



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



गोण्डा
Gonda

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: Gonda

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:

Shoeb Ahmad

District Development Manager

NABARD

Gonda

PLP Document finalized by: Uttar Pradesh Regional Office

'The document has been prepared on the basis of information collected from publicly available sources and discussions with various stakeholders. While preparing the projections, every effort has been taken to estimate credit potential realistically. NABARD shall not be responsible for any material or other losses occurring to any individual/ organization owing to use of data or contents of this document.'

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Executive Summary

1. Introduction

The Potential Linked Credit Plan (PLP) is prepared by NABARD each year keeping in view the national priorities, policies of the Government of India and State Government, infrastructure and linkage support and physical potential available in various primary, secondary and tertiary sectors.

2. District characteristics

1	Location	Gonda district is located in the plains of northeast Uttar Pradesh. It lies 180.7 Meter above sea level. The neighboring districts are Balrampur, Basti in the east, Barabanki in the west. Bahraich and Shravasti in the north and Ayodhya in the south.
2	Type of soil	Sandy Soil with low organic matter content and high infiltration and percolation rate in 120884 ha area and Sandy Loam fertile soil with rich soil nutrient in 197858 ha area.
3	Primary occupation	Agriculture and animal husbandry are the main occupations of this district.
4	Land holding structure	86 percent land is held by marginal farmers 11 percent land is held by small farmers and remaining 3 percent land is held by large farmers.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Under total priority sector target of Rs. 449324.12 lakhs in FY 2023-24 in the district an achievement of Rs 330146.80 lakhs was made which was 73.5 percent of the total target.
2	CD Ratio	The districts CD ratio was 48.7 percent as on 31.03.24 .

3	Investment credit in agriculture	The investment credit in agriculture stood at Rs 24231.10 lakhs which is only 12.95 percent of total agriculture credit in the district in FY 2023-24.
4	Credit flow to MSMEs	The credit flow to MSME was Rs 134326.95 lakhs in FY 2023-24 against the target of Rs 43279.64 lakhs thus showing remarkable achievement of 310 percent of the target and 277 percent growth over FY 2022-23.
5	Other significant credit flow, if any	The credit flow to OPS (other priority sector) was Rs 8683.83 lakhs in FY 2023-24 .

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	A total PLP projection of Rs 777001.44 lakhs has been arrived at for FY 2025-26 for district Gonda.
2	Projection for agriculture and its components	Rs 457427.16 lakhs has been projected under Agriculture credit for FY 2025-26 of which Rs 339903.09 lakhs has been estimated for crop loan . Rs 31463.20 lakhs has been projected under Agriculture Infrastructure and Rs 18672.10 lakhs has been projected under Agri-ancilliary activities.
3	Projection for MSMEs	Rs 297676.80 lakhs have been projected for MSME sector in FY 2025-26.
4	Projection for other purposes	Rs 640.00 lakhs under Export Credit, Rs 4176.00 lakhs under Education, Rs 6691.20 lakhs under Housing, Rs 3774.08 lakhs under Social Infrastructure, Rs 1800.00 lakhs under Renewable Energy and Rs 4816.20 lakhs under SHG/JLG etc has been estimated in PLP 2025-26 for district Gonda.

5. Developmental Initiatives

1. Under the Central Sector Scheme (CSS) for promotion of 10000 FPOs promotion of 13 Farmer Producer Organizations is being undertaken in Gonda district. Saturation Campaign for business licenses to FPOs is being undertaken in the district by Agriculture Department.
2. Under the Uttar Pradesh government's One District One Product scheme Pulse and Maize Processing are being promoted in the district. Schemes like AIF and PMFME are also acting as catalyst for setting up of agri-processing units through credit linked subsidy support.
3. Kisan Credit Cards are being provided to farmers in the district for crops animal husbandry and fishery businesses to meet their working capital requirements. Interest subvention support of government is available under KCC.
4. District Industries Centre and KVIB are also encouraging rural and agri-entrepreneurship through schemes like PMEGP and training and capacity building initiatives.
5. NRLM is playing big role in promotion of women led initiatives like SHG promotion SHG run business enterprises under Brand ARGA Bank Sakhi among others.
6. NABARD is undertaking wide range of activities in rural development including RIDF support for rural infrastructure FPO promotion entrepreneurship development among SHGs sales and marketing support for SHG products through e-commerce and physical Mart stores.
7. NABARD is also supporting innovation and scientific farming through its Farm Sector Promotion Fund (FSPF) by encouraging AI in Goat farming and scientific goatery in two aspirational blocks of the district (Rupaideeh and Pandrikripal).

6. Thrust Areas

1. To improve agricultural term lending in the district to the national average (40) banks need to focus on providing loans under term lending in animal husbandry and fisheries and post-harvest management like food storage processing infrastructure under schemes like AIFAMI PMFME etc.
2. Additionally emphasis should be placed on financing agri-entrepreneurs and farmer producer groups as per their requirements
3. The Government of India is promoting renewable energy education loans and housing loans. Therefore there is a need for credit growth in other priority sectors as much as possible.
4. Credit to SHGs landless farmers through JLGs are also major areas to be focussed.

7. Major Constraints and Suggested Action Points

1. Ultimately a coordinated approach needs to be adopted to enhance capital formation in the district aligning various development schemes/programs of the central and state government.
2. Improvement in CD ratio and achievement of ACP target is necessary for pulling the district out from RBI's low Priority Sector Lending category list and will lead to the desired progress in capital formation and an increase in agriculture and rural GDP.

8. Way Forward

1. KCC saturation of eligible farmers is needed for meeting short term credit requirements of farmers in the district.
2. Agriculture infrastructure creation by focussing on term loans by banks is needed for enabling movement upwards in the agri-value chain for higher farm income.
3. Banks need to keep up the pace with fast growing MSME sector as demonstrated in previous financial year.
4. Lending to weaker sections through mechanisms like SHGs and JLGs will help in uplifting the marginalised to come in forefront of economic empowerment.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise Use

Utility

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

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

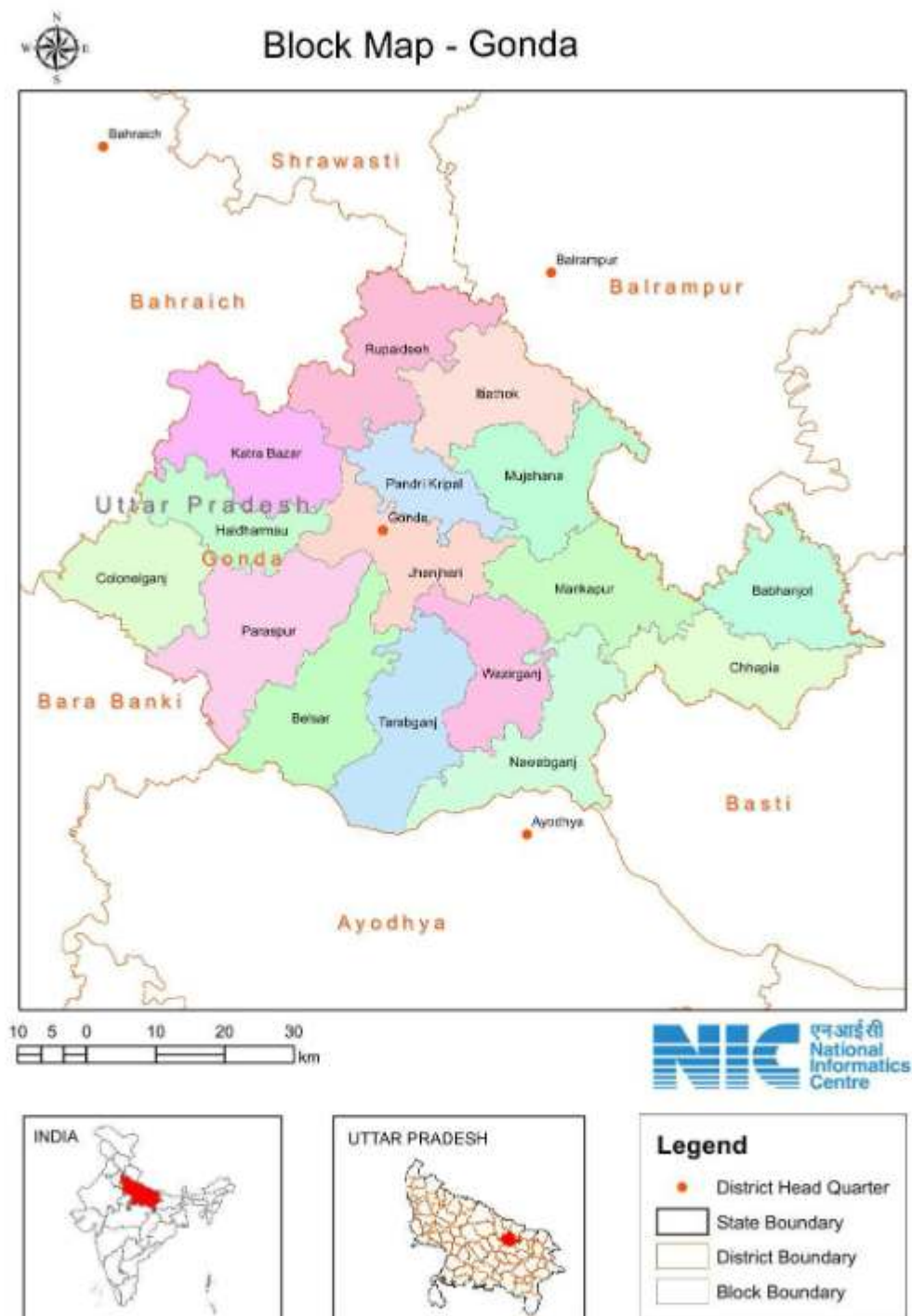
		<ul style="list-style-type: none"> - Other support required to increase credit flow; and - Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	<ul style="list-style-type: none"> - Private investment opportunities available in each sector; - Availability of commercial infrastructure; and - Information on various schemes of Govt. & Banks.

6. Limitations and constraints

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

Part A

District Map



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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	407291.86
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	345855.80
2	Term Loan for agriculture and allied activities	61436.06
B	Agriculture Infrastructure	31463.20
C	Ancillary activities	18672.10
I	Credit Potential for Agriculture A+B+C)	457427.16
II	Micro, Small and Medium Enterprises	297676.80
III	Export Credit	640.00
IV	Education	4176.00
V	Housing	6691.20
VI	Social Infrastructure	3774.08
VII	Renewable energy	1800.00
VIII	Others	4816.20
	Total Priority Sector	777001.44

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	339903.09
2	Water Resources	8942.21
3	Farm Mechanisation	12632.52
4	Plantation & Horticulture with Sericulture	4181.89
5	Forestry & Waste Land Development	1060.84
6	Animal Husbandry - Dairy	18008.00
7	Animal Husbandry - Poultry	9981.05
8	Animal Husbandry - Sheep, Goat, Piggery	10229.76
9	Fisheries	2085.20
10	Farm Credit- Others	267.30
	Sub total	407291.86
B	Agriculture Infrastructure	
1	Construction of storage	24256.00
2	Land development, Soil conservation, Wasteland development	4471.20
3	Agriculture Infrastructure - Others	2736.00
	Sub total	31463.20
C	Ancillary activities	
1	Food & Agro. Processing	17304.10
2	Ancillary activities - Others	1368.00
	Sub Total	18672.10
II	Micro, Small and Medium Enterprises	
	Total MSME	297676.80
III	Export Credit	640.00
IV	Education	4176.00
V	Housing	6691.20
VI	Social Infrastructure	3774.08
VII	Renewable energy	1800.00
VIII	Others	4816.20
	Total Priority Sector	777001.44

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Indian Bank

1. Physical & Administrative Features

Sr. No.	Particulars	N0s.
1	Total Geographical Area (sq.km)	4003
2	No. of Sub Divisions	4
3	No. of Blocks	16
4	No. of revenue villages	1814
5	No. of Gram Panchayats	1214

1.a Additional Information

Sr. No.	Particulars	N0s.
1	Is the district classified as Aspirational District?	No
2	Is the district classified as Low PSL Credit Category?	Yes
3	Is the district having an international border?	No
4	Is the district classified as LWE affected?	No
5	Climate Vulnerability to Agriculture	Medium
6	Is the % of Tribal Population above the national average of 8.9%	No

2. Soil & Climate

Sr. No.	Particulars	N0s.
1	State	Uttar Pradesh
2	District	Gonda
3	Agro-climatic Zone 1	Middle Gangetic Plains Region
4	Agro-climatic Zone 2	
5	Climate	Moist Sub-humid to Dry Sub-humid
6	Soil Type	Loamy Clayee

3. Land Utilisation [Ha]

Sr. No.	Particulars	NØs.
1	Total Geographical Area	409
2	Forest Land	13
3	Area not available for cultivation	50
4	Permanent Pasture and Grazing Land	2
5	Land under Miscellaneous Tree Crops	8
6	Cultivable Wasteland	8
7	Current Fallow	24
8	Other Fallow	18

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	NØs.
1	Safe	16
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Total	16

5. Distribution of Land Holding

Sr. No.	Classification of Holding Particulars	Holding		Area	
		NØs.	% to Total	Ha.	% to Total
1	<= 1 ha	426	86	187	60
2	>1 to <=2 ha	53	11	68	22
3	>2 to <=4 ha		0		0
4	>4 to <=10 ha		0		0
5	>10 ha	17	3	55	18
6	Total	496	100	310	100

6. Workers Profile [In '000]

Sr. No.	Particulars	NØs.
1	Cultivators	496
2	Of the above, Small/ Marginal Farmers	479
3	Agricultural Labourers	432
4	Workers engaged in Household Industries	65
5	Workers engaged in Allied agro activities	82
6	Other workers	148

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	3434	1787	1647	3209	225
2	Scheduled Caste	532	277	255	516	16
3	Scheduled Tribe	0	0	0	1	0
4	Literate	1680	1034	646	1529	151
5	BPL	0			222	23

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	541
2	Rural Households	504
3	BPL Households	245

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	406
2	Having source of drinking water	541
3	Having electricity supply	541
4	Having independent toilets	541

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	1814
2	Villages having Agriculture Power Supply	1814
3	Villages having Post Offices	363
4	Villages having Banking Facilities	808
5	Villages having Primary Schools	1575
6	Villages having Primary Health Centres	68
7	Villages having Potable Water Supply	1814
8	Villages connected with Paved Approach Roads	1608

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistics Booklet 2023
1.a Additional Information	
2. Soil & Climate	https://farmech.dac.gov.in/
3. Land Utilisation [Ha]	District Statistics Booklet 2023
4. Ground Water Scenario (No. of blocks)	Dept. of Agr./Water Resources & CGWB Report 2022
5. Distribution of Land Holding	District Statistics Booklet 2023
6. Workers Profile [In '000]	Census 2011 and District Statistics Booklet 2023
7. Demographic Profile [In '000]	Census 2011
8. Households [In '000]	Census 2011
9. Household Amenities [Nos. in '000 Households]	Census 2011
10. Village-Level Infrastructure [Nos.]	District Statistics Booklet 2023

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	3095
2	Primary Health Centres	52
3	Primary Health Sub-Centres	322
4	Dispensaries	173
5	Hospitals	7
6	Hospital Beds	1312

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	3260
2	Registered FPOs	48
3	Agro Service Centres	187
4	Soil Testing Centres	5
5	Approved nurseries	7
6	Agriculture Pumpsets	123277
7	Pumpsets Energised	123277
8	Krishi Vigyan Kendras	2

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	296686
2	Irrigation Potential Created	258126
3	Net Irrigated Area (Total area irrigated at least once)	258126
4	Area irrigated by Canals/ Channels	0
5	Area irrigated by Wells	2202
6	Area irrigated by Tanks	0
7	Area irrigated by Other Sources	255713
8	Irrigation Potential Utilized (Gross Irrigated Area)	438598

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	6625
2	Railway Line [km]	181
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	82	
2	Sugarcane (Gur/ Khandsari/ Sugar)	4	
3	Fruit (Pulp/ Juice/ Fruit drink)		
4	Spices (Masala Powders/ Pastes)	5	
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	
6	Cotton (Ginning/ Spinning/ Weaving)	0	
7	Milk (Chilling/ Cooling/ Processing, etc.)	1	
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	0	
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	1	
10	Others	1287	

16. Animal Population as per Census [Nos.]

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	117751	4745	113006
2	Cattle - Indigenous	260669	21706	238963
3	Buffaloes	438171		
4	Sheep - Cross bred	702		
5	Sheep - Indigenous	14839		
6	Goat	290621		
7	Pig - Cross bred	513		
8	Pig - Indigenous	6108		
9	Horse/Donkey/Camel	747		
10	Rabbit			
11	Poultry - Improved			
12	Poultry - Indigenous	178460		

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	39
2	Veterinary Dispensaries	2
3	Disease Diagnostic Centres	38
4	Artificial Insemination Centers	76
5	Animal Breeding Farms	0

6	Animal feed manufacturing units	
7	Fodder Farms	
8	Dairy Cooperative Societies	345
9	Milk Collection Centres	
10	Fishermen Societies	32
11	Animal Husbandry Training Centres	
12	Animal Markets	
13	Fish Markets	1
14	Livestock Aid Centers (No.)	
15	Licensed Slaughter houses [Nos.]	2

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	20420.00	MT		gm/day
2	Egg	133.00	Lakh Nos.		nos/p. a.
3	Milk	2.00	MT		gm/day
4	Meat	1062.00	MT		gm/day
5	Wool		MT		

Sources

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

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	33.22	35.35	36.62
2	Land Holdings - SF (%)	10.76	10.76	10.76
3	Land Holdings - MF (%)	85.73	85.73	85.73
4	Rainfall -Normal (mm)	1146	1146	1146
5	Rainfall - Actual (mm)	1311	898	698
6	Cropping Pattern			

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	245492.67	175284.69	187136.02

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)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Productivity (kg/ha)
1	Rice	139.53	318.56	2.28	139.53	320.00	2.29	137.62	310.23	137.62	310.23	2.25	2.25
2	Wheat	156.66	510.15	3.26	156.66	519.46	3.32	160.29	504.58	160.29	504.58	3.15	3.15
3	Barley	0.64	2.00	3.13	0.64	1.74	2.72	0.64	1.72	0.64	1.72	2.69	2.69
4	Maize	59.48	63.16	1.06	59.48	56.01	0.94	59.48	65.20	59.48	65.20	1.10	1.10
5	Black Gram	0.92	0.79	0.86	0.92	0.84	0.91	1.76	0.99	1.76	0.99	0.56	0.56
6	Lentil	12.30	20.00	1.63	12.30	15.87	1.29	13.71	15.18	13.71	15.18	1.11	1.11
7	Chickpea	0.54	0.93	1.72	0.54	0.85	1.57	0.81	0.89	0.81	0.89	1.10	1.10
8	Pea	3.13	1.50	0.48	3.13	5.07	1.62	3.65	5.40	3.65	5.40	1.48	1.48
9	Pigeon Pea	3.16	2.40	0.76	3.16	3.49	1.10	6.21	2.89	6.21	2.89	0.47	0.47
10	Indian Mustard	7.54	7.93	1.05	7.54	8.75	1.16	9.00	9.18	9.00	9.18	1.02	1.02
11	Sugarcane	71.73	5990.86	83.52	71.73	6288.53	87.67	111.01	6032.72	111.01	6032.72	54.34	54.34
12	Tobacco	1.78	10.79	6.06	1.78	7.21	4.05	1.82	7.49	1.82	7.49	4.12	4.12

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	3.82	4.29	5.32
2	Net sown area (lakh ha)	2.17	2.42	2.90
3	Cropping intensity (%)	176.04	177.27	183.45

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	157.00	160.00	144.00
2	Fertilizer consumption - Rabi (kg/ha)	171.00	174.00	169.00

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	28	28	28
2	Volume of marketing through RMCs/eNAM platforms (MT)	177489	582607	589171

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	96894	85331	87703
2	GLC through KCC (Rs. lakh)	181397.41	152547.47	162904.92

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)		513903	575078
2	State Govt Sponsored Schemes Coverage (No.)			

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	4	4	4
2	Soil Health Cards Issued (No.)	674587	674587	674587

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	21927	24662	23766
2	Crop Loss Compensation, if any (Rs. lakh)	184.00	272.00	307.00

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	District Stastistics Booklet 2023
Table 2: GLC under Agriculture	SLBC Portal
Table 3: Major Crops, Area, Production, Productivity	District Stastistics Booklet 2023
Table 4: Irrigated Area, Cropping Intensity	District Stastistics Booklet 2023
Table 5: Input Use Pattern	District Stastistics Booklet 2023
Table 6: Trend in procurement/ marketing	UP Statistical Booklet 2023
Table 7: KCC Coverage	SLBC Portal
Table 8: PM Kisan & Other DBTs	
Table 9: Soil testing facilities	https://soilhealth.dac.gov.in/soil-lab
Table 10: Crop Insurance	https://pmfby.gov.in/adminStatistics/dashboard
Table 11: Seed Replacement Ratio %	

Water Resources

Table 1: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	270	297	297
2	Net Irrigated Area ('000 ha)	217	258	258
3	Gross Irrigated Area ('000 ha)	390	439	439

Table 2: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Gonda	Babhanjot	Safe	Safe	Safe
2	Uttar Pradesh	Gonda	Belsar	Safe	Safe	Safe
3	Uttar Pradesh	Gonda	Chhapia	Safe	Safe	Safe
4	Uttar Pradesh	Gonda	Colonelganj	Safe	Safe	Safe
5	Uttar Pradesh	Gonda	Haldharmau	Safe	Safe	Safe
6	Uttar Pradesh	Gonda	Itiathok	Safe	Safe	Safe
7	Uttar Pradesh	Gonda	Jhanjhari	Safe	Safe	Safe
8	Uttar Pradesh	Gonda	Katra Bazar	Safe	Safe	Safe
9	Uttar Pradesh	Gonda	Mankapur	Safe	Safe	Safe

10	Uttar Pradesh	Gonda	Mujehana	Safe	Safe	Safe
11	Uttar Pradesh	Gonda	Nawabganj	Safe	Safe	Safe
12	Uttar Pradesh	Gonda	Pandri Kripal	Safe	Safe	Safe
13	Uttar Pradesh	Gonda	Paraspur	Safe	Safe	Safe
14	Uttar Pradesh	Gonda	Rupaideeh	Safe	Safe	Safe
15	Uttar Pradesh	Gonda	Tarabganj	Safe	Safe	Safe
16	Uttar Pradesh	Gonda	Wazirganj	Safe	Safe	Safe

Sources

Table Name	Source(s) and reference year of data
Table 1: Irrigated Area & Potential	District Statistics Booklet 2023
Table 2: Block level water exploitation status	Block wise Categorization as per GWRA-2022 (CGWB)

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	329.17	649.40	1448.20

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	40194	40194	40194
2	Power Tillers			
3	Threshers/Cutters			

Table 3: Service Centers

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	176	176	176
2	Other minor repair & service centers (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Mechanisation in District	https://vahan.parivahan.gov.in/
Table 3: Service Centers	District Statistics Booklet 2023

Plantation & Horticulture including Sericulture

Table 1: Crop Identified for One District-One Product

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Name	Banana	Banana	Banana
2	Area cultivated (Ha)	555	555	555
3	Processing Units (No.)			
4	Value of products (Rs.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: Crop Identified for One District-One Product	https://pmfme.mofpi.gov.in/pmfme
Table 2: Production and Productivity	District Statistics Booklet 2023

Table 2: 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	Potato	2.50	93.89	3.27	92.94	3.60	100.64
2	Banana	0.60	41.71	0.60	41.71	0.60	41.71
3	Guava	0.02	0.37	0.02	0.37	0.02	0.37
4	Mango	2.46	44.12	2.46	44.12	2.46	44.12
5	Mushroom	0.08	2.30	0.08	2.30	0.08	2.30
6	Watermelon	0.12	5.46	0.12	5.46	0.12	5.46
7	Colacasia	0.78	13.77	0.78	13.77	0.78	13.77
8	Beans	0.78	11.51	0.78	11.51	0.78	11.51
9	Bitter Gourd	0.77	15.36	0.77	15.36	0.77	15.36
10	Brinjal	0.26	9.60	0.26	9.60	0.26	9.60
11	Cabbage	0.49	17.20	0.49	17.20	0.49	17.20
12	Carrot	0.70	4.00	0.70	4.00	0.70	4.00
13	Cauliflower	0.42	9.35	0.42	9.35	0.42	9.35
14	Cucumber	0.10	0.15	0.10	0.15	0.10	0.15
15	Green Chilli	0.02	0.40	0.02	0.40	0.02	0.40
16	Pumpkin	0.64	26.67	0.64	26.67	0.64	26.67
17	Okra	0.95	12.12	0.95	12.12	0.95	12.12
18	Onion	1.06	15.87	1.06	15.87	1.06	15.87
19	Pea	2.87	35.44	2.87	35.44	2.87	35.44
20	Pointed Gourd	0.70	2.00	0.70	2.00	0.70	2.00
21	Radish	0.23	5.96	0.23	5.96	0.23	5.96

22	Sponge Gourd	0.43	10.00	0.43	10.00	0.43	10.00
23	Sweet Potato	0.02	0.40	0.02	0.40	0.02	0.40
24	Tomato	0.32	9.26	0.32	9.26	0.32	9.26
25	Turnips	0.03	1.00	0.03	1.00	0.03	1.00
26	Coriander	0.06	0.04	0.06	0.04	0.06	0.04
27	Fenugreek	0.02	0.01	0.02	0.01	0.02	0.01
28	Garlic	0.08	0.46	0.08	0.46	0.08	0.46
29	Chilli	0.02	0.01	0.02	0.01	0.02	0.01
30	Marigold	0.05	0.16	0.05	0.16	0.05	0.16
31	Rose	0.02	0.04	0.02	0.04	0.02	0.04

Forestry & Waste Land Development

Table 1: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	13	13	13
2	Waste Land ('000 ha)	3	3	6
3	Degraded Land ('000 ha)	6	6	8

Sources

Table Name	Source(s) and reference year of data
Table 1: Area under Forest Cover & Waste Land	District Statistics Booklet 2023

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)	1632.75	2388.00	3531.29
2	KCC for working capital (₹ lakh)	1323.18	1487.52	2695.75
3	KCC for working capital (No.)	1187	2280	2014
4	Finance under group mode (₹ lakh)			

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	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	SLBC portal
Table 2: Processing Infrastructure	
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	10.23	75.84	40.49
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	178460	178460	178460
2	Of the above, male (No.)			
3	Of the above, female (No.)			
4	Broiler Farms (No.)			
5	Hatcheries (No.)	1	1	1
6	Popular breeds	Synthetic	Synthetic	Synthetic

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Report
Table 2: Poultry	SLBC Report

Animal Husbandry - SGP

Table 1 : Popular Breed(s)

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

Sources

Table Name	Source(s) and reference year of data
Table 1: Popular Breed(s)	https://nrcp.icar.gov.in/

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	207.18	158.07	115.76
2	Finance under group mode (₹ lakh)			
3	KCC for working capital (No.)	84	47	32
4	KCC for working capital (₹ lakh)	143.53	154.66	112.33

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	2828	2828	2828
2	Reservoirs (No.)	99	102	99
3	Cage Culture/ Bio-floc technology (No.)			62
4	Fish Seed Hatchery (No.)			3

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	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Report
Table 2: Inland Fisheries Facilities	District Statistics Booklet 2023 Fisheries Dept
Table 3 : Marine Fisheries (No.)	
Table 4 : Brackish Water Fisheries	
Table 5: Fisheries Infrastructure Development Fund (FIDF)	

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	2348.65	4607.96	12084.87
2	Loans for Storage Godowns (₹ lakh)	7.50	48.22	50.00
3	Loans for Cold Storages (₹ lakh)			
4	Loans for Other Agri Infrastructure (₹ lakh)			

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	7	7	7
2	Cold Storages (Capacity - '000 MT)	9	9	9
3	Storage Godowns (No.)	37	37	37
4	Storage Godowns (Capacity - '000 MT)	249	249	249
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	165	165	165
6	Market Yards [Nos] / Wholesale Market (No.)			
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Agri Storage Infrastructure	District Statistics Booklet 2023

Land Development, Soil Conservation & Watershed Development
Table 1: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)	61	61	52
2	Area treated for soil & water conservation treatment ('000 ha)			
3	Gap ('000 ha)	61	61	52

Sources

Table 1: Area requiring Soil Treatment & Area Treated	District Statistics Booklet 2023
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District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	70493	71847	77580
2	Pesticides Consumption ('000 kg)			

Table 2: Facilities Available

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Seed Processing Units (No.)	4	4	4
2	Pack Houses (No.)	6	6	6
3	Food Parks (No.)	7	7	7
4	Ripening chambers	7	7	7

Sources

Table Name	Source(s) and reference year of data
Table 1: Fertilizer Consumption	Agri dept, Gonda
Table 2: Facilities Available	Horticulture Dept. Gonda

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)	2722.83	3503.32	8864.84
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)			
3	MUDRA Loans (Rs. lakh)	4158.46	11478	20346.23

Table 2: Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	97814	108157	102991
2	Procurement through PACS and LAMPS (MT)			

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	0	0	0
2	ACABCs (No.)	7	7	7

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	District Statistics Booklet 2023
Table 2: Procurement	https://cfpp.nic.in/
Table 3: Other Ancilliary Services	

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	36119.82	88448.53	134326.90
2	No. of units financed	7549	16065	23066
3	Loans under Stand Up India Scheme (Rs. lakh)			
4	Loans to Weavers' Coop. Societies (Rs. lakh)			

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	4	4	4
2	Micro Units (No.)			26283
3	Small Units (No.)			457
4	Medium Units (No.)			16
5	Udyog Aadhar Registrations (No.)			26756

Table 3: Traditional activities

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

Table 4: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)	148	238	994
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	1	1	4

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: MSME units - Cumulative	https://dashboard.msme.gov.in/
Table 3: Traditional activities	District Statistics Booklet 2023
Table 4: Skill Development Trainings	https://kaushalpanjee.nic.in/

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	262.30	213.86	292.70
3	GLC under Housing (Rs. lakh)	1464.78	1689.31	2670.86

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	19501	14211	8982
2	Amt of subsidy released (Rs. lakh)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Progress under PMAY	https://rhreporting.nic.in/

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)			
2	Amt of RIDF assistance (Rs. lakh)	15269.93	14915.07	8551.00

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	Rural Roads under RIDF	19	76	31
2	Rural Bridges under RIDF	38	4	3
3	Flood Protection Projects under RIDF	5	3	7
4	Deep Tubewell with pumpset under RIDF	1	1	0
5	Veterinary Hospitals/ Clinics under RIDF	0	0	5

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	
Table 2: Progress under Govt. investments (Type and number of projects)	RIDF 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)	64.64	330.25	320.25

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC 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)	2.50	0.00	35.10

Table 2: 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	369	0	0	150	0	519
Developed	0	0	0	0	0	0
Under Developed	0	0	0	0	0	0
Planned	40	0	0	0	0	40
Gap	329	0	0	150	0	479

Table Name	Source(s) and reference year of data
Table 1: GLC	SLBC Portal
Table 2: Renewable Energy Potential	https://invest.up.gov.in/renewable-energy-sector/

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	152.93	294.63	839.63
2	JLG Bank Linkage (Rs. lakh)			
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)	4.05	0.00	0.00
2	Mission Shakti (SRLM) (Rs. lakh)			
3	NRLM (Rs. lakh)			
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	1.00	8.15	1.50
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	1.51	3.32	2.00

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	2413	1917	487
3	No. of SHGs credit linked (including repeat finance)	170	259	735
4	Bank loan disbursed (Rs. lakh)	152.93	294.63	839.63
5	Average loan per SHG (Rs. lakh)	0.90	1.1	1.14
6	Percentage of women SHGs %	100	100	100

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	https://daynrlmb1.aajeevika.gov.in/
Table 2: Promotional Interventions	NABARD UP RO
Table 3: Status of SHGs	https://daynrlmb1.aajeevika.gov.in/

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.)	458	458	458
2	Consumer Stores (No.)	12	12	12
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	2	2	2
5	Marketing Societies (No.)	59	59	59
6	Labour Societies (No.)	13	13	13
7	Industrial Societies (No.)	5	5	5
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	5	5	5
10	Others (No.)	232	232	232
11	Total (No)	786	786	786

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.)	166	166	166
2	Multi state cooperative societies (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	National Cooperative Database
Table 2: Details of credit cooperative societies	National Cooperative Database

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	17	130	77	20	33	4	5656	858	24	4162
Regional Rural Bank	1	91	73	15	3	NA	1847	140	25	5945
District Central Coop. Bank	0	0	0	0	0					
Coop. Agr. & Rural Dev. Bank	1	6	0	5	1	NA	NA	NA	302	90166
Primary Agr. Coop. Society	166	0								
Others	1	1	0	0	1	NA	NA	380	NA	NA
All Agencies	186	228	150	40	38	NA	8560	1378	12	2373

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	2513437	2667724		0	797007.52	814828.53	1010034.72	24.0
Regional Rural Bank	1706887	1785022		0	236434.03	261211.31	299964.71	14.8

Cooperative Banks	0	0	0	0	0.00	0.00	7177.95	0	0.54
Others	0	0	0	0	852.23	1795.64	2020.88	12.5	0.15
All Agencies	4220324	4452746	0	-100.0	1034293.78	1077835.48	1319198.26	22.4	100.0

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]				
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks	159963	207941	211760	1.8	62.4	313224.14	390876.43	420768.89	7.6
Regional Rural Bank	113723	144447	120380	-16.7	35.5	173564.01	205117.50	214955.43	4.8
Cooperative Banks	0	0	7089	0	2.1	0	0	6183.26	0
Others	0	0	0	0	0.0	5480.84	4174.61	0.00	-100.0
All Agencies	273686	352388	339229	-3.7	100.0	492268.99	600168.54	641907.58	7.0

4. CD Ratio

Agency	CD Ratio %		
	No. of accounts		
	31/03/2022	31/03/2023	31/03/2024
Commercial Banks	39.3	48.0	41.7
Regional Rural Bank	73.4	78.5	71.7
Cooperative Banks	0	0	86.1
Others	643.1	232.5	0.0
All Agencies	47.6	55.7	48.7

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJBY	APY
Commercial Banks	753992	423928	163299	94056
Regional Rural Bank	286930	299692	89538	48213
Cooperative Banks	0	0	0	0
Others	0	0	146	0
All Agencies	1040922	723620	252983	142269

6. Performance on National Goals

Agency	31/03/2024									
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme		Loans to Women	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	203098.31	48.3	76878.20	18.3	126080.91	30.0		0.0	28062.99	6.7
Regional Rural Bank	126821.74	59.0	110031.07	51.2	0.00	0.0		0.0	0.00	0.0
Cooperative Banks	226.75	3.7	226.75	3.7	35.55	0.6		0.0	371.75	6.0
Others	0.00	0	0.00	0	0.00	0		0	0.00	0
All Agencies	330146.80	51.4	187136.02	29.2	126116.46	19.6	0.00	0.0	28434.74	4.4

7. Agency-wise Performance under Annual Credit Plans

Agency	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Commercial Banks	241100.00	133131.82	55.2	266046.79	154123.01	57.9	279826.08	203098.31	72.6	61.9
Regional Rural Bank	139470.00	129892.89	93.1	157025.50	73408.93	46.7	166775.53	126821.74	76.0	71.9
Cooperative Banks	0.00	0.00	0	2104.40	618.75	29.4	2722.51	226.75	8.3	12.6
Others	2104.00	0.00	0.0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	382674.00	263024.71	68.7	425176.69	228150.69	53.7	449324.12	330146.80	73.5	65.3

8. Sector-wise Performance under Annual Credit Plans

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs. lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	
Crop Loan	323700.00	181397.41	56.0	361589.25	152547.47	42.2	378260.49	162904.92	43.1	47.1
Term Loan (Agri.)	12534.00	64095.26	511.4	13958.90	22737.22	162.9	14597.37	24231.10	166.0	280.1
Total Agri. Credit	336234.00	245492.67	73.0	375548.15	175284.69	46.7	392857.86	187136.02	47.6	55.8
MSME	35000.00	10891.49	31.1	37772.54	35658.95	94.4	43279.64	134326.95	310.4	145.3
Other Priority Sectors*	11440.00	6640.55	58.0	11856.00	17207.05	145.1	13186.62	8683.83	65.9	89.7
Total Priority Sector	382674.00	263024.71	68.7	425176.69	228150.69	53.7	449324.12	330146.80	73.5	65.3

9. NPA Position (Outstanding)

Broad Sector	31/03/2022		31/03/2023		31/03/2024			Avg. NPA [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	NPA amt. [Rs. lakh]	
Commercial Banks	295426.11	49857.63	16.9	395051.00	54784.00	13.9	72385.47	17.2
Regional Rural Bank			0	205117.00	53125.00	25.9	33449.70	15.6
Cooperative Banks			0	4801.56	3306.24	68.9	2835.06	45.7
Others			0			0		0
All Agencies	295426.11	49857.63	16.88	604969.56	111215.24	18.38	108670.23	16.93
								17.40

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

Source(s)

1	Lead Bank
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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 India's agricultural landscape. In addition to existing activities the purview of AIF scheme has now been extended to the following:

- i. Viable Farming Assets: The scheme now includes the creation of infrastructure for viable projects for building community farming assets.
- ii. Integrated Processing Projects: The list of eligible activities under AIF now includes integrated primary and secondary processing projects.
- iii. PM KUSUM Component: The aim is to promote sustainable clean energy solutions alongside agricultural infrastructure development.
- iv. Enhanced Credit Guarantee Coverage: The government proposes to extend AIF credit guarantee coverage for FPOs through the NABSanrakshan Trustee Company Pvt. Ltd.

Dairy Processing & Infrastructure Development Fund (DIDF)/ Animal Husbandry Infrastructure Development Fund (AHIDF): Government has approved merger of DIDF with AHIDF and extension of AHIDF for another three years till 31 March 2026. Further NABARD is included as loaning entity under the revamped AHIDF scheme.

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

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

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

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

2. Union Budget

2.1. Important Announcements

- i. Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.
- ii. Release of new varieties: 109 varieties of 32 high-yielding and climate -friendly crops will be released for cultivation by farmers.

- iii. Natural Farming: To increase productivity as well as reduce input costs one crore farmers will be linked to natural farming in the next two years. Further 10000 need-based bio-input resource centres will be established.
- iv. Vegetable production & supply chain: To bolster vegetable supply chains the budget proposes the creation of large-scale production clusters near major consumption centres by promoting Farmer-Producer Organizations (FPOs) cooperatives and start-ups for vegetable supply chains including for collection storage and marketing.
- v. Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts
- vi. A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD.
- vii. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.
- viii. Mudra Loans: The limit enhanced to 20 lakh from the current 10 lakh under the Tarun category.
- ix. Credit Guarantee Scheme for MSMEs in the Manufacturing Sector will be introduced for facilitating term loans for purchase of machinery and equipment without collateral or third-party guarantee.
- x. Development of Twelve industrial parks under the National Industrial Corridor Development Programme.
- xi. Phase IV of PMGSY will be launched to provide all weather connectivity to 25000 rural habitations.
- xii. Assistance for flood management and related projects in Assam Bihar Sikkim & Uttarakhand. Assistance for reconstruction and rehabilitation in Himachal Pradesh.
- xiii. Taxonomy for Climate Finance: Government will develop a taxonomy for climate finance for enhancing the availability of capital for climate adaptation and mitigation related investments.
- xiv. Skilling the workforce to create employment opportunities: For raising participation of women in the workforce the budget aims to organize women-specific skilling programmes and promotion of market access for women SHG enterprises. 1000 Industrial Training Institutes are likely to be upgraded for this purpose.

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

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

2.2. Highlights related Agriculture & Farm Sector

Priorities identified for Agricultural Sector

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

Focus Areas

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

3. Policy Initiatives - RBI

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

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

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

4. Policy Initiatives - NABARD

1. Refinance support:

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

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

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

4. Credit-linked subsidy schemes of GoI

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

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

5. Interest Subvention Schemes of GoI

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

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

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

6. Rural Infrastructure Development Fund (RIDF):

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

7. Micro Credit Intervention:

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

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

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

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

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

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

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

8. Financial Inclusion

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

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

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

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

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

Uttar Pradesh Agriculture Growth and Rural Enterprise Ecosystem

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

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

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

Uttar Pradesh Agricultural Export Policy 2019: The policy provides incentives to promote agricultural exports through farmer clusters and ecosystem support. Clusters ranging from 50 to 350 hectares receive financial support between Rs. 10 lakh to Rs. 40 lakh with additional Rs. 6 lakh for larger areas. Payments are made in installments: 40 percent in the first year and 15 percent annually for the next four years. The policy also offers subsidies for new processing units near clusters transport subsidies and exemptions from mandi fees and development cess on

specific produce. Other initiatives include promoting courses in agriculture exports supporting packaging design establishing traceability systems and setting up Export Facilitation Centers. The policy aims to boost market intelligence innovation and the adoption of Good Agricultural Practices with a focus on organizing international buyer-seller meets and encouraging business start-ups and investments. (Link- <https://invest.up.gov.in/uttar-pradesh-food-processing-industry-policy-2023/>).

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

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

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

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

Uttar Pradesh Mukhyamantri Pragatisheel Pashupalak Protsahan Yojana: Launched in 2023 the Uttar Pradesh Chief Minister Progressive Livestock Farmer Incentive Scheme encourages farmers to rear high-quality indigenous cows by providing financial

assistance. The Dairy Development Department oversees the scheme which aims to boost employment improve living standards and increase milk productivity and farmers' income. The scheme is implemented across all districts offering financial aid of Rs. 10000 to Rs. 15000 per cow with benefits provided once per cow and up to two cows per farmer.

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

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

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

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

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

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

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

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

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

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

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

3. Govt Sponsored Programmes linked with Bank Credit

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

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

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

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

The major crops grown in the district are paddy wheat sugarcane maize and pulses. The district receives a normal rainfall of 1146 mm and it received 898 mm during 2022. The major sources of irrigation are government and private tube wells accounting for a net irrigated area of 2.58 lakh ha. As per available data the area and production under major crops and respective gross cropped area during the last year are as follows : Rice (137620 Ha. 310232 MT) Wheat (160290 Ha. 504580 MT) Maize (59480 Ha. 65200 MT) Lentil (13710 Ha. 15180 MT) Mustard (9000 Ha. 9180 MT) Sugarcane (111010 Ha. 6032720 MT) . The target for Kisan Credit Cards (KCC) issued by the Institutional Finance Directorate for the year 2023-24 was 173705 (new and renewals) against which 87703 KCCs were actually issued. (Source:SLBC)

The progress made in issuance of KCCs in the district over the last year is as follows : Commercial Banks - Amount Rs 52915.36 lakhs ; Regional Rural Bank - Amount Rs 109989.56 lakhs; Cooperative bank Amount - NIL and Total Amount- Rs 162904.92 lakhs (Source: SLBC)

Under the Pradhan Mantri Fasal Bima Yojana (PM Crop Insurance Scheme) the notified crops of 22085 farmers in the district were insured during Kharif 2023-24 with sum insured amount of Rs. 4735.06 lakhs. During Rabi 2023-24 the notified crops of 9394 farmers in the district were insured with sum insured amount of Rs. 1675.09 lakhs.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

There are two Krishi Vigyan Kendras (Agricultural Science Centers) in the district which play an important role in agricultural extension and training. The district has basic facilities for distribution of chemical fertilisers pesticides and other inputs. (i)There are five soil testing centres and 1726 fertilizer outlets 479 pesticide outlets in the district.

(ii) At the village level there is a lack of facilities for safe storage and marketing of fertilisers seeds and produced crops due to which farmers have to sell their produce immediately after harvest at lower prices depriving them of fair value for their produce. (iii) Small and marginal landless farmers play a crucial role in crop production but many small and marginal landless farmers are deprived of crop loan facilities. Such farmers need to be provided with crop loans through joint liability groups to increase agricultural production and productivity.

(iv) There are 28 RMCs/eNAM platforms in the district with volume of marketing of 589171 MT in 2023-24. The remaining markets also need to be brought under the ambit of eNAM. The Farmer Producer Company

sponsored by NABARD in the Parsapur development block has been registered on the eNAM portal.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

Irrigation projects are divided into two categories based on the water source: (i) groundwater-based minor irrigation structures like tube wells and (ii) surface water sources like lift irrigation. Most major and medium irrigation projects utilise surface water and fall under the public sector.

The Net Irrigation Potential of the district is 2.97 lakh ha while Net Irrigated Area is 2.58 lakh ha and Gross Irrigated Area is 4.39 lakh ha.

The groundwater situation of Gonda district has been provided in the report of Dynamic Groundwater Resources of Uttar Pradesh 2023. The ground water recharge from rainfall is 77715.12 Ham and from other sources in 15965.74 Ham during monsoon season in the district. During non- monsoon season recharge from rainfall is 1186.83 Ham and from other sources in 24866.58 Ham. The total annual ground water recharge is 119734.27 Ham. The total natural discharges in the district is 8862.72 Ham. Therefore the annual extractable ground water resource in the district is 110871.55 Ham. The current annual ground water extraction in Irrigation Industrial and Domestic sectors is 56400.31 Ham 488.51 Ham and 9753.15 Ham respectively. The total current annual ground water extraction in the district is 66641.95 Ham. Thus the net ground water availability for future use is 43338.44 Ham in the district. The stage of ground water extraction is 60.11 in the district.

2.1.2.2 Infrastructure and linkage support available, planned and gaps

According to the figures given in the Zila Sankhikiya Patrika 2023 the availability of water resources by source in the district is as follows:

Canal (km) - 1299; Tube well (No.): Government- 620 Private (No.)- 123277 and Total Tubewell - 123897; Permanent well -14; Ground level Pumpset- 28

According to the block-wise groundwater data for the year 2022 all 16 development blocks of the district are categorised as 'safe' from the viewpoint of groundwater extraction. (Report on Dynamic Ground Water Resources of Uttar Pradesh 2023)

In the Irrigation Department Executive Engineers Assistant Engineers Additional Engineers and other skilled staff are fully available in the district for boring works and other technical advice. The Ground Water Department is operational in the district which monitors the groundwater level.

For the year 2023-24 under the Pradhan Mantri Krishi Sinchai Yojana a target was set to install drip and sprinkler irrigation systems in 1516 Ha. for water conservation out of which the target for drip was 669 Ha. and for sprinkler was 847 Ha. In 2023-24 Drip irrigation

coverage was 143 ha and coverage under sprinkler was 3 ha in the district.

The availability of material and machinery for expanding irrigation facilities in the district is sufficient as dealers are available in sufficient quantities to install pumpsets and sprinkler/drip irrigation sets. Repair facilities are also easily available in the district.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

Farm mechanisation in India is still in its initial stage and the level of mechanisation is only 40-50 which is much lower than the levels in developed countries where agricultural mechanisation exceeds 90. As can be seen by increasing the level of agricultural mechanisation the dependence of workers on agriculture can be reduced in the country and per capita income in agriculture can also be increased.

There are 176 Custom Hiring and Agro Service Centres in the district. In Gonda district according to the report of the Ministry of Agriculture Government of India (REPORT ON MONITORING CONCURRENT EVALUATION AND IMPACT ASSESSMENT OF SUB-MISSION ON AGRICULTURAL MECHANIZATION) 2018 the availability of farm power is as follows:

Tractor-10649; Draught animals-44118; Agriculture Labourers-377168; Electric Motors -1819; Diesel Engines-65475; Power Tiller-84; Farm Power Availability (kW/ha) - 2.352.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

(i) In the district 97 of the holdings are less than 2 Ha. Therefore agricultural mechanisation is the only practical solution for two or more farmers to work together. Almost all major tractor dealers are available in this area for tractor marketing. Workshops and repair technicians are available for repair and servicing of agricultural machinery. All facilities such as retail parts diesel dealers ironworkers etc. are available in every development block of the district for tractor repair.

(ii) In the district the Agriculture Department is providing 80 subsidy for the establishment of Farm Machinery Banks - Under this registered farmer committees FPOs and registered NRLM groups are eligible for 80 subsidy on the establishment of Farm Machinery Banks with projects worth from Rs. 5 lakh to Rs. 15 lakh.

(iii) According to the report of the Ministry of Agriculture Government of India (REPORT ON MONITORING CONCURRENT EVALUATION AND IMPACT ASSESSMENT OF SUB-MISSION ON AGRICULTURAL MECHANIZATION) 2018 the farm power availability in Gonda district is 2.352 kW/ha which is lower than the state average. The report indicates the need for improvement in the level of agricultural mechanisation in the district.

(iv) Under AIF Scheme of GoI 3 Interest Subvention benefit is available for loans on custom hiring centres.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Plantation and Horticulture has large potential in Gonda district due to its suitable specific agro-climatic conditions. Under the Central Scheme 10000 FPOs in the district three FPOs have been formed in Colonelganj Haldharmau and Jhanjhari blocks for vegetable production and in one FPO Paraspur block for honey production. Flower cultivation is getting popular in the district with cultivation of Marigold and Rose on a rise. The potential of medicinal and aromatic plants like Ashwagandha Kalmegh Aloe Vera Stevia Stawar Tulsi Methya Brahmi etc. is huge. Cultivation of these plants is developing in some areas but due to marketing problems farmers are not yet showing interest in adopting it.

Sericulture : Mulberry silk Production of value Chain Of Three Important Constituent Are : (i) Planting of mulberry (ii) Sericulture for production of cocoon (iii) Production of yarn by reeling of cocoon.

Gonda is among identified districts in UP where potential of sericulture is immense due to its agro-climatic conditions. An estimated 175 MT annual silk production is being done in the district. FPOs are being formed by the Silk Department Uttar Pradesh Government for silk production and associated processing in the district. . Once such FPO namely Purvanchal Eco-Silk Farmer Producer Company has been registered. The FPO is targeting membership of 400 farmers and plantation of 1200 mulberry plants per acre of identified farmers.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

Postharvest Losses and Value Addition - Horticultural crops are highly perishable. There are only 7 cold storages in the district with capacity of 9000 MT In the horticulture sector there are substantial losses at various stages of produce management transportation storage processing and distribution both pre-harvest and post-harvest. The estimate of losses at pre-harvest and post-harvest stages is around 30. Currently there is a significant gap between the production capacity of fruits vegetables flowers and medicinal crops in the country and the available infrastructure for post-production distribution storage and value addition.

Mango is grown in 2460 ha with 44120 MT production annually. Banana is grown in 555 ha with 41710 MT production annually. The required infrastructure for banana processing is required to be strengthened in the district.

A Sericulture Department has been established in the district and its operations are overseen by the Assistant Director. The major activities related to silk production include plant production for the development of silkworm food plants plantation seed production chawki rearing late-age rearing cocoon production and post-cocoon activities such as reeling etc.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

Forestry is the science and art of cultivating maintaining and managing forest crops for environmental and human benefit. Forests play a crucial role in maintaining biodiversity as a gene pool for food and medicinal crops. Uttar Pradesh extends across more than 9 agro-climatic zones of northern India which include major agroforestry species such as Eucalyptus species Tectona grandis Dalbergia latifolia Pongamia pinnata Populus deltoides Dalbergia sissoo Eucalyptus species Tectona grandis etc. Farmers in eastern Uttar Pradesh including Gonda prioritise fast-growing tree species on bunds and crop lands such as Eucalyptus Emblica officinalis (Amla) Bamboo etc.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

In the district there is approximately 6000 Ha. of waste land and 8000 ha of degraded land. These areas can be utilised and exploited in the form of agroforestry and farm forestry for cultivation of bamboo of biodiesel producing species under afforestation and wasteland development. There are immense possibilities for financing the development of these areas.

In the district approximately 55 saw machines are working under licence issued by the Forest Department. Many private entrepreneurs are working in the field of wooden ply boards furniture wooden electric board etc. Wood/wooden based furniture units in the district are 1272 . (Source- District Industrial Profile Min of MSME GoI 2015)

Institutional Support - ICAR - The Central Agroforestry Research Institute (CAFRI) located in Jhansi district of Uttar Pradesh is a premier institute for research and development in the field of agroforestry. Its objective is to improve the quality of life of rural people through the integration of year-round crops into the agricultural landscape for economic environmental and social benefits.

2.1.6 Animal Husbandry - Dairy

2.1.6.1 Status of the Sector in the District

India has become the largest producer of milk in the world. Several

measures have been initiated by the government to increase the productivity of livestock resulting in a substantial increase in milk production. During 2021-22 and 2022-23 milk production in India was 221.1 million tons and 230.6 million tons respectively showing an annual growth rate of 4.29. In 2022-23 the per capita availability of milk in India was around 459 grams per day. Rajasthan Uttar Pradesh Madhya Pradesh Gujarat Andhra Pradesh and Punjab are the major milk-producing states in the country.

According to the Livestock Census 2019 the district has a population of 7.90 lakh cattle and buffaloes. In the district dairy is emerging as an important business for generating income and employment opportunities in rural areas. A large part of the rural population in the district consists of small and marginal farmers or landless labourers who can significantly engage in the economic activities of the area/block through animal husbandry. NABARD is promoting Farmer Producer Companies for dairy and dairy products in the Paraspur and Haldharmau blocks of the district.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

According to the Zila Sankhyikiya Patrika 2023 there are 41 veterinary centres 76 artificial insemination centres 38 animal service centres and 38 disease diagnostic centres and 345 dairy cooperative societies available in the district. In the district the Parag institution is functioning under the Milk Development Department Uttar Pradesh.. A milk chilling plant is being operated under the supervision of the Parag Milk Center but the lack of a milk processing unit is hindering value addition to the products. Under RIDF Tranche 29 NABARD has sanctioned a total loan assistance of Rs. 345.55 lakh for the construction of five veterinary hospitals in the district.

There is a need to increase the coverage of animal breeding and healthcare services at the farmers' doorsteps through the establishment of more veterinary institutions promoting paravets etc. There is a need to address the shortage of semen stations polyclinics and disease diagnostic laboratories in the districts to provide better breeding and health services.

The testing of milk for safety and quality standards at collection centres is inadequate. Collection centres need to be provided with cold chain infrastructure modern testing facilities automated milk collection units bulk cooling units etc.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

The poultry sector is perhaps the fastest-growing sector among all livestock sectors. Mainly driven by very strong demand it has expanded integrated and globalised across countries of all income levels over the past 15 years. Livestock is crucial for the livelihoods of nearly one billion poor people around the world. Rural poultry especially for many resource-deprived poor farmers is

essential for their livelihoods often being their only asset. It makes up about 80 percent of the poultry stock in low-income countries and contributes significantly to improving human nutrition reducing economic vulnerability providing manure for vegetable horticulture and crop production etc.

In the district the poultry population is 1.78 lakh .(Source: Animal Population Census 2019). The GLC flow in the sector in last year was Rs 40.49 lakhs as per SLBC report. Over the past few years small farmers and entrepreneurs in the district have been establishing their small units after receiving financial assistance. However this sector has not developed to its full potential in the district.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

(i) To promote entrepreneurship in the poultry farming sector the Uttar Pradesh Poultry Farming Policy 2022 has been introduced under which entrepreneurs are provided with 7 interest subsidy or the interest rate determined by the bank (whichever is lower) for 5 years (60 months) along with other concessions and facilities for setting up commercial layer farms and broiler parent farms.

(ii) Under the National Livestock Mission (NLM) scheme of the Government of India up to 50 capital subsidy is being provided through SIDBI for setting up backyard poultry units.

(iii) The Department of Animal Husbandry Dairying and Fisheries Ministry of Agriculture and Farmers Welfare (Government of India) has launched the National Action Plan for Egg and Poultry-2022 with the objective of doubling farmers' income by 2022.

(iv) Insurance companies are hesitant to insure small-scale poultry units which discourages banks from financing poultry units. There is a need to revisit these issues under the Poultry Insurance Scheme to benefit small farmers.

(v) Fluctuations in the cost of raw materials especially maize have impacted the cost of poultry feed.

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Goat milk is traditionally known for its medicinal properties and has gained importance for its closeness to human milk in terms of easy digestibility and its wholesome health-promoting attributes. The demand for goat milk and milk products for domestic consumption and export is expected to increase in the coming years. Goat rearing provides a glimpse of hope for employment generation nutritional security and prosperity for millions of small and marginal farmers. The geographic and climatic conditions of the district are conducive to sheep/goat/pig rearing but the development in this sector has not been satisfactory in recent years. According to the 20th Livestock Census 2019 Sheep population is 1.48 lakhs Goat population is 2.91 lakhs and pig population around 7000.

NABARD has started project on Goatery in Aspirational Blocks –

Rupaideeh and Pandrikripal of the district with focus on breed improvement through AI developing marketing infrastructure and Goat bank with support of Pashu Sakhis in 2024.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

The major problems are a shortage of feed and fodder/high cost of fodder; double breeding high mortality rate delayed maturity and long inter-calving; low conception; limited marketing facilities for livestock and livestock products; encroachment and depletion of public grazing lands; inadequate infrastructure; and animal health and breeding services.

In the district there is a need to promote the availability of improved breeds of goats such as Jamnapari Barbari etc. and encourage units involved in breeding rearing and selling improved animals. Meat production and slaughterhouses - There are very inadequate scientific facilities related to this sector in the state. Earlier almost half of the total meat production came from unregistered temporary slaughterhouses although the scenario has changed in recent years due to strict enforcement of policies by the government. However there is an immediate need for scientific slaughterhouses. In the state efforts should be made to address the need for trained workers for artificial insemination.

Considering the need to extend the facilities of Kisan Credit Card (KCC) to livestock and fishery farmers to meet their working capital requirements a nationwide KCC saturation campaign is being carried out for the year 2024-25 from 15th September 2024 to 31st March 2025.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

Fisheries have an extremely important place in the socio-economic development of India as an activity of agriculture. It is significant in all areas of livelihood food security and economic development. Fish is an affordable source of high-quality protein and omega-3 fatty acids. Hence it plays a crucial role in India's food security. The Government of India has launched an ambitious scheme - "Pradhan Mantri Matsya Sampada Yojana" with the aim of bringing about a Blue Revolution through sustainable and responsible development of the fisheries sector in India.

The GLC flow in fisheries sector in the district is Rs 115.76 lakhs with KCC working capital of Rs 112.33 lakhs in FY 2023-24. In the district for the financial year 2022-23 under the Pradhan Mantri Matsya Sampada Yojana a target of 19929.95 tons of fish production was achieved by producing 20419.60 tons of fish in 25026.83 Ha. of ponds.

Fish species suitable for farming in the district
Mixed culture of Indian major fish species like Catla Rohu and Mrigal and exotic carps like Silver Carp Grass Carp and Common Carp is suitable for the district's climate. New candidate species with high production and market potential such as Pangasius indigenous catfish

(Magur and Singhi) and giant freshwater prawns (*Macrobrachium*) can be encouraged.

The production of fish and fish seed in the district is lower than the district's demand which is met by imports from states like Andhra Pradesh West Bengal and Odisha.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

(i) A Fish Training Center under Faizabad University has been established in the Karnailganj development block of the district where the fishing community and others engaged in fish farming can avail training facilities. There is a need to activate the centre.

(ii) In the district fish species like Rohu Catla Grass Carp Common Carp Silver Carp and Mrigal are reared.

(iii) Due to the absence of small hatcheries at the block level and modern hatcheries at the district level there is a shortage in the availability of high-quality fish seeds.

(iv) Due to a lack of public demonstrations of advanced fish farming techniques integrated fish farming genetically improved tilapia fish fish-cum-shrimp farming *Pangasius* fish farming ornamental fish farming biofloc recirculating aquaculture systems etc. farmers' interest in fish farming is less than desired.

(v) To increase fish consumption and popularity among people there is a lack of facilities like modern fish markets such as fish mandis and mobile vans.

(vi) There is also a lack of necessary cold chain infrastructure for fish supply and value addition in remote areas

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

Mechanised farming can ensure efficiency in agriculture but considering the landholding pattern in the state it is inevitable to rely on traditional agricultural machinery. In comparison to the 67 percent at the all-India level about 79 percent of farmers in Uttar Pradesh have less than 1 Ha. of land whereas in the district this number is 86 percent. They do not have the means to mechanise their farms. Farmers need transportation facilities to take agricultural produce to cold storage rural warehouses or markets. Also animal farms/yards provide manure which is important to maintain soil health. There is a great demand for two-wheelers for better mobility by farmers with higher income levels and improved rural infrastructure.

Sugarcane is the main crop produced in the district and bullock cart is used in some parts to transport them. Two-wheelers are the most prominent mode of transportation in rural areas because of their accessibility over inaccessible and uneven terrain. These are mostly used to ferry small quantities of inputs as well as to sell in nearby cities. Refrigerated vans help control reduce or prevent the rate of

food spoilage by using the principle of refrigerated preservation of food products. They are used to transport perishable food products such as vegetables fruits dairy products meat fish etc. to the market.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Capital investment is required for refrigerated vans. The Government of India's Agriculture Infrastructure Fund (AIF) scheme provides interest subsidies for purchase reefer vans etc . Two wheeler loans banks and NBFCs is easily available for purchase of two wheelers all across the district.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

The primary objective of sustainable agriculture is food security in the present and future. Other goals include: Ensuring soil fertility and encouraging biodiversity; improving ecological conditions and preventing pollution; reducing the consumption of non-renewable resources (such as fossil fuels); supporting rural economic development; generally improving the health rights and quality of life of farmers; increasing environmental awareness and responsibility among people. Integrated farming systems are an integral part of sustainable agricultural practices. Some integrated farming systems suitable for the district:

1. Crop + Dairy Integrated Farming System for Income Increase and Employment Generation
2. Crop + Livestock Integrated Farming System for Sustainable Livelihood
3. Dairy based integrated farming system for increasing income and employment generation
4. Crop + Orchard Based Integrated Farming System for Western Plains
5. Integrated farming system based on exotic vegetables for marginal farmers

NABARD is promoting FPO on organic farming in Belsar block of the district under CSS -10000 FPO Scheme of Govt of India. SFAC is promoting FPO in Haldharmau block of the district with Vermi Compost making as one of its major activities under CSS -10000 FPO Scheme of Govt of India.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

(i) National Mission for Sustainable Agriculture (NMSA)

The National Mission for Sustainable Agriculture (NMSA) is one of the eight missions envisaged under the National Action Plan on Climate Change (NAPCC). The NMSA aims to promote sustainable agriculture through climate change adaptation measures.

(ii) Rainfed Area Development Program (RAD)

This program focuses on an integrated farming system to increase productivity and reduce risks associated with climate variability.

(iii) Climate resilient farming is being promoted through UP Millets Revival Programme by Govt of Uttar Pradesh

(iv) Organic inputs production Bio stimulant production units etc are being supported in the district under AIF scheme of Govt of India.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

In India where most states receive good rainfall for an average of 3-4 months availability of proper storage facilities for storing agricultural produce is very important.

In Gonda district the number of government/cooperative food grain stores is 37 and the capacity is 2.49 lakh MT and the total number of cold stores is 7. There are 249 Mandis and 165 Market Yards/Wholesale Markets in the district (Source- Zila Sankhyikiya Patrika 2023).

Recognizing the importance of storage facilities for agricultural and horticultural products and its impact on price fluctuations the Government of India introduced the Scheme for Cold Storage and Rural Warehousing and later for AMIGS/AMI. Credit Linked Subsidy Scheme Launched which encourages creation of agricultural marketing infrastructure by private parties.

As on 31.03.2024 seven warehouse loans have been sanctioned under AIF scheme of Govt of India with total loan amount of Rs 6.16 crores in the district.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

(i) Storage facility is the most essential basic requirement of the market and an integral part of any economic activity. Market yards are necessary in the market for the sale of grains fruits and vegetables so that there is competition among buyers farmers get appropriate prices and they are not exploited by traders.

(ii) The food grain production in the district is around 9.20 lakh metric tons while the available storage capacity is low. Due to low storage capacity most of the food grains are being stored in open spaces and farmers are forced to sell their produce at lower prices. In addition at least 10 to 20 percent of agricultural produce is wasted every year.

(iii) Pack house and ripening room for fruits

There is a possibility of financing the ripening chambers and pack houses according to the possibility of production and export of fruits and vegetables like mango banana etc. in the district.

(iv) Support for creation of warehouses cold storages and marketing infrastructure is being provided through schemes like AIF AMI by Govt of India among others.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Land is a ubiquitous resource that is primarily providing the basic requirements of the life support system of our planet. As the demand of the growing population is continuously increasing the tendency of over-exploitation of this ancient resource has increased manifold. In order to ensure food security in addition to the sustainability of land and land resources there is an immediate need to bring additional land under cultivation and improve the productivity of existing cultivation.

Out of total land area of 409396 ha in the district Gonda Barren and uncultivated land is 6003 ha cultivable wasteland is 7677 ha Fallow land other than the current fallow land 14790 ha and Current Fallow 23770 ha. (Source: Zila Sankhiyikiya Patrika 2023)

Soil Health Cards are being promoted to ensure appropriate use of fertilizers in the farms. Total 674587 Soil health cards have been issued in the district.

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The Agriculture Department is working in the state for soil conservation development and its use. Expected achievements have been obtained from the implementation of various schemes and there has been an increase in crop production and productivity in the treated watershed area apart from useful crop rotation and an increase in groundwater level has been observed.

Schemes implemented by the government include Farm pond scheme under RKVY Watershed Development Fund (WDF) under NABARD Prime Minister Agricultural Irrigation Scheme- Watershed Development Component 2.0 for land development activities.

For the purpose of development of Culturable Wasteland soil conservation works are being carried out by the Soil Conservation Department on the lands of small and marginal farmers Scheduled Castes and Tribes families below the poverty line and beneficiaries of the Land Improvement Scheme under MGNREGA. Under the 'Know Your Soil' program soil samples are tested and based on the report suggestions are given for supplying nutrients. The Soil Conservation Department is the nodal agency for providing technical and extension services for the development of this area. This department also works to make farmers aware about the development of this area. For improving water use efficiency the department is promoting the use of laser levellers (a component of precision farming) for precision levelling.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

Seed Production

Seed is the basic and most important input for sustainable agriculture. Certified seed production is organised through state seed corporations departmental agriculture farms cooperatives etc. Seeds are distributed through various channels i.e. departmental outlets at block and village level cooperative societies outlets of seed corporations private dealers etc.

Biofertilizer / Biopesticides

High yields are obtained from intensive agricultural practices in India which involves the use of chemical fertilisers but these create environmental problems and are also very expensive. Bio-fertilizers are eco-friendly and are helping in practicing sustainable agriculture.

Organic fertiliser / vermi Composting

Vermicompost can be the most preferred nutrient supply for organic farming. It is eco-friendly non-toxic consumes low energy input for manure and can be a renewable organic product.

e -Nam mandis in Gonda district are APMC Gonda and APMC Nawabganj which deal primarily in Cereals Oilseeds Pulses Vegetables.

In Gonda district seed processing unit and vermicomposting unit have been sanctioned under the Agriculture Infrastructure Fund (AIF) scheme of Govt of India.. In the district under the Uttar Pradesh government's Drishti scheme financial assistance has been provided to 4 Farmer Producer Organizations to set up seed production and storage units.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

(i) In the district there are possibilities of bank loans in the field of vermicomposting but the demand is not very high. Lack of awareness is also a major reason behind the low demand. However in recent years there has been an increasing trend among farmers towards vermicompost by introduction of schemes like AIF among others.

(ii) In the district the productivity of banana crops can be further increased through tissue culture. Agricultural scientists have developed a new variety of banana. The new variety developed through tissue culture is capable of withstanding weather conditions like heavy rain and storms. The height of the plants of this new variety will be between four to five feet which will protect the crop from strong winds storms and rains during the hot days.

(iii) In the district FPOs are being promoted by SFAC for seed production under CSS 10000 FPO scheme of Govt of India in Paraspur Rupaideeh Tarabganj Itiathok Haldharmau and Jhanjhari blocks.

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

The food and agricultural processing industry refers to activities in which primary agricultural produce is processed to add value. A well-developed food processing sector with high-level processing helps in reducing food wastage adding value promoting crop diversification ensuring better income for farmers encouraging employment and increasing export earnings.

Under the One District One Product scheme all districts of Uttar Pradesh have their own product which will become the identity of that district. This has been categorised under the Micro Small and Medium Enterprises (MSME) sector. Pulse and Maize Processing have been identified as ODOP for district Gonda.

In the district under the ODOP scheme the Industries Department is running a subsidy scheme for food processing up to 25 of the capital cost. Under ODOP in the district food processing - pulses and corn have been identified. Under the Government of India's AIF scheme there is a provision of 3 interest subvention for setting up primary agricultural processing units with an additional 3 interest subvention announced by the state government.

In Gonda district loan approvals for a total of 187 food processing units have been provided under the PMFME scheme in the financial year 2023-24. The GLC flow under Agri Ancilliary Activities for FY 2023-24 was Rs 8864.84 lakhs in FY 2023-24 in the district.

2.3.1.2 Infrastructure and linkage support available, planned and gaps

(i) In the 16 development blocks of the district there are some small units operating at the private level for processing agricultural products such as flour mills rice mills and grinding and packaging of spices.

(ii) Total 82 Food Processing (Rice/Flour/Dal/Oil etc) and four sugar mills are present in the district.

(iii) In the dairy industry there is one unit each of Parag Dairy Namaste India and Shuddh Dudh operating in the district. Some small private units are also operating producing and marketing dairy products.

(iv) There is no unit for meat processing in the district.

(v) Irregular power supply in the district is a major obstacle in the expansion of the food processing industry.

2.3.2 Agri Ancillary Activities - Others

2.3.2.1 Status of the Sector in the District

As per RBI Master Circular No. RBI/FIDD/2020-21/72 dated 04 September 2020 (updated on 29 April 2021) the agricultural projections activities eligible for lending under the priority sector are as follows:

(i) Loans for setting up agricultural clinics and agribusiness centres.

(ii) Loans to Custom Service Units managed by individuals institutions or organisations which own tractors bulldozers well-boring equipment threshers combines etc. and carry out agricultural work for farmers on contract basis.

(iii) Bank loans to Primary Agricultural Credit Societies (PACS) Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.

(iv) Loans sanctioned by banks to MFIs NBFC-MFIs and other MFI members (societies trusts etc.) recognized by RBI for on-lending to the agricultural sector as per paragraph 21 of the RBI Master Circular.

(v) Loans sanctioned by banks to registered NBFCs (other than MFIs) - Loans granted by banks to registered NBFCs (other than MFIs) for on-lending will be eligible for classification as priority sector lending subject to certain conditions.

(vi) Outstanding deposits under RIDF and eligible funds transferred to NABARD on account of priority sector shortfall.

2.3.2.2 Infrastructure and linkage support available, planned and gaps

(i) In the last three years banks in the district have financed 14 beneficiaries' proposals for Agri-Clinics and Agri- Business Centers. Out of these 11 beneficiaries have also received the subsidy amount. All the beneficiaries are successfully operating their Agri-Clinics and Agri-Business Centers.

(ii) There is a need to create awareness about the ACABC scheme among various stakeholders.

(iii) The National Agri-Clinic and Agri-Business Center operating in the Haldharmuau block of the district is providing facilities like fertilisers seeds pesticides animal feed soil testing etc. to farmers during Kharif and Rabi seasons. The annual turnover of the National ACABC is approximately between Rs. 50-60 lakhs.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The Micro Small and Medium Enterprises (MSMEs) sector is an important sector not only for the state of Uttar Pradesh but also for the Gonda district. It is a breeding ground for innovation and entrepreneurship. These enterprises play a crucial role in generating large-scale employment opportunities with low capital. MSMEs also function as projections units for major industries. The MSME sector is the backbone of any state's economic progress and development due to its contribution to industrial productivity employment generation versatile nature adaptability and exports.

In Gonda's MSME sector micro-enterprises constitute 98.23 while 1.71 are small enterprises and remaining 0.06 are medium enterprises. As per Udyog Aadhar Registrations Gonda has 26283 micro-enterprises 457 small enterprises and 15 medium enterprises.

The GLC Flow in the district towards MSME sector as per SLBC report is Rs 134326.90 lakh by financing 23066 MSME units in FY 2023-24.

NABARD is promoting this sector through its various interventions and initiatives primarily through its skill development initiatives in the district.

Schemes with credit linked subsidy like Mukhyamantri Gramodyog Rojgar Yojana Mukhyamantri Yuva Swarozgar Yojana ODOP Scheme of Govt of UP and PMSGP NRLM PMFME and AIF of Govt of India are catalyzing establishment and growth of MSME sector in the district.

3.2 Infrastructure and linkage support available, planned and gaps

(i) The role of the District Industries Center is to provide technical guidance implementation of government schemes by banks arrangement of training on relevant subjects and provision of grant amounts to banks for schemes where grants are available. Skill training initiatives of GoI including PMKVY and DDU-KVY are playing important role.

(ii) There are 4 industrial training institutes in various areas of the district. As per the directives of the Government of India the Lead Bank's Rural Self-Employment Training Institute also provides training in this sector to youth. A total of 674 candidates were trained in FY 2023-24 in different skill sets.

In the district there are ample opportunities for development in the MSME sector in handloom/handicrafts/ silk production and the service sector.

(iii) Lack of relevant skills and emerging skill demands inadequate skill infrastructure and lack of awareness about them as well as a lack of managerial skills financial knowledge and deficiencies in marketing and human resources pose challenges to the development of the MSME sector.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

Uttar Pradesh one of the India's largest states has a significant contribution to the country's export economy particularly in sectors such as handicrafts textiles and agricultural products. Uttar Pradesh is the 4th largest exporter state from India.

The Government of Uttar Pradesh announced its first Agriculture Export Policy on 10th September 2019 aimed at increasing agricultural income and promoting the export of agricultural commodities. With the help of the new Agriculture Export Policy the state hopes to double its agricultural exports from the current level by 2024. For this it is setting up Farmer Producer Organizations (FPOs).

The focus areas of the Uttar Pradesh Export Promotion Policy 2020-25 are handicrafts agriculture and processed food products engineering goods and garments leather products carpets and rugs glass and ceramic products wood products sports goods defence products service sectors like education tourism IT and ITeS medical value travels and logistics. It can be aligned with the Government of India's new Foreign Trade Policy which aims for an inclusive approach. Currently the main economic activity in the district of Gonda is agriculture-based so there is immense potential to increase exports mainly in agricultural and processed food products.

4.1.2 Infrastructure and linkage support available, planned and gaps

(i) As per the Export Preparedness Index 2022 prepared by NITI Aayog Uttar Pradesh is ranked 7th amongst all states while its ranked 3rd in category of land locked states. The state government is working on incorporating various initiatives including the One District One Product (ODOP) scheme which has not only revived the dying local art and craft but also helped millions of rural people engaged in these activities to earn a livelihood. The ODOP scheme has also helped in boosting the state's exports. This scheme is going to be a game-changer in its quest to reach higher export targets.

(ii) General export from the district - As per Ministry of Commerce GoI data the major export items of the district include wheat rice sugarcane products and petroleum products . The value of the exports in the district stood at Rs 1227.84 crores in FY 2023-24 (<https://dashboard.commerce.gov.in/commercedashboard.aspx>). To increase the level of exports from the district there is a need to organise and strengthen the supply chain particularly agri supply chain. For this it is necessary to provide facilities for primary processing such as sorting grading packaging ripening chambers and cold stores and reefer vans for storage and transportation in the district. Agri produce including wheat rice maize sugarcane products mango and banana among others hold significant export potential in the district.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

Education is a fundamental right in the Indian Constitution. Education enables the development of an individual's Personality and allows them to independently choose from various options to shape their future.

Parents are also committed to providing higher education to their children but if they do not have sufficient funds or if the student wants to bear the cost of their education themselves then in such a situation an education loan is a viable option.

Under the priority sector lending norms of RBI loans to individuals for educational purposes including vocational courses not exceeding ₹ 20 lakh are considered as eligible for priority sector classification.

4.2.2 Infrastructure and linkage support available, planned and gaps

(i) The GLC flow towards education loan in the district was Rs 292.70 lakhs in FY 2023-24 in the district.

(ii) According to the 2011 census the district's literacy rate is 69 percent which is slightly lower than Uttar Pradesh's literacy rate of 69.72 percent and significantly lower than the national average literacy rate of 74.04 percent. This indicates that there is ample scope for development in the education sector.

(iii) The number of recognized educational institutions in the district are as follows: Primary school- 2578 Upper primary school - 1473 Secondary school - 553 University- 67 Post graduate University -20 and Industrial training institute -04. (Source: Zila Sankhyiki Patrika 2023)

(iv) Autonomous State Medical College Gonda has received approval for the launch of MBBS programmes by National Medical Commission (NMC) in 2024.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

(i) Housing is one of the basic necessities for human security and growth. Along with being a driver of demand in various sectors of the economy the housing sector has played a significant role. This sector can be considered as the engine of economic growth as it has strong forward and backward linkages in the industrial world.

(ii) According to the 2011 Census the total number of houses in the Gonda district are 541247 with 504278 rural and 36969 urban houses and only 4.06 lakh families reside in pucca houses while the total number of families in the district is 5.41 lakh.

(iii) Pradhan Mantri Gram Awas Yojana (PMAY) : To provide housing for all by 2022 specific schemes for urban and rural areas have been launched by the Government of India namely PMAY - (Urban) and PMAY - (Gramin). In the Gonda district under PMAY-(Gramin) between 2016-17 and 2023-24 total 78204 houses have been constructed against the target of 78546 which led to 99.56 achievement.

4.3.2 Infrastructure and linkage support available, planned and gaps

(i) The GLC flow towards housing loan in the district was Rs 2670.86 lakhs in FY 2023-24 in the district as per SLBC report.

(ii) According to estimates by the Central Statistics Office the slum population of Uttar Pradesh was 1.02 crore in 2011 which is 23.05 percent of the urban population as per Census-2011.

(iii) Various government schemes such as the Pradhan Mantri Awas Yojana are being promoted for rural and urban housing construction in the district.

(iv) Loan facilities at low-interest rates are available through commercial banks and Regional Rural Banks for rural housing construction. NBFCs are also catering to requirements of housing loan in the district. Efforts are being made to enhance these facilities.

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

Rural infrastructure in areas such as irrigation, roads, bridges, agriculture, etc., is a key driver in accelerating the overall growth rate of the economy. Investment in rural infrastructure creates new economic opportunities and activities, generates additional employment and income, facilitates and improves the delivery of other rural services, and enhances the skills of the rural poor. Existing RIDF projects in the district

The RIDF was formed in NABARD in 1995-96, and its extensive use has been in financing state governments for the development of basic facilities in rural areas.

In Gonda district, RIDF projects have been sanctioned and executed in areas including Deep Tubewell with Pumpsets, Flood Protection Measures, Lift Irrigation, Minor/Micro/Medium Irrigation, Road over Bridge, Rural Bridges, Rural Roads and Veterinary Hospitals and Clinics.

5.1.2 Infrastructure and linkage support available, planned and gaps

(i) The Government of India established the Rural Infrastructure Development Fund (RIDF) in NABARD in 1995-96 for financing rural infrastructure projects.

(ii) NABARD Infrastructure Development Assistance (NIDA) has been designed as a dedicated and customised window specifically to provide loan assistance to state governments for the creation of rural infrastructure.

(iii) The overarching vision of the Pradhan Mantri Krishi Sinchayee Yojana (PMKSY) will be to ensure access to some means of protective irrigation to all agricultural farms in the country thereby bringing much-desired rural prosperity.

(iv) The Long Term Irrigation Fund (LTIF) has been set up to complete major and medium irrigation projects identified. The focus on irrigation can be enhanced through increased investment in irrigation assets and support to farmers.

(v) In the district there is a need for schools for education agricultural markets and grain storage facilities as well as water management techniques such as deepening ponds and water bodies development of canals and additional Primary Health Centers and Anganwadi centres. Additionally the condition of electricity supply in rural areas is extremely poor which is not promoting cottage industries and causing hindrances in crop irrigation.

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

NABARDs support for creation of Rural Infrastructure through RIDF has resulted in considerable benefits such as:

(i) Commitment of funds under RIDF sanctioned projects has enabled State Governments to take up the implementation more expeditiously
(ii) Financing incomplete projects has resulted in unlocking of investments already made by the State Governments thus realizing the full benefits of the projects

(iii) Creation of additional irrigation potential generation of non-recurring employment and creation of jobs has contributed to the economic prosperity in the rural areas

(iv) Monitoring of the projects has resulted in timely implementation of majority of the projects and has reduced the time and cost overrun Completion of projects through RIDF assistance from NABARD has helped in growth of core sectors in rural areas by spurring the demand for credit from Banks.

(v) RIDF projects in district Gonda have substantially enhanced rural infrastructure in terms of rural connectivity irrigation and health services.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

Housing

According to the 2011 census the total number of residential houses in Gonda district is 541247 of which rural houses are 504278 and and urban houses are 36969.

Health Infrastructure

In Gonda district the number of hospitals (private and government) Dispensaries Primary Health Centers Primary Health Sub-centers are 7 173 52 and 322 respectively. (Source: Zila Sankhyikiya Patrika 2023)
Educational infrastructure

In Gonda district The number of recognized educational institutions in the district are as follows: Primary school- 2578 Upper primary school - 1473 Secondary school - 553 University- 67 Post graduate University -20 and Industrial training institute -04. (Source: Zila Sankhyiki Patrika 2023)

Water supply

Arrangements for piped water supply in villages are being made under the Jal Jeevan Mission (Rural). The primary objective of the Jal Jeevan Mission is to provide water to every household by the year 2024.

Sanitation

The Swachh Bharat Mission under the Ministry of Jal Shakti Government of India has been implemented in the state since 2014 under which the district has been declared and verified as 100 Open Defecation Free (ODF). The district has already started working towards ODF+ and ODF++ which includes ensuring sustainability of sanitation by sustaining the use of public and community toilets and achieving sanitation sustainability through solid and liquid waste management.

5.2.2 Infrastructure and linkage support available, planned and gaps

(i) The GLC flow towards social infrastructure in the district was Rs 320.25 lakhs in FY 2023-24.

(ii) Availability of 24* 7 electricity supply is to be ensured..

(iii) Availability of manpower for operation and maintenance of the created infrastructure is necessary.

(iv) There may be a need for upgradation of this skilled manpower in the case of hospitals.

(v) Drinking water and sanitation. Participation of beneficiaries especially women can be ensured in water supply schemes.

(vi) Village Water and Sanitation Committees can be formed and their capacity building can be done.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

Energy from renewable sources - wind water solar biomass and geothermal energy - is inexhaustible and clean. Therefore to expand energy access it is most important to increase energy efficiency as well as expand investment in renewable energy. Hence it is the right time for a new global partnership for sustainable energy for all guided by Sustainable Development Goal-7 for universally accessible efficient clean and reliable energy sources and services. The potential for solar energy is 30-50 megawatts per square kilometre in most parts of the country. The area used for solar energy should be open without any shade and can be covered with solar panels. In the case of wind energy wind power can be produced in areas where the wind power density is 200W/m² provided that 1 of the land is available in potential areas. In the biomass sector it is estimated that 45000 megawatts of electric power can be generated from 20 million Ha. of forest producing biomass (wood) at 10 metric tons/Ha./year. It is estimated that with the establishment of new sugar mills and the modernization of existing sugar mills technically there will be a potential for 7000 megawatts of electric power generation from biomass.

Solar and biomass based renewable energy solutions are being implemented in the district and gradually gaining popularity.

5.3.2 Infrastructure and linkage support available, planned and gaps

(i) The GLC flow towards renewable in the district was Rs 35.14 lakhs in FY 2023-24.

(ii) 20000 houses are targeted in Gonda district under PM - Surya Ghar: Muft Bijli Yojana with provision of subsidy for residential households of Rs. 30000/- per kW up to 2 kW and Rs. 18000/- per kW for additional capacity up to 3 kW.

(iii) At the state level the Government of Uttar Pradesh has prepared a Solar Energy Policy for the deployment of megawatt-scale grid-connected solar power plants. Additionally the Government of Uttar Pradesh has also taken the initiative to promote the installation of rooftop solar photovoltaic plants. These plants can contribute significantly to meeting the state's energy needs.

(iv) The inclination towards solar pumps has increased among the people in the district. PM-KUSUM (Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan) Scheme is aimed at ensuring energy security for farmers in India along with honouring India's commitment to increase the share of installed capacity of electric power from non-fossil-fuel sources to 40 by 2030 as part of Intended Nationally Determined Contributions (INDCs).

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	403	735.708400	626.8214
B	Ongoing tranches	251	781.398100	584.2171
	Total (A + B)	654	1517.106500	1211.0385

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	89	502.25	451.93
B	Rural roads & bridges	565	1014.85	759.10
C	Social Sector	0	0.00	0
	Total (A + B + C)	654	1517.10	1211.04

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	8	Irrigation potential	ha	4642
B	Rural roads	165	Road length	km	386.11
C	Bridges	12	Bridge Length	m	1848

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Flood Protection	20	Flood Protection	ha	137126
2	Veterinary Hospital	10	Veterinary Services	No	10
3	Culvert and Bridge	36	Flood Protection	m	327.32
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

NABARD initiated the Self-Help Group-Bank Linkage Program (SHG-BLP) as an experiment in 1992 through which the unbankable rural and poor people were linked to the formal banking system. This experiment was quite successful and subsequently it was implemented throughout India. Currently this program has become the world's largest microfinance program.

Under NABARD's MEDP and LEDP programs SHG or JLG women are provided livelihood-based training. In the financial year 2022-23 under MEDP 30 SHG women from Haldharmau block in Gonda district were provided training in designing blouses. Similarly in the financial year 2022-23 under LEDP carpet weaving training was started for 90 SHG women from Nawabganj development block. IN FY 2023-24 under MEDP a training programme on goat rearing was provided to 30 SHG women of Itiathok block of the district.

A total of 13103 SHGs are present in the district with total membership of 109616 women. Number of SHG having bank loan outstanding in the district stood at 2387. In Gonda district a total of 487 SHGs were formed in FY 2023-24 and 735 SHGs were credit linked with disbursement of Rs 839.63 lakhs by banks in FY 2023-24 under aegis of NRLM.

6.2 Infrastructure and linkage support available, planned and gaps

(i) In the financial year 2023-24 a total of 735 SHGs were credit linked in the district with total amount of Rs 839.63 lakhs that is the average loan per SHG was Rs 1.14 lakhs.

(ii) In Gonda district the gap between the number of savings accounts opened and credit accounts of SHGs is quite large as compared to the whole country. Also the amount of loan disbursed per SHG in FY 2023-24 in the state was Rs 1.33 lakhs and in the district was Rs 1.14 lakhs which are very low compared to national average.

(iii) JLG mode lending is needed to be accelerated in the district which can especially benefit landless farmers among others.

(iv) Grant-in-aid is made available by NABARD for setting up and funding of JLGs. Voluntary organizations SHG federations banks farmers clubs etc. can get this facility from NABARD by joining as Joint Liability Group Promoter Institution (JLPI). The grant assistance per JLG ranges between Rs. 2000 - 4000. NABARD sanctioned grant support to all the three RRBs in UP for promotion and financing 12407 JLG during the year 2022-23 and 2023-24. Prathma UP Gramin Bank is implementing agency of the project in Gonda district.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

Crop diversification is required in the district. Farmers need to be incentivised to shift from traditional crops to high value exotic crops as well as millets. Required credit support from banks as well credit linked subsidies may be intensified to provide value chain services required for newly introduced crops after crop diversification. Crops including Broccoli Mushrooms Baby Corn Lettuce along with organic farming may be adopted by the farmers in the district.

2. Water Resources

Solarisation of private tubewells may be intensified. This will provide twin benefit one reduce carbon foot print due to solar power replacing conventional electricity secondly cost burden of electricity will reduce.

3. Farm Mechanization

Agricultural mechanisation is necessary to increase agricultural productivity. Since it is difficult for small farmers to buy expensive agricultural equipment the facility can be provided to them through Farmer Producer Organization/ PACS. The government is giving concessions to the Farmer Producer Organizations for operating custom hiring centres. Similar facility is also extended to the farmers through PACS by supproting them to transform into Multi service societies. These initiatives need to be continued and further expanded.

4. Plantation and Horticulture

Banana and Mango production in the district need to be expanded due to their extensive potential in the suitable agro-climatic conditions of the district. Entire value chain of these crops from nurseries to imparting required on farm technical skills to farmers setting up ripening chambers pack houses storage facilites and export facilitation is needed in the sector.

5. Forestry/ Waste Land Development

Propagation of agro-forestry especially forestry on farm bunds can be done through farmer clubs self-help groups farmer producer organisations. There is a need to create nurseries in each block and develop extension services to motivate people to promote social forestry programmes.

6. Animal Husbandry - Dairy

Promotion of milk collectivisation and processing facilities can be intensified in each block in order to ensure value addition in milk and higher value realisation by dairy farmers. Promotion of dairy FPOs and milk societies for collectivisation and processing will help in organising and developing the sector. "White Revolution 2.0" through cooperative dairy societies has been announced by Ministry of Cooperation GoI in 2024.

7. Animal Husbandry - Poultry

Backyard Poultry will provide opportunities to small farmers especially vulnerable sections to benefit from poultry production and promote inclusive growth. For this there should be two to three mother units in each block. Planning can be done in coordination with Central Avian Research Institute Bareilly Uttar Pradesh. Back yard poultry unit of 50 chicks of 10 days of age along with two feeders and two water drinkers may be set up initially to start poultry by rural households.

8. Animal Husbandry - Sheep, Goat, Piggery

Goat breed improvement using AI and extension services for securing nutritional and health support for healthy growth of goats kids is needed to ensure full realisation of value in goat farming. ICAR-Central Institute for Research on Goats Makhdoom is leading research and extension on goat farming in the state and country. NABARD is running project (from FY 2023-24) in two aspirational blocks (Pandrikripal and Rupaideeh) on Community managed Goat breeding cum marketing centers for promotion of scientific goat farming and marketing support in the district.

9. Fisheries

Fish hatcheries need to be promoted. Among small and marginal farmers fishery through Establishment of Backyard mini RAS unit and Backyard Ornamental fish Rearing unit can be promoted through sensitisation bank credit and convergence of govt schemes.

10. Construction of Storage and Marketing Infrastructure

The number of storage godowns and cold storages will require to be increased once farming in the district moves up the value chain with establishment of processing units. Thus entire value chain needs to simultaneously grow to ensure complementarity.

11. Land Development, Soil Conservation and Watershed Development

Mobile soil testing laboratories may be introduced to ensure 100 accessibility to soil health cards and related advisories.

12. Agriculture Infrastructure: Others

More seed processing centers may be established in the district for quality seeds at low prices. Use of Vermi composte and shift towards natural farming can be increased through IEC activities. Establishemnt of agriculture biotechnology labs/centers and bio-fertilizer units will help in scaling adoption of advance agriculture pratices and organic farming respectively.

13. Food and Agro. Processing

Convergence between govt schemes may be increased to achieve maixmisation of benefits to incentivise agri-prenuers to set up food and agro processing units.

14. Agri. Ancillary Activities: Others

New and exisitng Agriclinics and Agri Business Centres may be supported with credit support to ensure diverse services are available to farmers closer to the farm gate. NABARD is extending subsidy support under ACABC scheme of Govt of India for promotion of Agriclinic and Agri Business Centres.

15. Micro, Small and Medium Enterprises (MSME)

Industrial clusters with focus on agro- processing with single window clearances and required infrastructure may be established to facilitate MSME growth in the district. District Industries Centre is facilitating investments in industrial growth and particularly agri-industry growth through subsidy schemes including PMEGP among others.

16. Export Credit

Banks may further extend export credit to business in the district through branches in the district.

17. Education

Sensitisation and popularisation of education loan facility especially in semi-urban and rural areas may be done. Simple and seamless process of education loan application may be further improved. Credit camps and financial literacy camps including camps by CFLs under RBI and NABARD support are being organised on regularly basis for credit outreach.

18. Housing

Focus on housing loan to rural areas may be increased.

19. Social Infrastructure

Sanitation piped water supply infrastructure are being addressed under SBM and Jal Jeevan Mission. Required credit facilities for creation repair and maintenance of WASH assets may be extended by banks.

20. Renewable Energy

Solar Rooftop being promoted through PM Suryghar Scheme may be supplemented with required bank credit wherever required.

21. Informal Credit Delivery System

Landless labourers marginalised communities need to be supplied with required credit under Joint Liability Group (JLG) mode.

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. With the idea of "Sahakar se Samriddhi" of GoI and to strengthen the Cooperative movement at the grass root level GoUP has undertaken various initiatives to strengthen and deepen the cooperative movement and also promote and propagate a cooperative -based inclusive development model to attain self-reliance
2. Model bye-laws for PACS - In order to encourage transformation of grassroots PACS into Multi-Purpose Credit Societies GoI has prepared and circulated model Bye-laws for adoption by States. Model bye-laws has been notified by UP State Govt and subsequently adopted by every PACS of the State. These bye-laws has made agriculture driven PACS to Bahuuddeshiya PACS (B-PACS). PACS can undertake more than 25 business activities like dairy fishery storage warehouses Common Service Centres (CSCs) banking correspondence activities pertaining to new and renewable energy and other emerging areas. The Model bye-laws have the potential to enhance operational efficiency transparency and responsibility towards collective community development.
3. PACS as MSC: Uttar Pradesh Government has encouraged Uttar Pradesh Cooperative Bank to avail grant and soft loan assistance for diversification of their activities 1016 PACS identified to build godowns which are affiliated to 42 DCCBs total refinance assistance to tune of Rs.68.98 Crore under "Special Refinance Assistance under PACS as MSC" to the UP CB as on. Efforts are also being made to cover diversified activities and increase the coverage of PACS under the scheme.

As a part of serving each Gram Panchayat by a cooperative society Government of Uttar Pradesh has linked all 7000 plus existing PACS dairy and fishery societies under existing Gram Panchayat.

4. Centrally Sponsored Project for PACS Computerisation:
To make PACS self-reliant in tune with 'Atmanirbhar Bharat Abhiyaan' the Government of India (GoI) has on 29th June 2022 approved the Centrally Sponsored Project for Computerisation of PACS for a period of five years from 2022-23 to 2026-27. For the implementation of the project 5686 PACS have been sanctioned in UP for computerization. Uttar Pradesh was the FIRST state where the Service Level Agreement and Work order for both hardware Procurement and System Integrator were signed and onboarded. Uttar Pradesh has been one of the leading states in the implementation of the Project with the day to days activity of the PACS being captured on a real time basis in a computerised environment taking forward the vision of Digital India.
5. World's largest grain Storage:
Under the "World's largest grain project" refinance assistance of Rs 1 47 64900/- has been sanctioned under PACS as MSC to UPCL for creation of infrastructure at Kotwa Pandey PACS Mirzapur. The society houses a 1400 metric tonnes warehouse a custom hiring centre and weight bridge cabin. The Project was inaugurated by Hon'ble Prime Minister Shri Narendra Modi on 24.02.2024
6. Establishing New Multipurpose PACS/ Dairy/ Fishery Cooperatives in uncovered Panchayats: Government on 15.02.2023 has approved the Plan for strengthening cooperative movement in the country and deepening its reach up to the grassroots. The Plan envisages establishment of new multipurpose PACS or primary dairy/ fishery cooperative societies covering all the uncovered Panchayat/ villages of the country in the next five years through convergence of various GOI schemes. All 58102 Gram Panchayats in Uttar Pradesh have been mapped in the state and 1046 Dairy/Fisheries societies have been registered
7. PACS as PM Bharatiya Jan Aushadhi Kendra for improving access to generic medicines at the rural level: The Government is promoting PACS to operate Pradhan Mantri Bhartiya Janaushadhi Kendras which will provide additional income source to them and ease access to generic medicines for rural citizens. 971 B-PACS in 75 Districts have applied of which 573 have received initial approval 266 B-PACS have got Drug License (DL) and 168 have received store code.
8. PACS as Pradhan Mantri Kisan Samriddhi Kendras (PMKSK): The Government is promoting PACS to operate PMKSK to ensure easy accessibility of fertilizer & related services to farmers in the country. 7083 PACS in the state are functioning as Prime Minister Kisan Samrudhhi Kendra and all the PACS sanctioned under PACS Computerisation Project have been developed as PMKSY.

5. Status of Cooperatives in the District

1. The office of Assistant Registrar Cooperative Societies (ARCS) is nodal department for promotion of cooperative sector in the district.

2. In Animal husbandry Sector there are 414 Primary Milk Producers Societies 35 Fisheries Cooperative Societies.
3. In the district there are 2 Cooperative Societies of Weavers.
4. In the district there are 5 Sugarcane Cooperative Societies and 5 Agro processing societies.
5. There are 166 Primary Cooperative Credit Societies in the district.
6. Computerisation of eligible PACS under GoI scheme is underway in third phase of the scheme.
7. PACS(3) are also serving Common Service Centres (CSCs).
8. Branches of Cooperative Agriculture and Rural Development Bank (LDB) namely U. P. Sahkari Gram Vikas Bank Ltd.(UPSGVB) has six branches in the district.
9. UP Cooperative Bank Ltd has one branch in the district.

6. Potential for formation of cooperatives

There is a suitable potential for cooperative activity in the district. There is a scope for the formation of cooperative societies in areas such as marketing labour societies industrial societies sugarcane cooperative societies etc. This could have a wide-ranging positive impact in promoting economic activities in these sectors. Primary Cooperative Credit Societies can provide financial inclusion in rural areas through credit. Multi-purpose cooperative societies can also provide basic amenities to the general public in rural areas.

1214 Gram Panchayats in the district may be saturated with cooperative societies ensuring benefits of "Sahakar se Samriddhi" reach every household in the district. Dairy and Fisheries Cooperative Societies may be formed by identifying dairy and fisheries clusters in the district.

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Promotional Activity	Community managed Goat breeding cum marketing centers in Gonda District of Uttar Pradesh	Rupaideeh and Pandrikripal Blocks Dist. Gonda	Grant support for AI training and capacity building of goat farmers traders and rural youth and set up of goat bank	Convergence with Animal Husbandry Dept for health camps vaccination drive etc	1000	Improved Goat Breed healthy goats and higher sale value of the goats leading to higher income of goat farmers
2	Skill Training	Skill Development Initiative on Entrepreneurship through Desktop Publishing	Chhapia Block Dist. Gonda	Skilling on Desktop Publishing including MS Office Adobe Photoshop etc	NIL	50	Employability improvement.
3	Women Empowerment	Anga Rural Mart- Gonda	Jhanjhari Block	Support for running a mart (rent salesperson salary basic infra training etc.) for sales and marketing of SHG and FPO products.	Project in collaboration with UPSRLM	1000	Sale and marketing of SHG and FPO products.

4	Promotional Activity 1	Mobile Rural Mart- Gonard FPO	Paraspur Block. Dist. Gonda	Grant support for Van to serve as moving shop for marketing and sales of FPO products	NIL	500	Sale and marketing of SHG products.
5	Infrastructure Development	Rural Haat - Village Kasba Khas	Babhanjot Block Dist. Gonda	Grant support for construction of Rural Haat infrastructure	Collaboration with Gram Panchayat	20000	Market support to rural vendors.
6	Skill Training	Livelihood Entrepreneurs Development Program (LEDP) on Dari Weaving (Carpet Weaving)	Nawabganj Block Dist. Gonda	Grant support for skilling on Dari Bunai Set up of demo unit and exposure visit	NIL	90	Income generation of rural women through entrepreneurship in Dari making.
7	Skill Training	MEDP-Goat Farming	Itiathok Block Dist. Gonda	Grant support for skilling on Goatery exposure visit	Convergence with Animal Husbandry Dept for health camps vaccination drive etc	30	Income enhancement of rural women through scientific goat farming.
8	Collectivisation	Gonard FPC Ltd - Poppy Irada	Paraspur Block. Dist. Gonda	Promotion of FPO member mobilisation administrative expenses and training and capacity building of FPO directors and CEO	Convergence with Agri Dept for Farm Machinery Bank Pulse Processing Unit and Fish Feed Mill under PM Matsya Sampada Yojana for the FPO	500	Collectivisation processing branding and marketing of farm produce with less intermediaries leading to higher farmer income.

9	Collectivisation	Avadh Agriculture FPC Limited - Poppy Irada	Paraspur Block. Dist. Gonda	Promotion of FPO member mobilisation administrative expenses and training and capacity building of FPO directors and CEO	(i) Convergent with Agri Dept for Farm Machinery Bank. (ii) Collaboration with ITC for wheat supply to ITC (iii) Collaboration with Well Grow Foundation and ITC for Soil testing kit and Solar Dryer Unit with Buy Back arrangement	300	Collectivisation processing branding and marketing of farm produce with less intermediaries leading to higher farmer income.
10	Collectivisation	Gonda Vegetable FPC (CBB0-PGSS)	Colonelganj Block Dist-Gonda	Promotion of FPO member mobilisation administrative expenses and training and capacity building of FPO directors and CEO	NIL	300	Collectivisation processing branding and marketing of farm produce with less intermediaries leading to higher farmer income.

11	Collectivisation		Belsar Block. Dist-Gonda	Promotion of FPO member mobilisation administrative expenses and training and capacity building of FPO directors and CEO	NIL	300	Promotion of organic farming and collectivisation processing branding and marketing of farm produce with less intermediaries leading to higher farmer income.
12	Collectivisation	Virajita Farmer Producer Company Limited	Haldharmau Block Dist-Gonda	Promotion of FPO member mobilisation administrative expenses and training and capacity building of FPO directors and CEO	NIL	300	Collectivisation processing branding and marketing of farm produce with less intermediaries leading to higher farmer income.
13	Financial Inclusion	Centre for Financial Literacy (CFL)	Colonelganj Katra Bazar Tarbaganj Jhanjhari and Mankapur Blocks Dist-Gonda	Grant support for capex and opex for running CFL and conducting field camps for financial literacy	NIL	100000	Financial Inclusion for right decision making on financial matters.

Success Stories

Success Story 1: ACABC SUCCESS STORY: Nawabganj, Gonda, Uttar Pradesh



1. Scheme : Agri Clinic and Agribusiness Centre Scheme (ACABC Scheme) of Ministry of Agriculture and Farmers Welfare, Government of India
2. Project Implementing Agency : NABARD, MANAGE and Prathma UP Gramin Bank
3. Duration of the project :
4. Beneficiary : Shri Arun Kumar and farmers of village Kanakpur and around

No. of beneficiaries	2000
Community	Farmers
State	Uttar Pradesh
District	Gonda
Block	Nawabganj
Village	Kanakpur

1.1 Support provided

- Free of cost training and subsidy under ACABC scheme provided to Shri Arun Kumar Singh of total Rs 7.20 lakhs for ACABC project financed by Prathma UP Gramin Bank.

1.2 Pre-implementation status

- Agri input shop was distantly located for many farmers in the area . Also , the direct beneficiary of the ACABC, prior was looking for his income enhancement.

1.3 Challenges faced Access to agri-inputs and low income

1.4 Impact

- Shri Arun Kumar Singh is gainfully employed and along with agri-inputs , he also supplies agri-implements like spray pumps both battery and manually operated models. Around 30 villages and around 2000 farmers receive services from his agri-business centre annually.

Success Story 2: Gonard Farmer Producer Company Limited



1. Scheme :	PODF-ID FPO and Mobile Rural Mart Project
2. Project Implementing Agency :	Integrated Rural and Agriculture Development Association (IRADA)
3. Duration of the project :	3 years
4. Beneficiary :	Farmers
No. of beneficiaries :	621.00
Community :	Farmers of Paraspur Block of District Gonda
State :	Uttar Pradesh
District :	Gonda
Block :	Paraspur
Village :	Chirahua

2.1 Support provided

Grant support of Rs 11.44 lakhs sanctioned for formation of the FPO , member mobilization , training and capacity building of FPO directors and CEO, audit and required handholding support. The FPO after demonstrating growth in business was sanctioned Mobile Rural Mart for sales and marketing.

2.2 Pre-implementation status

Farmers in the community were not having easy and affordable access to agri-inputs ,farm machinery, processing and sales and marketing of their farm produce.

2.3 Challenges faced

Access to agri-inputs , farm machinery, processing and sales and marketing of farm produce was a major challenge for farmers in the community.

2.4 Impact

The income of members has increased due to inputs sale by FPO to its members at affordable prices and by extension of processing , packaging and collective marketing facilities by FPO to its members.

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

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

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

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

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

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 State by

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

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

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

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

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

Appendix 1c

Climate Action & Sustainability

- 3 Climate Change Scenario - At the District Level
- 3.1 Prospects of Climate Action in the District
 - a Gonda is ranked among highly vulnerable districts in UP in agriculture due to factors including less area under horticulture trees low access to information and technology low livestock holdings high crop yield vulnerability as per Uttar Pradesh State Action Plan on Climate Change (UP SAPCC) 2021-30. The district is also ranked among highly vulnerable districts in UP in water status due to low percentage of total minor irrigation schemes efficiently in use and over extraction of ground water among other factors (UP SAPCC 2021-30).
 - b Also district Gonda has high forest vulnerability due to low per capita availability of forests. It has high disaster management vulnerability due to high risk to damage by wind earthquake and flood (UP SAPCC 2021-30). Thus climate action is needed in the district to address these aforementioned vulnerabilities which are expected to intensify due to climate change.
- 3.2 Any specific Climate Change initiative in the District by
 - a. Under PM Surya Ghar Muft Bijli Yojana a target of solarisation of 22000 households has been earmarked for installation of solar roof top. In order to increase production and productivity of Shree Anna (Millets) which climate resilient crops the Department of Agriculture and Farmers Welfare (DA&FW) is implementing a Sub-Mission on Nutri-Cereals under National Food Security Mission (NFSM).
 - b. Demonstration of various technologies under National Innovations on Climate Resilient Agriculture (NICRA) project of the Indian Council of Agricultural Research (ICAR) in four drought prone districts viz; Jhansi Chitrakoot Hamirpur and Sonabhadra and five flood affected districts namely; Bahraich Gorakhpur Maharajganj Gonda and Kushinagar.
 - c. Environment Forest and Climate Change Department Uttar Pradesh conducts departmental tree plantation work during rainy season to increase the forest and tree cover in the state various schemes are being implemented by the Uttar Pradesh government large scale tree plantation program is being conducted in the state through social forestry social forestry in urban areas green belt development scheme and total forest cover scheme. Demonstration projects on off grid electricity supply to villages- Decentralized Renewable Energy (DRE) based micro grids can serve as an important electricity supply option for villages in UP. Some pilots have been initiated through SELCO and DA in

Ayodhya Ambedkar Nagar Sultanpur Jaunpur Basti Siddharth Nagar
Gonda Bara Banki Sitapur Hardoi Farrukhabad Jhansi Mahoba and
Hamirpur.

- d. NABARD is promoting FPO on organic farming in Belsar Block of District to address issues related to soil degradation. NABARD is also promoting FPOs on dairy farming in Paraspur and Haldharmau block of the district to promote dairy farming as source for diversification and building climate resilience in farm income. NABARD is also promoting scientific goatery in aspirational blocks Rupaideeh and Pandrikripal which is climate resilient income source.

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 Potential for Geographical Indication (GI) in the district: "Kalanamak Rice" is one of the finest quality aromatic rice of Uttar Pradesh. Kalanamak rice is named due to its black husk (kala = black and suffix namak means salt). It is famous for its taste deliciousness and aroma. The geographical area of production of Kalanamak rice includes Zone 6 North East Plains of Uttar Pradesh which includes Bahraich Balrampur Basti Deoria Gonda Gorakhpur Kushinagar Maharajgani Sant Kabir Siddharth Nagar and Shravasti districts. By promoting the cultivation of Kala Namak rice and its Authorised Users under GI in Gonda district the rice can be developed as a major export of the district.



Sr. No.	Bank Loan Factor (%)	Activity	Unit Size (Hectare)	SoF / Unit Cost (Rs)	Baharajst	Bolsar	Chhapla	Chumelgarj	Malhumau	Tilariak	Jharjharj	Katra Bazar	Halkapur	Nujehara	Roadgarj	Pandri Vrjal	Parasgar	Rupadeeh	Taragarj	Kazirgarj	District Total
I. Agriculture																					
A. Farm Credit																					
A.1 Crop Production, Maintenance, Marketing																					
1	168	Cereals - Barley/ Jow (Irrigated)	168	17800	54	1106	66	52	56	65	58	68	58	58	64	54	96	56	110	40	1828
				17800	9.52	18.7	10.2	8.04	9.52	7.65	9.86	18.2	9.86	10.2	18.88	9.18	26.32	8.5	18.7	6.8	174.93
2	168	Cereals - Milne/ Nagda (Irrigated)	168	16383	5584	5728	3038	5715	5588	5335	5448	5738	4992	6802	6806	5286	5998	5819	5648	5448	98079
				16383	980.24	932.68	828.34	938.57	985.35	986.4	887.1	933.82	821.85	978.93	981.21	848.18	976.62	947.51	938.36	951.58	147086.13
3	168	Cereals - Rice/ Dava/ Dea (Irrigated)	168	25513	14845	13885	14798	13816	11388	14798	14912	13344	15132	14485	12864	9478	13288	15388	11288	851	216398
				25513	4412.16	3883.74	4367.19	3843.36	3421.7	4351.38	4488.12	3821.5	4668.18	4277.13	3688.56	2788.66	3912.52	4544.38	3235.32	2534.94	62894.42
4	168	Cereals - Wheat/ Dehu (Irrigated)	168	24035	14854	14814	17988	15288	15992	15992	15997	17982	15992	14818	15232	12888	15518	15588	15654	13875	244813
				24035	3788.18	3893.45	4333.88	3779.14	3843.38	3833.22	3788.87	4384.65	3816.78	3533.66	3772.2	3888.67	3841.85	3833.63	3837.18	3436.34	68853.84
5	168	Oil Seeds - Indian Mustard/ Baratiya Sarsa (Irrigated)	168	14213	1865	823	917	787	737	907	841	987	1866	863	940	666	851	808	785	886	13728
				14213	151.65	117.19	138.57	112.88	184.94	135.15	115.75	125.15	154.64	122.88	129.15	94.83	128.33	121.83	184.66	114.77	1954.75
6	168	Pulses - Chickpea/ Chana/ Kanli (Irrigated)	168	14718	74	94	74	75	74	79	79	385	72	84	76	57	74	74	88	72	1352
				14718	18.48	13.32	18.48	18.63	18.48	11.19	11.39	15.82	18.2	11.9	18.77	8.88	38.48	38.48	31.47	18.2	177.42
7	168	Pulses - Lentil/ Masur/ Nason (Irrigated)	168	14718	1158	1662	1198	1385	1472	1354	1488	1394	1188	1348	1348	652	1628	828	1632	1388	28813
				14718	162.96	235.51	169.47	188.58	208.58	181.86	188.38	187.53	155.87	181.86	188.68	92.38	238.97	117.33	218.34	185.55	2866.22
8	168	Pulses - Pea/ Field Pea/ Baharbar/ Jander Pea (Irrigated)	168	14888	448	316	382	327	318	438	318	318	318	318	312	318	315	481	327	322	5584
				14888	59.92	47.34	58.72	48.98	47.64	64.86	47.64	44.44	55.43	46.74	47.94	46.88	47.19	64.56	48.98	58.72	837.99
9	168	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	168	11568	617	645	656	588	578	564	572	627	612	572	552	578	572	615	635	582	9438
				11568	88.97	77.14	78.46	78.44	82.25	87.45	88.41	74.91	74.2	88.41	66.81	69.25	88.41	73.52	75.92	78.8	1151.7
10	168	Pulses - Mungbean/ Bori/ Black Gram/ Nash/ Nash (Irrigated)	168	12148	158	165	15														

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sef / Unit Cost (Rs)		Bakharjst	Balsar	Chupia	Colonegarj	Haldhamau	Tithahok	Maryjari	Katra Bazar	Mahapur	Mujehara	Nawalgarj	Pardri Krpal	Parapur	Rajpoteen	Taralganj	Waringanj	District Total
A.2 Water Resources																						
1	Diesel Pump Sets--	00	No.	43800	Qty	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	1688
				Rs.	36.12	36.12	36.12	36.12	36.12	36.12	36.12	36.12	36.12	36.12	36.12	36.12	36.12	36.12	36.12	36.12	36.12	36.12
2	Drip Irrigation--	00	ha	112800	Qty	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	1568
				Rs.	87.81	87.81	87.81	87.81	87.81	87.81	87.81	87.81	87.81	87.81	87.81	87.81	87.81	87.81	87.81	87.81	87.81	87.81
3	Solar PI Pump Sets (IC)--	00	No.	25600	Qty							1										1
				Rs.											2.85							
	Solar PI Pump Sets (IC)--	00	No.	36200	Qty	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	1208
				Rs.	217.86	217.86	217.86	217.86	217.86	217.86	217.86	217.86	217.86	217.86	217.86	217.86	217.86	217.86	217.86	217.86	217.86	217.86
4	Sprinkler Irrigation --	00	ha	187800	Qty	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97	97	652
				Rs.	83.83	83.83	83.83	83.83	83.83	83.83	83.83	83.83	83.83	83.83	83.83	83.83	83.83	83.83	83.83	83.83	83.83	83.83
5	Sprinkler Irrigation --(Unit Sprinkler 1 ha)	00	ha	169800	Qty	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	1688
				Rs.	87.2	87.2	87.2	87.2	87.2	87.2	87.2	87.2	87.2	87.2	87.2	87.2	87.2	87.2	87.2	87.2	87.2	87.2
6	Tide well--	00	No.	13800	Qty	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	2888
				Rs.	47.52	47.52	47.52	47.52	47.52	47.52	47.52	47.52	47.52	47.52	47.52	47.52	47.52	47.52	47.52	47.52	47.52	47.52
Sub Total																						8942.24

S. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Baharjat	Belar	Chapia	Colmaganj	Halderma	Itadrok	Janghari	Katra Bazar	Monkapur	Nujehara	Nawalgarj	Pandri Krigal	Persapur	Rajaloket	Taraganj	Waringanj	District Total	
4.3 Farm Mechanisation																						
1	Tractor--	88	No.	275000	Prj		1	1	1	1	1	1	1	1	1	1	1	1	1	1	15	
		BL		2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	2.2	33	
	Tractor--	88	No.	375000	Prj	1	1	1	1												4	
		BL	3	3	3	3																12
2	Leveler-laser Guided-laser Jand Javeler	88	No.	455000	Prj	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	198	
		BL	36.4	36.4	36.4	36.4	36.4	36.4	36.4	36.4	36.4	36.4	36.4	36.4	36.4	36.4	36.4	36.4	36.4	36.4	542.8	
	Other machinery--	88	No.	130000	Prj	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	908	
		BL	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	72	1552
3	Other machinery--	88	No.	155000	Prj	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	548	
		BL	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5	793.5	
	Other machinery--	88	No.	750000	Prj	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	908	
		BL	420.76	420.76	420.76	420.76	420.76	420.76	420.76	420.76	420.76	420.76	420.76	420.76	420.76	420.76	420.76	420.76	420.76	420.76	420.76	6875.16
4	Other machinery-Other Machinery & Equipments-Broadcast 72 inches	88	No.	232000	Prj	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	548	
		BL	70.24	70.24	70.24	70.24	70.24	70.24	70.24	70.24	70.24	70.24	70.24	70.24	70.24	70.24	70.24	70.24	70.24	70.24	1117.94	
	Other machinery-Other Machinery & Equipments-Super Seeder	88	No.	185000	Prj	48	48	48	48	48	48	48	48	48	48	48	48	48	48	48	548	
		BL	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	59.2	947.2
6	Power Tiller--20 HP	88	No.	265000	Prj	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	96	
		BL	12.72	12.72	12.72	12.72	12.72	12.72	12.72	12.72	12.72	12.72	12.72	12.72	12.72	12.72	12.72	12.72	12.72	12.72	289.52	
	Thresher--	88	No.	220000	Prj	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	458
		BL	52.8	52.8	52.8	52.8	52.8	52.8	52.8	52.8	52.8	52.8	52.8	52.8	52.8	52.8	52.8	52.8	52.8	52.8	52.8	844.8
Sub Total																					1262.52	

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)	Babbarji	Balsar	Chhapia	Colmoleganj	Haldhama	Itantrik	Marihari	Kotra Bazar	Parapur	Mujibara	Kamalganj	Pandri (Tropical)	Parapur	Rajsideah	Tarabganj	Kamalganj	District Total
A.4 Plantation & Horticulture																					
1	1 Bee Keeping--50 colonies	00	No.	Phy 371500	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	32
				BL	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	5.94	95.04
2	2 Floriculture--20m K5cm	00	ha	Phy 337300	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	40
				BL	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	129.44
3	3 Floriculture--75cm K75cm	00	ha	Phy 279400	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	96
				BL	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	11.32	213.12
4	4 Muskmelon Cultivation--250 sqm	00	1000 sq. per Cycle	Phy 211800	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	640
				BL	67.52	67.52	67.52	67.52	67.52	67.52	67.52	67.52	67.52	67.52	67.52	67.52	67.52	67.52	67.52	67.52	1080.32
5	5 New Orchard - Tropical/ Sub Tropical Fruits--1.80x1.8m	00	ha	Phy 109300	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	225
				BL	21.72	21.72	21.72	21.72	21.72	21.72	21.72	21.72	21.72	21.72	21.72	21.72	21.72	21.72	21.72	21.72	362
6	6 New Orchard - Tropical/ Sub Tropical Fruits--10x10m	00	ha	Phy 111000	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	470
				BL	21.31	21.31	21.31	21.31	21.31	21.31	21.31	21.31	21.31	21.31	21.31	21.31	21.31	21.31	21.31	21.31	340.15
7	7 New Orchard - Tropical/ Sub Tropical Fruits--3x3m	00	ha	Phy 154300	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	32
				BL	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	39.52
8	8 New Orchard - Tropical/ Sub Tropical Fruits--3x3m	00	acre	Phy 175300	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	320
				BL	18.03	18.03	18.03	18.03	18.03	18.03	18.03	18.03	18.03	18.03	18.03	18.03	18.03	18.03	18.03	18.03	460.88
9	9 Nursery ---	00	ha	Phy 1907700	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	40
				BL	47.22	47.22	47.22	47.22	47.22	47.22	47.22	47.22	47.22	47.22	47.22	47.22	47.22	47.22	47.22	47.22	755.52
10	10 Sericulture---	00	No.	Phy 200000	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	20	320
				BL	44.3	44.3	44.3	44.3	44.3	44.3	44.3	44.3	44.3	44.3	44.3	44.3	44.3	44.3	44.3	44.3	716.8
	Sub Total																				4101.89

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sp / Unit Cost (Rs.)	Baharjet	Chhapia	Colmangeni	Waldhuma	Itarshik	Jhunjhari	Kotra Bazar	Pankapur	Nejehano	Hasdagarj	Pandri Irigal	Persapur	Rupadeth	Pandagarj	Wairingarj	District Total
A.6 Forestry																				
1	Nursery/ Propagation unit--1.65	88	ha	538888	Phy	3	3	3	3	3	3	3	3	3	3	3	3	3	3	48
					BL	12.84	12.84	12.84	12.84	12.84	12.84	12.84	12.84	12.84	12.84	12.84	12.84	12.84	12.84	205.48
2	Plantation-Bamboo-5 m x 5 m	88	ha	86638	Phy	25	25	25	25	21	25	25	25	25	25	25	25	25	25	252
					BL	17.33	17.33	17.33	17.33	14.55	17.33	17.33	17.33	17.33	17.33	17.33	17.33	17.33	17.33	271.72
3	Plantation-Bamboo-Agro-forestry with Bamboo	88	Acres	176015	Phy	6	6	6	6	6	6	6	6	6	6	6	6	6	6	96
					BL	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	8.38	134.88
4	Plantation-Isaral/Grus-3 m x 3.5 m	88	ha	93176	Phy	15	15	15	15	15	15	15	15	15	15	15	15	15	15	208
					BL	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	11.18	178.88
5	Plantation-Foglar-5 m x 4 m	88	ha	238848	Phy	9	9	9	9	9	9	9	9	9	9	9	9	9	9	144
					BL	16.92	16.92	16.92	16.92	16.92	16.92	16.92	16.92	16.92	16.92	16.92	16.92	16.92	16.92	270.72
Sub Total																				
A.7 Animal Husbandry - Dairy																				
1	Buffalo Farming--	88	143	248888	Phy	126	126	126	126	126	126	126	126	126	126	126	126	126	126	2888
					BL	248	248	248	248	248	248	248	248	248	248	248	248	248	248	3998
2	Bulk Milk Coaling Unit--	88	80	1250000	Phy	3	3	3	3	3	3	3	3	3	3	3	3	3	3	48
					BL	163	163	163	163	163	163	163	163	163	163	163	163	163	163	2888
3	Crossbred Cattle Farming--2 animal 12 litre per day	88	143	2100000	Phy	281.58	281.58	281.58	281.58	281.58	281.58	281.58	281.58	281.58	281.58	281.58	281.58	281.58	281.58	4337.28
					BL	243.12	243.12	243.12	243.12	243.12	243.12	243.12	243.12	243.12	243.12	243.12	243.12	243.12	243.12	3889.92
4	Dairy Cow and Heifer rearing--10 animals 15 litre per day	88	2	1813888	Phy	38	38	38	38	38	38	38	38	38	38	38	38	38	38	468
					BL	343.12	343.12	343.12	343.12	343.12	343.12	343.12	343.12	343.12	343.12	343.12	343.12	343.12	343.12	64
5	Veterinary Clinic-Moila-	88	80	3188888	Phy	4	4	4	4	4	4	4	4	4	4	4	4	4	4	64
					BL	112	112	112	112	112	112	112	112	112	112	112	112	112	112	1792
Sub Total																				
Sub Total																				
A.8 Working Capital - AM - Dairy/Drought animal																				
1	Buffalo Farming- Buffalo	100	143	1188888	Phy	188	188	188	188	188	188	188	188	188	188	188	188	188	188	3888
					BL	286.8	286.8	286.8	286.8	286.8	286.8	286.8	286.8	286.8	286.8	286.8	286.8	286.8	286.8	3382.8
Sub Total																				

Sr. No.	Activity	Bank Loan Factor (L)	Unit Size	Sub / Unit Cost (Rs)	Bahujat	Belar	Chupia	Colonigari	Haldarmai	Tiathok	Jharthari	Katra Bazar	Mankapur	Mujehara	Nawagar	Padri Kripal	Parapur	Rasidob	Tarabgar	Waringar	District Total
A.9 Animal Husbandry - Poultry																					
1	Commercial Breiler Farming--	80	5000	2450000	Phy	15	15	15	15	15	14	15	15	15	15	15	15	15	15	15	236
				Rs	204.56	204.56	204.56	204.56	204.56	204.56	275.3	204.56	204.56	204.56	204.56	204.56	204.56	204.56	204.56	204.56	4699.7
2	Commercial Layer Farming--	80	20000	11542000	Phy	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	48
				Rs	136.27	279.41	136.27	279.41	136.27	279.41	136.27	279.41	136.27	279.41	136.27	279.41	136.27	279.41	136.27	279.41	3725.48
Sub Total																					
																					8435.18
A.10 Working Capital - M - Poultry																					
Sr. No.	Activity	Bank Loan Factor (L)	Unit Size	Sub / Unit Cost (Rs)	Bahujat	Belar	Chupia	Colonigari	Haldarmai	Tiathok	Jharthari	Katra Bazar	Mankapur	Mujehara	Nawagar	Padri Kripal	Parapur	Rasidob	Tarabgar	Waringar	District Total
1	Regular Farming Others_Gonda	100	1000	1729000	Phy	12	18	18	18	18	11	18	18	18	18	18	18	18	18	18	165
				Rs	14.76	12.3	12.3	12.3	12.3	12.3	13.53	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	12.3	282.56
2	Layer Farming Others_Gonda	100	5000	1057000	Phy	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	128
				Rs	34.56	34.56	34.56	34.56	34.56	34.56	34.56	34.56	34.56	34.56	34.56	34.56	34.56	34.56	34.56	34.56	1333.92
Sub Total																					
																					1555.92
A.11 Animal Husbandry - SP																					
Sr. No.	Activity	Bank Loan Factor (L)	Unit Size	Sub / Unit Cost (Rs)	Bahujat	Belar	Chupia	Colonigari	Haldarmai	Tiathok	Jharthari	Katra Bazar	Mankapur	Mujehara	Nawagar	Padri Kripal	Parapur	Rasidob	Tarabgar	Waringar	District Total
1	Goat - Breeding Unit--	80	500+25	9438000	Phy	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	86
				Rs	385.2	385.2	385.2	385.2	385.2	385.2	385.2	385.2	385.2	385.2	385.2	385.2	385.2	385.2	385.2	385.2	4333.2
2	Goat - Rearing Unit--	80	20+1	414000	Phy	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	888
				Rs	165.6	165.6	165.6	165.6	165.6	165.6	165.6	165.6	165.6	165.6	165.6	165.6	165.6	165.6	165.6	165.6	2490.6
3	Pig Breeding Unit--CB	80	10+2	1055000	Phy	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	96
				Rs	52.56	52.56	52.56	52.56	52.56	52.56	52.56	52.56	52.56	52.56	52.56	52.56	52.56	52.56	52.56	52.56	440.96
Sub Total																					
																					953.76
A.12 Working Capital - M - Others/SP																					
Sr. No.	Activity	Bank Loan Factor (L)	Unit Size	Sub / Unit Cost (Rs)	Bahujat	Belar	Chupia	Colonigari	Haldarmai	Tiathok	Jharthari	Katra Bazar	Mankapur	Mujehara	Nawagar	Padri Kripal	Parapur	Rasidob	Tarabgar	Waringar	District Total
1	Goat Farming Rearing Unit - Semi-Intensive_Gonda	100	20+1	72000	Phy	50	50	50	50	50	50	50	50	50	50	50	50	50	50	50	888
				Rs	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	36	576
Sub Total																					
																					576

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs.)	Bakharjst	Belsar	Chhapia	Colonelganj	Haladhama	Tilathok	Thonhari	Katra Bazar	Mankapur	Najehana	Kaushganj	Pandri Kripal	Persapur	Rasuldeh	Tarabganj	Wairiganj	District Total
A.13 Fisheries																					
1	Fish Culture -Integrated fish Farming Invested cum Fish	50	ha	100000	120	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95	95
2	Ornamental Fish hatchery--	50	No.	50000	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
Sub Total																					
A.14 Working Capital - Fisheries																					
1	Marketing Activities Others Aquaculture Input	100	Per unit	100000	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16	16
Sub Total																					
A.15 Farm Credit																					
1	Integrated Farming--Crop + Dairy	50	ha	650000	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
2	Integrated Farming--Crop + Plantation (1.50 ha)	50	ha	650000	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85	1.85
3	Integrated Farming--Exotic Vegetable Based JFS (0.40 ha)	50	ha	250000	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25	1.25
Sub Total																					
Total Farm Credit (Sum of A.1 to A.15)																					
40731.86																					

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sq / Unit Cost (Rs)	Babrajat	Belur	Chapla	Colonelganj	Halarnau	Itiahook	Jharhari	Katra Bazar	Mekapur	Nijehau	Nandganj	Pandri Krpal	Perapur	Rasideth	Tarabganj	Waringanj	District Total
B. Agriculture Infrastructure																					
B.1 Storage Facilities																					
1	Cold Storage-5000 mt.	66	No.	30000000	25	1	1	1	1	1	2	1	1	1	1	1	1	1	1	1	17
					120	120	120	120	120	120	640	120	120	120	120	120	120	120	120	120	5440
2	Golden-/ Rural Grain (1000 MT)	66	No.	2500000	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	40	672
					1150	1150	1150	1150	1150	1150	1150	1150	1150	1150	1150	1150	1150	1150	1150	1150	3815
Sub Total																					
B.2 Land Development																					
1	Benifiliars -200 top unit	66	No.	160000	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	150	3400
					250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	250	4320
2	Farm Ponds/ water harvesting Structures-20 n x 10 n	66	No.	100000	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	25
					10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	10	23.2
3	On Farm Development (OFF) Works --	66	m.	750000	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	96
					1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	4471.2
Sub Total																					
B.3 Agriculture Infrastructure - Others																					
1	Compost/ Verm Compost-Verm Compost/ Commercial verm compost 150 TPA	66	No.	750000	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	356
					132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	132	2136
2	Tissue Culture-Tissue Culture Lab for Plant Propagule Multiplication	66	No.	2500000	25																25
					1																1
Sub Total																					
Total (B.1+B.2+B.3)																					
																					31451.2
																					2736

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)	Bakharjat	Nelae	Chapla	Colongaj	Haldhamau	Tiatvok	Dharjari	Katra Bazar	Nokapur	Nijelana	Kachgari	Padri Brijal	Perapur	Rajalodeh	Tarabganj	Katinganj	District Total
C. Ancillary Activities																					
C.1 Food & Agro Processing																					
1	Oil / Pulses Mill--	65	No.	2500000	Prj	15	35	35	35	35	35	35	35	35	35	35	35	35	35	35	240
					Rs.	318.75	318.75	318.75	318.75	318.75	318.75	318.75	318.75	318.75	318.75	318.75	318.75	318.75	318.75	318.75	5108
2	Food Grain Processing-Flour Mill--	65	No.	1500000	Prj	19	39	39	39	39	39	39	39	39	39	39	39	39	39	39	384
					Rs.	242.25	242.25	242.25	242.25	242.25	242.25	242.25	242.25	242.25	242.25	242.25	242.25	242.25	242.25	242.25	3878
3	Fruit Processing --	65	No.	200000	Prj	18	38	38	38	38	38	38	38	38	38	38	38	38	38	38	161
					Rs.	17	37	37	37	37	37	37	37	37	37	37	37	37	37	37	272.7
4	Oil Extraction--Mustard Processing	65	No.	1000000	Prj	18	38	38	38	38	38	38	38	38	38	38	38	38	38	38	288
					Rs.	153	153	153	153	153	153	153	153	153	153	153	153	153	153	153	1448
5	Packaging Unit--	75	No.	1000000	Prj	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	112
					Rs.	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	52.5	948
6	Rice Processing --	75	No.	1000000	Prj	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	931
					Rs.	277.5	277.5	277.5	277.5	277.5	277.5	277.5	277.5	277.5	277.5	277.5	277.5	277.5	277.5	277.5	4448
7	Spice Processing--	65	No.	300000	Prj	8	8	8	8	8	8	8	8	8	8	8	8	8	8	8	128
					Rs.	28.4	28.4	28.4	28.4	28.4	28.4	28.4	28.4	28.4	28.4	28.4	28.4	28.4	28.4	28.4	135.4
Sub Total																					
17384.1																					
D. Ancillary Activities																					
1	Agri Clinic & Agri Business Centers--	50	No.	2000000	Prj	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	76
					Rs.	98	98	98	98	98	98	98	98	98	98	98	98	98	98	98	1368
Sub Total																					
1368																					
Total (C+D)																					
18752.1																					
Total (A+B+C)																					
65147.16																					

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Std / Unit Cost (Rs.)	Bachajet	Beisar	Chhapia	Colonalgari	Haldanau	Tilachok	Thurjari	Katra Bazar	Makapur	Nujehau	Kandaganj	Pradri Virpali	Porsapur	Rajauldeh	Taradgarj	Malirgarj	District Total
II. Micro, Small and Medium Enterprises (MSME)																					
1	Manufacturing Sector - Term Loan-Medium	66	No.	200000000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	40000
2	Manufacturing Sector - Term Loan-Micro	66	No.	40000000	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	1120
3	Manufacturing Sector - Term Loan-Small	66	No.	400000000	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	22000
4	Manufacturing Sector - Working Capital-Medium	66	No.	400000000	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1600
5	Manufacturing Sector - Working Capital-Micro	66	No.	80000000	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	30000
6	Manufacturing Sector - Working Capital-Small	66	No.	800000000	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	40120
7	Service Sector - Term Loan-Medium	66	No.	200000000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	3000	40000
8	Service Sector - Term Loan-Micro	66	No.	100000000	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	70	1120
9	Service Sector - Term Loan-Small	66	No.	400000000	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	2000
10	Service Sector - Working Capital-Medium	66	No.	400000000	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1600
11	Service Sector - Working Capital-Micro	66	No.	80000000	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	30000
12	Service Sector - Working Capital-Small	66	No.	800000000	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	1400	40120
Total Sub Total																					

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Ssf / Unit Cost (Rs.)	Barhrajpt	Belsar	Chhapia	Coloneganj	Haldhamau	Itiachok	Xonjhari	Katra Bazar	Kerkapur	Nojehana	Nandaganj	Pandri Virpal	Paraspur	Rajalodeh	Taraganj	Wazirganj	District Total
III. Export Credit																					
1	Export Credit -Pre Shipment Export Credit-	65	No.	4000000	Ph	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2
Total Export Credit																					
IV. Education																					
1	Education loans-Study Abroad-	55	No.	2000000	Phy	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	15
2	Education loans-Study in India-	55	No.	1200000	Phy	22	22	22	22	22	22	22	22	22	22	22	22	22	22	22	228
3	Education loans-Vocational Education-	55	No.	300000	Phy	30	30	30	30	30	30	30	30	30	30	30	30	30	30	30	350
Total Education																					
V. Housing																					
1	Purchase/ Construction of a dwelling Unit (Individual)-	65	No.	3000000	Phy	14	14	14	14	14	14	14	14	14	14	14	14	14	14	14	226
2	Repair of dwelling Units--	65	No.	600000	Phy	37	37	37	37	37	37	37	37	37	37	37	37	37	37	37	512
Total Housing																					

Sr. No.	Activity	Bank Loan Factor (L)	Unit Size	Sof / Unit Cost (Rs)	Bahujat	Besar	Chupia	Colonigun	Halcherma	Tilathok	Tharjuri	Isra Bazar	Mankapur	Mujdara	Kanungun	Pandri Kripal	Pansar	Rajaldeo	Tarabgunj	Walingunj	District Total
VI. Social Infrastructure																					
1	Education--	85	Nb.	2000000	Pyj	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	16
					Rs.	85	85	85	85	85	85	85	85	85	85	85	85	85	85	85	1398
2	Healthcare-Hospital--	85	Nb.	2000000	Pyj	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	14
					Rs.	178	178	178	178	178	178	178	178	178	178	178	178	178	178	178	2388
3	Sanitation--	85	Nb.	25000	Pyj	18	18	18	18	18	18	18	18	18	18	18	18	18	18	18	168
					Rs.	2,13	2,13	2,13	2,13	2,13	2,13	2,13	2,13	2,13	2,13	2,13	2,13	2,13	2,13	2,13	34,88
Total Social Infrastructure																					
																					3774,88
VII. Renewable Energy																					
1	Solar Energy-Rooftop Solar-PV System with Battery--	90	Nb.	300000	Pyj	135	135	135	135	135	135	135	135	135	135	135	135	135	135	135	2088
					Rs.	112,5	112,5	112,5	112,5	112,5	112,5	112,5	112,5	112,5	112,5	112,5	112,5	112,5	112,5	112,5	3388
Total Renewable Energy																					
																					2088
VIII. Others																					
1	Loans to Distressed Persons--	90	Nb.	2000000	Pyj	2	2	2	2	2	2	2	2	2	2	2	2	2	2	2	18
					Rs.	1,8	1,8	1,8	1,8	1,8	1,8	1,8	1,8	1,8	1,8	1,8	1,8	1,8	1,8	1,8	35,2
2	[346]/ 1,05--1,18	100	Nb.	1000000	Pyj	15	15	15	15	15	15	15	15	15	15	15	15	15	15	15	248
					Rs.	22,5	22,5	22,5	22,5	22,5	22,5	22,5	22,5	22,5	22,5	22,5	22,5	22,5	22,5	22,5	368
3	[346]/ 1,05--1,06	100	Nb.	1000000	Pyj	186	186	186	186	186	186	186	186	186	186	186	186	186	186	186	2598
					Rs.	277,5	277,5	277,5	277,5	277,5	277,5	277,5	277,5	277,5	277,5	277,5	277,5	277,5	277,5	277,5	4488
Total Others																					
																					48,2
Total Priority Sector																					
																					37702,48
[I+II+III+IV+V+VI+VII+VIII]																					

Annexure 2							
Overview of Ground Level Credit Flow - Agency-wise and Sector-wise - for years 2021-22, 2022-23, 2023-24 and Target for current 2024-25							
(₹ Lakh)							
Table 1: Crop Loan							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	189700.00	53441.28	210504.25	81459.18	220732.62	52915.36	239198.11
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	134000.00	127956.13	151085.00	71088.29	157527.87	109989.56	167195.96
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	323700.00	181397.41	361589.25	152547.47	378260.49	162904.92	406394.07

Table 2: Term Loan (MT+LT)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	9680.00	64048.28	11039.50	22118.47	9708.85	23962.84	13170.61
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SCARDB	1104.00	0.00	994.40	618.75	1440.99	226.75	2065.98

RRBs	1750.00	46.98	1925.00	0.00	3447.53	41.51	2718.59
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	12534.00	64095.26	13958.90	22737.22	14597.37	24231.10	17955.18

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	199380.00	117489.56	221543.75	103577.65	230441.47	76878.20	252368.72
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	0.00
SCARDB	1104.00	0.00	994.40	618.75	1440.99	226.75	2065.98
RRBs	135750.00	128003.11	153010.00	71088.29	160975.40	110031.07	169914.55
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	336234.00	245492.67	375548.15	175284.69	392857.86	187136.02	424349.25

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	31350.00	9582.06	33721.04	34132.63	38596.68	118411.51	112812.16
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	408.90
SCARDB	1000.00	0.00	1110.00	0.00	1281.52	0.00	4215.77
RRBs	2650.00	1309.43	2941.50	1526.32	3401.44	15915.44	15511.40
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	35000.00	10891.49	37772.54	35658.95	43279.64	134326.95	132948.23

Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	9960.00	6060.20	10782.00	16412.73	10787.93	7808.60	10550.50
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	70.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	90.00
RRBs	1480.00	580.35	1074.00	794.32	2398.69	875.23	3090.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	11440.00	6640.55	11856.00	17207.05	13186.62	8683.83	13800.50

Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	240690.00	133131.82	266046.79	154123.01	279826.08	203098.31	375731.38
RCBs	0.00	0.00	0.00	0.00	0.00	0.00	478.90
SCARDB	2104.00	0.00	2104.40	618.75	2722.51	226.75	6371.75
RRBs	139880.00	129892.89	157025.50	73408.93	166775.53	126821.74	188515.95
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	382674.00	263024.71	425176.69	228150.69	449324.12	330146.80	571097.98

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	
	CBS	RCBs	SCARDB	RRBs	Others	CBS	RCBs	SCARDB	RRBs	Others		
C L	53441.28	0.00	0.00	127956.13	0.00	81459.18	0.00	0.00	71088.29	0.00	0.00	152547.47
Table 1: Crop Loan												
(₹ Lakh)												
Particulars	2023-24					2024-25					Total	
	CBS	RCBs	SCARDB	RRBs	Others	CBS	RCBs	SCARDB	RRBs	Others		
C L	52915.36	0.00	0.00	109989.56	0.00	239198.11	0.00	0.00	167195.96	0.00	0.00	406394.07
Table 2: Term Loan												
Particulars	2021-22					2022-23					Total	
	CBS	RCBs	SCARDB	RRBs	Others	CBS	RCBs	SCARDB	RRBs	Others		
W S						0.00					0.00	0.00
L D						0.00					0.00	0.00
F M	329.17	0	0	0	0	562.78	0.00	86.65	0.00	0.00	649.43	0.00
P & H						0.00					0.00	0.00
AH -D	309.57	0	0	0	0	713.90	0.00	187.30	0.00	0.00	901.20	0.00
AH -P	10.23	0	0	0	0	20.74	0.00	55.10	0.00	0.00	75.84	0.00
AH - S G P						0.00					0.00	0.00

F D	63.75	0	0	0	0	0	0	63.75	3.41	0.00	0.00	0.00	3.41
F & W								0.00					0.00
S G & M F	0	0	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
A & F								0.00					0.00
OTH	63335.56	0	0	46.98	0	63382.54	20817.64	0.00	0.00	0.00	0.00	21107.34	
Sub total	64048.28	0.00	0.00	46.98	0.00	64095.26	22118.47	0.00	0.00	0.00	0.00	22737.22	
Grand Total (I +II)	117489.56	0.00	0.00	128003.11	0.00	245492.67	103577.65	0.00	0.00	71088.29	0.00	175284.69	

Table 2: Term Loan												(₹ lakh)
Particulars	2023-24						2024-25					
	CBS	RCBs	SCARDB	RRBs	Others	Total	CBS	RCBs	SCARDB	RRBs	Others	Total
W S						0.00						0.00
L D						0.00						0.00
F M	1443.40	0.00	4.80	0.00	0.00	1448.20						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P	6.89	0.00	33.60	0.00	0.00	40.49						0.00
AH - S G P						0.00						0.00
F D	2.43	0.00	1.00	0.00	0.00	3.43						0.00
F & W						0.00						0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00						0.00
A & F						0.00						0.00
OTH	22510.12	0.00	187.35	41.51	0.00	22738.98						0.00
Sub total	23962.84	0.00	226.75	41.51	0.00	24231.10	13170.61	0.00	2065.98	2718.59	0.00	17955.18
Grand Total (I +II)	76878.20	0.00	226.75	110031.07	0.00	187136.02	252368.72	0.00	2065.98	169914.55	0.00	424349.25

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

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

Annexure IV					
Unit costs for major activities fixed by NABARD for the year 2024-25					
Sr. No.	Activity	Sub Activity	Specification	Unit	Unit Cost (₹)
1	Agri Clinic & Agri Business Centers			No.	2000000
2	Bee Keeping			No.	371500
3	Bioferlizers			No.	160000
4	Buffalo Farming			1+1	248000
5	Bulk Milk Cooling Unit			No.	1250000
6	Cold Storage			No.	400000000
7	Commercial Broiler Farming			5000	2458000
8	Commercial Layer Farming			10000	11642000
9	Compost/ Vermi Compost	Vermi Compost		No.	750000
10	Crossbred Cattle Farming			1+1	219000
11	Dairy Cow and Heifer rearing			2	1013000
12	Dal/ Pulses Mill			No.	2500000
13	Diesel Pump Sets			No.	43000
14	Drip Irrigation			ha	112000
15	Drones			No.	375000
16	Drones			No.	275000
17	Education			No.	10000000
18	Education Loans	Vocational Education		No.	500000
19	Education Loans	Study Abroad		No.	2000000
20	Education Loans	Study in India		No.	1000000
21	Export Credit	Pre Shipment Export Credit		No.	400000000

22	Farm Ponds/ Water Harvesting Structures				No.	100000
23	Fish Culture				ha	100000
24	Floriculture				ha	337200
25	Floriculture				ha	277400
26	Food Grain Processing			Flour Mill	No.	1500000
27	Fruit Processing				No.	200000
28	Goat			Rearing Unit	20+1	414000
29	Goat			Breeding Unit	500+25	9630000
30	Godown				No.	3500000
31	Healthcare			Hospital	No.	20000000
32	Integrated Farming				ha	650000
33	Integrated Farming				ha	250000
34	Integrated Farming				ha	450000
35	Leveller			Laser Guided	No.	455000
36	Loans to Distressed Persons				No.	100000
37	Manufacturing Sector			Term Loan	Medium	125000000
38	Manufacturing Sector			Working Capital	Small	5000000
39	Manufacturing Sector			Term Loan	Micro	2500000
40	Manufacturing Sector			Working Capital	Medium	25000000
41	Manufacturing Sector			Term Loan	Small	25000000
42	Manufacturing Sector			Working Capital	Micro	500000
43	Mushroom Cultivation				1000 Kg. per Cycle	211000
44	New Orchard			Tropical/ Sub Tropical Fruits	Acre	175200

45	New Orchard		Tropical/ Sub Tropical Fruits		ha	154300
46	New Orchard		Tropical/ Sub Tropical Fruits		ha	189300
47	New Orchard		Tropical/ Sub Tropical Fruits		ha	88800
48	Nursery				ha	1967700
49	Nursery/ Propagation unit				ha	534800
50	Oil Extraction				No.	1000000
51	On Farm development (OFD) Works				m.	75000
52	Ornamental Fish Hatchery				No.	50000
53	Other machinery		Other Machinery & Equipments		No.	185000
54	Other machinery		Other Machinery & Equipments		No.	232000
55	Other machinery				No.	155000
56	Other machinery				No.	150000
57	Other machinery				No.	790000
58	Packaging Unit				No.	1000000
59	Pig Breeding Unit				10+2	1095000
60	Plantation		Eucalyptus		ha	93176
61	Plantation		Bamboo	Agro	Acre	174615
62	Plantation		Poplar		ha	235040
63	Plantation		Bamboo		ha	86636
64	Power Tiller				No.	265000
65	Purchase/ Construction of a Dwelling Unit (Individual)				No.	3000000
66	Repair of Dwelling Units				No.	600000

67	Rice Processing				No.	1000000
68	Sanitation				No.	25000
69	Sericulture				No.	280000
70	Service Sector		Term Loan	Medium	No.	125000000
71	Service Sector		Term Loan	Micro	No.	1000000
72	Service Sector		Term Loan	Small	No.	25000000
73	Service Sector		Working Capital	Medium	No.	25000000
74	Service Sector		Working Capital	Small	No.	5000000
75	Service Sector		Working Capital	Micro	No.	200000
76	SHGs/ JLGs				No.	150000
77	Solar Energy		Roof Top Solar PV System with Battery		No.	100000
78	Solar PV Pump Sets (AC)				No.	361800
79	Solar PV Pump Sets (AC)				No.	256400
80	Spice Processing				No.	300000
81	Sprinkler Irrigation				ha	109000
82	Sprinkler Irrigation				ha	107000
83	Thresher				No.	220000
84	Tissue Culture		Tissue Culture Lab for Plant Propagule Multiplication		No.	25000000
85	Tube Well				No.	33000
86	Veterinary Clinic		Mobile		No.	3500000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Broiler Farming	Others_Gonda	1000	123000
2	Buffalo Farming	Buffalo Farming_Gonda		110000
3	Cereals	Maize/ Makka (Irrigated)		16283
4	Cereals	Barley/ Jav (Irrigated)		17004
5	Cereals	Wheat/ Gehu (Irrigated)		24765
6	Cereals	Rice/ Chaval/ Dhan (Irrigated)		29528
7	Goat Farming	Rearing Unit _ Semi_intensive_Gonda		72000
8	Layer Farming	Others_Gonda	5000	1057000
9	Marketing Activities	Others_Aquaculture input sellers		200000
10	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		14239
11	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)		11960
12	Pulses	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)		12146
13	Pulses	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)		14170
14	Pulses	Lentil/ Masur/ Masoor (Irrigated)		14170

15	Pulses	Pea/ Field Pea/ Matararchana/ Garden Pea (Irrigated)		14980
16	Sugar Crops	Sugarcane/ Ganna (Irrigated)		68843

Abbreviations

Abbreviation	Expansion
Expansion	Agri Export Zone
Expansion	Agri-Clinics and Agri-Business Centre
Expansion	Agricultural Produce Market Committee
Expansion	Agricultural technology Management Agency
Expansion	Agriculture and Processed Food Products Export Development Authority
Expansion	Agriculture Marketing Infrastructure Scheme
Expansion	Animal Husbandry Infrastructure Development Fund
Expansion	Annual Credit Plan
Expansion	Atal Pension Yojana
Expansion	Banking Correspondent
Expansion	Bringing Green Revolution to Eastern India
Expansion	Capital Investment Subsidy Scheme
Expansion	Central Rice Research Institute
Expansion	Central Warehousing Corporation
Expansion	Civil Society Organisation
Expansion	Co-operative Development Fund
Expansion	Core Banking Solution
Expansion	Development Action Plan
Expansion	Direct Benefit Transfer
Expansion	District Agricultural Officer
Expansion	District Central Cooperative Bank
Expansion	District Consultative Committee
Expansion	District Credit Plan
Expansion	District Industries Centre
Expansion	District Level review Committee
Expansion	District Rural Development Agency
Expansion	Electronic National Agriculture Market
Expansion	Export Credit Guarantee Corporation
Expansion	Farmer Producer Organisation
Expansion	Farmers Club
Expansion	Farmers Service Society
Expansion	Financial Inclusion
Expansion	Financial Inclusion Fund
Expansion	Financial Inclusion Plan
Expansion	Financial Literacy and Credit Counselling Centres

Expansion	Financial Literacy Centre
Expansion	Fish Farmers Development Agency
Expansion	Gound Level Credit
Expansion	Government of India
Expansion	Gross State Domestic Product
Expansion	High Yielding Variety
Expansion	Indian Council for Agriculture Research
Expansion	Indira Awas Yojana
Expansion	Information and Communication Technology
Expansion	Integrated Tribal Development Agency
Expansion	Internet of Things
Expansion	Jawaharlal Nehru National Solar Mission
Expansion	Joint Liability Group
Expansion	Khadi and Village Industries
Expansion	Kisan Credit Card
Expansion	Krishi Sahayak Kendra
Expansion	Krishi Vigyan Kendra
Expansion	Large Area Multipurpose Society
Expansion	Lead District Manager
Expansion	Lift Irrigation
Expansion	Livestock Aid Centre
Expansion	Mahatma Gandhi National Rural Employment Guarantee Scheme
Expansion	Marginal Farmer
Expansion	Marine Products Export Development Authority
Expansion	Micro Enterprises Development Programme
Expansion	Micro Irrigation
Expansion	Micro Units Development & Refinance Agency Ltd.
Expansion	Milk Producers Co-operative Society
Expansion	Ministry of Food Processing Industries
Expansion	Ministry of New and Renewable Energy
Expansion	Mission for Integrated Development of Horticulture
Expansion	National Bank for Agriculture and Rural Development
Expansion	National Food Security Mission
Expansion	National Horticulture Mission
Expansion	National Livelihood Mission
Expansion	National Mission on Food Processing
Expansion	National Project on Bio-Gas Development
Expansion	National Rural Livelihood Mission
Expansion	National Watershed Development Project for Rainfed Areas

Expansion	Non-Banking Financial Company
Expansion	Non-Governmental Organization
Expansion	Paramparagat Krishi Vikas Yojana
Expansion	Personal Accident Insurance Scheme
Expansion	Potential Linked Credit Plan
Expansion	Pradhan Mantri Fasal Bima Yojana
Expansion	Pradhan Mantri Jan Dhan Yojana
Expansion	Pradhan Mantri Jeevan Jyoti Bima Yojana
Expansion	Pradhan Mantri Krishi Sinchayee Yojana
Expansion	Pradhan Mantri Suraksha Bima Yojana
Expansion	Primary Agricultural Cooperative Society
Expansion	Primary Health Centre
Expansion	Primary Weavers Cooperative Society
Expansion	Prime Minister's Employment Generation Programme
Expansion	Rainwater Harvesting Structure
Expansion	Rashtriya Krishi Vikash Yojana
Expansion	Regional Rural Bank
Expansion	Reserve Bank of India
Expansion	Revised Long Term Action Plan
Expansion	Rural Infrastructure Development Fund
Expansion	Rural Non-Farm Sector
Expansion	Rural Self Employment Training Institute
Expansion	Seasonal Agricultural Operations
Expansion	Self Help Group
Expansion	Self Help Promoting Institution
Expansion	Service Area Plan
Expansion	Service Cooperative Society
Expansion	Short Term Co-operative Credit Structure
Expansion	State Level Bankers' Committee
Expansion	State Medicinal Plant Board
Expansion	Swachha Bharat Mission
Expansion	Swarojgar Credit Card
Expansion	Total Financial Outlay
Expansion	Tree Borne Oil-seeds
Expansion	Warehousing Development and Regulatory Authority
Expansion	Watershed Development Fund
Expansion	Women Self Help Group

Name and address of DDM

Name	Shoeb Ahmad
Designation	DDM, NABARD
Address 1	C/o Smt Tahseen Akhtar
Address 2	Ground Floor, New Indira Nagar Colony, Gonda
Post Office	Gonda City SO
District	GONDA
State	Uttar Pradesh
Pincode	271003
Telephone No.	05262451525
Mobile No.	9140684797
Email ID	gonda@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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



NABFINS LIMITED | A Subsidiary of NABARD

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



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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Uttar Pradesh

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