



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



गाजीपुर
Ghazipur

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: Ghazipur

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:

Sushil Kumar

District Development Manager

NABARD

Ghazipur

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.'

Index

Sr. No.	Particulars		Page No.
1	Foreword		
2	Executive Summary		1
3	Methodology of Preparation of Potential linked Credit Plans (PLPs)		4
	Part A		8
4	District Map		9
5	Broad Sector wise PLP projection for the year 2025-26		10
6	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		11
7	Sector/ Sub-sector wise PLP Projections for year 2025-26		11
8	District profile		12
9	Banking Profile		46
	Part B		51
10	Chapter 1	Important Policies and Developments	52
11	Chapter 2	Credit Potential for Agriculture	70
12	2.1	Farm Credit	70
13	2.1.1	Crop Production, Maintenance & Marketing	70
14	2.1.2	Water Resources	70
15	2.1.3	Farm Mechanization	71
16	2.1.4	Plantation & Horticulture, including Sericulture	71
17	2.1.5	Forestry & Waste Land Development	72
18	2.1.6	Animal Husbandry – Dairy	72
19	2.1.7	Animal Husbandry – Poultry	73
20	2.1.8	Animal Husbandry – Sheep, Goat, Piggery	73
21	2.1.9	Fisheries	74
22	2.1.10	Farm Credit – Others	74
23	2.1.11	Sustainable Agricultural Practices	75
24	2.2	Agriculture Infrastructure	75
25	2.2.1	Construction of Storage and Marketing Infrastructure	75
26	2.2.2	Land Development, Soil Conservation and Watershed Development	76
27	2.2.3	Agri. Infrastructure – Others	76
28	2.3	Agriculture – Ancillary Activities	77
29	2.3.1	Food & Agro Processing	77

30	2.3.2	Agri Ancillary Activities – Others	77
31	Chapter 3	Credit potential for MSMEs	79
32	Chapter 4	Credit Potential for Export Credit, Education & Housing	80
33	Chapter 5	Credit Potential for Infrastructure	82
34	5.1	Infrastructure – Public Investments	82
35	5.2	Social Infrastructure involving Bank Credit	82
36	5.3	Renewable Energy	83
37	Chapter 6	Informal Credit Delivery System	85
38	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	86
39	Chapter 8	Status and prospects of Cooperatives	89
40	Chapter 9	NABARD's Projects and Interventions in the District	92
41	Success Stories		94
42	Appendix 1a	Climate Action - Scenario at Global & National Level	95
43	Appendix 1b	Climate Change Scenario – At the State Level	98
44	Appendix 1c	Climate Change Scenario - At the District Level	101
45	Appendix 2	Potential for Geographical Indication (GI) in the district	102
46	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	103
47	Annexure 2	Ground Level Credit Flow – Agency-wise and Sector-wise	134
48	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	137
49	Annexure 4	Unit costs for major activities fixed by NABARD	139
50	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	143
51	Abbreviations		146
52	Name and address of DDM		149
53	NABARD Subsidiary		150

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	Ghazipur is a district in eastern Uttar Pradesh with a geographic area of 3377 sq. km. This district is surrounded by Ballia in the east Mau and Azamgarh in the north Jaunpur and Varanasi in the west Bihar state and Chandauli district in the south.
2	Type of soil	Alluvial (Recent) Calcareous
3	Primary occupation	Despite the continuous division of land holdings the district's economy largely depends on agriculture. The district has immense potential for the development of dairy organic agricultural products medicinal and aromatic flowers poultry and goat rearing.
4	Land holding structure	362587 units of land holdings (87%) are smaller than 1 hectare. 37422 units (9%) are between 1to 2 hectare and remaining 17720 units of land holdings are bigger than 2 hectare.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The overall achievement in the priority sector is 124.60%. In 2023-24, achievement was 123.10%, 97.5%, 302% and 212.7% for Commercial Banks, Rural Regional Banks, District Cooperative Bank and others respectively. Overall achievement for entire district is 124.60%.
2	CD Ratio	37.30%
3	Investment credit in agriculture	Investment credit in agriculture is Rs. 52386 lakh which is 23.77% of total agricultural credit (Rs.220390 lakh) disbursement and 13.79% of total priority sector (Rs.380020 lakh) lending in the district.
4	Credit flow to MSMEs	Credit flow to MSME is Rs.142964 lakh which is 37.62% of total priority sector (Rs.380020 lakh) lending in the district.
5	Other significant credit flow, if any	There is a significant presence of MFIs in the district which are dispensing credit to the tune of Rs.850-1000 Cr every year.

4. Sector/Sub-sector wise PLP projections

1	Projection for The year	The credit potential for 2025-26 has been assessed as Rs.55744.17 lakh which is 47.79% higher than the projection for 2024-25.
2	Projection for agriculture and its components	A total of Rs.318689.13 lakh has been projected for agriculture sector out of which Rs.204490.21 lakh is estimated for crop loan.
3	Projection for MSMEs	For MSME sector a projection of Rs. 220560.00 has been made.
4	Projection for other purposes	Projection for other purposes has been made as Rs.18198.04 lakh.

5. Developmental Initiatives

1. NABARD has sanctioned a total of 36 rural infrastructure projects worth Rs. 161.82 crore in Ghazipur district from RIDF XXIV to XXVIII. Overall NABARD has extended assistance of Rs. 500.17 cr for 423 rural infrastructure projects in the district.
2. As on 31.3.2024, 7175 SHGs were formed and 1438 were given credit of 1600.72 lakh by Banks. Thus there is a need to form and link with banks a total of 17735 more SHGs.
3. Small Finance bank and some private sector banks are also extending credit through JLG mode. As on 31 March 2024, an amount of Rs.13435.55 lakh was disbursed to JLGs by Banks.
4. NABARD has sanctioned two FPOs (dairy in Sadar Block and Fisheries in Bhadaura Block), Rural Mart in Sadar Block, JLG & SHG projects, demonstrative projects on Silage Production and sent farmers on exposure visits to various universities.
5. The main obstacles in the development of the district are the limited availability of necessary inputs such as improved seeds, fertilizers, veterinary services and uninterrupted power supply.

6. Thrust Areas

1. Emphasis is being placed on increasing production, productivity, storage, marketing, agro processing, collectivisation of farmers and renewable energy separately to address environmental issues.
2. Availability of improved quality of inputs, timely credit, market, agri export infrastructure, agro processing and latest technology will be thrust areas.

7. Major Constraints and Suggested Action Points

1. The major obstacles to the district's development include the unavailability of necessary inputs such as quality seeds, fertilizers, nurseries, veterinary services, poultry, hatchery units, fodder units, power supply, lack of milk routes and inadequate extension services.
2. Despite the ample potential, the lack of timely provision of loans to farmers by banks is the major reason for low institutional credit flow in this area. Banks should provide loans to farmers through a simplified process and on time.
3. Additionally there is a need for marketing assistance for agricultural produce, quality inputs and uninterrupted power supply. Many farmers have shown interest in vermicompost, medicinal and aromatic plants and various government-sponsored programs.
4. The district administration/ state government can utilize the RIDF loan facility from NABARD for infrastructure facilities such as electricity, irrigation, rural road construction and land improvement.

8. Way Forward

1. There is a need to enhance capital formation in agriculture and allied sectors and greater financial inclusion. This PLP provides a reference point to all stakeholders so that the full potential can be leveraged for the overall development of the district.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

The methodology consists of assessment of sector-wise/subsector-wise estimation of potential in consultation with technical officers of the Line Departments concerned at the district level, identification of infrastructure facilities required to support the exploitation of the potential, identification of infrastructure facilities available at present as well as planned and working out the gap in infrastructure, examination of the trends in sector-wise credit flow, various schemes of State/Central Govt., and estimation of block-wise physical and financial credit potential. The indicative unit costs suggested by the State Level Unit Cost Committee are made use of while arriving at the financial outlays. The broad methodology of arriving at the potential for major sectors is given below.

4. Methodology of estimation of credit potential

Sr. No.	Sector	Methodology
1	Crop loans	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;
		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	<p>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;</p> <p>Feasibility and possibility of shifting from food crops to plantation crops;</p> <p>Estimation of replanting by taking into account approximate economic life of a few plantation crops; and</p> <p>Estimation of potential for rejuvenation of existing plantations.</p>
5	Animal Husbandry – Dairy	<p>Collection of data on number of milch animals as per the latest census;</p> <p>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</p> <p>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.</p>

5. Agency wise Use/

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 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 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

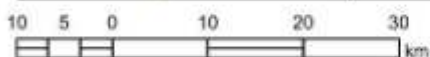
Though concerted efforts are made to estimate the potentials realistically, non-availability of accurate granular data on credit flow, Sector and sub-sector-wise are noticed in the exercise of PLP preparation.

PART A

District Map



Block Map - Ghazipur



Legend

- District Head Quarter
- State Boundary
- District Boundary
- Block Boundary

Disclaimer : Administrative boundary data is sourced from SOI and updated using LGD

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	260035.73
1	Crop Production, Maintenance and Marketing	215671.35
2	Term Loan for agriculture and allied activities	44364.38
B	Agriculture Infrastructure	17253.70
C	Ancillary activities	41399.70
I	Credit Potential for Agriculture A+B+C)	318689.13
II	Micro, Small and Medium Enterprises	220560.00
III	Export Credit	20.00
IV	Education	3456.00
V	Housing	3944.00
VI	Social Infrastructure	1965.24
VII	Renewable energy	172.80
VIII	Others	8640.00
	Total Priority Sector	557447.17

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	204490.21
2	Water Resources	5147.54
3	Farm Mechanisation	13304.64
4	Plantation & Horticulture with Sericulture	1167.06
5	Forestry & Waste Land Development	78.80
6	Animal Husbandry - Dairy	27477.06
7	Animal Husbandry - Poultry	3524.48
8	Animal Husbandry - Sheep, Goat, Piggery	2698.24
9	Fisheries	1636.50
10	Farm Credit- Others	511.20
	Sub total	260035.73
B	Agriculture Infrastructure	
1	Construction of storage	16454.50
2	Land development, Soil conservation, Wasteland development	260.32
3	Agriculture Infrastructure - Others	538.88
	Sub total	17253.70
C	Ancillary activities	
1	Food & Agro. Processing	40967.70
2	Ancillary activities - Others	432.00
	Sub Total	41399.70
II	Micro, Small and Medium Enterprises	
	Total MSME	220560.00
III	Export Credit	20.00
IV	Education	3456.00
V	Housing	3944.00
VI	Social Infrastructure	1965.24
VII	Renewable energy	172.80
VIII	Others	8640.00
	Total Priority Sector	557447.17

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Union Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	NØs.
1	Total Geographical Area (sq.km)	3377
2	No. of Sub Divisions	6
3	No. of Blocks	16
4	No. of revenue villages	2737
5	No. of Gram Panchayats	1237

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	NØs.
1	State	Uttar Pradesh
2	District	Ghazipur
3	Agro-climatic Zone 1	Eastern Plain Zone
4	Agro-climatic Zone 2	Eastern Plain Zone
5	Agro-climatic Zone 3	Zone IV- Middle Gangetic Plain Region (Sub Zone - I - the North West Alluvial Plains)
6	Climate	Moist sub-humid to dry sub-humid
7	Soil Type	Alluvial (Recent) Calcareous

3. Land Utilisation [Ha]

Sr. No.	Particulars	Nos.
1	Total Geographical Area	345560
2	Forest Land	111
3	Area not available for cultivation	2950
4	Barren and Unculturable land	9416
5	Permanent Pasture and Grazing Land	1392
6	Land under Miscellaneous Tree Crops	5272
7	Cultivable Wasteland	4161
8	Current Fallow	13071
9	Other Fallow	5815

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	Nos.
1	Safe	15
2	Critical	0
3	Semi Critical	1
4	Over Exploited	0
5	Saline	0
6	Not Assessed	0
7	Total	16

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	Nos.	% to Total	Ha.	% to Total
1	<= 1 ha	362587	87	159602	58
2	>1 to <=2 ha	37422	9	52484	19
3	>2 to <=4 ha	13949	3	37114	14
4	>4 to <=10 ha	3502	1	19443	7
5	>10 ha	269	0	4442	2
6	Total	417729	100	273085	100

6. Workers Profile [In '000]

Sr. No.	Particulars	Nos.
1	Cultivators	417
2	Of the above, Small/ Marginal Farmers	400

3. Land Utilisation [Ha]

3	Agricultural Labourers	219
4	Workers engaged in Household Industries	38
5	Workers engaged in Allied agro activities	26
6	Other workers	234

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	3620.00	1855	1765	3346	274
2	Scheduled Caste	727.00	375	352	700	27
3	Scheduled Tribe	29.00	15	14	27	2
4	Literate	2198.00	1294	904	2007	190
5	BPL	215.00	108	107	215	0

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	524
2	Rural Households	486
3	BPL Households	215

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	425
2	Having source of drinking water	518
3	Having electricity supply	106
4	Having independent toilets	112

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	2737
2	Villages having Agriculture Power Supply	380
3	Villages having Post Offices	380
4	Villages having Banking Facilities	2737
5	Villages having Primary Schools	2119
6	Villages having Primary Health Centres	105
7	Villages having Potable Water Supply	2737
8	Villages connected with Paved Approach Roads	1984

Sources

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

District Profile

Health, Sanitation, Livestock and Agricultural Infrastructure

Sources

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

Sr. No.	Particulars	Nos.
1	Anganwadis	4127
2	Primary Health Centres	14
3	Primary Health Sub-Centres	64
4	Dispensaries	34
5	Hospitals	34
6	Hospital Beds	1225

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	12
2	Registered FPOs	119
3	Agro Service Centres	23
4	Soil Testing Centres	2
5	Approved nurseries	28
6	Agriculture Pumpsets	
7	Krishi Vigyan Kendras	2

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	226
2	Irrigation Potential Created	50
3	Net Irrigated Area (Total area irrigated at least once)	217
4	Area irrigated by Canals/ Channels	36
5	Area irrigated by Wells	154
6	Area irrigated by Tanks	0
7	Area irrigated by Other Sources	27
8	Irrigation Potential Utilized (Gross Irrigated Area)	359

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	7311

2	Railway Line [km]	250
3	Public Transport Vehicle [Nos]	622
4	Goods Transport Vehicles [Nos.]	12844

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	157	0
2	Sugarcane (Gur/ Khandsari/ Sugar)	2	0
3	Fruit (Pulp/ Juice/ Fruit drink)	4	0
4	Spices (Masala Powders/ Pastes)	12	0
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	0
6	Cotton (Ginning/ Spinning/ Weaving)	0	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	60	0
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	3	0
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	4	0
10	Others	78	0

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	111738	3230	108508
2	Cattle - Indigenous	274534	7402	267132
3	Buffaloes	505965	0	505965
4	Sheep - Cross bred	1363	0	1363
5	Sheep - Indigenous	17808	0	17808
6	Goat	151400	27000	124400
7	Pig - Cross bred	210	0	210
8	Pig - Indigenous	2522	0	2522
9	Horse/Donkey/Camel	233	233	0
10	Rabbit	0		
11	Poultry - Improved	72684	72684	
12	Poultry - Indigenous	0		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	52
2	Veterinary Dispensaries	49
3	Disease Diagnostic Centres	4
4	Artificial Insemination Centers	94
5	Animal Breeding Farms	1
6	Animal feed manufacturing units	4
7	Fodder Farms	0
8	Dairy Cooperative Societies	330
9	Milk Collection Centres	42
10	Fishermen Societies	20
11	Animal Markets	1
12	Fish Markets	0
13	Livestock Aid Centers (No.)	49
14	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	1219	MT	337	gm/day
2	Egg	357	Lakh Nos.	10	nos/p. a.
3	Milk	15	Lakh LPD	414	gm/day
4	Meat	10980	MT	8	gm/day

Sources

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

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	28.00	24.00	27.48
2	Land Holdings - SF (%)	9.00	9.00	9.00
3	Land Holdings - MF (%)	87.00	87.00	87.00
4	Rainfall -Normal (mm)	885	885	885
5	Rainfall - Actual (mm)	636	646	646
6	Cropping Pattern	Kharif - Paddy Maize Jowar Bajra Urd Moong. Rabi - wheat-gram mustard/sarson & linseed. Vegetables- Tomato, green chillies, green peas, onion and potato		

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	108339.00	172839.00	220390.00

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	151.19	408.53	2.70	149.41	452.13	3.03	147.00	471.94	3.21
2	Wheat	173.62	674.00	3.88	172.73	721.15	4.18	171.88	805.09	4.68
3	Maize	0.60	0.11	0.18	0.62	1.18	1.90	0.66	0.18	0.27
4	Pigeon Pea	5.85	0.86	0.15	7.11	12.26	1.72	7.95	14.02	1.76
5	Indian Mustard	0.47	0.04	0.09	0.51	0.60	1.18	0.60	0.69	1.15
6	Pearl	16.00	20.00	1.25	16.43	20.18	1.23	16.86	26.27	1.56

	Millet									
7	Sorghum	2.73	5.57	2.04	3.43	7.00	2.04	3.72	7.98	2.15
8	Urdbean	0.04	0.01	0.25	0.90	1.00	1.11	1.00	1.50	1.50
9	Chickpea	4.26	0.78	0.18	4.50	8.60	1.91	4.71	10.00	2.12
10	Pea	3.63	0.60	0.17	4.37	7.34	1.68	4.68	8.60	1.84
11	Lentil	10.80	1.38	0.13	13.61	21.88	1.61	13.86	22.57	1.63

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	4.09	4.09	4.09
2	Net sown area (lakh ha)	2.54	2.54	2.54
3	Cropping intensity (%)	161.02	161.02	161.02

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	108.05	108.05	108.05
2	Fertilizer consumption - Rabi (kg/ha)	169.90	169.90	169.90

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	2	2	2
2	Volume of marketing through RMCs/eNAM platforms (MT)	14497	18164	2247

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	214085	210136	245597
2	GLC through KCC (Rs. lakh)	135567.00	113919.00	168004.00

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	414420	414420	515508
2	State Govt Sponsored Schemes Coverage (No.)	414420	414420	515508

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.)	941571	941571	941571

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	35933	29751	24219
2	Crop Loss Compensation, if any (Rs. lakh)	593.00	57.00	98.00

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Rice	NA	NA	NA
2	Wheat	NA	NA	NA

Sources

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

Water Resources

Table 1: GLC

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

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	50	50	50
2	Net Irrigated Area ('000 ha)	217	217	217
3	Gross Irrigated Area ('000 ha)	359	359	359

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Ghazipur	Bhadaura	Safe	Safe	Safe
2	Uttar Pradesh	Ghazipur	Bhanwarkol	Safe	Safe	Safe
3	Uttar Pradesh	Ghazipur	Devkali	Safe	Safe	Safe
4	Uttar Pradesh	Ghazipur	Ghazipur	Safe	Safe	Safe
5	Uttar Pradesh	Ghazipur	Jakhania	Safe	Safe	Safe
6	Uttar Pradesh	Ghazipur	Karanda	Safe	Safe	Safe
7	Uttar Pradesh	Ghazipur	Kasimabad	Safe	Safe	Safe
8	Uttar Pradesh	Ghazipur	Manihari	Safe	Safe	Safe
9	Uttar Pradesh	Ghazipur	Mardah	Safe	Safe	Safe
10	Uttar Pradesh	Ghazipur	Mohammadabad	Safe	Safe	Safe
11	Uttar Pradesh	Ghazipur	Revatipur	Safe	Safe	Safe
12	Uttar Pradesh	Ghazipur	Sadat	Safe	Safe	Safe
13	Uttar Pradesh	Ghazipur	Saidpur	Semi-critical	Semi-critical	Semi-critical
14	Uttar Pradesh	Ghazipur	Varachakwar	Safe	Safe	Safe
15	Uttar Pradesh	Ghazipur	Virno	Safe	Safe	Safe
16	Uttar Pradesh	Ghazipur	Zamania	Safe	Safe	Safe

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

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	504.63	1253.52	1102.03

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	24250	25804	26702
2	Power Tillers	112	112	112
3	Threshers/Cutters	54	82	96

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	66	71	75
2	Other minor repair & service centers (No.)	104	104	104

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Mechanisation in District	vahan.parivahan.gov.in/vahan4dashboard/
Table 3: Service Centers	agriculture.up.gov.in

Plantation & Horticulture including Sericulture

Table 1: GLC

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

Table 2: High Tech Orchards

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

Table 3: Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Banana	0.10	6.18	0.10	6.18	0.51	36.68
2	Guava	0.44	4.74	0.44	4.74	0.44	4.74
3	Mango	2.50	47.42	2.50	47.42	2.50	47.42
4	Muskmelon	0.30	7.95	0.30	7.95	0.30	7.95
5	Watermelon	0.08	3.38	0.08	3.38	0.08	3.38
6	Onion	9.00	180.00	10.00	200.00	12.00	240.00
7	Potato	8.50	212.50	9.00	225.00	10.00	250.00
8	Chilli	0.09	0.01	0.09	0.01	0.62	1.55
9	Tomato	0.32	9.25	0.32	9.25	0.32	9.25
10	Pointed Gourd	0.35	9.15	0.35	9.15	0.35	9.15
11	Okra	0.33	3.89	0.33	3.89	0.33	3.89
12	Cucumber	0.04	1.03	0.04	1.03	0.04	1.03
13	Cauliflower	0.20	4.55	0.20	4.55	0.20	4.55
14	Cabbage	0.08	2.69	0.08	2.69	0.08	2.69
15	Carrot	0.03	1.72	0.03	1.72	0.03	1.72
16	Brinjal	0.09	2.90	0.09	2.90	0.09	2.90
17	Bottle Gourd	0.24	6.92	0.24	6.92	0.24	6.92
18	Bitter Gourd	0.01	0.24	0.01	0.24	0.01	0.24
19	Ash Gourd	0.16	5.75	0.16	5.75	0.16	5.75

Table 4: NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storage	60	60	60
2				

Table 5: Production Cluster

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

Table 6: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Onion	Onion	Onion
2	Area cultivated (Ha)	9000	10000	12000
3	Processing Units (No.)	0	0	1
4	Value of products (Rs.)	3600000000.00	4000000000.00	4800000000.00

Table 7: Sericulture

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

Table 8: Weavers Clusters

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Popular variety (ies)	There is no such cluster	There is no such cluster	There is no such cluster
2	Weavers' population (No.)	0	0	0
3	Reeling Units (No.)	0	0	0

Sources

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

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)	0	0	0
2	Waste Land ('000 ha)	10	10	10
3	Degraded Land ('000 ha)	3	3	3

Table 3: NTFP

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

Table 4: Nurseries

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	28	28	28

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Area under Forest Cover & Waste Land	District Statistical Hand Book
Table 3: NTFP	District Statistical Hand Book
Table 4: Nurseries (No.)	nms.pmsupfd.in/ZstockNurserywiseHQ.aspx?P=1

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)	3259.35	4062.42	6117.56
2	KCC for working capital (₹ lakh)	599.00	948.60	2207.77
3	KCC for working capital (No.)	499	1025	2460
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Table 2: Processing Infrastructure

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

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	LDM Office & SLBC India Portal
Table 2: Processing Infrastructure	District AH Dept
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NABARD

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	238.23	272.44	418.17
2	KCC for working capital (₹ lakh)	NA	NA	NA
3	KCC for working capital (No.)	NA	NA	NA
4	Finance under group mode (₹ lakh)	NA	NA	NA

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	72684	72684	72684
2	Of the above, male (No.)	72684	72684	72684
3	Of the above, female (No.)	0	0	0
4	Broiler Farms (No.)	32	32	32
5	Hatcheries (No.)	1	1	1
6	Popular breeds	Country Chicken	Country Chicken	Country Chicken

Sources

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

Animal Husbandry - SGP

Table 1: GLC

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

Table 2: Popular Breed(s)

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

Sources

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

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	102.38	293.50	349.07
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	113	195	149
4	KCC for working capital (₹ lakh)	56.18	151.50	193.22

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	611	611	611
2	Reservoirs (No.)	44	44	44
3	Cage Culture/ Bio-floc technology (No.)	65	65	65
4	Fish Seed Hatchery (No.)	1	1	1

Table 3 : Marine Fisheries (No.)

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

Table 4 : Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

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

Farm Credit - Others & Integrated Farming

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	10857.36	18235.00	27926.05
2	Credit to bullocks (₹ lakh)	0.00	0.00	0.00
3	Credit to bullock carts (₹ lakh)	0.00	0.00	0.00
4	Credit to Two wheelers (₹ lakh)	10857.36	18235.00	27926.05

Table 2: Area under Integrated Farming

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

Sources

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

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	1422.15	4696.72	6460.12
2	Loans for Storage Godowns (₹ lakh)	1422.15	4696.72	6460.12
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00
4	Loans for Other Agri Infrastructure (₹ lakh)	0.00	0.00	0.00

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	60	60	60
2	Cold Storages (Capacity - '000 MT)	563	563	563
3	Storage Godowns (No.)	311	311	311
4	Storage Godowns (Capacity - '000 MT)	65	65	65

5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	4	4	4
6	Market Yards [Nos] / Wholesale Market (No.)	2	2	2
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	22	22	22

Sources

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

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

S. N.	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

S.N.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment('000 ha)	1	1	1
2	Area treated for soil & water conservation treatment ('000 ha)	0	0	0
3	Gap ('000 ha)	1	1	1

Table 3: NABARD's interventions

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

Sources

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

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

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

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	77383	78228	75500

Table 3: Production of inputs

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

Table 4: Facilities Available

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

Sources

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

Agri 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)	13803.29	15188.36	21347.22
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)	0.00	0.00	0.00
3	MUDRA Loans (Rs. lakh)	42670.00	30970.46	55401.42

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	7005	7005	7005
2	Procurement through PACS and LAMPS (MT)	0	0	0

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	0	0	0
2	ACABCs (No.)	0	0	1

Sources

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

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	85510.86	109147.02	142962.00
2	No. of units financed	19181	23108	30637
3	Loans under Stand Up India Scheme (Rs. lakh)	0.00	0.00	0.00
4	Loans to Weavers' Coop. Societies (Rs. lakh)	0.00	0.00	0.00

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	0	0	0
2	Micro Units (No.)	36144	36144	36144
3	Small Units (No.)	393	393	393
4	Medium Units (No.)	12	12	12
5	Udyog Aadhar Registrations (No.)	36549	36549	36549

Table 3: Traditional activities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Handloom Clusters (No.)	0	0	0
2	Handicrafts Clusters (No.)	0	0	0
3	Weavers' Coop. Societies (No.)	21	21	21

Table 4: DIC interventions

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

Table 5: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	600	620	644
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	6	4	1

Sources

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

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	NA	NA	NA
2	GLC under Education (Rs. lakh)	331.85	423.71	601.00
3	GLC under Housing (Rs. lakh)	6644.32	3290.89	2456.00

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	80227	80227	80227
2	Amt of subsidy released (Rs. lakh)	96273.60	96273.60	96273.60

Table 3: Progress under SBM

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

Sources

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

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	NA	NA	NA
2	Amt of RIDF assistance (Rs. lakh)	1217.00	6468.00	6751.00

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

Sr. No.	Govt investments Type of Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Flood Protection Measures	1	5	10
2	Rural Roads	0	2	3
3	Veterinary Hospitals	0	0	6
4	Rural Bridge	0	3	0
5	Deep Tubewell with pump set	1	1	0

Sources

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

Social Infrastructure Investments
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	21.00	6.50	10.00

Table 2: Projects (Cumulative)

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

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

Renewable Energy
Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	7.43	0.00	0.00

2	Assistance under Green Climate Fund (Rs. lakh)	0.00	0.00	0.00
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	0.00	0.00	0.00

Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Information not available	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	NA	NA	NA	NA	NA	NA
Developed	NA	NA	NA	NA	NA	NA
Under Developed	NA	NA	NA	NA	NA	NA
Planned	NA	NA	NA	NA	NA	NA
Gap	NA	NA	NA	NA	NA	NA

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Go Green Initiatives	NABARD
Table 3: Renewable Energy Potential	PLP 2023-24

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)			
2	JLG Bank Linkage (Rs. lakh)	10100.00	11423.96	13435.55
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.00	0.00	0.00
2	Mission Shakti (SRLM) (Rs. lakh)	0.00	0.00	0.00
3	NRLM (Rs. lakh)	0.00	0.00	0.00
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	6.00	4.00	1.50
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	2.00	2.00	0.00

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	16	16	16
2	No. of SHGs formed	5001	7042	7175
3	No. of SHGs credit linked (including repeat finance)	34	630	1438
4	Bank loan disbursed (Rs. lakh)	30.25	558.00	1600.72
5	Average loan per SHG (Rs. lakh)	0.89	0.89	1.00
6	Percentage of women SHGs %	99.0	99.0	99.0

Sources

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

Status and Prospects of Cooperatives
Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	330	330	330
2	Consumer Stores (No.)	11	11	11
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	21	21	21
5	Marketing Societies (No.)	4	4	4
6	Labour Societies (No.)	8	8	8
7	Industrial Societies (No.)	10	10	10
8	Sugar Societies (No.)	2	2	2
9	Agro Processing Societies (No.)	66	66	66

10	Others (No.)	114	114	114
11	Total (No)	566	566	566

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.)	180	180	180
2	Multi state cooperative societies (No.)	2	2	2

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	National Coop Data Base (cooperatives.gov.in)
Table 2: Details of credit cooperative societies	National Coop Data Base (cooperatives.gov.in)
Table 3: Block wise, sector wise distribution of cooperative societies in the district	cooperatives.gov.in & crcs.gov.in

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

Sr. No.	Block	31/03/2022			31/03/2023			31/03/2024		
		Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Bhadaura	Agro Processing Societies	2	Deficient	Agro Processing Societies	2	Deficient	Agro Processing Societies	2	Deficient
2	Bhadaura	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient
3	Bhadaura	Milk Societies	16	Average	Milk Societies	16	Average	Milk Societies	16	Average
3	Bhadaura	Fishery Societies	3	Deficient	Fishery Societies	3	Deficient	Fishery Societies	3	Deficient
4	Bhadaura	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient

5	Bhadaura	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient
6	Bhanwarol	Milk Societies	8	Deficient	Milk Societies	8	Deficient	Milk Societies	8	Deficient
7	Bhanwarol	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient
8	Bhanwarol	Agro Processing Societies	3	Deficient	Agro Processing Societies	3	Deficient	Agro Processing Societies	3	Deficient
9	Bhanwarol	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient
10	Bhanwarol	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient
11	Bhanwarol	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient
12	Bhanwarol	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient
13	Bhanwarol	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient
14	Bhanwarol	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient
15	Devkali	Agro Processing Societies	1	Deficient	Agro Processing Societies	1	Deficient	Agro Processing Societies	1	Deficient
16	Devkali	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient
17	Devkali	Milk Societies	23	Average	Milk Societies	23	Average	Milk Societies	23	Average
18	Devkali	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient
19	Devkali	Weavers Societies	3	Deficient	Weavers Societies	3	Deficient	Weavers Societies	3	Deficient
20	Devkali	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient

21	Ghazipur	Agro Processing Societies	12	Average	Agro Processing Societies	12	Average	Agro Processing Societies	12	Average
22	Ghazipur	Consumer Stores	5	Average	Consumer Stores	5	Average	Consumer Stores	5	Average
23	Ghazipur	Milk Societies	176	Rich	Milk Societies	176	Rich	Milk Societies	176	Rich
24	Ghazipur	Fishery Societies	2	Deficient	Fishery Societies	2	Deficient	Fishery Societies	2	Deficient
25	Devkali	Milk Societies	23	Average	Milk Societies	23	Average	Milk Societies	23	Average
26	Devkali	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient
27	Devkali	Weavers Societies	3	Deficient	Weavers Societies	3	Deficient	Weavers Societies	3	Deficient
28	Devkali	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient
29	Ghazipur	Agro Processing Societies	12	Average	Agro Processing Societies	12	Average	Agro Processing Societies	12	Average
30	Ghazipur	Consumer Stores	5	Average	Consumer Stores	5	Average	Consumer Stores	5	Average
31	Ghazipur	Milk Societies	176	Rich	Milk Societies	176	Rich	Milk Societies	176	Rich
32	Ghazipur	Fishery Societies	2	Deficient	Fishery Societies	2	Deficient	Fishery Societies	2	Deficient
33	Karanda	Agro Processing Societies	0	Deficient	Agro Processing Societies	0	Deficient	Agro Processing Societies	0	Deficient
34	Karanda	Consumer Stores	2	Deficient	Consumer Stores	2	Deficient	Consumer Stores	2	Deficient
35	Karanda	Milk Societies	8	Deficient	Milk Societies	8	Deficient	Milk Societies	8	Deficient
36	Karanda	Fishery Societies	2	Deficient	Fishery Societies	2	Deficient	Fishery Societies	2	Deficient
37	Karanda	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient

								ties		
38	Karanda	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient
39	Kasimabad	Agro Processing Societies	3	Deficient	Agro Processing Societies	3	Deficient	Agro Processing Societies	3	Deficient
40	Kasimabad	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient
41	Kasimabad	Milk Societies	1	Deficient	Milk Societies	1	Deficient	Milk Societies	1	Deficient
42	Bhadaura	Fishery Societies	3	Deficient	Fishery Societies	3	Deficient	Fishery Societies	3	Deficient
43	Kasimabad	Fishery Societies	2	Deficient	Fishery Societies	2	Deficient	Fishery Societies	2	Deficient
44	Kasimabad	Weavers Societies	16	Average	Weavers Societies	16	Average	Weavers Societies	16	Average
45	Kasimabad	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient
46	Manihari	Agro Processing Societies	4	Deficient	Agro Processing Societies	4	Deficient	Agro Processing Societies	4	Deficient
47	Manihari	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient
48	Manihari	Milk Societies	23	Average	Milk Societies	23	Average	Milk Societies	23	Average
49	Manihari	Fishery Societies	0	Deficient	Fishery Societies	0	Deficient	Fishery Societies	0	Deficient
50	Manihari	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient
51	Manihari	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient
52	Mardah	Agro Processing Societies	5	Deficient	Agro Processing Societies	5	Deficient	Agro Processing Societies	5	Deficient
53	Mardah	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient

54	Mardah	Milk Societies	2	Deficient	Milk Societies	2	Deficient	Milk Societies	2	Deficient
55	Mardah	Fishery Societies	0	Deficient	Fishery Societies	0	Deficient	Fishery Societies	0	Deficient
56	Mardah	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient
57	Mardah	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient
58	Mohammadabad	Agro Processing Societies	7	Average	Agro Processing Societies	7	Average	Agro Processing Societies	7	Average
59	Mohammadabad	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient
60	Mohammadabad	Milk Societies	10	Deficient	Milk Societies	10	Deficient	Milk Societies	10	Deficient
61	Mohammadabad	Fishery Societies	3	Deficient	Fishery Societies	3	Deficient	Fishery Societies	3	Deficient
62	Mohammadabad	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient
63	Bhadaura	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient
64	Mohammadabad	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient
65	Revatipur	Agro Processing Societies	1	Deficient	Agro Processing Societies	1	Deficient	Agro Processing Societies	1	Deficient
66	Revatipur	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient
67	Revatipur	Milk Societies	24	Average	Milk Societies	24	Average	Milk Societies	24	Average
68	Revatipur	Fishery Societies	2	Deficient	Fishery Societies	2	Deficient	Fishery Societies	2	Deficient
69	Revatipur	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient
70	Revatipur	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient

71	Sadat	Agro Processing Societies	3	Deficient	Agro Processing Societies	3	Deficient	Agro Processing Societies	3	Deficient
72	Sadat	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient
73	Sadat	Milk Societies	1	Deficient	Milk Societies	1	Deficient	Milk Societies	1	Deficient
74	Bhanwarol	Agro Processing Societies	3	Deficient	Agro Processing Societies	3	Deficient	Agro Processing Societies	3	Deficient
75	Sadat	Fishery Societies	0	Deficient	Fishery Societies	0	Deficient	Fishery Societies	0	Deficient
76	Sadat	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient	Weavers Societies	0	Deficient
77	Sadat	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient	Marketing Societies	0	Deficient
78	Saidpur	Agro Processing Societies	6	Deficient	Agro Processing Societies	6	Deficient	Agro Processing Societies	6	Deficient
79	Saidpur	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient	Consumer Stores	1	Deficient
80	Saidpur	Milk Societies	1	Deficient	Milk Societies	1	Deficient	Milk Societies	1	Deficient
81	Saidpur	Fishery Societies	2	Deficient	Fishery Societies	2	Deficient	Fishery Societies	2	Deficient
82	Saidpur	Weavers Societies	1	Deficient	Weavers Societies	1	Deficient	Weavers Societies	1	Deficient
83	Saidpur	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient	Marketing Societies	1	Deficient
84	Varachakwar	Agro Processing Societies	1	Deficient	Agro Processing Societies	1	Deficient	Agro Processing Societies	1	Deficient
85	Varachakwar	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient
86	Varachakwar	Milk Societies	14	Deficient	Milk Societies	14	Deficient	Milk Societies	14	Deficient
87	Varachakwar	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient	Fishery Societies	1	Deficient

		s			s			Socie ties		
88	Varachak war	Weavers Societie s	0	Deficient	Weavers Societie s	0	Deficient	Weave rs Socie ties	0	Deficient
89	Varachak war	Marketin g Societie s	0	Deficient	Marketin g Societie s	0	Deficient	Marke ting Socie ties	0	Deficient
90	Virno	Agro Processi ng Societie s	2	Deficient	Agro Processi ng Societie s	2	Deficient	Agro Proce ssing Socie ties	2	Deficient
91	Virno	Consumer Stores	0	Deficient	Consumer Stores	0	Deficient	Consu mer Store s	0	Deficient
92	Virno	Milk Societie s	3	Deficient	Milk Societie s	3	Deficient	Milk Socie ties	3	Deficient
93	Virno	Fishery Societie s	0	Deficient	Fishery Societie s	0	Deficient	Fishe ry Socie ties	0	Deficient
94	Virno	Weavers Societie s	0	Deficient	Weavers Societie s	0	Deficient	Weave rs Socie ties	0	Deficient
95	Virno	Marketin g Societie s	1	Deficient	Marketin g Societie s	1	Deficient	Marke ting Socie ties	1	Deficient
96	Zamania	Agro Processi ng Societie s	10	Deficient	Agro Processi ng Societie s	10	Deficient	Agro Proce ssing Socie ties	10	Deficient
97	Zamania	Consumer Stores	2	Deficient	Consumer Stores	2	Deficient	Consu mer Store s	2	Deficient
98	Zamania	Milk Societie s	18	Average	Milk Societie s	18	Average	Milk Socie ties	18	Average
99	Zamania	Fishery Societie s	1	Deficient	Fishery Societie s	1	Deficient	Fishe ry Socie ties	1	Deficient
100	Zamania	Weavers Societie s	1	Deficient	Weavers Societie s	1	Deficient	Weave rs Socie ties	1	Deficient
101	Zamania	Marketin g Societie s	1	Deficient	Marketin g Societie s	1	Deficient	Marke ting Socie ties	1	Deficient

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies			No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLG s	BCs/BFs	Village s	Househol ds
Commercial Banks	12	172	105	40	27			956	16	3047
Regional Rural Bank	1	83	69	8	6			275	33	6313
District Central Coop. Bank	1	20	12	6	2			0	137	26200
Coop. Agr. & Rural Dev. Bank	1	4	1	2	1			0	684	131000
Primary Agr. Coop. Society	182	0	0	0	0			0	15	2879
Others	8	35	10	16	9		7175	5512	78	14971
All Agencies	205	314	197	72	45	0	7175	6743	6	1056

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	1305128.55	1367851.00	1658753.78	21.3
Regional Rural Bank				0	200791.28	216554.00	227894.11	5.2

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	1489686	479050	117423	106736
Regional Rural Bank	338231	90051	14647	41692
Cooperative Banks	0	0	0	0
Others	2207	909	372	1243
All Agencies	1830124	570010	132442	149671

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	249065.77	48.2	136454.97	26.4	111297.38	21.6	1993.39	0.4
Regional Rural Bank	76495.99	79.8	57405.20	59.9	12851.52	13.4	7576.90	7.9
Cooperative Banks	9123.82	65.1	9123.82	65.1	0.00	0.0	0.00	0.0
Others	45334.42	39.9	17407.12	15.3	25383.87	22.3	20774.73	18.3
All Agencies	380020.00	51.4	220391.11	29.8	149532.77	20.2	30345.02	4.1

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]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Avg. Ach [%] in last 3 years
Commercial Banks	176787.00	133423.00	75.5	196862.00	217974.00	110.7	202317.00	249065.77	202317.00	249065.77	123.1	103.1
Regional Rural Bank	67918.00	25612.00	37.7	74398.00	55324.00	74.4	78447.00	76495.99	78447.00	76495.99	97.5	69.9
Cooperative Banks	10985.00	3059.00	27.8	2907.00	2363.00	81.3	3021.00	9123.82	3021.00	9123.82	302.0	137.0
Others	5505.00	26808.00	487.0	15788.00	18933.00	119.9	21313.00	45334.42	21313.00	45334.42	212.7	273.2
All Agencies	261195.00	188902.00	72.3	289955.00	294594.00	101.6	305098.00	380020.00	305098.00	380020.00	124.6	99.5

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]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Avg. Ach [%] in last 3 years
Crop Loan	120893.00	83417.00	69.0	121679.00	135567.00	111.4	113919.00	168004.00	113919.00	168004.00	147.5	109.3
Term Loan (Agri.)	85883.00	24922.00	29.0	93021.00	37272.00	40.1	91711.00	52386.00	91711.00	52386.00	57.1	42.1
Total Agri. Credit	206776.00	108339.00	52.4	214700.00	172839.00	80.5	205630.00	220390.00	205630.00	220390.00	107.2	80.0
MSME	35418.00	63589.00	179.5	49694.00	113766.00	228.9	83193.00	142964.00	83193.00	142964.00	171.8	193.4
Other Priority Sectors*	19001.00	16973.00	89.3	25561.00	7989.00	31.3	16275.00	16666.00	16275.00	16666.00	102.4	74.3

Total Priority Sector	261195.00	188901.00	72.3	289955.00	294594.00	101.6	305098.00	380020.00	124.6	99.5
-----------------------	-----------	-----------	------	-----------	-----------	-------	-----------	-----------	-------	------

9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs.lakh]	NPA %	
Commercial Banks	239105.37	33789.05	14.1	298779.15	29868.50	10.0	339647.61	31269.55	9.2	11.1
Regional Rural Bank	67040.89	11536.22	17.2	72629.95	6898.34	9.5	85373.80	7989.20	9.4	12.0
Cooperative Banks	7714.23	963.72	12.5	6165.16	976.33	15.8	10631.03	441.30	4.2	10.8
Others	79492.77	4692.02	5.9	36072.75	992.97	2.8	52601.89	3034.28	5.8	4.8
All Agencies			0			0			0	0.00

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

Source(s)	
1	SLBC India Portal
2	LDM Office Ghazipur
3	

PART B

Chapter 1

Important Policies and Developments

1. Policy Initiatives - GoI (including Cooperatives)

Cooperative Development

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

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

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

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

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

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

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

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

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

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

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

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

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

viii. World's Largest Cooperative Training Scheme

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

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

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

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

xii. Establishment of National Cooperative Database

Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund (FIDF): GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026.

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

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

1. Union Budget

1.1. 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.

1.2. 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

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

1.4. Highlights related to NABARD

1.5. Agri Credit Targets

2. Policy Initiatives - RBI

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

ii. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy 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.

3. 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

4. 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 90 percent for women entrepreneurs. Cold chain infrastructure and value addition receive a 35 percent subsidy with up to Rs. 10 crore for specific projects. The policy encourages decentralized processing and storage offering grants of up to 50 percent or Rs. 50 lakh. Additionally a 25 percent freight subsidy on exports (excluding Nepal Bangladesh and Bhutan) and interest subsidies for Reefer Vehicles are provided. The entire state is treated as a unified market allowing license holders to operate across mandis. (Link-<https://invest.up.gov.in/uttar-pradesh-food-processing-industry-policy-2023/>)

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

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

Mukhyamantri Laghu Sinchai Yojana: Aims to enhance agricultural irrigation by providing private irrigation facilities. It emphasizes solar energy and micro irrigation. The scheme will construct shallow medium deep and deep tube wells to help farmers

become self-reliant and support economic development. (Link: <https://govtschemes.in/>)

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

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

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

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

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

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

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

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

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

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

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

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

Uttar Pradesh Solar Energy Policy 2022:- The Uttar Pradesh Solar Energy Policy -2022 policy mainly focuses to provide low cost and

reliable power to the people of UP and to reduce the dependence on fossil fuels and achieve renewable power. The Policy aims to achieve a target of 22000MW Solar Power Projects up to 2026-27. Solar Rooftop installations in residential sector will be encouraged.

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

- For the implementation of PM-KUSUM scheme an amount of Rs. 449.45 crore have been proposed. This is double that of the previous financial year.
- Mukhyamantri Khet Suraksha Scheme is being started with financial outlay of Rs. 50 crore.
- Under the Uttar Pradesh Food Processing Industry Policy-2022 Rs. 300 crore have been proposed to provide financial incentives to eligible units. This is double the amount drawn for previous year.
- Under the Uttar Pradesh Food Processing Industry Policy-2017 an amount of Rs. 50 crore have been proposed which double of the previous FY.
- The average productivity of Sugarcane in the state has increased to 84 MT per hectare from 72 MT per hectare. Increase in the intercropping has resulted in 25percent increased income to the sugarcane farmers.
- The expected area under cultivation for Sugarcane for crushing season 2023-24 is expected to be 29.66 lakh ha. and sugar production is estimated to be over 110 lakh tonne.
- In the newly formed Sugar mills of 500 TCD capacity in Pipraich and Munderwa 27 MW electricity production unit and Sulphur less sugar production units have been installed.
- Rs. 106.95 lakh crore have been proposed for revival and strengthening of Milk unions.
- Under the Nand Baba Dugdh Mission Rs. 74.21 crore have been proposed which is 21percent higher than the previous year.
- Under the Uttar Pradesh milk Production Promotion Scheme-2022 for incentivizing the Milk industry units Rs. 25 crore have been proposed.
- For construction of a new Dairy Unit at Mathura with a capacity of 30000 litres per day (expansion of 01 lakh litres per day) Rs.23 crore have been proposed.
- For the protection of cows and to solve the problem of destitute cows 303 large cow conservation centers are operated in all the districts of the state.
- About 7239 cow shelters are operated in the state. A total of 14.38 lakh bovine animals have been protected in these shelters in urban and rural areas.
- A provision of Rs. 195.94 crore is proposed for the Animal Disease Control Scheme which is 68percent more than the current year.
- A provision of Rs. 100 crore is proposed for the establishment of veterinary colleges in Gorakhpur and Bhadohi districts.

- Rs. 78.55 crore is proposed for risk management and livestock insurance scheme which is almost three times compared to the current year.
- With a view to increasing fish production and productivity in the state Pradhan Mantri Matsya Sampada Yojana is being operated from the year 2020 to the year 2025.
- A provision of Rs. 190 crore is proposed for the new scheme of construction of Aqua Park under the Prime Minister Matsya Sampradaya Yojana.
- Under the Pradhan Mantri Matsya Sampradaya Yojana a total provision of Rs. 310 crore is proposed to cover male and female beneficiaries.
- The minimum support price of wheat was fixed at Rs. 2125 per quintal by the Government of India for the Rabi marketing year 2023-24.
- Under the Minimum Support Price Scheme in the Kharif marketing year 2023-24 the minimum support price of paddy was fixed at Rs. 2183 per quintal for common category and Rs. 2203 per quintal for grade A category.

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

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

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

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

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

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

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

Under Pandit Deendayal Gramodyog Rozgar Yojana there is a provision

to provide interest subvention facility to the beneficiaries for 3 years. A provision of Rs. 14 crore is proposed for the scheme.

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

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

92 of the district's population resides in rural areas. Also about 69.50 of the working population in the district is engaged in agriculture as farmers or agricultural laborers. Thus agricultural activity is the main source of livelihood in the district. The major kharif crops are paddy, maize, jowar, bajra, urd and moong while the major rabi crops are wheat, gram, mustard/sarson and linseed. In addition the major fruits and vegetables grown in the district are Guava Gooseberry Mango Papaya Onion Potato Brinjal Bhindi and vegetables like Tomato Green chili and Green peas are also cultivated. The average gross cropped area (GCA) and net sown area (NSA) in the district are 409179 ha. and 253853 Ha. respectively. The net irrigated area (NIA) is 217067 Ha. i.e. 85.50 and the rest is rainfed. Due to the Agriculture Department's scheme to make cultivable land the net sown area (NSA) is expected to increase in the coming time. The total number of holdings in the district is 417729 out of which 87% are holdings less than 1 hectare while holdings between 1 hectare and 2 hectares and above 2 hectares are 9% and 4% respectively.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

There are a total of two soil testing laboratories in the district out of which only one is operational. Due to this this facility is not available in time to all the farmers. Shortage of electricity hampers irrigation which delays timely sowing/planting. The prevalent practice of canal irrigation has led to an increase in soil salinity. Farmers are constrained to buy seeds from the open market due to insufficient seed distribution by departments. Cooperative societies are a major source for the distribution of agricultural inputs. They need to be more proactive active and service-oriented. There is a need to promote concept of Negotiable Warehouse Receipt among farmers in district so that with holding capacity of farmers may be increased and post harvest credit may be made available. Under Interest Subvention Scheme farmers are given an interest incentive of 3 for timely repayment of loans. Government has launched schemes for assistance to buy drones natural farming and millet revival which can significantly improve agriculture in district.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

During the last year in the district the net sown area was 253853 hectares and the net irrigated area was 217067 hectares. Thus 85.50

of the net sown area in the district has adequate irrigation facilities. According to the groundwater assessment 01 development block (Saidpur) in the district are semi-critical while rest are in safe zone

2.1.2.2 Infrastructure and linkage support available, planned and gaps

The rivers Gangi (50 km) Beso (65 km) Maghai (85 km) Bhansali (20 km) and Karmnasha (52 km) along with the Ganga River flow through the district. The soil of the district is mainly alluvial which is suitable for wells shallow medium and deep tubewells drip and sprinkler irrigation. The main sources of irrigation in the Ghazipur district are canals government tubewells groundwater pumpsets shallow tube wells and medium and deep tubewells. The district recorded rainfall of 579 mm 636 mm and 646 mm in the last three years respectively. The standard rainfall in the district is 885 mm.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The Government of India has set an ambitious target of increasing agricultural power from 2.76 kilowatts per hectare to 4 kilowatts per hectare by 2030. With this level of agricultural power availability agricultural productivity can go up to 4.2 tons per hectare. Agricultural mechanization through the use of machines such as tractors power tillers combine harvesters and other equipment in agricultural operations saves on hard labor time and wages and increases production and productivity.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

The district has 26702 tractors 34521 electric motors 27438 diesel engines and 112 power tillers available. Under this activity the Agriculture Department provides subsidies on farm machinery. The remaining requirement can be financed by banks. Under the scheme of Promoting Agricultural Mechanization for Crop Residue Management there is an 80 subsidy for setting up farm machinery banks for custom hiring and a 50 subsidy for farmers to purchase machinery for crop residue management along with arrangements for awareness education and communication on crop residue management.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

In the district though all fruits of tropical conditions are available quantity is very low. Major plantation crop in district is Banana which is grown in Reotipur Zamania Birno and in small pockets of other blocks. Onion is ODOP crop. Bhanwarkol Reotipur and some parts of Manihari block of district are known for vegetables like green chilli peas tomatoes pointed gourd and other seasonal vegetables. However farmers need to reduce use of pesticide in cultivation.

2.1.4.2 Infrastructure and linkage support available,planned and gaps

The district's climate is very favorable for the commercial production of various fruit crops such as mango mud papaya banana tomato peas chili onion potato etc. The district can also produce roses marigolds and medicinal plants. The state government's Horticulture Department has established a sub-center in Ghazipur for capacity building of farmers in sericulture where farmers can learn various useful techniques of sericulture. There are four nurseries operating in the district.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The total geographical area of the district of Ghazipur is 333214 hectares of which the forest area is 111 hectares. Since our National Forest Policy requires the forest area to be 33.33 the process of afforestation needs to be accelerated in the district. The district has 11696 (2498 & 9198) hectares of other un-cultivated land and culturable wasteland which is 3.56 of the total area and this land can be utilized for intensive afforestation.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

Understanding the importance of agroforestry the Government of Uttar Pradesh has included the pro-motion of agroforestry along with increasing tree plantation on agricultural land and enhancing farmers' income in its State Forest Policy 2017. Under the Green Belt Development Scheme saplings of 8-12 feet will be planted in the district and 3 to 4 sites will be developed as green belts.

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

India is the largest milk-producing country in the world accounting for 23 of global production. The state of Uttar Pradesh is the highest milk-producing state in the country. According to the Livestock Census 2019 there are approximately 386272 cows and 505965 buffaloes in the district of Ghazipur. Of the total female livestock population in the district there are 111738 cross-bred cows and 274534 indigenous cows which provide approximately 12.39 lakh liters of milk per day. This is only an average of 414 grams per person which is less than the state average of 486 grams.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

In the district there are a total of 52 veterinary hospitals 04 'D' class hospitals 49 dispensaries 94 artificial insemination centers 48 animal breeding centers 01 deep-frozen semen production centers and 02 animal grazing lands. The total number of veterinary doctors in the district is 37 which is inadequate for the care of the total livestock population. The district has 330 dairy cooperative societies.

There are a total of 42 milk collection centers in the district. The artificial insemination facility is available through the BAIF organization. The most significant problem is the lack of a packaging facility. Additionally milk is not collected from the entire district. The operational capacity of the bulk milk cooler at the milk producers' union is 10000 liters but only 2500 liters of milk are being collected. Green fodder is not available in sufficient quantities in the district.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

According to the 20th Livestock Census the total poultry population in Uttar Pradesh is 125.25 million. During 2021-22 the total egg production was 4.04 billion which was 3.12 of the all-India production. During the financial year 2021-22 the state recorded an annual growth rate of 11.36 in egg production compared to the financial year 2020-21. During the year 2021-22 the availability of eggs in the state was only 15 eggs/person/year while at the national level the availability was 95 eggs/person/year. According to the Poultry Census 2019 the number of cocks hens and chicks in the district is approximately 375961 and adding the other poultry which is approximately 4.9 million the total poultry population is around

8.6 million. The district produces approximately 3.4 crore eggs annually which ensures the availability of 0.09 eggs per person per day and 10 eggs per person per year (Source: Zila Sankhyikiya Patrika 2020-21).

2.1.7.2 Infrastructure and linkage support available, planned and gaps

Under the Zero Hunger category the state's Sustainable Development Goal for 2030 is to increase the availability of eggs per person from 15 in 2020 to 29 in 2030 and the availability of meat per person from 1527 grams in 2020 to 3053 grams in 2030. While there is potential in this area in the district of Ghazipur banks do not feel comfortable in disbursing loans in large quantities due to the lack of insurance coverage. Some large farmers are setting up broiler and layer units in the district but still more significant efforts are needed.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

2.1.8.2 Infrastructure and linkage support available, planned and gaps

Sheep/goat/pig rearing is generally a subsidiary activity carried out by small and marginal farmers and agricultural laborers. Sheep goats and pigs can play a very important role in increasing the income of marginal farmers. This activity is popular in established self-help groups. According to the Livestock Census 2019 the population of sheep goats and pigs in the state was 9.84 lakh 144.80 lakh and 4.08 lakh respectively. This was -37.50 0.83 and -226 compared to the Livestock Census 2012. The geographical and climatic conditions of the district are favorable for sheep/goat/pig rearing.

According to the data from the Animal Census 2019 the number of sheep goats and pigs in the district is as follows - Sheep (Indigenous) - 17808 Sheep (Cross-Breed) - 1363 Total Goats - 151400 Pigs (Indigenous) - 2522 Pigs (Cross-Breed) - 210. While there is a possibility of financing by banks for goat rearing in the district of Ghazipur the demand for bank loans for sheep and pig rearing is very low. The district has approximately 630 hectares of permanent grazing land suitable for animal fodder. The number of high-breed sheep goat and pig development centers in the district is not adequate. Under the Zero Hunger category the state's Sustainable Development Goal for 2030 is to increase the availability of meat per person from 1527 grams in 2020 to 3053 grams. The central government has decided to expand the facilities of Kisan Credit Card (KCC) to help farmers associated with animal husbandry and fisheries to meet their working capital requirements.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

The rivers Gangi (50 km) Beso (65 km) Maghai (85 km) Bhansali (20 km) Karmanasha (52 km) and Ganga flow through the district where mainly Rohu and Katla fish are cultivated. The productivity of fish in the district is approximately 25 quintals per hectare per year.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Out of a total of 814 fishery-developable ponds in the district 611 ponds have been leased to farmers engaged in fish farming. There are 44 departmental small reservoirs in the district with an area of about 91.60 hectares. Fish farming is also carried out in the seven rivers of the district. There are 65 private ponds in the district where fish farming is done. The district has one fish hatchery and one fish farm. The Pradhan Mantri Matsya Sampada Yojana (PMSSY) is a major scheme for the development of fish farming with an estimated investment of Rs. 20050 crore over the next 5 years from 2020-21 focused on addressing critical gaps in fish production and productivity quality technology infrastructure and management. The scheme primarily emphasizes adopting a 'cluster or area-based approach' and building fisheries clusters through backward and forward linkages.

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

With changing times farmers or cultivators have started using motorcycles for transportation but it is seen that some farmers or cultivators are still using bullock carts for transportation. In particular jute wall hanging weavers apart from traditional means of transportation use their own motorcycles to bring and take carpet-making materials and to deliver finished carpet products to carpet companies.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Small and marginal farmers as well as other cultivators also prefer to use their own motorcycles for daily business activities. Due to this the sale of motorcycles is happening in large quantities in the district and banks also prefer to finance motorcycles as the vehicle is hypothecated and registered with the Regional Transport Office making the loan amount secured.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

Integrated Farming System (IFS) has been defined as “a combination of two or more components which utilizes the principles of complementarity and progressive management tools to derive maximum complementarity and minimum competition among the enterprises to achieve higher income family nutrition and environmental benefits on a sustained basis.” The assessment of farm income indicates that diversified farms with two or more enterprises generate almost double the income compared to those with two or fewer enterprises. In the district integrated farming can be promoted through various integrated farming system models like - Crop + Dairy Integrated Farming System Model for Income Enhancement and Employment Generation (1 ha) Crop + Livestock Integrated Farming System Model for Sustainable Livelihood (1 ha) Horticulture + Dairy Integrated Farming System Model for Marginal Farmers of Western Plains (0.70 ha) Dairy-based Integrated Farming System Model for Income Enhancement and Employment Generation (1 ha) Crop + Orchard based Integrated Farming System Model for Western Plains (1.5 ha) Vegetable based Integrated Farming System Model for Marginal Farmers (0.4 ha) etc.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

National Mission for Sustainable Agriculture (NMSA) - The NMSA formulated under the National Action Plan on Climate Change (NAPCC) is one of the eight missions. The NMSA aims to promote sustainable agriculture through climate change adaptation measures. The Rainfed Area Development (RAD) programme implemented by the RFS Division is a component of this mission. Rainfed Area Development (RAD) Programme - This programme focuses on integrated farming systems to enhance productivity and mitigate risks associated with climate variability.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

the average production of other crops like fruits and vegetables etc. in the district is 1510684 MT. Due to shortage of electricity currently only 30 cold storages are operational with a storage capacity of 297000 MT which is only 21.13 percent of the requirement. Thus creating additional storage capacity in the district is the need of the hour.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

There are 70 grain warehouses (SWC-6 State Govt-24 Cooperatives 36 and Others-4) with a total capacity of 35889 MT. There are 241 rural godowns with a capacity of 28900 MT. There are 60 cold storages with a total capacity of 562995 MT. Still there is a need to develop basic marketing facilities in the district. After the amendment in the Agricultural Produce Market Committee Act agricultural marketing infrastructure grading and standardization facilities are likely to be strengthened which will promote direct selling and increase market efficiency. Under schemes of AIF AMI and NWR various facilities may be created in district.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Activities related to land conservation and watershed development directly or indirectly increase agricultural productivity. In order to enhance land productivity several projects have been completed in the district in recent years under NABARD's RIDF for land leveling and development. The watershed development programs being run by various institutions across India have focused mainly on natural resources such as land and water conservation.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

Out of the total geographical area of 333214 hectares in the district 253853 hectares are available for agriculture. Of these 253853 hectares 124090 hectares of land were affected by various factors of soil erosion out of which the Land Conservation Department has made about 81499 hectares of land cultivable after treatment and the remaining 42591 hectares of land need to be treated.

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

Under the Bhumi Sena Scheme the sodic barren and waterlogged lands of selected allottees small and marginal farmers are being treated so that their land productivity family income and food availability can be increased.

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

In the district there are possibilities of bank loans in this sector but the demand is not high. One major reason for the lack of demand is the lack of awareness. However in recent years there has been an increasing trend among farmers towards the use of vermicompost.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Emphasis is being laid on the role of e-NAM (National Agriculture Market) as an extremely important infrastructure for marketing. In the last 4 years e-NAM has registered a user base of 1.66 crore farmers 1.31 lakh traders 73151 commission agents and 1012 FPOs across the country. One of the district's markets is linked to the e-NAM system and efforts are being made to create awareness among farmers about this facility through FPOs and other means.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

In India only 10 percent of agricultural produce is processed resulting in a lot of wastage. Studies estimate that at the national level the post-harvest loss (calculated based on 2012-13 production data at 2014 wholesale prices) of major agricultural produce is annually valued at Rs. 92651 crore. According to the study the percentage of post-harvest losses is as follows: Cereals - 4.65

-5.99 Pulses - 6.36 -8.41 Oilseeds - 3.08 -9.96 Fruits and Vegetables - 4.58 -15.88 Milk 0.92 Inland Fisheries - 5.23 Marine Fisheries - 10.52 Meat - 2.71 Poultry 6.74. In such a scenario value addition through food and agriculture processing is the best solution to achieve better returns from agricultural products.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

Considering the high rate of post-harvest losses in various agricultural produce low level of value addition and processing and the increasing demand for value-added and processed products there is immense potential for investment in this sector. Under the One District One Product scheme each district of Uttar Pradesh will have its own product which will become the identity of that district. This has been categorized under the Micro Small and Medium Enterprises (MSME) sector. Under the PMFME scheme the state has 08 Designated Food Parks or 04 Agro-Processing Clusters which will lead to the development of the agricultural processing sector in the country on a cluster basis reducing wastage of agricultural produce and creating employment opportunities in rural areas at the farm gate.

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

Agri-clinics/Agri-business centers have been identified as an emerging activity in the district and included for the first time in this sector which is the most important activity for financing. With the diversification and innovation of agricultural activities

the need for support and extension services is also increasing year by year.

2.3.2 .2 Infrastructure and linkage support available, planned and gaps

In this direction it is important for agriculture graduates or graduates of other agriculture-related subjects (such as horticulture animal husbandry veterinary forestry dairy poultry fisheries etc.) to establish agri-clinics and agri-business centers. Under the scheme all banks will provide attractive loan facilities up to Rs. 20.00 lakh to a single entrepreneur or up to Rs.

100 lakh to groups of 5 entrepreneurs (of which one should be a graduate in Business Development and Management). A refinance facility from NABARD is also available for banks. Under this scheme the Government of India provides a grant of 36 for general category beneficiaries and 44 for SC/ST category beneficiaries through NABARD. Additionally farmer cooperative societies can be financed for the disposal of members' produce and MFIs can also be financed for lending in the agricultural sector. There is a lack of awareness in the agri-clinic and agri-business sectors resulting in a shortage of trained agricultural graduates by MANAGE.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Ghazipur district is an industrially backward district. The main reason behind this is the lack of basic facilities and lack of entrepreneurship among the people. Employment generation in the agriculture sector is gradually decreasing. In such a situation only the non-agricultural sector can provide full-time employment to the unemployed people in rural areas and can also provide supplementary income to the farmers.

3.2 Infrastructure and linkage support available, planned and gaps

The number of micro small and medium enterprises are 36144 393 and 12 respectively. The jute wall hanging industry in the district is spread across 04 development blocks. Industrial units registered with District Industry Center are mainly related to hardware metal works food products and woodwork. In the district Union Bank has established a Union R-SETI which provides various employment-oriented vocational training to the unemployed youth segment. Schemes like Stand up India PMMudra yojna Start up India Pradhan Mantri Employment Generation Programme One District One Product (ODOP) and Vishwakarma Shram Samman Yojana are helping entrepreneurs to set up their units in district.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

In the district the jute wall hanging industry is spread across 04 development blocks with an investment of around Rs. 2 crores. There are approximately 100 persons engaged in export of jute wall hangings.

4.1.2 Infrastructure and linkage support available, planned and gaps

As of now some farmers are exporting their vegetable produce with help of APEDA though in a sporadic manner. There is a need to establish export infrastructure so that vegetables and plantation crops may be facilitated for export.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

As per the 2011 census the literacy rate of the district is 69 percent which is slightly lower than the literacy rate of Uttar Pradesh at 69.72 percent and much lower than the national average literacy rate of 74.04 percent. This indicates that there is still considerable potential in this area. In the district loans under education are mainly given for local education. Loans for studying abroad are sanctioned by the bank's controlling offices like Regional/Zonal/Circle/Head Offices.

4.2.2 Infrastructure and linkage support available, planned and gaps

Under Priority Sector Lending loans and advances granted to individuals for educational purposes include loans up to 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

The district is rapidly urbanizing where there has been significant progress in the area of housing construction due to which the demand for housing loans is increasing rapidly. Banks need to provide adequate loans in this area. There is considerable potential for new houses as well as renovation of old houses in rural and urban areas.

4.3.2 Infrastructure and linkage support available, planned and gaps

Individual loans up to Rs. 35 lakhs in metropolitan centers (population of ten lakhs and above) and Rs. 20 lakhs in other centers for purchase/construction of housing unit per family under the priority sector provided the total cost of the housing unit does not exceed Rs. 45 lakhs in metropolitan centers and Rs. 30 lakhs in other centers. Housing loans for banks' own employees will be excluded. Loans up to Rs. 5 lakh per unit in metropolitan centers and up to Rs. 2 lakh in other centers for repair of damaged housing units.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

district is agrarian and situated on the banks of river Ganga so available infrastructure is in the nature of flood protection measures lift irrigation canal irrigation pump canals rural roads bridges schools and veterinary hospitals.

5.1.2 Infrastructure and linkage support available, planned and gaps

There is a need for more creation of infrastructure like flood protection measures irrigation roads bridges culverts and agricultural facilities.

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

The rural road and bridge projects have improved connectivity in rural areas. As a result there has been an improvement in the level of education/health/trade. The flood control projects have also enabled rabi crop cultivation on the agricultural land regained after water receded in addition to flood control in the villages. Migration from flood-affected villages has stopped and the rural population is living a safe and prosperous life. Irrigation-related projects have led to an increase in the irrigated area as well as cropping intensity in the district.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

According to the Census 2011 The district has a total 2737 villages out of which 2665 villages have drinking water facilities but there is a complete lack of clean water facilities hence the need for RO plants - 1000 LPD. The district has a total of 141 hospitals healthcare facilities and dispensaries of all types which means approximately one hospital per 25645 individuals which is very low; ideally there should be one hospital per 10000 individuals. Thus against the total requirement of 360 hospitals the existing 141 hospitals indicate a shortfall of 219 hospitals. Banks need to provide adequate credit in this sector. This indicates that there is a good potential for public investment along with private participation through bank credit for establishing schools colleges and hospitals and modernizing/upgrading existing infrastructure.

5.2.2 Infrastructure and linkage support available, planned and gaps

Support is available under Ayushman Bharat' Ayush scheme NRHM Swachh Bharat Mission- Grameen and Jal Jeevan Mission schemes.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The district has a total of 2737 villages all of which are electrified although the power supply situation is extremely poor. Solar lights have been identified as an emerging activity in the district. Banks are also emphasizing lending for this activity as an alternative to electricity.

5.3.2 Infrastructure and linkage support available, planned and gaps

PM KUSUM scheme Bio energy enterprise promotion programme solar pump scheme solar light scheme etc are available.

RIDF

1. Details of RIDF projects sanctioned in the district are given below:

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	387	402.700000	338.3518
B	Ongoing tranches	36	192.737000	161.8182
	Total (A + B)	423	595.437000	500.17

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	163	363.790000	363.79
B	Rural roads & bridges	258	135.410000	135.41
C	Social Sector	2	0.970000	0.97
	Total (A + B + C)	423	500.170000	500.17

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	105	Irrigation	Irrigation	NA
B	Rural roads	235	Rural roads	Rural roads	NA
C	Bridges	22	Bridges	Bridges	NA

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

S. N.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Agriculture (Vetnary Hospital)	6	0	6	3200

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

In the district all 16 blocks are NRLM intensive. As on 31.3.2024 7175 SHGs were formed and 1438 were given credit of Rs. 1600.72 lakh by Banks. Small Finance bank and some private sector banks are also extending credit through JLG mode. As on 31 March 2024 an amount of Rs. 23250.92 lakh was disbursed to 25357 JLGs by Banks.

6.2 Infrastructure and linkage support available, planned and gaps

In the district the formation of self-help groups in rural areas is mainly being done by the National Rural Livelihoods Mission (NRLM). This is a major program of the Government of India. In the state this project is being implemented by the Uttar Pradesh State Rural Livelihoods Mission (UP- SRLM). In the state all districts and blocks have been selected under this program from April 1 2021. Under the NRLM scheme NABARD's concessional refinance scheme is available to banks to promote lending to self-help groups. Under the National Rural Livelihoods Mission the department provides skill training to the promoted groups and engages them in various income-generating activities. NABARD is running livelihood-based programs to enable women to establish and manage successful enterprises and increase their income. There are two major programs under this - the Micro Entrepreneurship De- velopment Program (MEDP) and the Livelihood and Enterprise Development Program (LEDP).

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 Setting up soil testing lab in each Panchayat
- 2 Continuous electricity supply
- 3 Distribution of certified seeds
- 4 More centres for input distribution under cooperative fold
- 5 Natural Farming in vegetable belt
- 6 Use of drones in agriculture

2. Water Resources

- 1 Use of water conserving technology like sprinklers and drips
- 2 Renovation of canals and desilting of canal beds
- 3 Sodic Land treatment
- 4 Water recharge technologies

3. Farm Mechanization

- 1 Popularising use of small implements like power tillers etc among small and marginal farmers
- 2 Setting up of Custom Hiring Centres
- 3 Maintenance and upkeep of machinery and skill training for same

4. Plantation and Horticulture

- 1 Preparation of bankable models and training of bankers
- 2 Setting up of tissue culture lab in district
- 3 Promoting hardening process of banana sapplings under shed net
- 4 Setting up of processing units under PMFME
- 5 Creation of Farm Gate Infrastructure under AIF
- 6 Setting up export related infrastructure in vegetable growing belt
- 7 Capacity building of farmers through APEDA
- 8 Encouraging marginal and small farmers to move towards cash crops

5. Forestry/ Waste Land Development

- 1 Popularisation of hi-tech plantation on commercial scale and bankable models
- 2 Bamboo and Moringa plantation

6. Animal Husbandry - Dairy

- 1 Easy credit facility to farmers
- 2 Insurance of cattles/buffaloes
- 3 Adoption of silage technolgy on commercial scale
- 4 Active Milk Collection Centres with BMC and other instruments
- 5 Formal marketing tie up with AMUL unit in Varanasi

7. Animal Husbandry – Poultry

- 1 Easy credit facility to farmers
- 2 Insurance
- 3 Setting up poultry feed units on commercial scale

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Easy credit facility to farmers
- 2 Insurance
- 3 Capacity building by KVK
- 4 Market Linkage

9. Fisheries

- 1 Easy credit facility to farmers
- 2 Insurance
- 3 Supply of refrigerated vans to FPOs for transportation to Fish Mandi in Chandauli

10. Construction of Storage and Marketing Infrastructure

- 1 Accreditation of warehouses and godowns through WDRA
- 2 Popularising NWR

11. Land Development, Soil Conservation and Watershed Development

- 1 Setting up of soil testing lab and treating soil accordingly
- 2 Bank finance for land treatment/ development activities

12. Agriculture Infrastructure: Others

- 1 Awareness creation among bankers and farmers for adoption of NADEP and Vermicompost

13. Food and Agro. Processing

- 1 Increased financing under PMFME
- 2 Setting up infrastructure for export promotion and linking ancillary units with it

14. Agri. Ancillary Activities: Others

- 1 Providing ACABC training to Agriculture Graduates
- 2 Setting up ACABC/Agri junctions
- 3 Capacity building of FPOs for availing credit from financial institutions

15. Micro, Small and Medium Enterprises (MSME)

- 1 Awareness among entrepreneurs about CGTMSE and schemes of Government
- 2 Finance to entrepreneurs by Banks with facility of CGTMSE

16. Export Credit

- 1 Setting up of export infrastructure in vegetable and plantation growing areas
- 2 Promoting ancillary units for agro processing
- 3 Easy availability of export credit
- 4 Training by APEDA for legal formalities

17. Education

- 1 Banks to extend credit as per Priority sector norms

18. Housing

- 1 Growing urbanisation in blocks of Saidpur Mohammadabad Kasimabad requires bank credit for housing.

19. Social Infrastructure

- 1 Setting up RO plants at all Blocks
- 2 Creation of Sanitary infrastructure in all markets on use and pay basis

20. Renewable Energy

- 1 Solarisation of Government tubewells
- 2 Creation of infrastructure for Net Metering/energy evacuation to increase financing under Solar roof top scheme

21. Informal Credit Delivery System

- 1 Skill training to SHG members for setting up Enterprise
- 2 Linking SHGs/enterprises with market through ONDC etc
- 3 Easy credit facility from banks

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. There are a total of 7577 PACs in Uttar Pradesh out of which 6974 are active. For interest subvention the State Government has sanctioned a total of Rs. 300.00 crore in the budget. 70 PACs operating in the district will benefit from this. Under the AIF scheme 688 PACs have been sanctioned godowns out of which construction of 100 godowns has been completed. Under the UP RSBY scheme 7479 micro ATMs have been provided to PACs. Internet facility has been made available at the apex bank UPGB at the State level.
2. To increase the membership of PACs and activate inactive members the Government of Uttar Pradesh has prepared village-wise data of members associated with PACs and launched a membership drive to increase active members. For the year 2022-23 a target of enrolling 10 lakh new members and activating 6 lakh inactive members was set against which 196388 new members were enrolled and 68304 inactive members were activated as on 31st March 2023.
3. The Government of Uttar Pradesh has contributed Rs.100.00 lakh towards share capital increase in District Cooperative Banks during the financial year 2022-23.
4. 16 newly licensed banks (Weak Banks) were unable to honor the withdrawal demand from their depositors. To address the grievances of affected depositors and build the image of cooperative banks the Government of Uttar Pradesh NABARD and Reserve Bank of India took an initiative and convened a special High Level Meeting on 20th June 2022 under the chairmanship of Principal Secretary (Cooperation)-cum-RCS Government of Uttar Pradesh and a roadmap was prepared with consensus to address the liquidity issues of these banks and a committee was constituted to monitor the progress of these banks.
5. The total imbalances at DCCB level have increased rapidly in the past few years and stood at Rs.1378.08 crore as on 31st March 2022. In this direction the Government of Uttar Pradesh and NABARD took an initiative and convened a High Level Meeting on 22nd November 2022 with the Principal Secretary-cum-RCS Government of Uttar Pradesh and the Regional Director Reserve Bank of India and a detailed action plan was prepared to address the issue of imbalances. As a result the total imbalances have come down to Rs. 922.87 crore as on 31st March 2023 The total imbalances at DCCB level have increased rapidly in the past few years and stood

at Rs. 1378.08 crore as on 31st March 2022. In this direction the Government of Uttar Pradesh and NABARD took an initiative and convened a High Level Meeting on 22nd November 2022 with the Principal Secretary-cum-RCS Government of Uttar Pradesh and the Regional Director Reserve Bank of India and a detailed action plan was prepared to address the issue of imbalances. As a result the total imbalances have come down to Rs. 922.87 crore as on 31st March 2023 from Rs.430.04 crore.

5. Status of Cooperatives in the District

1. District Central Cooperative Bank of Ghazipur is one of weak banks hence it requires constant monitoring by concerned authorities.
2. There are 182 PACS associated with DCCB.
3. DCCB is playing an important role in providing fertiliser to farmers of district.
4. Under centrally sponsored scheme total 110 PACS (16 in 1st phase 14 in 2nd phase and 80 in 3rd phase) are under computerisation.
5. Computerisation of PACS will bring transparency and accountability and it will reduce problem of imbalances.
6. For development of Cooperative Sector in district process of formation of new M PACS fisheries and dairy cooperatives has been initiated by DCCB.

6. Potential for formation of cooperatives

1. Districts around varanasi are acting as a catchment area for milk collection for Milk Processing Unit set up by AMUL in Varanasi. In this connection State Government has advised to create dairy collectives registered as cooperative societies. In this process various societies are formed which will increase dairy activities in district.
2. Similarly district has potential for formation of fisheries societies.
3. Concerned stakeholders will also make effort to form new M PACS in 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	Micro Finance	Self-Help Group Program	Ghazipur and Mohammadabad blocks	Grant assistance for promoting nurturing linkage with bank credit and enterprise development	No	1100	Women empowerment financial inclusion availment of credit from bank enterprise development
2	Skill Training	Micro Enterprise Development	Ghazipur Block	Training in selection & quality of products production techniques managerial capacity packaging in areas like mushroom production and jute bag making.	No	300	As a result 300 rural women are now able to create independent sources of income.
3	Sensitisation	Capacity Building for adoption of technology	Manihari Reotipur Bhanwarkol Mardah and Jakhania Block of district	Grant assistance for visiting agricultural universities to learn technical innovations and skill upgradation in areas like banana cultivation and vegetable cultivation and milk production	No	150	Objective of increasing farmers' income by adopting technological changes in agriculture related areas have been accomplished.

4	Collectivisation	Farmers Producers Organisation	Ghazipur Bhanwarkol Barachawar and Muhamdabad blocks of district	Grant assistance towards formation and promotion of Producer Organizations related to milk & other value-added dairy products	No	1200	This NABARD initiative will enable 1200 women to increase their income.
5	Collectivisation	Farmers Producers Organisation	Bhadaura Block	Grant assistance towards formation and promotion of Producer Organizations related to fisheries	No	300	This NABARD initiative will enable 300 farmers to increase their income.
6	Promotional Activity 1	Chemical-Free Farming Project	Mardah Block	Through this project farmers dependence on chemical fertilizers will decrease and alternative sources of income will be generated. It will also be a favorable initiative for soil health.	No	120	Awareness creation and income enhancement
7	Promotional Activity 1	Silage Production	Jakhania Block	Under this project 200 farmers will be trained in the production of Shri Anna (millets) and the technology of silage production to preserve green fodder for almost 6 months in the same condition.	No	200	This has helped in the milk production process in the area and reduce farmers' dependence on market-available cattle feed leading to lower-cost and better-quality milk production which have increased their income.
8	Micro Finance	Joint Liability Group	Karanda and Deokali Block	Collectivisation of landless farmers and entrepreneurs into JLG and linking with bank for credit.	No	600	Livelihood and Income generation

Success Stories

Success Story : Project on Silage Making



Scheme	Farm Sector Promotion Fund
Project Implementing Agency	SARDA
Duration of the project	18 Months
No. of beneficiaries	200
Community	Farmers
State	Uttar Pradesh
District	Ghazipur
Block	Jakhania
Village	Padumpur, Alipur, Molnapur, Khanpur Raghubar, Chalani

1.1 Support provided

- NABARD sanctioned a grant assistance of Rs. 2082720/- under its Farm Sector Promotion Fund.

1.2 Pre-implementation status

- Identified farmers are small and marginal farmers who are having milch cattles for additional income. However they are not able to scale it up due to cost involved in green fodder and cattle feed from market.
- **Challenges faced** There is a lack of sufficient quantity of green fodder because of which farmers are dependent upon cattle feed available on the market which is an additional expenditure reducing income of farmer.
- Major challenge was to reduce this expenditure so that profit/earning of farmer can be increased.

1.3 Impact

- Due to this intervention of NABARD farmers are able to produce silage on their own from material readily available with them. Use of this silage production technique has reduced their dependency on cattle feed available in the market.
- Because of this quantity of milk has increased by 20 and fat content has also increased considerably.
- this increase in quantity and quality and reduction in expenditure has increased farmers income.

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

Uttar Pradesh, India's most populous state 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.

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

2.2 Any specific Climate Change initiative in the District by

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

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 State Level

3.1 Prospects of Climate Action in the District

- a 94 of farmers are marginal and small farmers who are engaged in subsistence agriculture. Increase in temperature and decrease in precipitation has led to reduction in production of foodgrains making farmers vulnerable to changes observed in patterns of temperature and precipitation. To increase adaptive capacity of farmers resource conservation technologies water use efficiency climate resilient varieties of seeds and agricultural practices are needed. The income of farmers need to be augmented through climate resilient dairy practices fisheries and horticulture & plantation crops. Climate action projects may be conceived in following areas:

1. Climate Resilient Agriculture 2. Integrated Farming 3. Introduction of Baby Corn in the district

Department of Agriculture KVK and NGO may be roped in it.

- b Proposed interventions under point (a) are also mentioned in SAPCC of UP. Budget requirement may be quite huge depending upon number of participating farmers.

3.2 Any specific Climate Change initiative in the State by

- a Government has come up with National Programme on Climate Resilient Agriculture stress tolerant varieties of seeds and climate adaptive varieties of crops. NABARD can take up such projects in convergence with schemes of Government.

- a In district there are two KVKs which can play a very active role.

- a Agriculture department has been distributing seeds for various crops. Seeds so distributed may be climate resilient and approach can be modified to implement it in a project mode. Farmers field schools may be upgraded into Climate Field School.

- a NABARD can use its district presence to identify location target and interventions of projects and design projects based on its experience as NIE for NAFCC GCF and Adaptation Fund.

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 In Ghazipur district Jute wall hanging has been registered as a GI Product. Jute wall hangings are interior decor items that are handcrafted in the small city of Ghazipur in Uttar Pradesh. These traditional handloom products are woven by skilled craftspeople using: blend of different colors. They combine different yarns including jute and cotton to ensure not only strength but also an unusual unique texture. The use of differing textures also forms: part of the presentation of the patterning and design. These Ghazipur wall decorative hangings are woven on the handloom and their intricate patterning colors and designs have wide appeal. A large range of designs bears testimony to the skill of the weavers from representation of figures of Hindu gods and goddesses to intricate and detailed landscape arts with patterns of houses lawns forests interiors birds and animals.
- 4 The application to get GI status was submitted on 25 July 2016 and certificate was issued on 28 March 2018 which is valid upto 24 July 2026. There are 177 authorised users in the district who mostly belong to Paharpur Kala Kateela and Shadiabad.
- 5 NABARD has been making efforts to promote this GI product through its grant assistance for exhibition training for design upgradation and sales promotion through participation in various Melas/exhibitions.

Annexure-1

S r · N o .	Activity	Ba nk Lo an Fa ct or (%)	Un it Si ze (%)	SoF / Uni t Cos t (Rs)	Bh ad au ra	Bhan wark ol	Dev kal i	Ghaz ipur	Ja kh an ia	Ka ra nd a	Kas ima bad	Ma ni ha ri	Ma rd ah	Moha mmad abad	Rev ati pur	Sa da t	Sa id pu r	Vara chak war	Vi rn o	Za ma ni a	Dis tri ct Tot al
	I.Agriculture																				
	A. Farm Credit																				
	A.1 Crop Production, Maintenance, Marketing																				
1	Annual Vegetables - Onion/ Piyaz/ Kanda (-)	10 0	Ac re	511 44	P h y B L	20 00 8	2000 1022 88	2000 1022 88	20 00 8	20 00 8	200 0	20 00 8	20 00 8	2000 1022 88	200 0	20 00 8	20 00 8	2000 1022 88	20 00 8	20 00 8	320 00 00
2	Annual Vegetables - Other Vegetables (-)	10 0	Ac re	438 15	P h y B L	25 0 10 9. 54	750 328. 61	750 328. 61	25 0 10 9. 54	25 0 10 9. 54	250 109 .54	25 0 10 9. 54	25 0 10 9. 54	500 219. 08	750 328 .61	25 0 10 9. 54	25 0 10 9. 54	750 328. 61	25 0 10 9. 54	25 0 10 9. 54	625 0 0
3	Annual Vegetables - Potato/ Aloo (Irrigated)	10 0	Ac re	763 37	P h y B L	20 00 15 26 .7	2000 1526 .74	2000 1526 .74	20 00 15 26 .7	20 00 15 26 .7	200 0	20 00 15 26 .7	20 00 15 26 .7	2000 1526 .74	200 0	20 00 15 26 .7	20 00 15 26 .7	2000 1526 .74	20 00 15 26 .7	20 00 15 26 .7	320 00 00

104

[illegible]

106

[illegible]

Sr . No .	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)
A.3 Farm Mechanisation				
1	Combine harvester--	80	No .	245000
2	Other machinery--	80	No .	177000
3	Power Tiller-	80	No .	203000

[illegible]

109

S r · N o ·	Activity	Ba nk Lo an Fa ct or (%)	Un it Si ze	SoF / Uni t Cos t (Rs)	Distri ct Total
	A.5 Working Capital - Bee Keeping				
	Sub Total				

S r · N o ·	Activity	Ba nk Lo an Fa ct or (%)	Un it Si ze	SoF / Uni t Cos t (Rs)	Bh ad au ra	Bhan war kol	Dev kal i	Ghaz ipur	Ja kh an ia	Ka ra nd a	Kas ima bad	Ma ni ha ri	Ma rd ah	Moha mmad abad	Rev ati pur	Sa da t	Sa id pu r	Vara chak war	Vi rn o	Za ma ni a	Dis tri ct Tot al
	A.6 Forestry																				6
1	Nursery/ Propagation unit--2.05	80	ha	534 800	P h y B L	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	25. 68
2	Plantation- Bamboo-5 m x 5 m	80	ha	866 36	P h y B L	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	1 4.28	11. 04

3	Plantation- Eucalyptus-3 m x 1.5 m	80	ha	931 76	P h y	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	16
4	Plantation- Poplar-5 m x 4 m	80	ha	235 040	P h y	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	16
	Sub Total																								78. 8

S r .	N o .	Activity	Ba nk Lo an Fa ct or (%)	Un it Si ze (Rs)	SoF / Uni t Cos t (Rs)	Bh ad au ra	Bhan war ol	Dev kal i	Ghaz ipur	Ja kh an ia	Ka ra nd a	Kas ima bad	Ma ni ha ri	Ma rd ah	Moha mmad abad	Rev ati pur	Sa da t	Sa id pu r	Vara chak war	Vi rn o	Za ma ni a	Dis tri ct Tot al
A.7 Animal Husbandry - Dairy																						
1		Dairy Cattle Buffao Shed--	80	No .	250 00	P h y	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	480
3		Dairy Cow and Heifer rearing-1 Cow and 1 Heifer- Jersey/Holste in Friesian crosses	80	2	194 000	P h y	200	200	200	200	200	200	200	200	200	200	200	200	200	200	200	320
						B l	310.	310.	310.	310.	310.	310.	310.	310.	310.	310.	310.	310.	310.	310.	310.	496



Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhadaura	Bhankol	Devkali	Ghazipur	Jakhanaia	Karanda	Kasimabad	Manihari	Mahadah	Mohammadabad	Revatiapur	Sadat	Saidpur	Varachakwar	Virono	Zamani	Dis trict Total
	A.8 Working Capital - AH - Dairy/Drought animal																				
1	Buffalo	10	1+	540	50	500	500	500	50	50	500	50	50	500	500	50	50	500	50	50	800
	Farming_Buffa lo	0	1	00	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Farming_Ghazi pur				27	270	270	270	27	27	270	27	27	270	270	27	27	270	27	27	432

[illegible][illegible]

[illegible][illegible]

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhadra	Bhankol	Devkal	Ghazipur	Jakhania	Karanda	Kasimabad	Manihari	Mardah	Mohammadabad	Revatiapur	Sadat	Saidpur	Varachakwar	Virono	Zamania	Dis trict Total
	A.11 Animal Husbandry - SGP																				
1	Goat - Rearing Unit - Barbari/Sirohi/Jamunapari	80	20 +1	414 000	Phy B L	15	15	49.6 8	49.6 8	49.6 8	49.6 8	49.6 8	49.6 8	49.6 8	49.6 8	49.6 8	49.6 8	49.6 8	49.6 8	49.6 8	240
2	Pig Breeding Unit - CB Yorkshire/Middle White Yorkshire	80	10 +2	109 500	Phy B L	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	8.76	140
3	Sheep - Breeding Unit -	80	50 +25	963 000	Phy B L	77.0 4	77.0 4	77.0 4	77.0 4	77.0 4	77.0 4	77.0 4	77.0 4	77.0 4	77.0 4	77.0 4	77.0 4	77.0 4	77.0 4	77.0 4	123
4	Sheep - Rearing Unit - Nali/Graded Nali/CB Merino	80	20 +1	379 000	Phy B L	15.1 6	15.1 6	15.1 6	15.1 6	15.1 6	15.1 6	15.1 6	15.1 6	15.1 6	15.1 6	15.1 6	15.1 6	15.1 6	15.1 6	15.1 6	242
	Sub Total																				241 0.2 4

S r . N o .	Activity	Ba nk L o a n F a c t o r (%)	U n i t S i z e	S o F / U n i t C o s t (R s)		Bh ad au ra	Bha n w o l	Dev ka l i	Ghaz ipur	Ja kh an ia	Ka ra nd a	Kas ima bad	Ma ni ha ri	Ma rd ah	Moha mmad abad	Rev ati pur	Sa da t	Sa id pu r	Vara chak war	Vi rn o	Za ma ni a	Dis tri ct Tot al
	A.12 Working Capital - AH - Others/SR																					
1	Goat Farming_Reari ng Unit - Semi-intensive_Gha zipur	10 0	20 +1	900 00	P h y B L	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	320
	Sub Total					18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	288
																						288

S r . N o .	Activity	Ba nk L o a n F a c t o r (%)	U n i t S i z e	S o F / U n i t C o s t (R s)		Bh ad au ra	Said pur	Distri ct Total
	A.13 Fisheries							
1	Fish Seed Hatchery--	80	ha	250 000 0	P h y B L	1	1	2
	Sub Total					20	20	40
								40

117

[illegible]

119

14	Marketing Activities_Kiosk_kiosks/mobile van/Aquashop	Per unit	160000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	16
					1	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	1.6	25.
					6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
15	Marketing Activities_Motor Cycle with Ice Box_motor cycle with insulated box	Per unit	20000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	80
					5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	80
16	Marketing Activities_Others_Fish vendors	Per unit	50000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	40
					2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	2.5	40
17	Marketing Activities_Live fish marketing	Per unit	90000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	80
					5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	80
18	Marketing Activities_Three Wheeler with Ice Box_tri-cycle with insulated box	Per unit	30000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	16
					1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	16
					0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	4.8
					3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	4.8
	Sub Total																								1596.5

Sr. N	Activity	Bank Loan Fa	Unit Size	SoF / Unit Cos	Bh	ad	au	ra	Bhan	wark	ol	Dev	kal	i	Ghaz	ipur	Ja	kh	an	ia	Ka	ra	nd	a	Kas	ima	bad	Ma	ni	ha	ri	Ma	rd	ah	Moha	mmad	abad	Rev	ati	pur	Sa	da	t	Sa	id	pu	r	Vara	chak	war	Vi	rn	o	Za	ma	ni	a	Dis	tri	ct	Tot	al
-------	----------	--------------	-----------	----------------	----	----	----	----	------	------	----	-----	-----	---	------	------	----	----	----	----	----	----	----	---	-----	-----	-----	----	----	----	----	----	----	----	------	------	------	-----	-----	-----	----	----	---	----	----	----	---	------	------	-----	----	----	---	----	----	----	---	-----	-----	----	-----	----

Sl. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhadra	Bhawal	Devkali	Ghazipur	Jakhania	Karanda	Kasimbada	Manihari	Mardah	Mohammadabad	Revatiapur	Sadat	Saidpur	Varachakwar	Virono	Zamani	Dis trict Total
	A.15 Farm Credit																				
1	Finance to FPOs/FPCs--	90	No.	1500000	Phy B L	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	32
2	Integrated Farming-- Plantation + Dairy (1ha)	90	ha	550000	Phy B L	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	16
	Sub Total					4.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	31.95	79.2
	Total Farm Credit (sum of A.1 to A.15)																				260035.73

Sl. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhadra	Bhawal	Devkali	Ghazipur	Jakhania	Karanda	Kasimbada	Manihari	Mardah	Mohammadabad	Revatiapur	Sadat	Saidpur	Varachakwar	Virono	Zamani	Dis trict Total
	B. Agriculture Infrastructure																				



S r . N o .	Activity	Ba nk L o a n F a c t o r	Un it Si ze	SoF / Uni t Cos t	Bh ad au ra	Bhan wark ol	Dev kal i	Ghaz ipur	Ja kh an ia	Ka ra nd a	Kas ima bad	Ma ni ha ri	Ma rd ah	Moha mmad abad	Rev ati pur	Sa da t	Sa id pu r	Vara chak war	Vi rn o	Za ma ni a	Dis tri ct Tot al
-------------	----------	---------------------------	-------------	-------------------	-------------	--------------	-----------	-----------	-------------	------------	-------------	-------------	----------	----------------	-------------	---------	------------	---------------	---------	------------	-------------------

123

124

125

126

S r . N o .	Activity	Ba nk Lo an Fa ct or (%)	Un it Si ze	SoF / Uni t Cos t (Rs)	Bh ad au ra	Bhan wark ol	Dev kal i	Ghaz ipur	Ja kh an ia	Ka ra nd a	Kas ima bad	Ma ni ha ri	Ma rd ah	Moha mmad abad	Rev ati pur	Sa da t	Sa id pu r	Vara chak war	Vi rn o	Za ma ni a	Dis tri ct Tot al
	C.2 Ancillary Activities -																				
1	Agri Clinic & Agri Business Centers--	90	No .	150 000 0	P h y B L	27	27	27	27	27	27	27	27	27	27	27	27	27	27	27	32
	Sub Total																				432
	Total (C.1+C2)																				413 99. 7
	Total (A+B+C)																				318 689 .13

S r . N o .	Activity	Ba nk Lo an Fa ct or (%)	Un it Si ze	SoF / Uni t Cos t (Rs)	Bh ad au ra	Bhan wark ol	Dev kal i	Ghaz ipur	Ja kh an ia	Ka ra nd a	Kas ima bad	Ma ni ha ri	Ma rd ah	Moha mmad abad	Rev ati pur	Sa da t	Sa id pu r	Vara chak war	Vi rn o	Za ma ni a	Dis tri ct Tot al
	II. Micro, Small and Medium Enterprises (MSME)																				

[illegible]

8	Service Sector - Term Loan-Micro-	80	No .	400 000 00	P h y B L	60	60	60	60	60	60	60	60	60	60	60	60	60	960
9	Service Sector - Term Loan-Small-	80	No .	800 000 000	P h y B L	30	30	30	30	30	30	30	30	30	30	30	30	30	480
10	Service Sector - Working Capital-Medium-	80	No .	150 000 000	P h y B L	2	2	2	2	2	2	2	2	2	2	2	2	2	6
11	Service Sector - Working Capital-Micro-	80	No .	320 000 00	P h y B L	25	25	25	25	25	25	25	25	25	25	25	25	25	400
12	Service Sector - Working Capital-Small-	80	No .	800 000 00	P h y B L	20	20	20	20	20	20	20	20	20	20	20	20	20	320
T o t a l	Sub Total																		551 40

S r . N o .	Activity	Bank Loan Factor	Unit Size	SoF / Unit Cost (Rs)	De vk al i	District Total
-------------	----------	------------------	-----------	-----------------------	------------	----------------

	(%)						
III. Export Credit							
1 Export Credit -Pre Shipment Export Credit-	80	No .	500 00	P h y B L	50	20	20
Total Export Credit							

S r . N o .	Activity	Ba nk Lo an Fa ct or (%)	Un it Si ze	SoF / Uni t Cos t (Rs)	Bh ad au ra	Bhan work ol	Dev kal i	Ghaz ipur	Ja kh an ia	Ka ra nd a	Kas ima bad	Ma ni ha ri	Ma rd ah	Moha mmad abad	Rev ati pur	Sa da t	Sa id pu r	Vara chak war	Vi rn o	Za ma ni a	Dis tri ct Tot al
	IV. Education																				
1	Education Loans-Study in India-	90	No .	200 000 0	P h y B L	216	216	216	21	21	216	21	21	216	216	21	21	216	21	21	345
	Total Education																				345

S r . N	Activity	Ba nk Lo an	Un it Si ze	SoF / Uni t	Bh ad au ra	Bhan work ol	Dev kal i	Ghaz ipur	Ja kh an ia	Ka ra nd a	Kas ima bad	Ma ni ha ri	Ma rd ah	Moha mmad abad	Rev ati pur	Sa da t	Sa id pu r	Vara chak war	Vi rn o	Za ma ni a	Dis tri ct

[illegible]

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Bhadauri	Bhankol	Bhawal	Devkali	Ghazipur	Jakhania	Karanda	Kasimbada	Manihari	Mardah	Mohammadabad	Revdatpur	Sadat	Saidpur	Varachakwar	Virono	Zamani	District Total
1	Drinking Water--	85	No.	3000000	Phy B L	1	3	3	1	3	3	1	3	1	3	1	3	5	3	3	1	10
									25.5			25.5				25.5		127.5			25.5	255

[illegible][illegible]

133

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	79237.00	63631.82	79919.00	98643.79	70071.00	105528.64	79754.00		
RCBs	2850.00	2058.94	2907.00	2363.29	3021.00	8882.00	3420.00		
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00		
RRBs	36961.00	17131.53	36974.00	33174.81	38081.00	53597.45	42287.00		
Others	1845.00	595.19	1879.00	1384.71	2746.00	0.00	1350.00		
Sub total (A)	120893.00	83417.48	121679.00	135566.60	113919.00	168008.09	126811.00		

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	59322.00	16058.29	64057.00	27015.73	59222.00	39374.40	65456.00	
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
SCARDB	7034.00	0.00	7591.00	0.00	7699.00	241.10	5820.00	
RRBs	17817.00	46.36	19465.00	1040.00	20557.00	3807.75	23572.00	
Others	1710.00	8817.56	1908.00	9216.01	4233.00	8959.06	3772.00	
Sub total (A)	85883.00	24922.21	93021.00	37271.74	91711.00	52382.31	98620.00	

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	138559.00	79690.11	143976.00	125659.52	129293.00	144903.04	145210.00	
RCBs	2850.00	2058.94	2907.00	2363.29	3021.00	8882.00	3420.00	
SCARDB	7034.00	0.00	7591.00	0.00	7699.00	241.10	5820.00	
RRBs	54778.00	17177.89	56439.00	34214.81	58638.00	57405.20	65859.00	
Others	3555.00	9412.75	3787.00	10600.72	6979.00	8959.06	5122.00	
Sub total (A)	206776.00	108339.69	214700.00	172838.34	205630.00	220390.40	225431.00	

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	25334.00	53655.55	35749.00	91654.67	62163.00	122804.32	109596.00	
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
RRBs	8291.00	8187.90	11615.00	17111.44	15365.00	18619.45	25252.00	
Others	1793.00	1745.51	2530.00	4999.74	5665.00	1538.25	2196.00	
Sub total (A)	35418.00	63588.96	49894.00	113765.85	83193.00	142962.02	137044.00	

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	12894.00	1810.07	17137.00	659.87	10861.00	13219.53	10236.00	
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
SCARDB	210.00	1000.00	478.00	0.00	142.00	0.00	100.00	
RRBs	4849.00	245.75	6344.00	3998.38	4444.00	471.33	4079.00	
Others	1048.00	13916.62	1402.00	3331.14	828.00	2969.34	288.00	
Sub total (A)	19001.00	16972.44	25361.00	7989.39	16275.00	16660.20	14703.00	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	176787.00	135155.73	196862.00	217974.06	202317.00	280926.89	265042.00	
RCBs	2850.00	2058.94	2907.00	2363.29	3021.00	8882.00	3420.00	
SCARDB	7244.00	1000.00	8069.00	0.00	7841.00	241.10	5920.00	
RRBs	67918.00	25611.54	74398.00	55324.63	78447.00	76495.98	95190.00	
Others	6396.00	25074.88	7719.00	18931.60	13472.00	13466.65	7606.00	
Sub total (A)	261195.00	188901.09	289955.00	294593.58	305098.00	380012.62	377178.00	

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22					2022-23					Total	Others	Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others			
C L	63631.82	2058.94	0	17131.53	595.19	98643.79	2363.29	0.00	33174.81	1384.71	83417.48		135566.60

Table 1: Crop Loan

Particulars	2023-24					2024-25					Total	Others	Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others			
C L	105528.64	8882.00	0.00	53597.45	0.00	79754.00	3420.00	0.00	42287.00	1350.00	168008.09		126811.00

Table 2: Term Loan

Particulars	2021-22					2022-23					Total	Others	Total
	CBs	RCBs	SCARDB	RRBs	Others	CBs	RCBs	SCARDB	RRBs	Others			
C L	63631.82	2058.94	0	17131.53	595.19	98643.79	2363.29	0.00	33174.81	1384.71	83417.48		135566.60
W S	NA	NA	NA	NA	NA								NA
L D	NA	NA	NA	NA	NA								NA
F M	NA	NA	NA	NA	NA								NA
P & H	NA	NA	NA	NA	NA								NA
AH - D	NA	NA	NA	NA	NA								NA
AH - P	NA	NA	NA	NA	NA								NA
AH - S G P	NA	NA	NA	NA	NA								NA
F D	NA	NA	NA	NA	NA								NA
F & W	NA	NA	NA	NA	NA								NA
S G & M F	NA	NA	NA	NA	NA								NA
A & F	NA	NA	NA	NA	NA								NA
OTH	16058.29	0.00	0.00	46.36	8817.56	27015.73	0.00	0.00	1040.00	9216.01	24922.21		37271.74
Sub total	16058.29	0.00	0.00	46.36	8817.56	27015.73	0.00	0.00	1040.00	9216.01	24922.21		37271.74
Grand Total (I +II)	79690.11	2058.94	0.00	17177.89	9412.75	125659.52	2363.29	0.00	34214.81	10600.72	108339.69		172838.34

Table 2: Term Loan											
Particulars	2023-24						2024-25				
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others
C L	105528.64	8882.00	0.00	53597.45	0.00	168008.09	79754.00	3420.00	0.00	42287.00	1350.00
W S						0.00					0.00
L D						0.00					0.00
F M						0.00					0.00
P & H						0.00					0.00
AH - D						0.00					0.00
AH - P						0.00					0.00
AH - S G P						0.00					0.00
F D						0.00					0.00
F & W						0.00					0.00
S G & M F						0.00					0.00
A & F						0.00					0.00
OTH	39374.40	0.00	241.10	3807.75	8959.06	52382.31	65456.00	0.00	5820.00	23572.00	3772.00
Sub total	39374.40	0.00	241.10	3807.75	8959.06	52382.31	65456.00	0.00	5820.00	23572.00	3772.00
Grand Total	144903.04	8882.00	241.10	57405.20	8959.06	220390.40	145210.00	3420.00	5820.00	65859.00	5122.00
(I +II)											

Abbreviations	Particulars	Abbreviations	Particulars
C L	Crop Loan		
W R	Water Resources		
L D	Land Development		
F M	Farm Mechanization	AH - S G P	AH - Sheep / Goat / Piggery Devt.
P & H	Plantation & Horticulture including Sericulture	F D	Fisheries Development
AH - D	AH - Dairy Development	F & W	Forestry & Wasteland Dev.
AH - P	AH - Poultry Development	S G & M F	Storage Godown & Marketing Facilities
		A & F	Agro and Food Processing
		OTH	Others

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	1500000
2	Cold Storage			No.	11500000
3	Cold Storage	For Dairy Products		No.	3500000
4	Combine harvester			No.	2450000
5	Commercial Broiler Farming			5000	2458000
6	Commercial Broiler Farming			5000	5846000
7	Commercial Layer Farming			10000	11642000
8	Compost/ Vermi Compost	Vermi Compost		No.	31000
9	Compost/ Vermi Compost	Vermi Compost		No.	750000
10	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
11	Dairy Cattle Buffao Shed			No.	25000
12	Dairy Cow and Heifer rearing			2	1013000
13	Dairy Cow and Heifer rearing	1 Cow and 1 Heifer		2	194000
14	Dal/ Pulses Mill			No.	1000000
15	Dal/ Pulses Mill			No.	3500000
16	Diesel Pump Sets			No.	55550
17	Diesel Pump Sets			No.	49500
18	Drinking Water			No.	3000000
19	Drip Irrigation			ha	154000
20	Education Loans	Study in India		No.	2000000
21	Export Credit	Pre Shipment Export Credit		No.	50000

22	Farm Ponds/ Water Harvesting Structures			No.	224000
23	Farm Ponds/ Water Harvesting Structures			No.	100000
24	Finance to FPOs/FPCs			No.	1500000
25	Fish Seed Hatchery			ha	2500000
26	Food Grain Processing	Flour Mill		No.	2500000
27	Food Grain Processing	Sorting & Grading		No.	6000000
28	Goat	Rearing Unit		20+1	414000
29	Godown			No.	20000000
30	Godown			No.	3500000
31	Healthcare	Hospital		No.	50000000
32	Indigenous Cattle Faming			1+1	218000
33	Individuals/ Individual members of JLGs			No.	200000
34	Individuals/ Individual members of SHGs			No.	200000
35	Integrated Farming			ha	550000
36	Manufacturing Sector	Working Capital	Small	No.	20000000
37	Manufacturing Sector	Term Loan	Micro	No.	2500000
38	Manufacturing Sector	Term Loan	Small	No.	25000000
39	Manufacturing Sector	Working Capital	Medium	No.	25000000
40	Manufacturing Sector	Term Loan	Medium	No.	125000000
41	Manufacturing Sector	Working Capital	Micro	No.	2000000
42	Market Yard			No.	1500000
43	Mushroom Cultivation			1000 Kg. per Cycle	211000

44	New Orchard	Tropical/ Sub Tropical Fruits	ha	88800
45	New Orchard	Tropical/ Sub Tropical Fruits	ha	154300
46	New Orchard	Tropical/ Sub Tropical Fruits	ha	167500
47	New Orchard	Tropical/ Sub Tropical Fruits	ha	121400
48	New Orchard	Tropical/ Sub Tropical Fruits	ha	189300
49	Nursery/ Propagation unit		ha	534800
50	Oil Extraction		No.	500000
51	Oil Extraction		No.	8200000
52	On Farm development (OFD) Works		m.	75000
53	Other machinery		No.	177000
54	Overdraft to PMJDY Account Holders		No.	10000
55	Pig Breeding Unit		10+2	1095000
56	Plantation	Poplar	ha	235040
57	Plantation	Bamboo	ha	86636
58	Plantation	Eucalyptus	ha	93176
59	Power Tiller		No.	203000
60	Purchase/ Construction of a Dwelling Unit (Individual)		No.	2000000
61	Reclamation of Problem Soils	5	ha	43600
62	Repair of Dwelling Units		No.	1000000
63	Rice Processing		No.	1000000
64	Rice Processing		No.	3000000
65	Sanitation		No.	25000

66	Service Sector	Term Loan	Small	No.	5000000
67	Service Sector	Working Capital	Small	No.	5000000
68	Service Sector	Term Loan	Micro	No.	2500000
69	Service Sector	Working Capital	Medium	No.	5000000
70	Service Sector	Working Capital	Micro	No.	2000000
71	Sheep	Breeding Unit		500+25	9630000
72	Sheep	Rearing Unit		20+1	379000
73	SHGs/ JLGs			No.	150000
74	Solar Energy	Roof Top Solar PV System with Battery		No.	150000
75	Solar PV Pump Sets (AC)			No.	481800
76	Spice Processing			No.	300000
77	Sprinkler Irrigation			ha	182000
78	Sugarcane processing	Jaggery production		No.	500000
79	Thresher	Multicrop Power Threshers		No.	220000
80	Tractor	With Implements & Trailer		No.	1070000
81	Tractor	With Implements & Trailer		No.	1120000
82	Tractor	With Implements & Trailer		No.	725000
83	Tube Well			No.	682000
84	Tube Well			No.	23000
85	Tube Well			No.	33000
86	Tube Well			No.	480000
87	Vegetable Processing			No.	25700000
88	Veterinary Clinic	Fixed		No.	300000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Other Vegetables ()	Acre	43815
2	Annual Vegetables	Onion/ Piyaz/ Kanda ()	Acre	51144
3	Annual Vegetables	Potato/ Aloo (Irrigated)	Acre	76337
4	Broiler Farming	Others_Ghazipur	1000	158000
5	Buffalo Farming	Buffalo Farming_Ghazipur	1+1	54000
6	Cage Culture	Others_Input for cage culture	60 to 100 Cu. M	150000
7	Capture Fisheries	Inland_Fishing Implements for capture fishing_Fishing Activities per season	4 to 10 persons	50000
8	Cereals	Maize/ Makka (Irrigated)	Acre	16087
9	Cereals	Wheat/ Gehu (Irrigated)	Acre	26197
10	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	28317
11	Fish Culture	Bio floc_100 m3_Fish farming in RAS/Bio floc system	2 ton per cycle	300000
12	Fish Culture	RAS_100 m3_Fish farming in RAS/Bio floc system	2 ton per cycle	300000
13	Fish Culture in Pond	Monculture _Pangassius_Pangasius fish farming earthen ponds	Acre	300000

14	Fish Culture in Pond	Polyculture (Composite Fish Culture) _ Indian Major Carps_Carp fish/ composite fish farming earthen ponds	Acre	64000
15	Fish Feed Mill	Small_Feed mill operation 1_2 ton/day	2 ton per day	300000
16	Fish Seed Production	ish Seed Production_fish seed production from hatcheries	10 million	300000
17	Fish Seed Rearing	_fish seed rearing	Acre	60000
18	Fish Seed Rearing	_fish seed rearing in seasonal ponds	Acre	60000
19	Goat Farming	Rearing Unit _ Semi_intensive_Gh azipur	20+1	90000
20	Indigenous Cattle Farming	Indigenous Cattle Farming_Ghazipur	2	54000
21	Integrated Farming	Others_fish cum poultry diry fish farming	Acre	180000
22	Integrated Farming	Fisheries with Duckery_fish cum duck integrated fish farming	Acre	85000
23	Layer Farming	Others_Ghazipur	1000	789000
24	Marketing Activities	Kiosk_kiosk/Outle ts/mobile van/Aquashop	Per unit	160000
25	Marketing Activities	Motor Cycle with Ice Box_motor cycle with insulated box	Per unit	20000
26	Marketing Activities	Three Wheeler with Ice Box_tri_cycle with insulated box	Per unit	30000
27	Marketing Activities	Bicycle_cycle with insulated box	Per unit	5000
28	Marketing Activities	Others_Fish vendors	Per unit	50000

29	Marketing Activities	Others_Live fish marketing	Per unit	90000
30	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	18413
31	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	Acre	10070
32	Pulses	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)	Acre	15388
33	Sugar Crops	Sugarcane/ Ganna (Irrigated)	Acre	49301

Abbreviations

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

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

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

Name and address of DDM

Name	Sushil Kumar
Designation	DDM NABARD
Address 1	63 Badi Bagh
Address 2	Lanka Ghazipur
Post Office	Ghazipur
District	Ghazipur
State	Uttar Pradesh
Pincode	233001
Telephone No.	5482220272
Mobile No.	9696586692
Email ID	ghazipur@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

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

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