



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



गाजियाबाद
Ghaziabad

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: Ghaziabad

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:

Kumari Alka

District Development Manager
NABARD

Ghaziabad

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	Ghaziabad lies in North western plain zone of Upper Gangatic Plain adjacent to capital of India. The District is surrounded in north by district Meerut & Baghpat, in South by district G. B. Nagar, in east district Hapur and in west by Delhi.
2	Type of soil	The soils of the district are alluvial and alkaline.
3	Primary occupation	Agriculture is Primary occupation of the District.
4	Land holding structure	77.35 percent farmers have land holding of less than 1 ha. 14.44 percent are having land holding of 1 to 2 ha. Only 8.21 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 6,84,725.00 lakh in 2021-22, Rs 12,94,245.00 lakh in 2022-23 and Rs 17,39,920.00 lakh in 2023-24. The average achievement under ACP during last 3 years is 93.6%.
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2	CD Ratio	As of March 31, 2024, the Credit-Deposit Ratio of the district was 56.90%, which is not satisfactory for a developed and industrial district like Ghaziabad. The Credit-Deposit Ratio of major commercial banks such as Canara Bank, PNB, and SBI is a cause for concern.
3	Investment credit in agriculture	The credit flow under Investment credit in the district during last 3 years was Rs 42,275.00 lakh in 2021-22, Rs78693.00 lakh in 2022-23 and Rs 66527.55 lakh in 2023-24. The average achievement under sector during last 3 years is 213.2%.
4	Credit flow to MSMEs	Under MSME, the average achievement during last 3 years was 129.9%. AsGhaziabad is an Industrial city, the achievement under the sector is good. The credit flow under the sector was Rs5,28,036.00 lakh in 2021-22, Rs10,95,457.00 lakh in 2022-23 and Rs15,09,882.00 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 44,47,352.28 lakh has been assessed for the district under Priority sector.
2	Projection for agriculture and its components	Rs1,87,764.93 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 Rs3771816.00 lakh cfor the district under MSME sector.
4	Projection for other purposes	Rs 487771.35 lakh has been assessed for Export Credit, Education, Housing, Social Infrastructure, Renewable Energy, Infomal Credit Delivery System etc.

5. Developmental Initiatives

1. NABARD is making a special effort to develop Climate-based Smart Farms in Bhojpur development block of Ghaziabad district, with the purpose of using advanced agricultural techniques such as automated weather centers, crop estimation via satellite, saving water through automated irrigation systems using sensors in agriculture, etc., to achieve higher production at lower cost by providing balanced amounts of fertilizers, water, etc. Information about advanced agricultural techniques are also being provided to farmers through voice messages from time to time.
2. NABARD has developed Multi-layer Farming Models in Muradnagar development block to help farmers associated with Farmer Producer Organizations. Under this project, farmers of Muradnagar block of Ghaziabad district have adopted multi layer technique to grow various seasonal vegetables at a time. Increasing population and declining agricultural land have affected farmers' production and income. By adopting this model, farmers can take 4-5 crops simultaneously on multiple layers from the same land at the same time.
3. Infrastructure development is a basic requirement for the development of any sector. So far, 173 projects have been sanctioned by NABARD in Ghaziabad under RIDF with a loan assistance of Rs10,689.00 lakh. These include rural roads, flood protection projects, irrigation projects, water harvesting, and veterinary clinic projects. Currently, 03 projects are underway in the district under RIDF with a loan assistance of Rs2,014.00 lakh, which are related to irrigation, agriculture and ancillary sectors, and road construction.
4. As on 31 March 2024, 1086941 accounts have been opened under PMJDY. 676164 persons have been enrolled under PMSBY, 246273 persons have been enrolled under PMJJBY and 139571 persons have been enrolled under APY.

6. Thrust Areas

1. Due to increasing urbanization, the agricultural land in the district is continuously decreasing, and there is a constant increase in the pressure on the natural resources here. 92% of the total farmers in the district are marginal and small farmers, and even in agriculture-related sectors like animal husbandry and fisheries, small farmers are more in number. Therefore, for increasing their income and for the development of various sectors in the district, it is very necessary to aggregate the products of agriculture and ancillary sectors in the form of Farmer Producer Organizations.

2. There is a need to do more climate-based smart agriculture by using advanced technology and modern mechanization in the field of agriculture.
3. There is a need to encourage multi-layer farming to maximize land use and reduce the risk associated with farming.
4. Three out of four blocks in the district, Bhojpur, Loni, and Razapur blocks, are included in the Over-Exploited category. Considering the declining groundwater level, instead of cultivating water-intensive crops like paddy and sugarcane, farmers should be encouraged to adopt low water-based farming like vegetables, etc.

7. Major Constraints and Suggested Action Points

1. There are more small farmers in agriculture and agriculture-related sectors like animal husbandry and fisheries in the district. Therefore, for increasing their income and for the development of various sectors in the district, it is very necessary to aggregate the products of agriculture and ancillary sectors.
2. Dairy, poultry, sheep, and goat are such supplementary businesses that can be easily adopted by small and marginal farmers as their supplementary business to increase their income.
3. Due to increasing urbanization, the agricultural land in the district is continuously decreasing, and there is a constant increase in the pressure on the natural resources here. Therefore, there is a need to adopt technology-based farming for maximum utilization of land.
4. Small traders, farmers, and self-help groups need necessary support and priority from banks.

8. Way Forward

1. For the development of the district, efforts are expected to achieve 100 percent of the targets of the Potential Linked Credit Plan / Annual Credit Plan.
2. To achieve 100 percent of the targets of the PLP / ACP and to increase the income of farmers - especially sharecroppers, oral lessees, and landless farmers - there is a need for coordination among government departments, banks, and stakeholders of various sectors.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	- Collection of data on Gross Cropped Area for a period of 10 years and data on land holdings;
		- Distribution of Gross Cropped Area between Small Farmers/ Marginal Farmers and Other farmers based on the total land occupied by small and marginal farmers on one hand and other farmers on the other;
		- Assumption to cover 100% of Small/ Marginal Farmers and 20-50% of Other Farmers;
		- Study the cropping pattern;
		- Estimation of credit potential taking into account Scale of Finance and also the KCC guidelines in vogue; and
		- Block-wise allocation of potential taking into account credit absorption capacity in each block, cropping pattern, etc.
2	Water Resources	- MI potential is the area that can be brought under irrigation by ground and surface water;
		- Collection of data on irrigation potential, area already brought under irrigation and balance potential available under groundwater and surface water for the district;
		- While fairly clear estimates are available for ground water and its present and future utilization, surface water estimates for individual districts are difficult to get;
		- Estimation of potential attempted block-wise based on categorization of blocks, type of rock formation, suitability of MI structures, projects planned by State Govt. etc.;
		- Preference of farmers for different MI structures like dug wells, bore wells, DCBW, etc. is taken into account; and
		- The potential for MI sector is defined in terms of numbers for DW, BW and TW, and in terms of area for lift irrigation, sprinkler and drip systems.
3	Farm Mechanisation	- The potential estimate for farm mechanization takes into account irrigated and unirrigated cropped area in the district, economic life of tractors, optimum use of tractors, per acre use of tractors, replacement of tractors per year, assessment of availability of drought animal power/power tiller by using conversion factors;

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

5. Agency wise Use

Utility

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

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

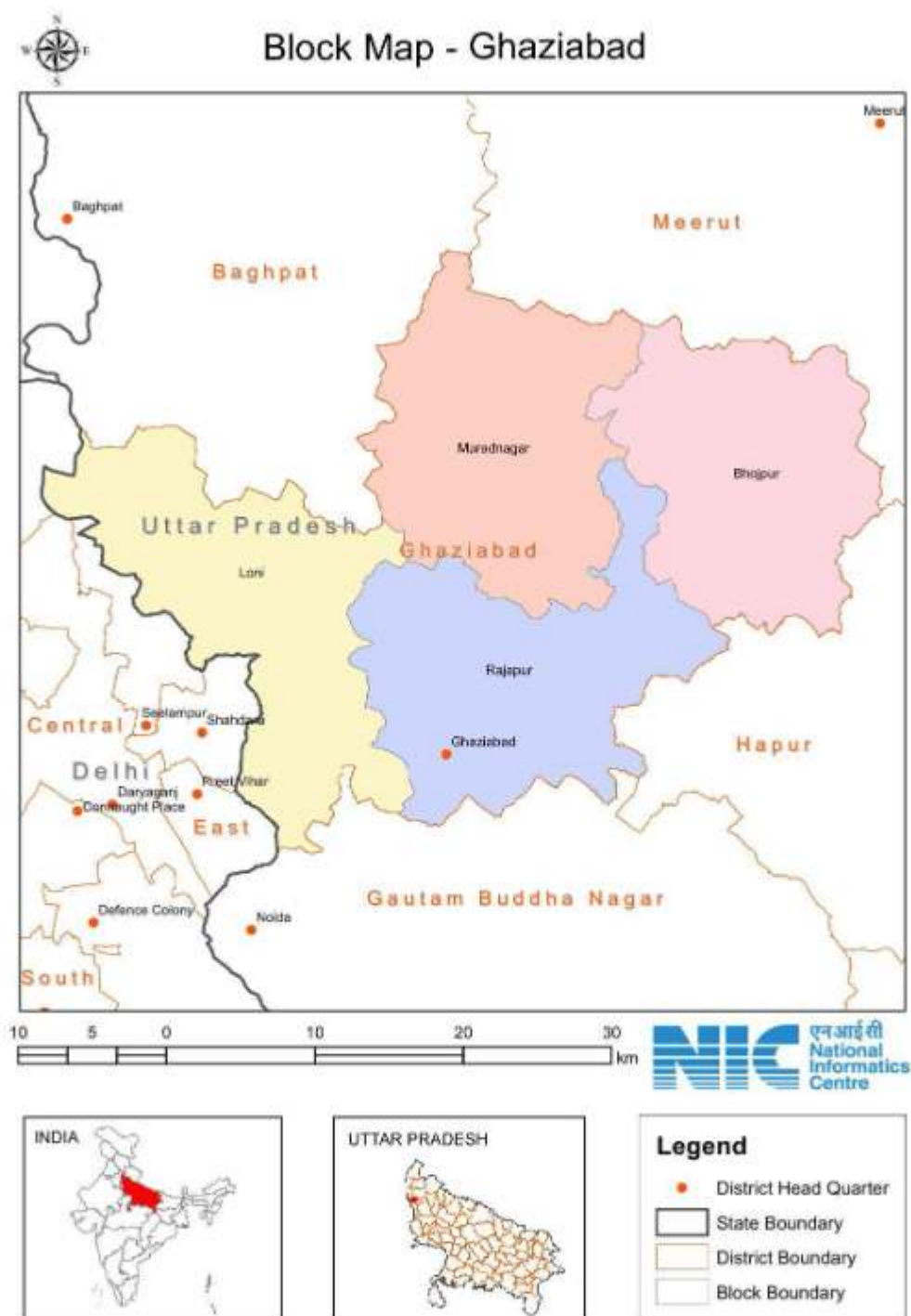
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	150385.95
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	109249.28
2	Term Loan for agriculture and allied activities	41136.67
B	Agriculture Infrastructure	23405.72
C	Ancillary activities	13973.26
I	Credit Potential for Agriculture A+B+C)	187764.93
II	Micro, Small and Medium Enterprises	3771816.00
III	Export Credit	54080.00
IV	Education	36909.00
V	Housing	385220.00
VI	Social Infrastructure	4162.25
VII	Renewable energy	1137.60
VIII	Others	6262.50
	Total Priority Sector	4447352.28

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

(₹ lakh)

Sr. No.	Particulars	Amount
I	Credit Potential for Agriculture	
A	Farm Credit	
1	Crop Production, Maintenance and Marketing	109023.98
2	Water Resources	2606.15
3	Farm Mechanisation	12064.68
4	Plantation & Horticulture with Sericulture	2389.94
5	Forestry & Waste Land Development	153.25
6	Animal Husbandry - Dairy	20015.71
7	Animal Husbandry - Poultry	1414.74
8	Animal Husbandry - Sheep, Goat, Piggery	1432.00
9	Fisheries	830.10
10	Farm Credit- Others	455.40
	Sub total	150385.95
B	Agriculture Infrastructure	
1	Construction of storage	19902.80
2	Land development, Soil conservation, Wasteland development	2284.28
3	Agriculture Infrastructure - Others	1218.64
	Sub total	23405.72
C	Ancillary activities	
1	Food & Agro. Processing	6567.76
2	Ancillary activities - Others	7405.50
	Sub Total	13973.26
II	Micro, Small and Medium Enterprises	
	Total MSME	3771816.00
III	Export Credit	54080.00
IV	Education	36909.00
V	Housing	385220.00
VI	Social Infrastructure	4162.25
VII	Renewable energy	1137.60
VIII	Others	6262.50
	Total Priority Sector	4447352.28

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Canara Bank

1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	905.00
2	No. of Sub Divisions	3
3	No. of Blocks	4
4	No. of revenue villages	183
5	No. of Gram Panchayats	161

1.a Additional Information

Sr. No.	Particulars	N0s.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	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	N0s.
1	State	Uttar Pradesh
2	District	Ghaziabad
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 to Clay loam

3. Land Utilisation [Ha]

Sr. No.	Particulars	NØs.
1	Total Geographical Area	92653
2	Forest Land	1824
3	Area not available for cultivation	30818
4	Barren and Unculturable land	2125
5	Permanent Pasture and Grazing Land	8
6	Land under Miscellaneous Tree Crops	144
7	Cultivable Wasteland	2125
8	Current Fallow	4007
9	Other Fallow	2683

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		NØs.	% to Total	Ha.	% to Total
1	<= 1 ha	53097	77	17531	35
2	>1 to <=2 ha	9912	14	13559	27
3	>2 to <=4 ha	0	0	0	0
4	>4 to <=10 ha	0	0	0	0
5	>10 ha	5639	8	18546	8
6	Total	68648	99	49636	70

6. Workers Profile [In '000]

Sr. No.	Particulars	NØs.
1	Cultivators	167.43
2	Of the above, Small/ Marginal Farmers	153.68
3	Agricultural Labourers	62.23

4	Workers engaged in Household Industries	47.44
5	Workers engaged in Allied agro activities	187.96
6	Other workers	777.16

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	3343.33	1779.92	1563.41	590.53	2752.80
2	Scheduled Caste	487.49	256.11	231.38	102.48	385.01
3	Scheduled Tribe	3.85	2.04	1.81	0.47	3.38
4	Literate	2319.76	1334.50	985.26	377.20	1942.56
5	BPL	0.00	0.00	0.00	9.650	16.35

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	617.00
2	Rural Households	143
3	BPL Households	26

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	154.00
2	Having source of drinking water	518.00
3	Having electricity supply	600.00
4	Having independent toilets	

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	183
2	Villages having Agriculture Power Supply	183
3	Villages having Post Offices	183
4	Villages having Banking Facilities	183
5	Villages having Primary Schools	61
6	Villages having Primary Health Centres	183
7	Villages having Potable Water Supply	183
8	Villages connected with Paved Approach Roads	183

Sources

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

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	1373
2	Primary Health Centres	69
3	Primary Health Sub-Centres	0
4	Dispensaries	551
5	Hospitals	551
6	Hospital Beds	656

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	610
2	Registered FPOs	13
3	Agro Service Centres	16
4	Soil Testing Centres	2
5	Approved nurseries	2
6	Agriculture Pumpsets	
7	Pumpsets Energised	
8	Krishi Vigyan Kendras	1

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	57
2	Irrigation Potential Created	45
3	Net Irrigated Area (Total area irrigated at least once)	51
4	Area irrigated by Canals/ Channels	49
5	Area irrigated by Wells	1
6	Area irrigated by Tanks	0
7	Area irrigated by Other Sources	0
8	Irrigation Potential Utilized (Gross Irrigated Area)	75

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	4728
2	Railway Line [km]	85
3	Public Transport Vehicle [Nos]	0
4	Goods Transport Vehicles [Nos.]	0

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	57	
2	Sugarcane (Gur/ Khandsari/ Sugar)	39	

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	80280	5367	74913
2	Cattle - Indigenous	19920	1900	18020
3	Buffaloes	213720	23592	190128
4	Sheep - Cross bred	524	524	0
5	Sheep - Indigenous	390	390	0
6	Goat	17397	3318	14079
7	Pig - Cross bred	695	695	0
8	Pig - Indigenous	1888	1888	0
9	Horse/Donkey/Camel	3007	746	2261
10	Rabbit	0	0	0
11	Poultry - Improved	12067	4323	7744
12	Poultry - Indigenous	726	90	636

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	18
2	Veterinary Dispensaries	18
3	Disease Diagnostic Centres	0
4	Artificial Insemination Centers	37
5	Animal Breeding Farms	37
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	106
9	Milk Collection Centres	13
10	Fishermen Societies	1
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	0
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	4

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	337.50	MT		gm/day
2	Egg		Lakh Nos.		nos/p. a.
3	Milk	6.41	Lakh LPD	349	gm/day
4	Meat		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 Handbbok
12. Infrastructure & Support Services For Agriculture[Nos.]	District Statistical Handbbok
13. Irrigation Coverage ['000 Ha]	District Statistical Handbbok
14. Infrastructure For Storage, Transport & Marketing	District Statistical Handbbok
15. Processing Units	District Statistical Handbbok
16. Animal Population as per Census [Nos.]	District Statistical Handbbok
17. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Handbbok
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Statistical Handbbok

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	5.97	6.34	7.50
2	Land Holdings - SF (%)	14.43	14.43	14.43
3	Land Holdings - MF (%)	77.00	77.00	77.00
4	Rainfall -Normal (mm)	750	750	750
5	Rainfall - Actual (mm)	514	356	732
6	Cropping Pattern	Sugarcane wheat Rice	Sugarcane Wheat Rice	Sugarcane Wheat Rice

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	719.33	1282.45	1216.22

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Wheat	28.50	1196.97	42.00			0.00			0.00
2	Rice	9.60	260.00	27.08			0.00	8.25	228.00	27.64
3	Pearl Millet	0.24	4.30	17.92			0.00	0.27	6.00	22.22
4	Pigeon Pea	1.02	9.00	8.82			0.00	0.63	7.90	12.54

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	0.74	0.74	0.74
2	Net sown area (lakh ha)	0.49	0.49	0.49
3	Cropping intensity (%)	151.02	151.02	151.02

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)		330.70	204.34

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	3	3	3

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	11147	12004	6619
2	GLC through KCC (Rs. lakh)	21416.00	26010.00	53673.00

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	59492	59492	59492
2	State Govt Sponsored Schemes Coverage (No.)	2171	2757	3022

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	2	2	2
2	Soil Health Cards Issued (No.)	149480	149480	149480

Sources

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	3668	1258	1365
2	Crop Loss Compensation, if any (Rs. lakh)	11.00	14.00	7.00

Table 10: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	0.00	0.00	0.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	DDP Book 2021-22
Table 2: GLC under Agriculture	SLBC Portal
Table 3: Major Crops, Area, Production, Productivity	
Table 4: Irrigated Area, Cropping Intensity	
Table 5: Input Use Pattern	
Table 6: Trend in procurement/marketing	
Table 7: KCC Coverage	
Table 8: PM Kisan & Other DBTs	
Table 9: Soil testing facilities	District Statistical Handbook
Table 10: Crop Insurance	PMFBY
Table 11: Seed Replacement Ratio %	

Water Resources
Table 1: GLC

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

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	46	46	46
2	Net Irrigated Area ('000 ha)	51	51	51
3	Gross Irrigated Area ('000 ha)	75	75	75

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

Farm Mechanisation

Table 1: GLC

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

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	12380	12380	12380
2	Power Tillers	0	0	0
3	Threshers/Cutters	2040	2040	2040

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	13	13	13
2	Other minor repair & service centers (No.)	3	3	3

Sources

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

Plantation & Horticulture including Sericulture

Table 1: GLC

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

Table 2: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Ghaziabad	Bhojpur	Over Exploited	Over Exploited	Over Exploited
2	Uttar Pradesh	Ghaziabad	Loni	Over Exploited	Over Exploited	Over Exploited
3	Uttar Pradesh	Ghaziabad	Muradnagar	Semi-critical	Semi-critical	Semi-critical
4	Uttar Pradesh	Ghaziabad	Rajapur	Over Exploited	Over Exploited	Over Exploited

Table 3: Production Clusters

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

Table 4: Crop Identified for One District-One Product

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

Table 5: Sericulture

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

Forestry & Waste Land Development

Table 1: GLC

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

Table 2: Area under Forest Cover & Waste Land

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal & 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)	933.66	1402.00	1798.08
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)	763	1292	1452
4	Finance under group mode (₹ lakh)			

Table 2: Processing Infrastructure

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

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Processing Infrastructure	District Statistical Handbook
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NABARD Regional Office

Animal Husbandry - Poultry

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

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	NA	NA	NA

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	27.18	8.86	56.85
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	7	2	16
4	KCC for working capital (₹ lakh)	27.18	8.86	56.85

Table 2: Inland Fisheries Facilities

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

Table 3 : Marine Fisheries (No.)

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

Table 4 : Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

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

Farm Credit - Others & Integrated Farming

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

Table 2: Area under Integrated Farming

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

Sources

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

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	68.48	39.17	21.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	13	13	13
2	Cold Storages (Capacity - '000 MT)	49	40	50
3	Storage Godowns (No.)	471	135	177
4	Storage Godowns (Capacity - '000 MT)	74	74	94
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	3	3	3
6	Market Yards [Nos] / Wholesale Market (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal & LDM Office
Table 2: Agri Storage Infrastructure	Spider Reports 2022

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

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

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)	68.48	3916.00	2099.00

Sources

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

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	255.28	59876.00	45964.00
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)			
3	MUDRA Loans (Rs. lakh)	75109.34	105088.07	105835.00

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	46	691	260

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Procurement	Central food Grains Procurement Portal
Table 3: Other Ancilliary Services	

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	4969.00	1095456.00	1509882.00

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	2	2	2
2	Micro Units (No.)			
3	Small Units (No.)	4954	4954	4954
4	Medium Units (No.)	555	555	555
5	Udyog Aadhar Registrations (No.)			53 of 185

Table 3: DIC interventions

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

Table 4: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)			203
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	606	826	

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: MSME units - Cumulative	MSME Cluster List
Table 3: Skill Development Trainings	RUDSET

Export/ Education/ Housing
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	47.86	54.26	60.73
3	GLC under Housing (Rs. lakh)	474.93	482.54	749.00

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	1	5	0
2	Amt of subsidy released (Rs. lakh)			

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)			
2	Amt of RIDF assistance (Rs. lakh)	3341000		

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)	0.38	1.90	7.67

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

Renewable Energy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	0.00	5.50	0.01
2	Assistance under Green Climate Fund (Rs. lakh)	NA	NA	NA
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	NA	NA	NA

Table 3: Renewable Energy Potential

Particulars	31/03/2024					
	Solar Power (MW)	Wind Power (MW)	Small Hydro (MW)	Biomass MW	Waste to Energy MW	Total MW
Potential	0	0	0	0	0	0
Developed	0	0	0	40	3	42
Under Developed	0	0	0	0	0	0
Planned	0	0	0	0	0	0
Gap	0	0	0	0	0	0

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	35.00	104.33	110.42
2	JLG Bank Linkage (Rs. lakh)	8661.00	49882.00	14004.00
3	Loans through SHPIs (Rs. lakh)			
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)			

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)			
2	Mission Shakti (SRLM) (Rs. lakh)			
3	NRLM (Rs. lakh)	73.00	189.00	2132.00
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)			
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)			

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	4	4	4
2	No. of SHGs formed	2808	2808	2808
3	No. of SHGs credit linked (including repeat finance)	148	160	425
4	Bank loan disbursed (Rs. lakh)	21.52	152.00	1533.00
5	Average loan per SHG (Rs. lakh)			
6	Percentage of women SHGs %			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Promotional Interventions	
Table 3: Status of SHGs	NRLM Portal

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)			106
2	Consumer Stores (No.)			
3	Housing Societies (No.)			
4	Weavers (No.)			
5	Marketing Societies (No.)			
6	Labour Societies (No.)			
7	Industrial Societies (No.)			
8	Sugar Societies (No.)			
9	Agro Processing Societies (No.)			57
10	Others (No.)			
11	Total (No)	0	0	163

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.)	71	71	71
2	Multi state cooperative societies (No.)	81	81	81

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

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

Sources

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

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	Villages	Households
Commercial Banks	26	454	45	32	377		9129	4297		
Regional Rural Bank	1	12	3	2	7		0	0		
District Central Coop. Bank	1	19	3	1	15		0	0		
Coop. Agr. & Rural Dev. Bank	1	0	0	0	0		0	0		
Primary Agr. Coop. Society	24	0	0	0	0		0	0		
Others	8	15	0	0	15		16993	2677		
All Agencies	61	500	51	35	414	0	26122	6974	0	0

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks				0	7028975.17	8169377.06	9343124.48	14.4
				0				97.02

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1086854	674392	245370	139132
Regional Rural Bank	0	0	0	0
Cooperative Banks	0	1546	759	201
Others	87	226	144	238
All Agencies	1086941	676164	246273	139571

6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	1683075.78	31.8	111083.28	2.1	79745.55	1.5	419818.32	7.9
Regional Rural Bank	10531.28	35.3	3520.07	11.8	7990.50	26.8	0.00	0.0
Cooperative Banks	2259.63	3.9	2247.42	3.9	0.00	0.0	159.70	0.3
Others	44053.51	43.6	4770.88	4.7	12813.53	12.7	20524.01	20.3
All Agencies	1739920.20	31.7	121621.65	2.2	100549.58	1.8	440502.03	8.0

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024		
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]
Commercial Banks	1155237	656489	56.8	1219127	1244391	102.1	1300112.00	1683075.78	129.5
Regional Rural Bank	18950	1692	8.9	21115	3801	18.0	22150.00	10531.28	47.5
Cooperative Banks	10286	11455	111.4	15684	12425	79.2	13137.00	2259.63	17.2
Others	13332	15089	113.2	78907	33628	42.6	38723.00	44053.51	113.8
All Agencies	1197805.00	684725.00	57.2	1334833.00	1294245.00	97.0	1374122.00	1739920.20	126.6
									Avg. Ach [%] in last 3 years
									96.1
									24.8
									69.3
									89.9
									93.6

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024		
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]
Crop Loan	112094	40360	36.0	129141	50070	38.8	93440.00	55094.00	59.0
Term Loan (Agri.)	23528	42275	179.7	31900	78693	246.7	70129.00	66527.55	94.9
Total Agri. Credit	135622.00	82635.00	60.9	161041.00	128763.00	80.0	163569.00	121621.55	74.4
MSME	727183	528036	72.6	805320	1095457	136.0	834266.00	1509882.00	181.0
									Avg. Ach [%] in last 3 years
									44.6
									213.2
									257.8
									129.9

Other Priority Sectors*	335000	74054	22.1	368472	70025	19.0	376287.00	108416.45	28.8	20.6
Total Priority Sector	1197805.00	684725.00	57.2	1334833.00	1294245.00	97.0	1374122.00	1739920.00	126.6	408.3

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	2564164.74	235072.2	9.2	3926367.32	222405.21	5.7	5294866.16	236273.38	4.5	6.4
Regional Rural Bank	19196	1466	7.6	22976.00	1459	6.4	29799.44	0.00	0.0	7.0
Cooperative Banks	46897	2579.79	5.5	159301.48	378.05	0.2	57364.58	4961.82	8.6	2.9
Others	58444.11	3549.52	6.1	85138.86	2424.05	2.8	101009.32	2899.75	2.9	4.5
All Agencies	2688701.85	242667.51	9.0	4193783.66	226666.31	5.4	5483039.50	244134.95	4.5	20.8

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

Source(s)	
1	SLBC INDIA
2	NRLM
3	Previous year Banking Profile

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World’s Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF):

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

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

PM JANMAN (Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan): PM JANMAN is a recently launched initiative by the Government of India specifically designed to address the socio-economic challenges faced by the Particularly Vulnerable Tribal Groups (PVTGs) across the country. The program aims for the comprehensive development of 75 PVTGs in 18 states and 1 Union Territory with an allocation of 24104 crore.

2. Union Budget

2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.
- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.

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

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

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

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

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

7.c. NABARD in 2023-24 announced guidelines for a pilot project to be taken up by Regional Offices titled m-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 3.1 percent 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 25 percent increased income to the sugarcane farmers.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

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

Despite increasing urbanisation Ghaziabad district still holds a prominent place among the foodgrain and sugarcane producing districts of western Uttar Pradesh. The total gross area sown under agriculture in the district is 74871 hectares which is almost 100 percent irrigated area. The crop intensity is 150.28. The average rainfall level is 750.3 mm but during the year 2021-22 the rainfall recorded was 732 mm. The main food grain crop of the district is wheat in addition to which paddy jowar bajra maize mustard pulses and vegetables etc. are also cultivated. Sugarcane is the major cash crop of the district. According to the Zila Sankhyikiya Patrika 2022 the production of sugarcane in the district was 229293 MT wheat 199926 MT paddy 2355 MT oilseeds 1613 MT and potato 23683 MT. Due to a well-developed canal system government tubewells and private arrangements good irrigation facilities are available.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

There are around 2.33 crore farmers in the state there is a large gap of approximately 83 lakh farmers who are yet to be covered under KCC scheme. The major agricultural machinery and equipment in the district include 3365 advanced harrows and cultivators 2040 threshing machines and 101 advanced seed drills. The district has 119 seed sale centres 148 fertiliser sale centres and 343 pesticide sale centres. There are 03 Agricultural Produce Market Committees in the district.

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 irrigation resources - rainfall and associated uncertainties. Ghaziabad district falls in the Ganga-Yamuna Doab region with the Ganga river in the east and the Yamuna river in the west along with their tributaries - Hindan Kali Nadi and Chhaya Nadi serving as drainage sources in the district. The net sown area in Ghaziabad district is 49820 hectares which is almost 100percent irrigated. Approximately 100 percent of the geographical area of the district is a groundwater recharge area with nil hilly area. The district has 5 assessment units (Rajpur Muradnagar Bhojpur Loni and Ghaziabad City) falling under the command category. Out of these Ghaziabad City Bhojpur Loni and Razapur development blocks are classified as Over-Exploited while the Muradnagar development block falls under the Semi-Critical category.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The annual extractable groundwater resources in the district are 37874.88 ha and groundwater withdrawal for all uses is 46490.40 ha making the district's groundwater withdrawal level 122.75. The highest level of groundwater exploitation (221.37) is in Ghaziabad City. By the year 2025 after making allocations for future domestic and industrial supplies the remaining available groundwater for future irrigation in the district will be 2191.48 Ha. In view of the falling groundwater level there is a need to take necessary steps for the proper use of water and its recharge. Farmers should be encouraged to adopt low water-based farming practices such as growing vegetables instead of water-intensive crops like paddy and sugarcane due to declining groundwater levels. It has become necessary to adopt methods like drip/sprinkler irrigation which provide better distribution of irrigation water. In this context there is a need to increase the credit flow for financing sprinklers and drip irrigation in over-exploited blocks.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The Green Revolution in India became possible with the coordination of improved seed varieties irrigation facilities and agricultural mechanisation. Agricultural mechanisation involving the use of machines tractors power tillers combined harvesters and other equipment in agricultural operations saves arduous labour time and wages while increasing production/productivity. In Ghaziabad district the Farm Power Availability is 8.447 kW/ha which is much higher than the state average. (Data - Report on Monitoring Concurrent Evaluation and Impact Assessment of Sub-Mission on Agricultural Mechanisation DoAC & FW MoA & FW). To promote modern technology in agriculture NABARD is making a special effort to develop climate-based smart farms in the Bhojpur development block of Ghaziabad district. The objective is to achieve maximum production by using balanced quantities of agricultural inputs and advanced technologies such as automated weather stations satellite-based crop estimation sensors used in agriculture and automated irrigation systems for water conservation. This way technology-based farming can be promoted in the district.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

According to the Zila Sankhyikiya Patrika 2022 out of the total land holdings in the district there are 5639 holdings larger than 2 hectares covering a total agricultural land area of 18547 hectares. In this category of holdings there is considerable potential for availing bank loans for modern farm mechanisation equipment. In the district tractors are used not only for agricultural operations on their own fields but also for custom hiring transportation of agricultural inputs/products/construction materials such as bricks cement sand etc. and powering other agricultural equipment like trench makers threshers pumpsets etc. Both new and old tractors are in use for these purposes. Additionally due to wheat being the major crop in the district there is a high demand for threshers.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

The climate and environment of Ghaziabad district is favourable for horticultural crops. The district has been included in the National Horticulture Mission for the development of horticulture. The major horticultural crops in the district are mangoes guava various vegetables etc. Banks have not shown much interest in the field of horticulture. Farmers have produced vegetables and fruits in this area using their own resources and the assistance provided under the Horticulture Mission. The major vegetable crops grown in the district include potatoes onions garlic cucurbits tomatoes okra chillies cole crops coriander radish carrots and capsicum. The increasing population and diminishing agricultural land have impacted farmers' production and income which needs to be addressed.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Ghaziabad district is included in the 'National Horticulture Mission' which is now a component of the Mission for Integrated Development of Horticulture (MIDH). Due to the suitable climate and its location in the National Capital Region there are opportunities for the development of horticulture and gardening activities in Ghaziabad district. To promote this area the Horticulture Department is providing assistance through various schemes including the National Medicinal Plants Mission Pradhan Mantri Krishi Sinchayee Yojana Horticulture Development Scheme in Scheduled Caste and Scheduled Tribe Areas ATMA Scheme and assistance from state nurseries. The Horticulture Department has established a high-tech nursery in the district. To promote organic farming in the district a 'National Centre for Organic Farming' is present. The increasing population and diminishing agricultural land have impacted farmers' production and income. To mitigate the impact of this problem NABARD is promoting the Multilayer Farming Model in the Muradnagar development block.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

To protect and conserve the existing flora and fauna in the district and to increase the green cover forestry and wasteland development are necessary. Compared to the target of 33 percent forest area set by the National Forest Policy 1998 Ghaziabad district has less than 2.0 percent forest area. Out of the total reported area of 92658 hectares in Ghaziabad district 1824 hectares is forest area. Under the twelfth five-year plan the 'Green India' mission has set a target of greening 5 lakh hectares of land which includes improving 1.5 lakh hectares of wasteland and improving 0.9 million hectares of environmentally sensitive land through afforestation.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The present forest area in the district is negligible yet the fallow and barren land can be developed as forest area. Although forestry cannot be developed on a large scale due to the small number of large land holdings in the district small and marginal farmers can be encouraged to start agroforestry on the boundaries/fences of the fields which will give them additional income from fuel fodder and wood 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

Animal husbandry plays a crucial 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) constituting 14.52 percent of the country's total milk production. According to the Livestock Census 2019 out of the total cattle population 68 percent are indigenous/non-descript and 32 percent are crossbred cattle. Breedable females in cattle fall within the range of 45-50 percent. Additionally considering the national conception rate of 40 percent the coverage of artificial insemination in the state during 2018-19 was 22 percent of the breedable female cattle population. There is ample scope for promoting dairy activity at a commercial level in the district to increase milk production. Dairy is emerging as an important business for generating income and employment opportunities in rural areas of the district. A large portion of the rural population in the district comprises small and marginal farmers or landless labourers who can significantly engage in the economic activities of the area/ block through animal husbandry.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

The district has 19920 indigenous cattle and 80280 exotic and crossbred cattle of which 11458 and 44757 are milch animals respectively. The district has 213720 buffaloes of which 117970 are milch animals. Among indigenous cattle breeds Haryana (8400) Sahiwal (7400) and Gangatiri (4400) are the main breeds. Additionally there are a few Tharparkar and Mewati breeds. Among exotic and crossbred breeds Jersey (41300) is the main breed. The district has 85 milk cooperative societies that supply milk to various dairies. In 2003-04 the district's milk production was 609000 metric tonnes which increased to 663000 metric tonnes in 2014-15. Considering the growing population and market opportunities this increase is not sufficient.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

Poultry farming is an activity associated with the agricultural sector for the development of which there is immense potential in the district. With increasing urbanisation food habits are also changing and the demand for chicken meat and eggs is increasing. However the development of this activity in Ghaziabad is much less compared to other districts. Poultry farming is being carried out by small farmers as a subsidiary activity along with agricultural work and it is generally not adopted as a commercial activity. Data on credit flow in this area is not available mainly due to the indifference of banks/insurance companies.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

The number of poultry birds in the district is 12793 which needs to be increased. The Government of India has launched the “National Livestock Mission” scheme for poultry development from the year 2014-15. Under this scheme a subsidy of up to 50 of the predetermined standard cost of various project components is provided. This scheme is being implemented through SIDBI. Being in the National Capital Region there is a market available 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 about this activity and motivate them to adopt it.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

The geographical and climatic conditions of the district are favourable for goat/pig rearing but the development in this area has not been satisfactory in recent years. Sheep rearing is negligible in the district and financing for goat rearing is also low. Being in the National Capital Region there is good potential for the development and financing of these activities. The district has a good population of indigenous and crossbred pigs sheep and goats and there are farmers interested in commercial rearing of these animals.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

According to the 20th Livestock Census 2019 the district has 914 sheep 17397 goats and 2583 pigs. The basic facilities are available in the district. There is an abundance of large hotels/vegetable markets in the area whose waste is a major component of pig feed. The market for pig products is also growing but production is low in proportion. The Animal Husbandry Department in the district can set up a pig breeding centre to meet the demand for good breeds of pigs and a training centre for aspiring 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

Fish farming can be an important means of additional income generation for farmers who have their own ponds or have taken seasonal/year-round ponds on lease. Due to the increasing demand for fishery products in the local market as well as in the National Capital Region there is immense potential for the development of this area in the district. To harness all 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 for appropriate coordination and linkages with the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) the National Agriculture Development Scheme and the National Rural Livelihoods Mission.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

In the district ponds are generally under the jurisdiction of Gram Panchayats which are given on a ten-year lease to individual beneficiaries for fish farming. Additionally farmers can also start this activity on their own land. Fish farming is a profitable economic activity and there is potential for its development in the district.

In the district there are 02 departmental water bodies and 22 private water bodies with a total area of 23.46 hectares and 4.00 hectares respectively. The total fish production in these is 1366.30 quintals and 2008.40 quintals respectively.

2.1.10 Farm Credit – Others

2.1.10.1 Status of the Sector in the District

Credit flow also takes place in the district for other activities under the agricultural sector. Small farmers require bullock carts buffalo carts horse carts camels two-wheelers etc. for working in the fields transporting agricultural produce to mandis and markets and other activities. In Ghaziabad district 62.64 of the total land holdings have an area less than 2 hectares and the use of agricultural machinery is still very low in these holdings. Therefore this is a major activity for small and marginal farmers and agricultural labourers for which bank loans are provided.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

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. Additionally small and marginal farmers who have up to 5 acres of unirrigated land or up to 2.5 acres of irrigated land (including proposed land purchase) and farmers engaged in share-cropping/leasing take loans from banks for the purchase of agricultural/fallow/wasteland which is also a major activity.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

An integrated farming system or sustainable agriculture has been defined as “a judicious mix of two or more components where the principles of maximum complementarities and minimum competition for resources are applied through advanced management practices for sustainable enhancement of production family nutrition and environmental safety.” Integrated farming system models have been developed in different parts of the country which include activities related to livestock duckery poultry horticulture apiculture pisciculture and horticultural crops like coconut cocoa arecanut banana pineapple etc. along with other crops. It has been found that adopting these activities along with crop production has resulted in a significant increase in net income as compared to crop production alone. These sustainable agriculture practices have also been found to be more sustainable and employment-generating. Currently farmers primarily focus on crop production. However there is a lot of uncertainty associated with the income and employment from this. In this context integrating various agricultural enterprises is more likely to increase the income and family labour employment of farmers. In Uttar Pradesh crop production along with dairy farming is a prevalent agricultural system. Almost 96 of farmers adopt this system. As components of farming systems sugarcane-wheat and rice-wheat are the major 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 sustainable agriculture system models such as Crop + Dairy Integrated Farming System Model (1 ha) for Income Enhancement and Employment Generation Crop + Livestock Sustainable Farming System Model (1 ha) for Sustainable Livelihood Horticulture + Dairy Sustainable Farming System Model (0.70 ha) for Marginal Farmers of Western Plains Dairy-based Sustainable Farming System Model (1 ha) for Income Enhancement and Employment Generation Crop + Orchard-based Sustainable Farming System Model (1.5 ha) for Western Plains and Exotic Vegetable-based Sustainable Farming System Model (0.4 ha) for Marginal Farmers etc. An impact assessment conducted by Agriculture Finance Corporation Limited (AFCL) in 2017 found that farmers in Uttar Pradesh experienced an increase in their annual income from cows with beneficiaries benefiting up to 49. This scheme has helped farmers increase their income by 20 to 30 through various interventions under integrated farming systems and complementary activities.

Various schemes such as the National Livestock Mission Horticulture Department Fisheries Department and various schemes of the Agriculture Department can be utilised 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 the increase in agricultural production in the country post-harvest management and marketing activities of agricultural produce are gaining importance in the development of the agricultural sector. According to a study by ICAR - CIPHET on the losses incurred by farmers after crop harvesting the annual value of harvest and post-harvest losses for major crops in India is around 92651 crore (based on production data of 2012-13 at 2014 wholesale prices). These losses range from approximately 1 to 15 for different crops. In Uttar Pradesh there are around 2000 cold storages with a total capacity of approximately 15 million tonnes. NABCONS conducted a Computer-Assisted Personal Interviewing (CAPI) based survey with geo-tagging. This survey covered 8000 storage infrastructure units in the state of Uttar Pradesh including warehouses cold storages pack houses pre-cooling units etc. So far 7866 surveyed storage units have been approved by NABARD. Ghaziabad is a major food grain vegetable and fruit producing district of western Uttar Pradesh. During the crop harvesting season there is an abundance of agricultural produce in the market which leads to a significant drop in prices. Farmers do not receive fair prices for their produce while middlemen reap the most benefits. To ensure fair prices for farmers and to prevent post-harvest losses there is a need to increase rural storage facilities cold storages etc. in the district.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

Under marketing and storage facilities the district primarily has 05 food grain warehouses (capacity - 79286 MT) out of which 01 is Central Warehousing Corporation (capacity - 16920 MT) 01 Food Corporation of India (capacity - 49916 MT) 01 State Warehouse (capacity - 12400 MT) and 02 Cooperative Department (capacity - 150 MT). Additionally there are 177 rural warehouses in the district with a total capacity of 94 MT. These rural warehouses belong to the Agriculture Department (05) Cooperative Department (50) and others (122). The district has 13 cold storages with a storage capacity of 49916 MT. In the year 2020-21 the total food grain production in the district was 144107 MT. This includes rice production of 23550 MT wheat 119926 MT barley 330 MT and maize 301 MT. For other crops in the district the production in the year 2020-21 was - oilseeds 1613 MT pulses 608 MT potatoes 23683 MT and sugarcane 2229293 MT. Due to continuous urbanisation agriculture is decreasing in the district. However Ghaziabad is a developed district of the state and is adjacent to the national capital Delhi. As a result the demand for food Activities is increasing. In the nearby district of Gautam Buddha Nagar agriculture is also declining steadily.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land is a fundamental resource that fulfils the basic requirements of the life-support system of our planet. As the demands of the growing population continue to rise the tendency to over-exploit this ancient resource has multiplied manifold. As a major provider of food water shelter and employment land especially productive land is under tremendous pressure to convert it into wasteland. In order to ensure food security apart from sustaining land and land resources there is an immediate need to improve the productivity of existing farmlands to bring additional land under the plough. Wastelands have the potential to produce food grains and provide vegetative cover which can significantly contribute to this endeavour. The economy of Uttar Pradesh is predominantly based on agriculture and around 65 of the total population is dependent on agriculture. The agricultural sector contributes significantly to the economic development of the state. According to the 10th Agricultural Census out of the total 146.45 million operational holdings in the country the highest number of operational holders were from Uttar Pradesh (23.82 million).

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The district has 1165 hectares of cultivable wasteland and 4633 hectares of fallow land that can be reclaimed and utilised for agricultural activities. Additionally 2727 hectares 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 lands and are taking necessary actions in this regard.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Agricultural infrastructure primarily includes a wide range of public services that facilitate production procurement processing storage and trade. Agricultural infrastructure can be classified into the following broad categories: Resource-based Infrastructure: Water/Irrigation Agricultural Power/Energy. Physical Infrastructure: Road connectivity transportation storage processing preservation etc.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

The National Centre for Organic and Natural Farming (NCOF) is located in the district for conducting training and awareness/capacity-building programs. The district has 24 Primary Agricultural Credit Cooperative Societies and 13 Farmer Organisations which can support the necessary agricultural infrastructure. An all-India electronic trading portal known as the National Agriculture

Market (e-NAM) was launched on April 14 2016. It is a virtual market platform that electronically integrates the existing physical markets or APMCs under the theme of "One Nation One Market." Over the past 5 years e-NAM has registered a user base of 1.73 crore farmers 2.23 lakh traders 103684 commission agents and 2140 FPOs. Currently 150 commodities including foodgrains oilseeds fibres fruits and vegetables are traded on the e-NAM platform.

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 agriculture processing sector includes processing of all food grains horticulture and gardening products forest products livestock fisheries etc. This sector plays a crucial role in food preservation ensuring food security and creating profitable employment in rural areas. The benefits of food processing include efficient marketing systems rural employment remunerative prices for farmers and rapid transfer of technology. However in India only 10 of agricultural produce is processed. According to a study by ICAR - Central Institute of Post- Harvest Engineering and Technology (CIPHET) on post-harvest losses faced by farmers the annual value of losses during and after harvest for major crops in India is around ₹ 92651 crore (based on production data of 2012- 13 at 2014 wholesale prices). These losses range from approximately 1 to 15 across various crops. The entire agricultural production within the state cannot be consumed so processing storage and export are necessary to maintain the growth rate of the agricultural sector. Uttar Pradesh's diverse climate is suitable for the production of all types of crops. The state also has a leading position in the country's total horticulture production. The state provides an enabling environment and facilities for the development of agricultural production and has immense potential for setting up agro-based industrial units.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Make in India Campaign - To attract investment in this sector the Ministry is disseminating information to potential investors through a dedicated "Investor Portal". The Ministry is also collaborating with "Invest India" to facilitate necessary support to investors such as finding joint venture partners providing guidance assisting in obtaining regulatory approvals and facilitating services for investors. Under the Atmanirbhar Bharat Abhiyan the Ministry of Food Processing Industries (MoFPI) launched the Pradhan Mantri Micro Food Processing Enterprises (PM-FME) Scheme to enhance the competitiveness of existing individual micro-units in the unorganised segment of the food processing industry. The PM-FME Scheme supports: (i) Credit-linked capital subsidy of 35 of eligible project cost with a maximum ceiling of Rs10 lakh per unit for food processing entrepreneurs. (ii) Seed capital @ Rs40000/- per SHG member for working capital and

purchase of small equipment. (iii) 35 percent credit-linked grant for capital investment to FPOs/SHGs/Producer Cooperatives. (iv) Assistance for marketing and branding to micro-units. (v) Support for common infrastructure and handholding to SHGs FPOs and Producer Cooperatives. (vi) Capacity building and training assistance to upgrade the skills of enterprises and workers.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Under the priority sector “Other Agricultural Ancillary Activities” loans for setting up Agri-clinics/Agri-business centres bank loans to Primary Agricultural Credit Societies (PACS) Farmer Service Societies (FSS) and Large Adivasi Multi-Purpose Societies (LAMPS) for on-lending towards agricultural activities and loans sanctioned by banks to MFIs NBFC-MFIs etc. as per RBI norms for on-lending to the agriculture sector are included. Being a developed district of Western Uttar Pradesh Ghaziabad has good potential for setting up Agri-clinics/Agri- business units by agriculture graduates.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

Agri-Clinic and Agri-Business Center (AC&ABC) Scheme – The main objective of this scheme is to create gainful self-employment opportunities for unemployed agriculture graduates agriculture diploma holders and post- graduates in agriculture and Ancillary subjects as well as assist agricultural development. Under this scheme eligible candidates can avail a grant of up to 44 (as per norms) through NABARD. To promote this scheme a Nodal Training Institute a voluntary organisation called ‘Lakshmi Jankalyan Seva Sansthan’ is being operated by the ‘National Institute of Agricultural Extension Management (MANAGE)’ in the Muradnagar development block of Ghaziabad district. The Ghaziabad Cooperative Bank has 24 Primary Agricultural Credit Cooperative Societies (PACS) operating in the district with 46781 farmer members. It is notable that out of 46781 only 15810 members are active highlighting the need for societies to enrol new members and increase active membership.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The Micro Small and Medium Enterprises (MSME) sector is the key to better/accelerated economic development of the country due to its positive contribution to industrial production and employment generation as well as its crucial role in boosting the country's exports. Ghaziabad district has an important place for MSMEs and has been a major area for credit flow. Being an important district of NCR and in close proximity to the capital Delhi Ghaziabad presents a large market for various industries and provides a favourable environment. In the 1990s (1990-2000) on an average 880 industrial units were registered per year in Ghaziabad which increased to an average of 1167 industrial units in the next decade (2001-2010). This growth rate has been maintained in the current decade as well. (Data source: Brief Industrial Profile of Ghaziabad 2012-13 MSME GoI)

3.2 Infrastructure and linkage support available, planned and gaps

In the district 4715 micro small and medium enterprises were registered in 2017-18 which increased to 8347 in 2018-19 11927 in 2019-20 and jumped upto 143792 as per latest data available. The investments in these years were Rs 12404.29 cr Rs 1809.45cr and Rs 24394.32 cr respectively. The major MSME industries in the district include agro-based soda water cotton textiles wood and silk-based jute and jute-based readymade garments paper and paper products leather-based chemical-based metal-based plastic and rubber-based mineral-based engineering goods engineering goods electrical services and transportation etc.

There are a total of 12 industrial areas in the district for which 5054.95 hectares of land has been acquired out of which 3669.47 hectares has been developed. There are 27000 manufacturing units in Ghaziabad. These industries employs approximately 5.4 lakh workers. (Source: District Industries Centre Ghaziabad). The major MSME industries in the district include agro-based soda water cotton textiles wood and silk-based jute and jute-based readymade garments paper and paper products leather-based chemical-based metal-based plastic and rubber-based mineral-based engineering goods engineering goods electrical services and transportation etc. Under the "One District One Product" scheme "Engineering Products" 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 for the promotion of the selected "Engineering Products".

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

Uttar Pradesh ranked 6th among all states in terms of the value of its exports with a 5.40 share in the country's overall exports. Ghaziabad being the industrial town from the time of establishment seen the expansion from the time of Independence. John Oakey and Mohan Ltd. one of India's largest concerns manufacturing coated and bonded abrasives and originally functioning under the name of National Abrasives at Rawalpindi was shifted here under the proprietorship of Dyer Meakins in 1947. Subsequently the Mohan Meakin breweries were also set up in the year 1949. This period also saw the development of Ghaziabad as one of India's most famous centres of the Oil Engines industry. 1970s many steel-manufacturing units also came up in the city making it one of the primary industries of the city. This period also saw the emergence of the Electronics industry with the setting up of Bharat Electronics Limited and Central Electronics Limited. Over the years planned industrial development saw participation from major industrial houses of the country including Mohan's (Mohan Nagar Industrial Estate 1949) Tatas (Tata Oil Mills) Modis (Modinagar 1933; International Tobacco Co. 1967) Shri Rams (Shri Ram Pistons 1964) Jaipurias etc. and also significant participation through foreign capital in concerns such as Danfoss India Ltd. (est. 1968); Indo-Bulgar Food Ltd. and International Tobacco Company (est. 1967). The engineering items manufactured in Ghaziabad are major contributors of exports of the State.

4.1.2 Infrastructure and linkage support available, planned and gaps

In FY 2023-24 India's exports of engineering goods reached US\$ 109222 million with the growth rate of 15.47 from last year. Ghaziabad district's ODOP product is engineering goods which can play a crucial role in boosting the district's exports. During January 2003 to November 2017 the district attracted US\$ 370.2 million in Foreign Direct Investment (FDI) which is the third highest in the state after Noida and Etah. However there is potential for much higher FDI in the district. (Data source-fDiMarkets; EximBankResearch)

Credit flow has played a vital role in the development of this sector hence there is a great need to increase it as the credit flow in this sector is not satisfactory. Being a developed district of the state and located in NCR the necessary infrastructure such as roads electricity rail facilities water banks and other organisational support is available here. There is a huge potential under the sector in the district.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Ghaziabad is known as an education hub in NCR. The district has medical universities/medical colleges several engineering/management institutes law colleges degree colleges. The neighbouring districts of Gautam Buddha Nagar Meerut and the national capital Delhi also have several universities and vocational/professional education institutes. Every year students take admissions in these institutes and there is a good potential for educational loan demand at banks.

4.2.2 Infrastructure and linkage support available, planned and gaps

As per the 2011 census the total literate population in Ghaziabad district is 2319.76 thousand out of which males are 1334.50 thousand (57 percent) and females are 985.26 thousand (42.47 percent). It is much lower than the average literacy rate of State and Country which are 69.72 percent and 74.04 percent. This indicates the potential under Education sector. Further there are many technical Institutions in the District which creates scope for students from all over India. Students from all part of the country comes to Ghaziabad for education purpose. Under priority sector lending loans and advances granted to individuals for educational purposes include loans upto Rs 10 lakh for study in India and Rs 20 lakh for pursuing professional courses abroad.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Due to increasing urbanisation population density being a developed district and proximity to the national capital Delhi the demand for housing in the district is increasing. Accordingly new housing construction is also increasing. Considerable potential is there for construction of new houses and renovation of old houses.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Ghaziabad district has a Gross District Domestic Product of Rs. 40432.81 crore at current prices. It ranks eighth in the state and contributes around 2.35 to the state's GDP. The district is a developed district of Uttar Pradesh and offers ample opportunities for investment in the Infrastructure. The district has 85 km of railway line 4036 km of roads 494 bank branches 10922 small industrial units 1883 registered factories 2134 primary schools 1133 upper primary schools 204 secondary schools 22 engineering colleges 05 medical colleges etc.

5.1.2 Infrastructure and linkage support available, planned and gaps

The Rural Infrastructure Development Fund (RIDF) which has been the major source of financing for rural infrastructure in the country since 1995-96.) NABARD has sanctioned 173 projects in Ghaziabad under RIDF with a loan assistance of Rs. 106.89 crore. These include rural road projects flood protection projects irrigation projects water harvesting projects and veterinary clinic projects. Currently under RIDF 03 projects related to irrigation agriculture and Ancillary sectors and road construction are ongoing in the district with a loan assistance of Rs. 20.14 crore.

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

Impact of RIDF Projects

Rural road projects have improved connectivity in rural areas. This has led to improvements in the levels of education/health/trade. Flood control projects have also enabled rabi crop cultivation on the agricultural land reclaimed after draining of water in addition to flood control in villages. Crop intensity has increased and migration from flood-affected villages has stopped with villagers leading a secure and prosperous life. RIDF projects have resulted in the creation of an irrigation potential of 357.40 lakh ha across the country generating 189535 cr/ man-days of recurring jobs and 533 cr/man-days of non-recurring jobs. Similarly 5.06 lakhkm of roads and 12.90 lakh km of bridges have been constructed generating 65552 lakh/man-days of non-recurring jobs.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

The district has a total of 2150 primary schools 1144 upper primary schools 412 secondary schools 02 higher secondary schools 06 post-graduate colleges 01 polytechnic 22 engineering colleges and 05 medical colleges. The district has 07 allopathic hospitals 27 Ayurvedic 16 homoeopathic and 01 Unani hospitals. Additionally there are 69 primary health centres 11 family and maternity & child welfare centres and 199 family and maternity & child welfare sub-centers. The district has 85 km of railway lines 4654 km of roads 496 bank branches 13434 small- scale industrial units and 1923 registered factories.

5.2.2 Infrastructure and linkage support available, planned and gaps

According to the census 2011 all 183 villages in the district have drinking water facilities but there is a complete lack of clean water facilities. The district comes under third lowest in terms of availability of Allopathic hospitals/ dispensaries and PHC. As per data available with Dist development indicator 2023 only 1.56 hospitals/dispensaries/PHC are available on per lakh population. The length of total pucca roads per lakh population of Ghaziabad is 92.08 km which is 4th lowest among all districts of the State. The length of PWD pucca roads per lakh population of Ghaziabad is lowest in the State (19.29km). The district has lowest Higher Secondary School in the State. There are lots of potential and scope of banking finance under social infrastructure in Ghaziabad under these sectors.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Ghaziabad is second highest district of the State in per capita electricity consumption. All the 183 villages in the District have been electrified. The District is an industrial hub of many engineering works and increasing its consumption of energy it is very much necessary to explore all possible feasible alternatives for generating electricity and alternative energy. Solar energy biogas and biofuels are three major sources of energy that have not been properly exploited yet.

5.3.2 Infrastructure and linkage support available, planned and gaps

Under central sector schemes schemes on implementation of Biogas Programme under the Umbrella scheme of National Bio Energy Programme for FY 2021-22 to 2025- 26 Rooftop Solar Programme Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) PM-KUSUM scheme PM Surya Ghar Yojana are available. Under PM Surya Ghar Scheme 540 houses of Khumhaira village of Ghaziabad have been identified for implementation of scheme on pilot basis.

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	157	96.367600	71.0854
B	Ongoing tranches	16	46.080000	35.81
	Total (A + B)	173	142.447600	106.8954

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	14	19.907200	18.9119
B	Rural roads & bridges	131	57.104800	45.6839
C	Social Sector	2	6.249800	4.9999
	Total (A + B + C)	147	83.261800	69.5957

3. Some of the benefits accrued from the projects sanctioned under RIDF in the district are as under:

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
A	Irrigation	14	0	ha	0
B	Rural roads	131	0	km	0
C	Bridges	2	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
2	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

In the district all the 4 blocks are NRLM intensive blocks. As on 31 March 2024 2863 SHGs have been formed. During 2023-24 860 SHGs formed 425 credit linked. An amount of Rs 15.32 cr disbursed during the year. During the year 23329 JLGs were disbursed loans of Rs 140.03 cr in the district. Major player under JLG financing are Private Banks and Small Finance Banks.

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). In the district there is a need to fully exploit the SHG and JLG potential.

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.
- 3 Proper implementation of PMFBY is required to be done. Decline in enrollment under PMFBY may lead to more burden on farmer in case of any natural calamity.

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 agriculture 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 material to the farmers.
- 2 Bank loans can also be helpful for building infrastructure for processing plantation 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 is functioning in the nearby district Mathura which 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 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 to excessive use of fertilizer. Necessary awareness among the farmers are required to be created.

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 on-constant 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 credits are settled within the prescribed time after dispatch of goods or they are converted into post-shipment credits.
- 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. 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 Ghaziabad comprises a total of 267 cooperatives covering about 243 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/ Weavers/ Marketing/ Industrial societies etc.) and 24 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 Ghaziabad 11 PACS are working as B-PACS.
5. Out of 24 B-PACS 23 have CSC with Business of Rs 904857/-. 5 PACS have applied and got approval for Jan Aushadi Kendra.

6. 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 24 PACS have been identified for computerization in Ghaziabad. The project will be implemented in the district in 3rd phase.

6. Potential for formation of cooperatives

1. There are 71 PACS in the district which is covering all 161 Gram Panchayat. New PACS under underserved Gram Panchayat can be formed.
2. There is a scope of formation of 44 new PACS in the district.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Collectivisation	Developing a Multilayer Farming Model under the Farm Sector Promotion Fund (FSPF)	Muradnagar	1. Financial - DPR Based Project with Financial Support of Rs 24.32 lakh 2. Knowledge Partner 3. Handholding 4. Support to provide market linkage	Nil	10	1. optimal utilisation of shrinking agricultural land due to rapid urbanisation , through multi farming model 2. Enhance in income 3. Improvement in soil health
2	Promotional Activity	Establishing "Smart Farms" with ICT and IoT-based devices for end-to-end traceable precision farming solutions under the Farm Sector Promotion Fund		1. Financial - DPR Based Project with Financial Support of Rs 21.33 lakh 2. Knowledge Partner 3. Handholding 4. Awareness towards more adoption of technology	Nil	500	1. Achieving higher production at lower cost by providing balanced quantities of fertilisers, water, etc. using water-saving techniques. 2. Providing information on advanced agricultural techniques to farmers through voice messages from time to time 3. Use of drones for spraying fertilisers/insecticides/ herbicides/fungicides/PGRs, etc. on fields as part of precision farming practices 4. Geo-fencing of fields 5. ? IoT technology in farming

3	Collective sation	Formation and promotion of Muradnagar Fruits Farmer Producer Company Limited (FPO) under CSS - 10000 FPO Scheme	Muradnagar	1. Financial - Rs. 25.0 lakh to CBBO, Rs. 18.0 lakh to FPO 2. Handholding in getting benefit through convergence of various state and GoI schemes 3. Training for Business extension 4. Support for market linkage	Nil	616	1. Providing agricultural inputs and equipment to farmer members of FPO at fair rates 2. Aggregation of commercial crops and trading them through the company 3. Establishing agro-processing unit and value addition of products
4	Collective sation	Formation and promotion of Kayanganj Farmer Producer Company Limited (FPO) under CSS - 10000 FPO Scheme	Bhojpur	1. Financial - Rs. 25.0 lakh to CBBO, Rs. 18.0 lakh to FPO 2. Handholding in getting benefit through convergence of various state and GoI schemes 3. Training for Business extension 4. Support for market linkage	Nil	510	1. Providing agricultural inputs and equipment to farmer members of FPO at fair rates 2. Aggregation of commercial crops and trading them through the company 3. Establishing agro-processing unit and value addition of products 4. Cultivating sugarcane using modern technology
5	Women Empowerment	Training 90 members of Self- Help Groups on handmade paper under the Micro Entrepreneurs hip Program	Rajapur	1. Financial - Rs. 7.15 lakh 2. Handholding 3. Support for market linkage	Nil	90	1. Training 90 members of Self- Help Groups on handmade paper 2. Helping groups establish micro-enterprises through financing
6	Skill Training	Support to RSEI for training	Rajapur	Financial support for Infrastructure	Nil		Support to RSEI for Infrastructure

7	Financial Inclusion	CFL Project	Muradnagar	Handhold support for Financial Literacy and Financial Inclusion	Handhold support for Financial Literacy and Financial Inclusion	Coverage of all under Financial Inclusion and Financial Literacy Program
8	Banking Technology	Support to DCCB for CBS plus activity such as BBPS, Green PIN, Mobile Van	Ghaziabad	Technology Infrastructure Support	Technology Infrastructure Support	Support to DCCB for adoption of banking technology at par with other Financial Institution

Success Stories

Success Story 1: Machan se Dukan tak



1. Scheme : Demonstration of Multi-Farming Model among Farmers of Muradnagar Block Ghaziabad for Increasing their Income and optimum utilisation of the decreasing Agri. land due to rapid urbanisation
2. Project Implementing Agency : Ayurvet Research Foundation Delhi
3. Duration of the project : 2 years
4. Beneficiary :

No. of beneficiaries :	60
Community :	Farmers
State :	Uttar Pradesh
District :	Ghaziabad
Block :	Muradnagar
Village :	Surana and Ravli village

1.1 Support provided

- Demonstration of Multilayer farming and create awareness among farmers 134 of 185 for crop cultivation new methods and technology
- Demonstration of optimum utilization of decreasing arable land for agriculture due to rapid urbanization
- Establishment of 10 Demonstration Farms on Multilayer Farming
- Training of Farmers - 60 Farmers (training in 3 batches having 20 farmers each)
- Incremental Net Income of Rs. 4255 per month to each farmer in 1st year
- Incremental Net Income of Rs. 7117 per month to each farmer 2nd year onwards
- Improvement in Soil Quality - 4 Soil Tests for demonstrating improvement in soil health and quality
- High Water-Use-Efficiency in comparison to Traditional Farming of Sugarcane
- Upscaling- Adoption of Multilayer Farming by other farmers (within the same/nearby villages)

1.2 Pre-implementation status

- Dependence of one crop
- Continuous Degradation in soil health
- Low income

1.3 Challenges faced

- Rapid spread of viral diseases in other crops from Papaya: Once the papaya plant gets infected it must be uprooted to prevent further spread of infection. Also papaya must be grown at a good distance from other crops (preferably at the borders) to prevent spread of virus in other crops.
- Convincing the farmers for changing their cropping patterns (i.e. shifting to vegetables/fruits from Sugarcane/Paddy)
- Low market facilities for perishable farm produce: As part of a new initiative ARF started the F2F (Farm to Flat) Programme on 20th March 2024 to provide better market opportunities to the farmers.

1.4 Impact

- Successful setting up of 10 Demonstration Farms covering an area of 10 acres.
- Cultivated more than 5 to 6 crops per field
- Regularized flow of income to farmers
- Increase in Farm income- Farm income/profits doubled as compared to conventional farming 1st year: Rs. 5089.33/month (more than expected) 2nd year: Rs. 9600.25/month (more than expected)
- Risk Mitigation The Multilayer Farming system hedged the farmers against the risk of losing entire season either due to crop loss or fall in the prices of crop raised.
- Significant Improvement in Soil Health and Quality i. pH levels improved from alkaline to normal ii. N moved from low to medium range iii. P improved from normal to high iv. K was found to be low due to leaching v. Organic carbon moved from low to normal
- Water Use Efficiency (WUE): Conservation of 30 Water as compared to sugarcane; 70 Water conservation in case of drip irrigation in Multilayer
- Provided trainings to more than 80 farmers
- Multiplier effect/Upscaling of the project: A survey by ARF team revealed that around 150 farmers have newly adopted multilayer farming after attending the awareness/training programme and inspired by the demonstration model.

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

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

2.2 Any specific Climate Change initiative in the State by

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

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

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

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

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

- 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. Some key challenges under the topic are Air pollution waste management Water Stress Heat Island Effect. Soil health due to changing and rising temperature depletion of groundwater making the agriculture sector vulnerable. Climate action projects may be conceived in the area of - Climate Resilient Agriculture Integrated Farming etc.
- 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

- 1.Smartcitymission-energyefficientpublicinfrastructure
- 3. National Programme on Climate Resilient Agriculture Stress tolerant varieties of seeds and climate adaptive varieties of crops.
- KVK of the district can play active role under the sector.
 - 1.UttarPradeshEVPolicy2022
 - 2.SolarRooftopSubsidyprogram
 - 3.GreenUttarPradeshMission
 - 4. Jal Shakti Mission for Water Conservation
- 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.

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 The state has so far been given GI registration for 28 products. The latest entrant in the distinct GI club is the Gorakhpur Terracotta craft. Out of the 28 GI-tagged products NABARD has supported nine. NABARD is also making efforts to get GI registration for 25 other products of the state. The GI tag increases the value and marketing ability/export potential of the product resulting in higher income for the producer.

Annexure 1

District-Ghaziabad

(₹ lakh)

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Loni	Muradnagar	Rajapur	District Total
	I. Agriculture									
	A. Farm Credit									
	A.1 Crop Production, Maintenance, Marketing									
1	Annual Vegetables - Other Vegetables (-)	100	Acre	80891	Phy	1945	662	1902	305	4814
					BL	1573.33	535.50	1538.55	246.72	3894.10
2	Annual Vegetables - Potato/ Aloo (Irrigated)	100	Acre	101619	Phy	415	272	152	252	1091
					BL	421.72	276.40	154.46	256.08	1108.66
3	Cereals - Barley/ Jav (Irrigated)	100	Acre	22632	Phy	33	40	40	15	128
					BL	7.47	9.05	9.05	3.39	28.96
4	Cereals - Maize/ Makka (Irrigated)	100	Acre	19838	Phy	90	42	85	40	257
					BL	17.85	8.33	16.86	7.94	50.98
5	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	13887	Phy	20	13	20	10	63
					BL	2.78	1.81	2.78	1.39	8.76
6	Cereals - Rice/ Chawal/ Dhan (Irrigated)	100	Acre	39271	Phy	7835	4407	8325	3922	24489
					BL	3076.88	1730.67	3269.31	1540.21	9617.07
7	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	33198	Phy	21860	12298	23225	10930	68313
					BL	7257.08	4082.69	7710.24	3628.54	22678.55

8	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	2226 7	Phy	865	460	815	409	2549
					BL	192.61	102.43	181.48	91.07	567.59
9	Others - Fodder (-)	100	Acre	2024 3	Phy	9375	7540	7750	3750	28415
					BL	1897.78	1526.32	1568.83	759.11	5752.04
10	Pulses - Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	100	Acre	1599 2	Phy	3	5	8	5	21
					BL	0.48	0.80	1.28	0.80	3.36
11	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100	Acre	2024 3	Phy	490	260	460	230	1440
					BL	99.19	52.63	93.12	46.56	291.50
12	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)	100	Acre	1599 2	Phy	43	50	38	20	151
					BL	6.88	8.00	6.08	3.20	24.16
13	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100	Acre	7287 4	Phy	36300	960	15000	1502	53762
					BL	26453.26	699.59	10931.10	1094.57	39178.52
14	Sugar Crops - Sugarcane/ Ganna (Ratoon)	100	Acre	5890 7	Phy	761	85	155	120	1121
					BL	448.28	50.07	91.31	70.69	660.35
						41455.59	9084.29	25574.45	7750.27	83864.60
	Post-harvest/HH Consumption (10%)					4145.56	908.43	2557.45	775.03	8386.46
	Repairs & maintenance of farm assets (20%)					8291.12	1816.86	5114.89	1550.05	16772.92
	Sub Total					53892.27	11809.58	33246.79	10075.35	109023.98

Sr. No.	Activity	Bank Loan actor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Loni	Muradnagar	Rajapur	District Total
	A.2 Water Resources									
1	Diesel Pump Sets--	80	No.	55550	Phy	12	27	12	15	66
					BL	5.33	12.00	5.33	6.67	29.33
2	Drip Irrigation--	80	ha	99000	Phy	150	160	178	220	708
					BL	118.80	126.72	140.98	174.24	560.74
3	Solar PV Pump Sets (AC)--	80	No.	213700	Phy	85	90	85	75	335
					BL	176.92	185.47	173.41	156.32	692.12
4	Sprinkler Irrigation --	80	ha	49000	Phy	399	373	290	301	1363
					BL	332.78	294.05	215.36	232.08	1074.27
5	Sprinkler Irrigation --Mini Sprinkler 2 hac	80	ha	204000	Phy	32	34	42	45	153
					BL	52.22	55.49	68.54	73.44	249.69
	Sub Total					686.05	673.73	603.62	642.75	2606.15

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Loni	Muradnagar	Rajapur	District Total
	A.3 Farm Mechanisation									
1	Combine harvester-Tractor mounted Wheel type-	80	No.	1800000	Phy	2	10	15	12	39
					BL	28.80	144.00	216.00	172.80	561.60
2	Drones--	80	No.	775000	Phy	4	4	4	4	16
					BL	24.80	24.80	24.80	24.80	99.20
3	Leveller-Laser Guided-Laser land leveller	80	No.	455000	Phy	35	15	39	45	134
					BL	127.40	54.60	141.96	163.80	487.76
4	Other machinery--	80	No.	150000	Phy	450	690	703	645	2488
					BL	468.00	744.00	742.08	696.00	2650.08
5	Other machinery-Other Machinery & Equipments-Happy Seeder 12 type	80	No.	235000	Phy	22	45	56	45	168
					BL	41.36	84.60	105.28	84.60	315.84
6	Other machinery-Other Machinery & Equipments-Rotavator 72 inches	80	No.	232000	Phy	76	90	90	112	368
					BL	141.06	167.04	167.04	207.87	683.01
7	Power Tiller--	80	No.	203000	Phy	80	121	110	86	397
					BL	129.92	196.50	178.64	139.66	644.72
8	Power Tiller--20 HP	80	No.	265000	Phy	250	455	345	534	1584
					BL	530.00	964.60	731.40	1132.08	3358.08
9	Seed Drill--	80	No.	210000	Phy	44	31	34	45	154
					BL	73.92	52.08	57.12	75.60	258.72
10	Thresher--	80	No.	135000	Phy	273	442	450	451	1616
					BL	366.55	597.48	569.72	567.52	2101.27
11	Tractor-With Implements & Trailer- Cultivator 45 hp	80	No.	950000	Phy	20	22	32	45	119
					BL	152.00	167.20	243.20	342.00	904.40
	Sub Total					2083.81	3196.90	3177.24	3606.73	12064.68

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Lonl	Muradnagar	Rajapur	District Total
	A.4 Plantation & Horticulture									
1	Bee Keeping--50 colonies	80	No.	371500	Phy	5	6	4	5	20
					BL	14.86	17.83	11.89	14.86	59.44
2	Floriculture--10mX10m	80	sq. m.	89400	Phy	35	80	50	67	232
					BL	25.03	57.22	35.76	47.92	165.93
3	Floriculture--30cm X20cm	80	ha	273200	Phy	15	22	17	31	85
					BL	32.78	48.08	37.16	67.75	185.77
4	Floriculture--6mX6m	80	sq. m.	89000	Phy	35	32	28	22	117
					BL	24.92	22.78	19.94	15.66	83.30
5	Floriculture--75cm X75cm	80	ha	277400	Phy	125	221	234	122	702
					BL	277.40	490.44	519.29	270.74	1557.87
6	New Orchard - Tropical/ Sub Tropical Fruits--1.8mX1.8m	80	ha	189300	Phy	18	15	12	18	63
					BL	27.26	22.72	18.17	27.26	95.41
7	New Orchard - Tropical/ Sub Tropical Fruits--10mX10m	80	ha	72700	Phy	13	10	16	22	61
					BL	8.20	6.33	9.82	13.69	38.04
8	New Orchard - Tropical/ Sub Tropical Fruits--5mX5m	80	Acre	175200	Phy		36	45	38	119
					BL		50.46	63.07	53.26	166.79
9	New Orchard - Tropical/ Sub Tropical Fruits--7mX7m	80	ha	70800	Phy	22	14	12	18	66
					BL	12.46	7.93	6.80	10.20	37.39
	Sub Total					422.91	723.79	721.90	521.34	2389.94

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Lonj	Muradnagar	Rajapur	District Total
	A.6 Forestry									
1	Nursery/ Propagation unit-- 2.05	80	ha	534800	Phy BL	2 8.56	4 17.11	4 17.11	3 12.84	13 55.62
2	Plantation-Bamboo-5 m x 5 m	80	ha	86636	Phy BL	4 2.77	6 4.16	2 1.39	3 2.08	15 10.40
3	Plantation-Bamboo-Agro-Forestry with Bamboo	80	Acre	174615	Phy BL	2 2.79	4 5.59	5 6.98	3 4.19	14 19.55
4	Plantation-Poplar-5 m x 4 m	80	ha	235040	Phy BL	12 22.56	7 13.16	9 16.92	8 15.04	36 67.68
	Sub Total					36.68	40.02	42.40	34.15	153.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Lonī	Muradnagar	Rajapur	District Total
	A.7 Animal Husbandry - Dairy									
1	Buffalo Farming--	80	1+1	248000	Phy	200	350	280	320	1150
					BL	396.80	694.40	555.52	634.88	2281.60
2	Bulk Milk Cooling Unit--	80	No.	1250000	Phy	55	65	45	60	225
					BL	550.00	650.00	450.00	600.00	2250.00
3	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	219000	Phy	365	677	456	600	2098
					BL	639.48	1186.10	798.91	1051.20	3675.69
4	Dairy Cow and Heifer rearing--10 animals 15 litre per day	80	2	1013000	Phy	45	75	65	87	272
					BL	364.68	607.80	526.76	705.05	2204.29
5	Graded Buffalo Farming--10 animals 15 litre per day	80	5+5	248000	Phy	22	25	32	38	117
					BL	43.65	49.60	63.49	75.39	232.13
6	Indigenous Cattle Farming-- Sahiwal/Tharparkar/Red Sindhi	80	1+1	218000	Phy	350	220	380	250	1200
					BL	610.40	383.68	662.72	436.00	2092.80
7	Refrigerated Tanker Van--/Milk Cold Chain	80	No.	3450000	Phy	30	42	30	50	152
					BL	828.00	1159.20	828.00	1380.00	4195.20
8	Veterinary Clinic-Fixed-	80	No.	300000	Phy	30	15	25	25	95
					BL	72.00	36.00	60.00	60.00	228.00
9	Veterinary Clinic-Mobile-	80	No.	3500000	Phy	22	18	28	34	102
					BL	616.00	504.00	784.00	952.00	2856.00
	Sub Total					4121.01	5270.78	4729.40	5894.52	20015.71

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Lonī	Muradnagar	Rajapur	District Total
	A.9 Animal Husbandry - Poultry									
1	Commercial Broiler Farming--	80	5000	5846000	Phy BL	11 378.93	13 445.36	11 324.72	8 265.73	43 1414.74
	Sub Total					378.93	445.36	324.72	265.73	1414.74

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Loni	Muradnagar	Rajapur	District Total
	A.11 Animal Husbandry - SGP									
1	Goat - Breeding Unit--	80	500+25	9630000	Phy	3	2	2	3	10
					BL	231.12	154.08	154.08	231.12	770.40
2	Goat - Rearing Unit-- Barbari/Sirohi/Jamunapari	80	20+1	414000	Phy	12	15	10	12	49
					BL	39.74	49.68	33.12	39.74	162.28
3	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	Phy	6	8	21	22	57
					BL	52.56	70.08	183.96	192.72	499.32
	Sub Total					323.42	273.84	371.16	463.58	1432.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Loni	Muradnagar	Rajapur	District Total
A.13 Fisheries										
1	Aquaculture inputs production-	80	No.	400000	Phy	5	4	4	3	16
					BL	16.00	12.80	12.80	9.60	51.20
2	Aquaculture inputs production-- Mini Fish Feed Mill 2 Ton per day	80	No.	3000000	Phy	1	1	1	1	4
					BL	24.00	24.00	24.00	24.00	96.00
3	Fish Culture --Integrated fish farming livestock cum fish	80	ha	100000	Phy	8	12	15	17	52
					BL	6.40	9.60	12.00	13.60	41.60
4	Fish marketing--Three wheeler	80	No.	300000	Phy	5	8	12	8	33
					BL	12.00	19.20	28.80	19.20	79.20
5	Fish Seed Hatchery--	80	ha	2500000	Phy	2	3	3	4	12
					BL	40.00	60.00	60.00	80.00	240.00
6	Integrated Pisciculture -- Paddy cum fish cultivation	80	ha	100000	Phy	5	5	4	7	21
					BL	4.00	4.00	3.20	5.60	16.80
7	Ornamental Fish Hatchery--	80	No.	5000000	Phy		2			2
					BL		80.00			80.00
	Sub Total					102.40	209.60	140.80	152.00	604.80

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Lonl	Muradnagar	Rajapur	District Total
A.14 Working Capital - Fisheries										
1	Fish Culture in Pond_Monculture - Pangassius_Pangassius fish farming earthen ponds	100	Acre	300000	Phy	4	5	5	8	22
					BL	12.00	15.00	15.00	24.00	66.00
2	Fish Feed Mill_Small_Feed mill operation 1-2 ton/day	100	2 ton per day	300000	Phy				30	30
					BL				90.00	90.00
3	Fish Seed Rearing__fish seed rearing	100	Acre	60000	Phy	8	25	12	30	75
					BL	4.80	15.00	7.20	18.00	45.00
4	Integrated Farming_Fisheries with Poultry_fish cum poultry integrated fish farming	100	Acre	135000	Phy	6	4	4	4	18
					BL	8.10	5.40	5.40	5.40	24.30
	Sub Total Working Capital					24.90	35.40	27.60	137.40	225.30
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Lonl	Muradnagar	Rajapur	District Total
A.15 Farm Credit										
1	Finance to FPOs/FPCs--	90	No.	2000000	Phy	6	8	6	4	24
					BL	108.00	144.00	108.00	72.00	432.00
2	Integrated Farming--Crop + Plantation (1.50 ha)	90	ha	650000	Phy	1	1	1	1	4
					BL	5.85	5.85	5.85	5.85	23.40
	Sub Total					113.85	149.85	113.85	77.85	455.40
	Total Farm Credit (sum of A.1 to A.15)									150385.95

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Loni	Muradnagar	Rajapur	District Total
	B. Agriculture Infrastructure									
	B.1 Storage Facilities									
1	Cold Storage--1000 MT	80	No.	8000000	Phy	1	1	1	1	4
					BL	64.00	64.00	64.00	64.00	256.00
3	Cold Storage-For Dairy Products -	85	No.	3500000	Phy	1	1	1	1	4
					BL	29.75	29.75	29.75	29.75	119.00
2	Cold Storage--Solar Cold Storage (15ftx8ftx10ft)	90	No.	3300000	Phy	1	1	1	1	4
					BL	29.70	29.70	29.70	29.70	118.80
4	Godown--/ Rural Godown (1000 MT)	80	No.	10000000	Phy	3	5	6	5	19
					BL	240.00	400.00	480.00	400.00	1520.00
5	Godown--/ Rural Godown (10000 MT)	80	No.	40000000	Phy	3	4	4	4	15
					BL	960.00	1280.00	1280.00	1280.00	4800.00
6	Godown-Silo-5000 MT	75	No.	50000000	Phy	8	8	8	9	33
					BL	3000.00	3000.00	3000.00	3375.00	12375.00
7	Market Yard--	70	No.	1500000	Phy	15	18	15	20	68
					BL	157.50	189.00	157.50	210.00	714.00
	Sub Total					4480.95	4992.45	5040.95	5388.45	19902.80

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Loni	Muradnagar	Rajapur	District Total
	B.2 Land Development									
1	Biofertilizers --200 tpa unit	80	No.	160000	Phy	8	11	9	15	43
					BL	10.24	14.08	11.52	19.20	55.04
2	Farm Ponds/ Water Harvesting Structures-- 40 m X 40 m	80	No.	406000	Phy	15	24	24	34	97
					BL	48.72	77.95	77.95	110.43	315.05
3	On Farm development (OFD) Works --	80	m.	75000	Phy	200	150	220	280	850
					BL	120.00	90.00	132.00	168.00	510.00
4	Precision Farming-Use of Kisan Drones-Drone Pest Spray (1unit for 8000 acres per annum)	80	ha	2200000	Phy	18	22	20	18	78
					BL	316.80	387.20	352.00	316.80	1372.80
5	Reclamation of Problem Soils--5-8 t gypsum + 1 DP + Dhaincha crop	80	ha	43600	Phy	12	22	23	33	90
					BL	4.19	7.67	8.02	11.51	31.39
	Sub Total					499.95	576.90	581.49	625.94	2284.28

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Loni	Muradnagar	Rajapur	District Total
B.3 Agriculture Infrastructure - Others										
1	Compost/ Vermi Compost-Agro. Waste Compost-100 TPA	80	No.	19000000	Phy	1	1	1	2	5
					BL	152.00	152.00	152.00	304.00	760.00
2	Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA	80	No.	29000	Phy	4	5	5	6	20
					BL	0.93	1.16	1.16	1.39	4.64
3	Compost/ Vermi Compost-Vermi Compost-Commercial vermi compost 150 TPA	80	No.	750000	Phy	2	2	2	3	9
					BL	12.00	12.00	12.00	18.00	54.00
4	Tissue Culture-Tissue Culture Lab for Plant Propagule Multiplication-	80	No.	25000000	Phy	1			1	2
					BL	200.00			200.00	400.00
	Sub Total					364.93	165.16	165.16	523.39	1218.64
	Total (B.1+B.2+B.3)									23405.72
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Loni	Muradnagar	Rajapur	District Total
C. Ancillary Activities										
C.1 Food & Agro Processing										
1	Dairy Processing Unit--	85	No.	150000	Phy	2	5	5	8	20
					BL	2.55	6.38	6.38	10.20	25.51
2	Dal/ Pulses Mill--	85	No.	2500000	Phy	7	6	5	8	26
					BL	148.75	127.50	106.25	170.00	552.50
	Food Grain Processing-Sorting &				Phy	1	2	1	2	6

3	Grading-Grain Grading with 1000 MT warehouse	90	No.	6000000	BL	54.00	108.00	54.00	108.00	324.00	
4	Fruit Processing --	85	No.	200000	Phy		8	9	11	7	35
					BL	13.60	15.30	18.70	11.90	59.50	
5	Fruit Processing -Chips-	85	No.	2000000	Phy		12	13	11	12	48
					BL	204.00	221.00	187.00	204.00	816.00	
6	Fruit Processing -Jam, jelly & Squash -	85	No.	200000	Phy		9	15	12	5	41
					BL	15.30	25.50	20.40	8.50	69.70	
7	Fruit Processing -Pickle-	85	No.	1000000	Phy		15	15	11	12	53
					BL	127.50	127.50	93.50	102.00	450.50	
8	Oil Extraction--/Mustard Processing	85	No.	500000	Phy		2	3	4	2	11
					BL	8.50	12.75	17.00	8.50	46.75	
9	Packaging Unit--	75	No.	1000000	Phy		12	15	15	20	62
					BL	90.00	112.50	112.50	150.00	465.00	
10	Ready to Eat Products -Papad making -	85	No.	1000000	Phy		12	12	12	11	47
					BL	102.00	102.00	102.00	93.50	399.50	
11	Rice Processing --	75	No.	14500000	Phy		6	5	7	7	25
					BL	652.50	543.75	761.25	761.25	2718.75	
12	Spice Processing--	85	No.	300000	Phy		75	68	60	48	251
					BL	191.25	173.40	153.00	122.40	640.05	
	Sub Total					1609.95	1575.58	1631.98	1750.25	6567.76	

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Loni	Muradnagar	Rajapur	Distri ct Total
	C.2 Ancillary Activities -									
1	Agri Clinic & Agri Business Centers--	90	No.	2000000	Phy	15	25	32	35	107
					BL	270.00	450.00	576.00	630.00	1926.00
2	Custom Service Units/ Custom Hiring Centers--	80	No.	8500000	Phy	14	8	8	12	42
					BL	952.00	544.00	544.00	816.00	2856.00
3	Loan to MFIs for Onlending to for Agri. Purposes--	90	No.	1000000	Phy	55	67	87	48	257
					BL	495.00	603.00	783.00	432.00	2313.00
4	Loan to PACS/ FSS/ LAMPS--	90	No.	1500000	Phy	3	5	8	7	23
					BL	40.50	67.50	108.00	94.50	310.50
	Sub Total					1757.50	1664.50	2011.00	1972.50	7405.50
	Total (C.1+C2)									13973.26
	Total (A+B+C)									187764.93
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Loni	Muradnagar	Rajapur	Distri ct Total
	II. Micro, Small and Medium Enterprises (MSME)									
1	Manufacturing Sector - Term Loan- Medium-	80	No.	2000000000	Phy	42	55	45	80	222
					BL	168000.00	220000.00	180000.00	320000.00	888000.00
2	Manufacturing Sector - Term Loan- Micro-	80	No.	4000000	Phy	500	420	120	125	1165
					BL	4000.00	3360.00	960.00	1000.00	9320.00
3	Manufacturing Sector - Term Loan- Small-	80	No.	4000000000	Phy	280	320	300	250	1150
					BL	224000.00	256000.00	240000.00	200000.00	920000.00

4	Manufacturing Sector - Working Capital-Medium-	80	No.	1000000000	Phy	55	65	72	68	260
					BL	11000.00	13000.00	14400.00	13600.00	52000.00
5	Manufacturing Sector - Working Capital-Micro-	80	No.	80000000	Phy	185	165	185	155	690
					BL	2960.00	2640.00	2960.00	2480.00	11040.00
6	Manufacturing Sector - Working Capital-Small-	80	No.	800000000	Phy	352	540	425	380	1697
					BL	56320.00	86400.00	68000.00	60800.00	271520.00
7	Service Sector - Term Loan-Medium-	80	No.	140000000000	Phy	60	65	80	65	270
					BL	168000.00	182000.00	224000.00	182000.00	756000.00
8	Service Sector - Term Loan-Micro-	80	No.	400000000	Phy	600	580	900	650	2730
					BL	48000.00	46400.00	72000.00	52000.00	218400.00
9	Service Sector - Term Loan-Small-	80	No.	1000000000	Phy	156	210	155	145	666
					BL	31200.00	42000.00	31000.00	29000.00	133200.00
10	Service Sector - Working Capital- Medium-	80	No.	2000000000	Phy	45	55	65	50	215
					BL	18000.00	22000.00	26000.00	20000.00	86000.00
11	Service Sector - Working Capital- Micro-	80	No.	20000000	Phy	300	320	422	542	1584
					BL	1200.00	1280.00	1688.00	2168.00	6336.00
12	Service Sector - Working Capital- Small-	80	No.	800000000	Phy	400	700	825	700	2625
					BL	64000.00	112000.00	132000.00	112000.00	420000.00
	Sub Total					796680.00	987080.00	993008.00	995048.00	3771816.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Loni	Muradnagar	Rajapur	District Total
	III. Export Credit									
1	Export Credit -Post Shipment Export Credit-	80	No.	10000000	Phy	4	3	2	3	12
					BL	3200.00	2400.00	1600.00	2400.00	9600.00
2	Export Credit -Pre Shipment Export Credit-	80	No.	40000000	Phy	28	32	54	25	139
					BL	8960.00	10240.00	17280.00	8000.00	44480.00
	Total Export Credit					12160.00	12640.00	18880.00	10400.00	54080.00
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Loni	Muradnagar	Rajapur	District Total
	IV. Education									
1	Education Loans-Study Abroad-	90	No.	2000000	Phy	300	280	410	225	1215
					BL	5400.00	5040.00	7380.00	4050.00	21870.00
2	Education Loans-Study in India-	90	No.	2000000	Phy	250	150	167	135	702
					BL	4500.00	2700.00	3006.00	2430.00	12636.00
3	Education Loans-Vocational Education-	90	No.	1000000	Phy	40	65	87	75	267
					BL	360.00	585.00	783.00	675.00	2403.00
	Total Education					10260.00	8325.00	11169.00	7155.00	36909.00

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Loni	Muradnagar	Rajapur	District Total
V. Housing										
1	Loan for Affordable Housing Projects--	85	No.	600000	Phy	1860	2300	2100	2500	8760
					BL	9486.00	11730.00	10710.00	12750.00	44676.00
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	3500000	Phy	3200	3000	2500	1500	10200
					BL	95200.00	89250.00	74375.00	44625.00	303450.00
3	Repair of Dwelling Units--	85	No.	1000000	Phy	850	1200	1324	990	4364
					BL	7225.00	10200.00	11254.00	8415.00	37094.00
	Total Housing					111911.00	111180.00	96339.00	65790.00	385220.00
VI. Social Infrastructure										
1	Drinking Water--	85	No.	3000000	Phy	2	3	3	4	12
					BL	51.00	76.50	76.50	102.00	306.00
2	Education--	85	No.	50000000	Phy	2	1	2	2	7
					BL	850.00	425.00	850.00	850.00	2975.00
3	Healthcare-Hospital-	85	No.	20000000	Phy	2	1	1	1	5
					BL	340.00	170.00	170.00	170.00	850.00
4	Sanitation--	85	No.	25000	Phy	40	42	30	35	147
					BL	8.50	8.93	6.38	7.44	31.25
	Total Social Infrastructure					1249.50	680.43	1102.88	1129.44	4162.25

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Loni	Muradnagar	Rajapur	District Total
	VII. Renewable Energy									
1	Solar Energy-Roof Top Solar PV System with Battery-	90	No.	100000	Phy BL	120 108.00	90 301.50	223 276.30	38 330.30	1127 1137.60
	Total Renewable Energy					108.00	301.50	276.30	330.30	1137.60
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Bhojpur	Muradnagar	Rajapur	Loni	District Total
	VIII. Others									
1	Individuals/ Individual members of JLGs--	85	No.	200000	Phy BL	200 340.00	500 850.00	350 595.00	320 544.00	1370 2329.00
2	Individuals/ Individual members of SHGs --	85	No.	200000	Phy BL	150 595.00	120 926.50	200 926.50	100 714.00	1860 3162.00
3	Loans to Distressed Persons--	90	No.	100000	Phy BL	120 108.00	85 76.50	100 90.00	80 72.00	385 346.50
4	Start-ups--	85	No.	5000000	Phy BL	200 1043.00	1 2278.00	350 1611.50	320 1330.00	1 425.00 6262.50 4447352.28
	Total Others									
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)									

Annexure 2

Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25

(₹ Lakh)

Table 1: Crop Loan

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	940.40	290.59	1180.86	438.09	857.60	474.49	973.67	
RCBs	88.80	0.00	0.00	13.92	24.85	16.13	35.02	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	89.44	0.00	56.85	0.00	47.14	35.16	48.54	
Others	2.33	0.00	53.70	0.00	4.81	25.18	5.38	
Sub total (A)	1120.97	290.59	1291.41	452.01	934.40	550.96	1062.61	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	227.97	396.45	301.61	796.77	647.37	636.33	653.68	
RCBs	0.00	0.00	0.00	0.55	33.71	6.35	37.80	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

RRBs	2.78	0.00	5.97	0.00	16.14	0.04	19.71
Others	4.50	32.29	11.42	33.12	4.07	22.54	4.93
Sub total (A)	235.25	428.74	319.00	830.44	701.29	665.26	716.12

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	
CBs	1168.37	687.04	1482.47	1234.86	1504.97	1110.82	1627.35
RCBs	88.80	0.00	0.00	14.47	58.56	22.48	72.82
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	92.22	0.00	62.82	0.00	63.28	35.20	68.25
Others	6.83	32.29	65.12	33.12	8.88	47.72	10.31
Sub total (A)	1356.22	719.33	1610.41	1282.45	1635.69	1216.22	1778.73

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	
CBs	7105.82	4849.60	7620.45	10761.24	7877.40	14778.44	24751.93
RCBs	0.00	0.00	0.00	0.00	39.63	0.00	1463.10
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	0.00	0.00	76.95	0.00	87.77	62.50	386.22
Others	166.10	119.22	355.80	180.69	337.86	257.91	677.75
Sub total (A)	7271.92	4968.82	8053.20	10941.93	8342.66	15098.85	27279.00

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	Ach.
CBs	3254.59	592.02	3541.84	577.78	3618.75	941.58	3806.49	
RCBs	6.92	0.00	0.00	0.36	33.18	0.12	43.59	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	86.90	0.00	71.38	0.00	70.45	7.61	70.75	
Others	1.80	100.60	71.50	121.92	40.49	134.91	45.53	
Sub total (A)	3350.21	692.62	3684.72	700.06	3762.87	1084.22	3966.36	

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	11528.78	6128.66	12644.76	12573.88	13001.12	16830.84	30185.77	
RCBs	95.72	0.00	0.00	14.83	131.37	22.60	1579.51	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	179.12	0.00	211.15	0.00	221.50	105.31	525.22	
Others	174.73	252.11	492.42	335.73	387.23	440.54	733.59	
Sub total (A)	11978.35	6380.77	13348.33	12924.44	13741.22	17399.29	33024.09	

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

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	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	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	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	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	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	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	0.00	0.00	0.00	0.00	0.00

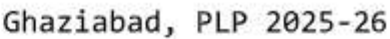
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Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	Total
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	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	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	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	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	0.00	0.00	0.00	0.00	0.00
F D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	636.33	6.35	0.00	0.04	22.54	665.26	653.68	37.80	0.00	19.71	4.93	716.12
Sub total	636.33	6.35	0.00	0.04	22.54	665.26	653.68	37.80	0.00	19.71	4.93	716.12
Grand Total (I +II)	1110.82	22.48	0.00	35.20	47.72	1216.22	1627.35	72.82	0.00	68.25	10.31	1778.73

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	2000000
2	Aquaculture inputs production			No.	3000000
3	Aquaculture inputs production			No.	400000
4	Bee Keeping			No.	371500
5	Biofertilizers			No.	160000
6	Buffalo Farming			1+1	248000
7	Bulk Milk Cooling Unit			No.	1250000
8	Cold Storage			No.	8000000
9	Cold Storage			No.	3300000
10	Cold Storage	For Dairy Products		No.	3500000
11	Combine harvester	Tractor mounted Wheel type		No.	1800000
12	Commercial Broiler Farming			5000	2458000
13	Commercial Broiler Farming			5000	5846000
14	Compost/ Vermi Compost	Agro. Waste Compost		No.	19000000
15	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
16	Compost/ Vermi Compost	Vermi Compost		No.	750000
17	Crossbred Cattle Farming			1+1	219000
18	Custom Service Units/ Custom Hiring Centers			No.	8500000
19	Dairy Cow and Heifer rearing			2	1013000
20	Dairy Processing Unit			No.	150000

21	Dal/ Pulses Mill			No.	2500000
22	Diesel Pump Sets			No.	5550
23	Drinking Water			No.	3000000
24	Drip Irrigation			ha	99000
25	Drones			No.	775000
26	Education			No.	50000000
27	Education Loans	Study Abroad		No.	2000000
28	Education Loans	Study in India		No.	2000000
29	Education Loans	Vocational Education		No.	1000000
30	Export Credit	Post Shipment Export Credit		No.	100000000
31	Export Credit	Pre Shipment Export Credit		No.	40000000
32	Farm Ponds/ Water Harvesting Structures			No.	406000
33	Finance to FPOs/FPCs			No.	2000000
34	Fish Culture			ha	100000
35	Fish marketing			No.	300000
36	Fish Seed Hatchery			ha	2500000
37	Floriculture			ha	273200
38	Floriculture			ha	277400
39	Floriculture			sq. m.	89000
40	Floriculture			sq. m.	89400
41	Food Grain Processing	Sorting & Grading		No.	6000000
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.	10000000
49	Godown			No.	40000000
50	Godown	Silo		No.	50000000
51	Graded Buffalo Farming			5+5	248000
52	Healthcare	Hospital		No.	20000000
53	Indigenous Cattle Faming			1+1	218000
54	Individuals/ Individual members of JLGs			No.	200000
55	Individuals/ Individual members of SHGs			No.	200000
56	Integrated Farming			ha	650000
57	Integrated Pisciculture			ha	100000
58	Leveller	Laser Guided		No.	455000
59	Loan for Affordable Housing Projects			No.	600000
60	Loan to MFIs for Onlending to for Agri. Purposes			No.	1000000
61	Loan to PACS/ FSS/ LAMPS			No.	1500000
62	Loans to Distressed Persons			No.	100000
63	Manufacturing Sector	Term Loan	Medium	No.	500000000
64	Manufacturing Sector	Term Loan	Micro	No.	1000000
65	Manufacturing Sector	Term Loan	Small	No.	100000000
66	Manufacturing Sector	Working Capital	Medium	No.	25000000

67	Manufacturing Sector	Working Capital	Micro	No.	2000000
68	Manufacturing Sector	Working Capital	Small	No.	20000000
69	Market Yard			No.	1500000
70	New Orchard	Tropical/ Sub Tropical Fruits		Acre	175200
71	New Orchard	Tropical/ Sub Tropical Fruits		ha	189300
72	New Orchard	Tropical/ Sub Tropical Fruits		ha	70800
73	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
74	New Orchard	Tropical/ Sub Tropical Fruits		ha	88800
75	Nursery/ Propagation unit			ha	534800
76	Oil Extraction			No.	500000
77	On Farm development (OFD) Works			m.	75000
78	Ornamental Fish Hatchery			No.	5000000
79	Other machinery			No.	120000
80	Other machinery			No.	150000
81	Other machinery	Other Machinery & Equipments		No.	232000
82	Other machinery	Other Machinery & Equipments		No.	235000
83	Packaging Unit			No.	1000000
84	Pig Breeding Unit			10+2	1095000
85	Plantation	Bamboo		ha	86636
86	Plantation	Bamboo	Agro	Acre	174615
87	Plantation	Poplar		ha	235040

88	Power Tiller			No.	203000
89	Power Tiller			No.	265000
90	Precision Farming	Use of Kisan Drones		ha	2200000
91	Purchase/ Construction of a Dwelling Unit (Individual)			No.	3500000
92	Ready to Eat Products	Papad making		No.	1000000
93	Reclamation of Problem Soils		5	ha	43600
94	Refrigerated Tanker Van			No.	3450000
95	Repair of Dwelling Units			No.	1000000
96	Rice Processing			No.	14500000
97	Sanitation			No.	25000
98	Seed Drill			No.	210000
99	Service Sector	Term Loan	Medium	No.	350000000
100	Service Sector	Term Loan	Micro	No.	10000000
101	Service Sector	Term Loan	Small	No.	25000000
102	Service Sector	Working Capital	Medium	No.	50000000
103	Service Sector	Working Capital	Micro	No.	500000
104	Service Sector	Working Capital	Small	No.	20000000
105	Solar Energy	Roof Top Solar PV System with Battery		No.	100000
106	Solar Energy	Roof Top Solar PV System with Battery		No.	150000
107	Solar PV Pump Sets (AC)			No.	213700
108	Solar PV Pump Sets (AC)			No.	301500
109	Spice Processing			No.	300000
110	Sprinkler Irrigation			ha	107000

111	Sprinkler Irrigation			ha	182000
112	Sprinkler Irrigation			ha	204000
113	Sprinkler Irrigation			ha	49000
114	Start	ups		No.	50000000
115	Thresher			No.	135000
116	Thresher			No.	180500
117	Tissue Culture	Tissue Culture Lab for Plant Propagule Multiplication		No.	25000000
118	Tractor	With Implements & Trailer		No.	950000
119	Veterinary Clinc	Fixed		No.	300000
120	Veterinary Clinc	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)		101619
2	Annual Vegetables	Other Vegetables ()		80891
3	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)		13887
4	Cereals	Maize/ Makka (Irrigated)		19838
5	Cereals	Barley/ Jav (Irrigated)		22632
6	Cereals	Wheat/ Gehu (Irrigated)		33198
7	Cereals	Rice/ Chaval/ Dhan (Irrigated)		39271
8	Fish Culture in Pond	Monculture _ Pangassius_Pangassius fish farming earthen ponds		300000
9	Fish Feed Mill	Small_Feed mill operation 1_2 ton/day		300000
10	Fish Seed Rearing	_fish seed rearing		60000
11	Integrated Farming	Fisheries with Poultry_fish cum poultry integrated fish farming		135000
12	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		22267
13	Others	Fodder ()		20243
14	Pulses	Mungbean/ Mung/ Moong/ Green Gram (Irrigated)		15992

15	Pulses	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)		15992
16	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)		20243
17	Sugar Crops	Sugarcane/ Ganna (Ratoon)		58907
18	Sugar Crops	Sugarcane/ Ganna (Irrigated)		72874

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

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



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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



NABFINS LIMITED | A Subsidiary of NABARD

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



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

OFFERS CONSULTANCY AND ADVISORY SERVICES Pan India Presence with offices in 31 State/UTs	<ul style="list-style-type: none"> Project Management Consultancy IT Based Natural Resources Information System Feasibility, Socio-economic & Impact Evaluation Studies Third Party Monitoring 	<ul style="list-style-type: none"> Climate Change & Sustainability Value Chain Development Skill & Livelihood Development Preparation Detailed Project Reports (DPRs) Transaction Advisory Services
Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051 ☎: 022-26539419 ✉ : headoffice@nabcons.in Corporate Office: NABCONS, 7 th Floor, NABARD Tower, 24 Rajendra Place, New Delhi – 110125 ☎: 011-41538678/25745103 🌐 : www.nabcons.com		

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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Uttar Pradesh

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