No.	40000000
49	Godown		No.	20000000
50	Godown	Silo	No.	50000000
51	Graded Buffalo Farming		5+5	248000
52	Healthcare	Hospital	No.	50000000
53	Honey & Honey Products		No.	2000000
54	Indigenous Cattle Farming		1+1	218000
55	Integrated Farming		ha	550000
56	Integrated Farming		ha	650000
57	Leveller	Laser Guided	No.	455000
58	Loan for Affordable Housing Projects		No.	600000
59	Loan to MFIs for Onlending to for Agri. Purposes		No.	1000000
60	Loan to PACS/ FSS/ LAMPS		No.	1500000
61	Manufacturing Sector	Term Loan	No.	500000000
62	Manufacturing Sector	Term Loan	No.	10000000
63	Manufacturing Sector	Term Loan	No.	100000000
64	Manufacturing Sector	Term Loan	No.	50000000
65	Manufacturing Sector	Working Capital	No.	50000000
66	Manufacturing Sector	Working Capital	No.	2000000

67	Manufacturing Sector	Working Capital	Small	No.	20000000
68	Market Yard			No.	1500000
69	Meat & Poultry Processing			No.	500000
70	Mushroom Cultivation			1000 Kg. per Cycle	211000
71	New Orchard	Tropical/ Sub Tropical Fruits		Acre	175200
72	New Orchard	Tropical/ Sub Tropical Fruits		ha	1516500
73	New Orchard	Tropical/ Sub Tropical Fruits		ha	154300
74	New Orchard	Tropical/ Sub Tropical Fruits		ha	167500
75	Nursery			ha	1967700
76	Nursery/ Propagation unit			ha	534800
77	Oil Extraction			No.	8200000
78	On Farm development (OFD) Works			m.	75000
79	Organic Inputs Manufacturing Unit			No.	7100000
80	Ornamental Fish Hatchery			No.	1000000
81	Other machinery			No.	1040000
82	Other machinery			No.	1250000
83	Other machinery			No.	790000
84	Other machinery	Other Machinery & Equipments		No.	232000
85	Other machinery	Other Machinery & Equipments		No.	235000
86	Other machinery	Other Machinery & Equipments		No.	560000
87	Packaging Unit			No.	1000000

88	Pig Breeding Unit				10+2	1095000
89	Plantation	Bamboo			ha	86636
90	Plantation	Eucalyptus			ha	93176
91	Plantation	Poplar			ha	235040
92	Power Tiller				No.	203000
93	Power Tiller				No.	265000
94	Precision Farming	Use of Kisan Drones			ha	2200000
95	Purchase/ Construction of a Dwelling Unit (Individual)				No.	2000000
96	Ready to Eat Products	Papad making			No.	1000000
97	Reclamation of Problem Soils		5		ha	43600
98	Refrigerated Tanker Van				No.	3450000
99	Rice Processing				No.	14500000
100	Sanitation				No.	1500000
101	Seed Drill				No.	235000
102	Seed Processing	All Seed Types			No.	2500000
103	Service Sector	Term Loan		Medium	No.	500000000
104	Service Sector	Term Loan		Micro	No.	10000000
105	Service Sector	Term Loan		Small	No.	50000000
106	Service Sector	Working Capital		Medium	No.	50000000
107	Service Sector	Working Capital		Micro	No.	2000000
108	Service Sector	Working Capital		Small	No.	20000000
109	Sheep	Breeding Unit			500+25	9630000
110	Sheep	Rearing Unit			20+1	379000
111	SHGs/ JLGs				No.	150000



112	SHGs/ JLGs			No.	200000
113	Soil Testing Lab			No.	1500000
114	Solar Energy	Roof Top Solar PV System with Battery		No.	150000
115	Solar PV Pump Sets (AC)			No.	256400
116	Solar PV Pump Sets (AC)			No.	602700
117	Spice Processing			No.	300000
118	Sprinkler Irrigation			ha	107000
119	Sprinkler Irrigation			ha	109000
120	Sprinkler Irrigation			ha	182000
121	Sprinkler Irrigation			ha	204000
122	Sprinkler Irrigation			ha	37000
123	Sprinkler Irrigation			ha	49000
124	Sugarcane processing	Jaggery production		No.	500000
125	Thresher			No.	135000
126	Thresher			No.	180500
127	Thresher	Multicrop Threshers	Power	No.	220000
128	Tissue Culture	Tissue Culture Lab for Plant Multiplication		No.	25000000
129	Tractor	With Implements & Trailer		No.	1070000
130	Vegetable Processing			No.	25700000
131	Veterinary Clinic	Fixed		No.	300000
132	Veterinary Clinic	Mobile		No.	3500000

## 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	Potato/ Aloo (Irrigated)		60324
2	Annual Vegetables	Other Vegetables ( )		68623
3	Cage Culture	Others_Input for cage culture		150000
4	Cereals	Sorghum/ Jowar (Irrigated)		17409
5	Cereals	Maize/ Makka (Irrigated)		21457
6	Cereals	Wheat/ Gehu (Irrigated)		33603
7	Cereals	Rice/ Chaval/ Dhan (Irrigated)		37247
8	Fish Culture in Pond	Monculture _ Pangassius_Pangassius fish farming earthen ponds		300000
9	Fish Seed Rearing	_fish seed rearing in seasonal ponds		60000
10	Integrated Farming	Fisheries with Poultry_fish cum poultry integrated fish farming		135000
11	Marketing Activities	Others_Aquaculture input sellers		200000
12	Marketing Activities	Bicycle_cycle with insulated box		5000
13	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		21457
14	Others	Fodder ( )		20243
15	Pulses	Mungbean/ Mung/ Moong/ Green Gram (Irrigated)		15385

16	Pulses	Urdbean/ Biri/ Mash/ (Irrigated)	Udid/ Black Gram/ Mash Kalai		15385
17	Pulses	Pigeon Arhar Dal/ (Irrigated)	Pea/ Tur Gram		18623
18	Sugar Crops	Sugarcane/ (Ratoon)	Ganna		48583
19	Sugar Crops	Sugarcane/ (Irrigated)	Ganna		74089



## Abbreviations

Abbreviation	Expansion
Expansion	Agri-Clinics and Agri-Business Centre
Expansion	Agricultural Produce Market Committee
Expansion	Agricultural technology Management Agency
Expansion	Agriculture Marketing Infrastructure Scheme
Expansion	Animal Husbandry Infrastructure Development Fund
Expansion	Annual Credit Plan
Expansion	Atal Pension Yojana
Expansion	Banking Correspondent
Expansion	Capital Investment Subsidy Scheme
Expansion	Central Warehousing Corporation
Expansion	Co-operative Development Fund
Expansion	Core Banking Solution
Expansion	Development Action Plan
Expansion	Direct Benefit Transfer
Expansion	District Agricultural Officer
Expansion	District Central Cooperative Bank
Expansion	District Consultative Committee
Expansion	District Credit Plan
Expansion	District Industries Centre
Expansion	District Level review Committee
Expansion	District Rural Development Agency
Expansion	Electronic National Agriculture Market
Expansion	Farmer Producer Organisation
Expansion	Financial Inclusion
Expansion	Financial Inclusion Fund
Expansion	Financial Inclusion Plan
Expansion	Financial Literacy and Credit Counselling Centres
Expansion	Financial Literacy Centre
Expansion	Ground Level Credit
Expansion	Government of India
Expansion	Gross State Domestic Product
Expansion	Indian Council for Agriculture Research
Expansion	Information and Communication Technology
Expansion	Internet of Things
Expansion	Joint Liability Group
Expansion	Khadi and Village Industries

Expansion	Kisan Credit Card
Expansion	Krishi Vigyan Kendra
Expansion	Large Area Multipurpose Society
Expansion	Lead District Manager
Expansion	Lift Irrigation
Expansion	Livestock Aid Centre
Expansion	Mahatma Gandhi National Rural Employment Guarantee Scheme
Expansion	Marginal Farmer
Expansion	Micro Enterprises Development Programme
Expansion	Micro Irrigation
Expansion	Milk Producers Co-operative Society
Expansion	Ministry of Food Processing Industries
Expansion	Ministry of New and Renewable Energy
Expansion	Mission for Integrated Development of Horticulture
Expansion	National Bank for Agriculture and Rural Development
Expansion	National Food Security Mission
Expansion	National Horticulture Mission
Expansion	National Livelihood Mission
Expansion	National Mission on Food Processing
Expansion	National Rural Livelihood Mission
Expansion	Non-Banking Financial Company
Expansion	Non-Governmental Organization
Expansion	Personal Accident Insurance Scheme
Expansion	Potential Linked Credit Plan
Expansion	Pradhan Mantri Fasal Bima Yojana
Expansion	Pradhan Mantri Jan Dhan Yojana
Expansion	Pradhan Mantri Jeevan Jyoti Bima Yojana
Expansion	Pradhan Mantri Krishi Sinchayee Yojana
Expansion	Pradhan Mantri Suraksha Bima Yojana
Expansion	Primary Agricultural Cooperative Society
Expansion	Primary Health Centre
Expansion	Primary Weavers Cooperative Society
Expansion	Prime Minister's Employment Generation Programme
Expansion	Rainwater Harvesting Structure
Expansion	Rashtriya Krishi Vikash Yojana
Expansion	Regional Rural Bank
Expansion	Reserve Bank of India
Expansion	Rural Infrastructure Development Fund
Expansion	Rural Non-Farm Sector

Expansion	Rural Self Employment Training Institute
Expansion	Seasonal Agricultural Operations
Expansion	Self Help Group
Expansion	Short Term Co-operative Credit Structure
Expansion	State Level Bankers' Committee
Expansion	Swachha Bharat Mission
Expansion	Swarojgar Credit Card
Expansion	Total Financial Outlay
Expansion	Warehousing Development and Regulatory Authority
Expansion	Women Self Help Group
NIL	



**Name and address of DDM**

Name	Kumari Alka
Designation	DDM, NABARD
Address 1	Villa No 27 Raj Villas
Address 2	Raj Nagar Extension
Post Office	Ghaziabad
District	Ghaziabad
State	Uttar Pradesh
Pincode	201017
Telephone No.	7087476358
Mobile No.	8742875858
Email ID	ghaziabad@nabard.org



## NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



## NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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



## NABFINS LIMITED | A Subsidiary of NABARD

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



## NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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

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

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

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

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

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



## NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



## NAB FOUNDATION

Leveraging the power of convergence

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

### WHAT DOES NABFOUNDATION WANT FROM YOU?

#### IF YOU ARE AN INDIVIDUAL

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

#### IF YOU ARE A CSR UNIT

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

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

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

#### IF YOU ARE WITH THE GOVERNMENT

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

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

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







NATIONAL BANK FOR  
AGRICULTURE AND RURAL  
DEVELOPMENT

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

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