



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



गोरखपुर जिला
Gorakhpur District

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: Gorakhpur

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:

Deepti Pant

District Development Manager

NABARD

Gorakhpur

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	Gorakhpur is a major district of eastern Uttar Pradesh located at 26°45 North latitude and 83°24 East longitude. It is surrounded by Deoria and Kushinagar districts in the east, Maharajganj in the north, Siddharthnagar and Sant Kabir Nagar in the west and Azamgarh and Mau in the south.
2	Type of soil	The district is a part of the Purvanchal region of Uttar Pradesh. It falls under the Mid-Ganga Plains - Purva Uttar Domat (Zone-IV). The soil here is Domat.
3	Primary occupation	The district's economy is primarily based on agriculture but industrialization has gained momentum in recent years. New industries have been established in the industrial area developed by the Gorakhpur Industrial Development Authority in the Sahjanawan block.
4	Land holding structure	The number of landholdings in the district is 520979. The total area is 255537 hectares. 96 of farmers fall under the small and marginal category.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	Over the past three years, Priority Sector Lending achievements in the district increased from 85% (2021-22) to 107.5% (2022-23) and 140.1% (2023-24). In 2023-24, total creditflow reached ₹9,797.35 crore against atarget of ₹6,990.65 crore as of March31, 2024.
2	CD Ratio	As on 31st March 2024 the CreditDeposit Ratio of the district was only 49.30 percent which is more than the threshold but below than the national average.
3	Investment credit in agriculture	In the financial year 2023-24 thecredit flow to the agriculture sectorwas Rs. 2752.76 Crore against thetarget of Rs. 3759.13 Crore Of thisinvestment credit amounted to Rs. 661.52 Crore against a target of Rs. 197.17 Crore
4	Credit flow to MSMEs	In FY 2023-24, credit flow to the MSME sector reached ₹6,486.40 lakh, exceeding the target of ₹2,789.93 lakh. This achievement of 232.5% reflects significant growth and robust support for the MSME sector during the year.
5	Other significant credit flow, if any	In FY 2023-24, credit flow to Ancillary Activities reached ₹558.19 crore, exceeding the target of ₹441.59 crore. This 126.4% achievement highlights strong support for activities that enhance the district's primary economic sectors.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The total priority sector credit potential for the year 2025-26 is estimated at Rs. 20962.71 crore representing an increase of approximately 38.21 percent compared to the previous years projection of Rs. 15167.50 crore.
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2	Projection for agriculture and its components	The potential for agriculture for 2025-26 is estimated at Rs. 3628.29 crore. Out of this Rs. 2845.30 crore has been estimated for crop loans Rs. 565.67 crore for agriculture term loans Rs. 80.67 crore for agriculture infrastructure and Rs. 136.65 crore for ancillary activities.
3	Projection for MSMEs	The credit potential for the Micro Small and Medium Enterprises (MSME) sector is estimated at Rs. 16994.40 crore representing a significant increase of 51.54 percent compared to the previous years potential. This substantial growth indicates a strong emphasis on supporting MSMEs in the district.
4	Projection for other purposes	The credit potential for the year 2025-26 is estimated at Rs. 11.20 crore for export credit Rs. 46.80 crore for education Rs. 250.39 crore for housing Rs. 6.85 crore for social infrastructure Rs. 2.78 crore for renewable energy and Rs. 22.00 crore for OPS sector

5. Developmental Initiatives

1. NABARD promotes development through SHG bank linkage livelihood and micro-enterprise projects for women FPO formation and innovative DPR farm projects. It fosters employment and self-employment through skill development initiatives enhancing rural prosperity and sustainability.
2. During 2023-24 90 women SHG members were trained in making Terracotta and banana fiber Jewellery making under LEDP and 02 MEDP trainings were conducted for the SHG members on Moonj Craft and Macrame with 60 SHG members
3. Two SDI training programmes were conducted in the district with new and innovative activities naming Fitter and Fabrication and General Duty Assistance. A total of 160 rural youth received training and placements through skill development programs in the district.
4. NABARD is engaged in promoting Farmer Producer Organizations in Eleven blocks of the district: Barhalganj Campierganj Chargawan Bhathat Brahmipur Piprauli Sardarnagar Krorabar Kauriram Belghat and Gola under Central Sector Scheme.

5. NABARD has contributed to the development of roads bridges irrigation and health infrastructure through RIDF.

6. Thrust Areas

1. For 2025-26, the focus is on promoting integrated farming systems for sustainable, income-generating agriculture. Key priorities include supporting producer organizations for product aggregation and developing essential infrastructure for storage and logistics.
2. Key focus areas include inclusion of all eligible farmers under KCC Card scheme and boosting credit flow under agricultural term loans.
3. The plan also emphasizes enhancing convergence with credit-linked government schemes expanding MSME activities and increasing credit in other priority sectors to meet growing demand in the districts service sector.
4. The overall emphasis is on enhancing agriculture sustainability and income generation promoting producer organizations improving agricultural infrastructure expanding coverage of agricultural credit schemes and supporting the growth of both industrial and service sectors in the district.
5. The focus will be on increasing the Term Lending in the Agriculture sector.

7. Major Constraints and Suggested Action Points

1. The primary economic activity in the district is agriculture with 96 percent of landholdings classified as small and marginal. A significant barrier to agricultural development is the lack of essential inputs such as improved seeds fertilizers veterinary services and reliable electricity supply.
2. This document estimates district credit potential while highlighting infrastructure deficiencies. It offers suggestions for infrastructure development across sub-sectors like crop production horticulture land development minor irrigation and animal husbandry to strengthen agricultural growth.
3. Addressing these infrastructure gaps will facilitate better utilization of existing potential in these sectors. Furthermore it emphasizes the critical support needed to create a sustainable impact in the districts agricultural landscape.
4. For the initiatives to succeed it is essential to discuss these issues disseminate relevant information and conduct regular reviews at forums such as the District Consultative Committee (DCC) and Block Level Bankers' Committee (BLBC).

8. Way Forward

1. Achieving the districts estimated credit potential and boosting agricultural capital formation requires coordinated efforts from banks government departments and NGOs. Monitoring via the SLBC Portal and regular DLCC/BLBC meetings is vital for tracking progress and ensuring effective implementation.
2. Financial inclusion and inclusive development can be achieved through initiatives like SHGs JLGs RuPay cards Kisan Credit Cards and schemes like PMSBY PMJJBY and Atal Pension Yojana. These programs play a key role in expanding access to financial services and improving livelihoods.
3. NABARD is implementing various development-oriented programs such as Rural Haat/Mart skill training for women SHG members and rural youth and formation and promotion of Farmer Producer Organizations. It is also supporting innovation in agricultural sector.
4. As the nodal agency for various capital subsidy schemes and government-sponsored programs NABARD is committed to the districts overall development. Its continuous efforts aim to create sustainable impacts through diverse programs tailored to local needs.

Methodology of Preparation of Potential Linked Credit Plans

1. Introduction

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

2. Objectives

The objectives of PLP are:

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

3. Methodology

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

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

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

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

4. Methodology of estimation of credit potential

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

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

5. Agency wise Use

Utility

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

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

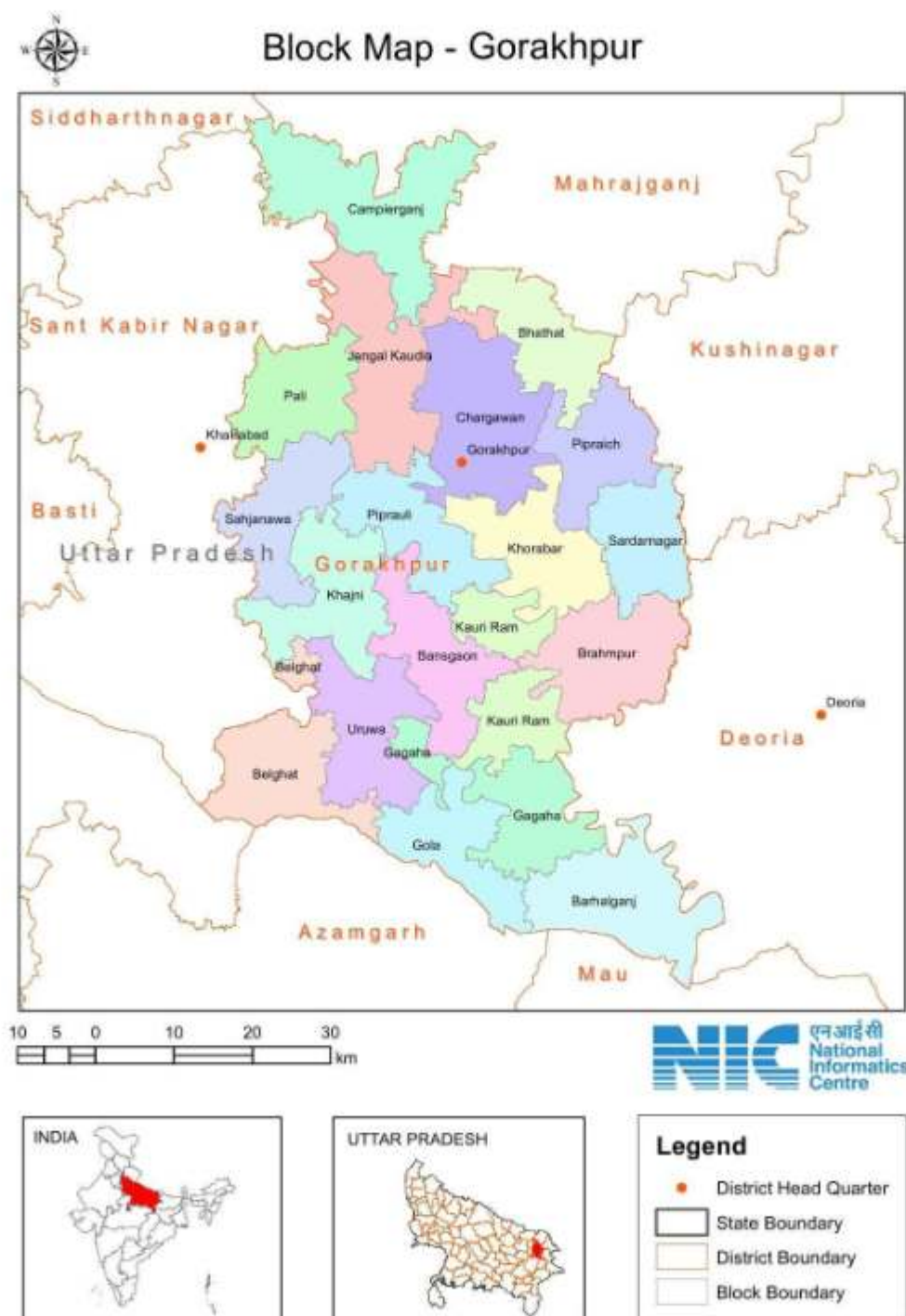
		- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
3	Individual/ Business entities	- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of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

6. Limitations and constraints

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

Part A

District Map



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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	341097.38
1	Crop Production, Maintenance and Marketing	297873.75
2	Term Loan for agriculture and allied activities	43223.63
B	Agriculture Infrastructure	8066.90
C	Ancillary activities	13665.15
I	Credit Potential for Agriculture A+B+C)	362829.43
II	Micro, Small and Medium Enterprises	1699440.00
III	Export Credit	1120.00
IV	Education	4680.00
V	Housing	25039.30
VI	Social Infrastructure	685.10
VII	Renewable energy	277.65
VIII	Others	2200.00
	Total Priority Sector	2096271.48

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	284530.08
2	Water Resources	5715.92
3	Farm Mechanisation	16176.74
4	Plantation & Horticulture with Sericulture	2138.69
5	Forestry & Waste Land Development	477.47
6	Animal Husbandry - Dairy	19248.89
7	Animal Husbandry - Poultry	8584.01
8	Animal Husbandry - Sheep, Goat, Piggery	1059.68
9	Fisheries	2269.50
10	Farm Credit- Others	896.40
	Sub total	341097.38
B	Agriculture Infrastructure	
1	Construction of storage	5720.00
2	Land development, Soil conservation, Wasteland development	1768.32
3	Agriculture Infrastructure - Others	578.58
	Sub total	8066.90
C	Ancillary activities	
1	Food & Agro. Processing	8931.15
2	Ancillary activities - Others	4734.00
	Sub Total	13665.15
II	Micro, Small and Medium Enterprises	
	Total MSME	1699440.00
III	Export Credit	1120.00
IV	Education	4680.00
V	Housing	25039.30
VI	Social Infrastructure	685.10
VII	Renewable energy	277.65
VIII	Others	2200.00
	Total Priority Sector	2096271.48

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	State Bank of India

1. Physical & Administrative Features

Sr. No.	Particulars	NØs.
1	Total Geographical Area (sq.km)	3321
2	No. of Sub Divisions	7
3	No. of Blocks	20
4	No. of revenue villages	2937
5	No. of Gram Panchayats	1352

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	NØs.
1	State	Uttar Pradesh
2	District	Gorakhpur
3	Agro-climatic Zone 1	Eastern Plain Zone (Gorakhpur)
4	Agro-climatic Zone 2	Eastern Plain Zone (Gorakhpur)
5	Climate	moist to low humid
6	Soil Type	Alluvial and alkaline

3. Land Utilisation [Ha]

Sr. No.	Particulars	NØs.
1	Total Geographical Area	3352
2	Forest Land	58
3	Area not available for cultivation	538
4	Permanent Pasture and Grazing Land	3
5	Land under Miscellaneous Tree Crops	34
6	Cultivable Wasteland	61
7	Current Fallow	118
8	Other Fallow	121

4. Ground Water Scenario (No. of blocks)

Sr. No.	Stage	NØs.
1	Safe	20
2	Critical	0
3	Semi Critical	0
4	Over Exploited	0
5	Total	20

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	NØs.	% to Total	Ha.	% to Total
1	<= 1 ha	46084	43	14472	12
2	>1 to <=2 ha	43542	41	58854	47
3	>2 to <=4 ha		0		0
4	>4 to <=10 ha		0		0
5	>10 ha	16589	16	51955	41
6	Total	106215	100	125281	100

6. Workers Profile [In '000]

Sr. No.	Particulars	NØs.
1	Cultivators	175.00
2	Of the above, Small/ Marginal Farmers	175.00
3	Agricultural Labourers	163
4	Workers engaged in Household Industries	82
5	Workers engaged in Allied agro activities	
6	Other workers	365

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	4441	2278	2163	3605	836
2	Scheduled Caste	936	481	455	849	87
3	Scheduled Tribe	18	9	9	14	4
4	Literate	2699	1593	1106	2087	614
5	BPL	0			2	1

8. Households [In '000]

Sr. No.	Particulars	N0s.
1	Total Households	692
2	Rural Households	555
3	BPL Households	206

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	663
2	Having source of drinking water	692
3	Having electricity supply	692
4	Having independent toilets	692

10. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	2937
2	Villages having Post Offices	338
3	Villages having Banking Facilities	138
4	Villages having Primary Schools	2819
5	Villages having Primary Health Centres	77
6	Villages having Potable Water Supply	2937
7	Villages connected with Paved Approach Roads	2344

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	Census 2011
1.a Additional Information	Census 2011
2. Soil & Climate	Dept. of Agr/Dir. of Economics & Statistics
3. Land Utilisation [Ha]	Dept. of Agr/Dir. of Economics & Statistics
4. Ground Water Scenario (No. of blocks)	Dept. of Agr./Water Resources & CGWB Report
5. Distribution of Land Holding	Dept. of Agr/Dir. of Economics & Statistics
6. Workers Profile [In '000]	Census 2011
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.]	Census 2011

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	4244
2	Primary Health Centres	66
3	Primary Health Sub-Centres	528
4	Dispensaries	23
5	Hospitals	203
6	Hospital Beds	983

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	2788
2	Registered FPOs	65
3	Agro Service Centres	945
4	Soil Testing Centres	2
5	Approved nurseries	1247
6	Agriculture Pumpsets	9722
7	Pumpsets Energised	9722
8	Krishi Vigyan Kendras	2

13. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	207.71
2	Irrigation Potential Created	206.18
3	Net Irrigated Area (Total area irrigated at least once)	206.18
4	Area irrigated by Canals/ Channels	2.17
5	Area irrigated by Wells	7.06
6	Area irrigated by Tanks	0.95
7	Area irrigated by Other Sources	196
8	Irrigation Potential Utilized (Gross Irrigated Area)	379.82

14. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	7117
2	Railway Line [km]	104
3	Public Transport Vehicle [Nos]	
4	Goods Transport Vehicles [Nos.]	36311

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	193864	6681	187183
2	Cattle - Indigenous	93567	4141	89426
3	Buffaloes	253190	12213	240977
4	Sheep - Cross bred	1245	1245	0
5	Sheep - Indigenous	7356	7356	0
6	Goat	173017	30178	142839
7	Pig - Cross bred	573	573	0
8	Pig - Indigenous	3934	3934	0
9	Horse/Donkey/Camel	1484	1484	0
10	Rabbit	0	0	0
11	Poultry - Improved	627000	530000	97000
12	Poultry - Indigenous	48000	21000	27000

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	55
2	Veterinary Dispensaries	48
3	Disease Diagnostic Centres	0
4	Artificial Insemination Centers	68
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	0
7	Fodder Farms	0
8	Dairy Cooperative Societies	268
9	Milk Collection Centres	
10	Fishermen Societies	46
11	Animal Husbandry Training Centres	0
12	Animal Markets	0
13	Fish Markets	0
14	Livestock Aid Centers (No.)	0
15	Licensed Slaughter houses [Nos.]	0

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish		MT		gm/day
2	Egg	3837.32	Lakh Nos.	86.4	nos/p. a.
3	Milk	473279.00	MT	292	gm/day
4	Meat	3788.00	MT	2.34	gm/day
5	Wool	4189.00	MT	2.58	gm/day

Sources

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

District Profile

Key Insights into Agriculture and Allied Sectors

Crop Production, Maintenance and Marketing - Agriculture

Table 1: Status

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Share of agri to district GDP	22.61	22.61	22.61
2	Land Holdings - SF (%)	8.00	8.00	8.00
3	Land Holdings - MF (%)	88.00	88.00	88.00
4	Rainfall -Normal (mm)	1023	1091	1091
5	Rainfall - Actual (mm)	715	957	957
6	Cropping Pattern	harif crops - paddy maize jowar ajra ground nut urd and arhar Rabi rops- wheat gram mustard/sars on barley and fred lentil. egetables- Tomato itter gourd cucumber pumpkin and Potato	kharif crops - addy maize owar bajra ground nut urd and rhar Rabi crops- wheat gram mustard/sar son barley and fred lentil. egetables- Tomato bitter gourd cucumber umpkin and Potato	kharif crops - paddy maize jowar bajra ground nut urd and arhar Rabi crops- wheat gram mustard/sars on barley and fred lentil. Vegetables- Tomato bitter gourd cucumber pumpkin and Potato

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	1121.95	2078.81	2752.76

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity (kg/ha)
1	Rice	153.11	409.08	2671.80	153.11	370.04	2416.82	153.11	340.42	2223.37
2	Wheat	191.24	703.90	3680.72	191.24	714.10	3734.05	202.06	704.21	3485.15
3	Barley	1.09	0.02	18.35	1.09	0.02	18.35	1.89	0.02	10.58
4	Groundnut	3.48	3.28	942.53	3.48	3.82	1097.70	3.27	2.40	733.94
5	Maize	2.93	3.09	1054.61	2.93	1.39	474.40	3.44	6.41	1863.37
6	Urdbean	0.01	0.01	1000.00	0.01	0.02	2000.00	0.01	0.02	2000.00
7	Mungbean	0.01	0.02	2000.00	0.01	0.12	12000.00	0.01	0.11	11000.00
8	Lentil	0.53	0.85	1603.77	0.53	1.08	2037.74	1.44	0.82	569.44
9	Chickpea	0.28	0.62	2214.29	0.28	0.63	2250.00	0.43	0.47	1093.02
10	Pea	1.78	3.43	1926.97	1.78	3.40	1910.11	2.41	3.56	1477.18
11	Pigeon Pea	3.45	0.72	208.70	3.45	2.50	724.64	4.33	2.71	625.87
12	Indian Mustard	2.87	5.47	1905.92	2.87	4.61	1606.27	3.84	3.40	885.42
13	Sesame	0.26	0.04	153.85	0.26	0.06	230.77	0.25	0.05	200.00

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	3.96854	3.96854	4.01008
2	Net sown area (lakh ha)	2.38244	2.38244	2.38998
3	Cropping intensity (%)	166.57	166.57	167.79

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	89.36	89.36	89.08
2	Fertilizer consumption - Rabi (kg/ha)	201.43	201.43	200.79
3	Total (kg/ha)	290.79	290.79	289.87

Table 6: Trend in procurement/ marketing

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	RMCs/ eNAM platforms (No.)	3	3	3
2	Volume of marketing through RMCs/eNAM platforms (MT)	122	1419	4314

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	77966	115827	139258
2	GLC through KCC (Rs. lakh)	470.85	696.04	923.84

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	525009	525009	525009
2	State Govt Sponsored Schemes Coverage (No.)	525009	525009	525009

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	2	2	2
2	Soil Health Cards Issued (No.)			778146

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	92459	82925	68078
2	Crop Loss Compensation, if any (Rs. lakh)	0.00	0.00	0.00

Sources

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

Water Resources
Table 1: GLC

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

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	210	210	206
2	Net Irrigated Area ('000 ha)	210	210	206
3	Gross Irrigated Area ('000 ha)	295	295	380

Table 3: Block level water exploitation status

Sr. No.	State	District	Block Name	31/03/2022	31/03/2023	31/03/2024
1	Uttar Pradesh	Gorakhpur	Bansgaon	Safe	Safe	Safe
2	Uttar Pradesh	Gorakhpur	Barhalganj	Safe	Safe	Safe
3	Uttar Pradesh	Gorakhpur	Belghat	Safe	Safe	Safe
4	Uttar Pradesh	Gorakhpur	Bharohiya	Safe	Safe	Safe
5	Uttar Pradesh	Gorakhpur	Bhathat	Safe	Safe	Safe
6	Uttar Pradesh	Gorakhpur	Brahmpur	Safe	Safe	Safe
7	Uttar Pradesh	Gorakhpur	Campierganj	Safe	Safe	Safe
8	Uttar Pradesh	Gorakhpur	Chargawan	Safe	Safe	Safe
9	Uttar Pradesh	Gorakhpur	Gagaha	Safe	Safe	Safe
10	Uttar Pradesh	Gorakhpur	Gola	Safe	Safe	Safe
11	Uttar Pradesh	Gorakhpur	Jangal Kaudia	Safe	Safe	Safe
12	Uttar Pradesh	Gorakhpur	Kauri Ram	Safe	Safe	Safe
13	Uttar Pradesh	Gorakhpur	Khajni	Safe	Safe	Safe
14	Uttar Pradesh	Gorakhpur	Khorabar	Safe	Safe	Safe
15	Uttar Pradesh	Gorakhpur	Pali	Safe	Safe	Safe
16	Uttar Pradesh	Gorakhpur	Pipraich	Safe	Safe	Safe
17	Uttar Pradesh	Gorakhpur	Piprauli	Safe	Safe	Safe
18	Uttar Pradesh	Gorakhpur	Sahjanawa	Safe	Safe	Safe
19	Uttar Pradesh	Gorakhpur	Sardarnagar	Safe	Safe	Safe
20	Uttar Pradesh	Gorakhpur	Uruwa	Safe	Safe	Safe

Sources

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

Farm Mechanisation

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	7535.70	8537.47	10803.56

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	1711	1952	1282
2	Power Tillers			
3	Threshers/Cutters			

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	85	85	85
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	District Statistical handbook
Table 3: Service Centers	agriculture.up.gov.in

Plantation & Horticulture including Sericulture

Table 1: GLC

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

Table 5: Production Clusters

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

Table 6: Crop Identified for One District-One Product: NA

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

Sources

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

Table 2 : Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	Banana	20.02	1486.14	20.02	1486.14	20.02	1486.14
2	Guava	0.79	11.05	0.79	11.05	0.79	11.05
3	Mango	4.80	88.93	4.80	88.93	4.80	88.93
4	Muskmelon	0.08	1.76	0.08	1.76	0.08	1.76
5	Watermelon	0.02	1.05	0.02	1.05	0.02	1.05
6	Bottle Gourd	0.12	3.41	0.12	3.41	0.12	3.41
7	Brinjal	0.08	3.00	0.08	3.00	0.08	3.00
8	Cabbage	0.19	6.51	0.19	6.51	0.19	6.51
9	Carrot	0.08	5.21	0.08	5.21	0.08	5.21
10	Cauliflower	0.47	10.60	0.47	10.60	0.47	10.60
11	Okra	0.40	4.80	0.40	4.80	0.40	4.80
12	Onion	0.25	3.72	0.25	3.72	0.25	3.72
13	Potato	4.97	152.40	4.97	152.40	4.97	152.40

Table 3 : NHM Schemes (Cumulative Nos.)

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storage	9	9	9

Table 3: NTFP

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

Forestry & Waste Land Development

Table 1: GLC

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

Table 2: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	5.84	6.00	6.00
2	Waste Land ('000 ha)	5.00	5.00	5.00
3	Degraded Land ('000 ha)	4.70	5.00	5.00

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	20	20	20

Sources

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

District Profile

Key Insights into Livestock, Fisheries and Land Development

Animal Husbandry - Dairy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	7354.05	11292.33	
2	KCC for working capital (₹ lakh)	3840.11	11831.99	
3	KCC for working capital (No.)	5164	10707	
4	Finance under group mode (₹ lakh)		0.00	

Table 2: Processing Infrastructure

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

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Processing Infrastructure	District Animal Husbandry Department
Table 3: Dairy Processing and Infrastructure Development Fund (DIDF)	NABARD

Animal Husbandry - Poultry

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	991.47	901.96	864.39
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)	0.00	0.00	0.00

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	367842	367842	367842
2	Of the above, male (No.)	367842	367842	367842
3	Of the above, female (No.)	0	0	0
4	Broiler Farms (No.)			
5	Hatcheries (No.)			
6	Popular breeds	Country Chicken	Country Chicken	Country Chicken

Sources

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

Animal Husbandry - SGP

Table 1: GLC

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

Table 2: Popular Breed(s)

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

Sources

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

Fisheries

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	547.16	533.77	674.07
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00

3	KCC for working capital (No.)	84.00	144.00	360.00
4	KCC for working capital (₹ lakh)	131.08	140.30	516.13

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	7164	7183	7233
2	Reservoirs (No.)			
3	Cage Culture/ Bio-floc technology (No.)			
4	Fish Seed Hatchery (No.)			

Table 3 : Marine Fisheries (No.)

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

Table 4 : Brackish Water Fisheries

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

Table 5: Fisheries Infrastructure Development Fund (FIDF)

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

Sources

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

Farm Credit - Others & Integrated Farming

Table 1: GLC

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

Sources

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

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	3.86	10.16	5.91
2	Loans for Storage Godowns (₹ lakh)	165.00	162.62	165.00
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.)	14	11	9
2	Cold Storages (Capacity - '000 MT)	66	75	67
3	Storage Godowns (No.)	188	188	188
4	Storage Godowns (Capacity - '000 MT)	19	21	21
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	3	3	3
6	Market Yards [Nos] / Wholesale Market (No.)	0	0	0
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 and LDM
Table 2: Agri Storage Infrastructure	District Statistical Hand Book

Land Development, Soil Conservation & Watershed Development

Table 1: GLC

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

Table 2: NABARD's interventions

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: NABARD's interventions	NABARD

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	32070.85	91063.56	116286.42

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	69966	70637	69280
2	Pesticides Consumption ('000 kg)			

Table 3: Production of inputs

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

Table 4: Facilities Available

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

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

Agri Ancilliary Activities - Food & Agro Processing & Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	348.34	457.07	655.61
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)			
3	MUDRA Loans (Rs. lakh)	129027.22	178378.06	219732.71

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

Table 3: Other Ancilliary Services

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PACS as MSC (No.)	0	0	0
2	ACABCs (No.)	1	4	1

Sources

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

MSME

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	2403.45	4592.37	6486.40
2	No. of units financed	20101	31635	54458
3	Loans under Stand Up India Scheme (Rs. lakh)	368.05	1682.11	1802.28
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.)	5	5	5
2	Micro Units (No.)	216	218	243
3	Small Units (No.)	6834	10157	17156
4	Medium Units (No.)	60	62	65
5	Udyog Aadhar Registrations (No.)	63725	63725	63725

Table 3: Traditional activities

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

2	Handicrafts Clusters (No.)	0	0	0
3	Weavers' Coop. Societies (No.)	83	83	83

Table 4: DIC interventions

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

Table 5: Skill Development Trainings

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PMEGP/ DDU-GKY Schemes (No. of trainees)			
2	EDP for artisans/ entrepreneurs by DIC/ NABARD (No.)	0	1	2

Sources

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

Export/ Education/ Housing

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Export Credit (Rs. lakh)	0.00	0.00	0.00
2	GLC under Education (Rs. lakh)	18.03	20.90	25.37
3	GLC under Housing (Rs. lakh)	151.69	144.86	153.88

Table 2: Progress under PMAY

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	9286	9042	417
2	Amt of subsidy released (Rs. lakh)			

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	50413	50413	50413
2	Amt of subsidy released (Rs. lakh)	42917.00	42917.00	42917.00

Sources

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

Public Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under PPP projects (Rs. lakh)	0.00	0.00	0.00
2	Amt of RIDF assistance (Rs. lakh)	4772.16	16138.71	13325.74

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	Irrigation	60	10	5
2	Rural roads	100	35	7
3	Bridges	5	6	7
4	Veterinary Hospital	1	2	2

Sources

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

Social Infrastructure Investments

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Social Infrastructure Projects (Rs. lakh)	0.78	0.41	0.60

Table 2: Projects (Cumulative)

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

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

Renewable Energy

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow under Climate Change projects (Rs. lakh)	0.00	0.30	0.10
2	Assistance under Green Climate Fund (Rs. lakh)	0.00	0.00	0.00
3	Assistance under other Renewable Energy Initiatives (Rs. lakh)	0.00	0.00	0.00

Table 2: Go Green Initiatives

Sr. No.	Project Name	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Information not available	0	0	0

Table 3: Renewable Energy Potential

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

Sources

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

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	277.11	3793.87	6548.00
2	JLG Bank Linkage (Rs. lakh)	30246.43	115368.61	137761.96
3	Loans through SHPIs (Rs. lakh)	0.00	0.00	0.00
4	Loans under zero interest scheme/ similar schemes (Rs. lakh)	0.00	0.00	0.00

Table 2: Promotional Interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Grant assistance to SHPIs by NABARD/ Govt Agencies (Rs. lakh)	0.00	0.00	0.00
2	Mission Shakti (SRLM) (Rs. lakh)	0.00	0.00	0.00
3	NRLM (Rs. lakh)	0.00	0.00	0.00
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	23.00	0.00	11.63
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)			

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	20	20	20
2	No. of SHGs formed	4342	6714	6132
3	No. of SHGs credit linked (including repeat finance)	387	3468	4078
4	Bank loan disbursed (Rs. lakh)	277.11	3793.87	6548.00
5	Average loan per SHG (Rs. lakh)	0.71	1.09	1.60
6	Percentage of women SHGs %	100.00	100.00	100.00

Sources

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

Status and Prospects of Cooperatives

Table 1: Details of non-credit cooperative societies

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	AH Sector - Milk/ Fisheries/ Poultry (No.)	186	186	186
2	Consumer Stores (No.)	65	65	65
3	Housing Societies (No.)	3	3	3
4	Weavers (No.)	93	93	93
5	Marketing Societies (No.)	60	60	60
6	Labour Societies (No.)	5	5	5
7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	1	1	1
9	Agro Processing Societies (No.)	25	25	25
10	Others (No.)	0	0	0
11	Total (No)	438	438	438

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.)	191	191	191
2	Multi state cooperative societies (No.)	3	3	3

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	National Coop Data Base (cooperatives.gov.in)
Table 2: Details of credit cooperatives societies	National Coop Data Base (cooperatives.gov.in)

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	22	352	120	52	180			9890			
Regional Rural Bank	1	79	58	7	14			319			
District Central Coop. Bank	1	31	15	11	5			0			
Coop. Agr. & Rural Dev. Bank	1	4	0	2	2			0			
Primary Agr. Coop. Society	191	191	191	0	0			0			
Others	7	29	14	4	11			4146			
All Agencies	223	686	398	76	212	0	0	14355	0	0	0

2. Deposits Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]			
	31/03/2022	31/03/2023	31/03/2024	Share (%)	31/03/2022	31/03/2023	31/03/2024	Share (%)
Commercial Banks				0	3006833.36	3574235.63	4225942.75	18.2
Regional Rural Bank				0	283343.19	375822.04	318434.70	-15.3
								92.33
								6.96

Cooperative Banks					0	0	0.00	16902.67	18059.81	6.8	0.39
Others					0	0	5041.96	9445.70	14441.45	52.9	0.32
All Agencies	0	0	0	0	0	0	3295218.51	3976406.04	4576878.71	15.1	100.00

3. Loans & Advances Outstanding

Agency	No. of accounts				Amount of Deposit [Rs. lakh]				Share (%)	Growth (%)	Share (%)
	31/03/2022	31/03/2023	31/03/2024	31/03/2024	31/03/2022	31/03/2023	31/03/2024	31/03/2024			
Commercial Banks	339276	434647	601345	601345	65.4	65.4	1192960.23	1622823.43	2041577.32	25.8	90.53
Regional Rural Bank	102851	59211	69556	69556	17.5	7.6	66969.59	75944.43	98632.49	29.9	4.37
Cooperative Banks	0	3968	4766	4766	20.1	0.5	0.00	17592.46	13342.78	-24.2	0.59
Others	93266	162351	243739	243739	50.1	26.5	37030.79	73963.12	101551.81	37.3	4.50
All Agencies	535393	660177	919406	919406	39.3	100.0	1296960.61	1790323.44	2255104.40	26.0	100.00

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	31/03/2024
Commercial Banks	39.7	45.4	48.3	48.3
Regional Rural Bank	23.6	20.2	31.0	31.0
Cooperative Banks	0	104.1	73.9	73.9
Others	734.5	783.0	703.2	703.2
All Agencies	39.4	45.0	49.3	49.3

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

Agency	Cumulative up to			
	31/03/2024			
	PMJDY	PMSBY	PMJJB	APY
Commercial Banks	1669365	4054346	2851143	169129
Regional Rural Bank	385830	817252	430101	36554
Cooperative Banks	0	1576	155	201
Others	139	78	146	57
All Agencies	2055334	4873252	3281545	205941

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	1048493.70	51.4	238773.51	11.7	192911.63	9.4	31.89	0.0	42661.00	2.1
Regional Rural Bank	19514.93	19.8	45683.90	46.3	28501.06	28.9	0.00	0.0	465.25	0.5
Cooperative Banks	2332.48	17.5	7407.32	55.5	0.00	0.0	0.00	0.0	0.00	0.0
Others	3771.05	3.7	67867.25	66.8	75031.37	73.9	0.00	0.0	41633.19	41.0
All Agencies	1074112.16	47.6	359731.98	16.0	296444.06	13.1	31.89	0.0	84759.44	3.8

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 t [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment [%]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Ach'ment t [%]	
Commercial Banks	3088.43	3572.12	115.7	5259.36	5889.81	112.0	5419.06	8228.46	151.8	126.5
Regional Rural Bank	1536.90	121.61	7.9	1304.40	506.42	38.8	1571.59	714.45	45.5	30.7
Cooperative Banks	0.00	0.00	0	0.00	2.28	Infinity	0.00	35.38	Infinity	Infinity
Others	0.00	236.48	Infinity	0.00	658.75	Infinity	0.00	819.06	Infinity	Infinity
All Agencies	4625.33	3930.21	85.0	6563.76	7057.26	107.5	6990.65	9797.35	140.1	110.9

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	2852.74	769.77	27.0	3158.89	1611.58	51.0	3561.96	2091.24	58.7	45.6
Term Loan (Agri.)	181.12	352.18	194.4	189.42	467.23	246.7	197.17	661.52	335.5	220.6
Total Agri. Credit	3033.86	1121.95	37.0	3348.31	2078.81	62.1	3759.13	2752.76	73.2	266.2
MSME	1382.36	2403.45	173.9	2774.46	4592.37	165.5	2789.93	6486.40	232.5	190.6
Other Priority Sectors*	209.11	404.81	193.6	440.99	386.08	87.5	441.59	558.19	126.4	140.6
Total Priority Sector	4625.33	3930.21	85.0	6563.76	7057.26	107.5	6990.65	9797.35	140.1	597.4

9. NPA Position (Outstanding)

Broad Sector	31/03/2022		31/03/2023		31/03/2024		Avg. Ach [%] in last 3 years
	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	Target [Rs.lakh]	Ach'ment [Rs. lakh]	
Commercial Banks	1192960.23	91079.81	1622823.43	82507.72	2041577.32	81086.34	5.6
Regional Rural Bank	66969.59	14403.20	75944.43	5824.37	98632.49	6605.83	14.6
Cooperative Banks	0.00	0.00	17592.46	5053.33	13342.78	1748.59	#DIV/0!
Others	37030.79	756.41	73963.12	409.12	101551.81	2463.28	1.3
All Agencies	1296960.61	106239.42	1790323.44	93794.54	2255104.40	91904.04	5.8

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

Source(s)	
1	Lead Bank Gorakhpur
2	SLBC Lucknow

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 CSCe-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 NAB Sanrakshan 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

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

2.4. Highlights related to NABARD

2.5. Agri Credit Targets

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

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

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

on creating employment upgrading skills adopting new technologies reforming dairy cooperatives and simplifying procedures for investors.

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

Uttar Pradesh Mukhyamantri Khet Suraksha Yojana: To protect the crops of farmers in the border areas that are damaged by wild animals among which Nilgai monkeys and wild boars. The beneficiary will be given a grant of Rs 1.43 lakh for solar fencing for 12 volts current for farm security or a total of 60 percent 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 50 percent 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 Sarvhit Bima Yojana: This initiative aims to offer comprehensive insurance coverage to support the health and well-being of farmers and other beneficiaries. The scheme provides treatment facilities in hospitals up to a certain amount with coverage up to Rs. 2.50 lakh available in all government medical institutions and medical universities. Additionally prosthetic limbs worth up to Rs 1 lakh will be provided. In the event of accidental death or disability a maximum amount of Rs. 5 lakh will be given. (Link: <https://govtschemes.in/hi/utatara-paradaesa-maukhayamantarai-kaishaana-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 5.8 percent over 2023-24.

Expenditure (excluding debt repayment) in 2024-25 is estimated to be Rs 696632 crore an increase of 14 percent 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 15 percent as compared to the revised estimate of 2023-24.

Revenue surplus in 2024-25 is estimated to be 3 percent 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 3.46 percent of GSDP (Rs 86531 crore). In 2023-24 as per the revised estimates fiscal deficit is expected to be 3.49 percent of GSDP roughly the same as the budget estimate for 2023-24.

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

2.2. Highlights related Agriculture & Farm Sector

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

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

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

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

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

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

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

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

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

The average productivity of Sugarcane in the state has increased to 84 MT per hectare from 72 MT per hectare. Increase in the intercropping has resulted in 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 Pipraichand 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 68 percent 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 9.23 percent of the geographical area of the state. The target is to increase forest cover and tree cover to 15 percent 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 3 percent annual interest concession i.e. 6 percent for 7 years.

Uttar Pradesh Nandini Krishak Samridhi Yojana: This scheme aims to promote high-yield dairy cows and other cattle. Beneficiaries will receive assistance to establish units with high-breed dairy cattle. In the first phase 35 units of 25 cows each will be set up with a maximum unit cost of Rs.62 lakh. The government will provide a 50 percent 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 25 percent of the loan amount and provides a subsidy of up to 25 percent 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 4 percent 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 economy of Gorakhpur district is primarily agriculture-based. Due to economic backwardness non-optimal use of irrigation facilities lack of other basic amenities etc. the nature of farming is traditional and uneconomical. Farmers are mainly cultivating crops like wheat rice sugarcane chickpeas pigeon peas mustard potatoes etc. Due to the lack of use of advanced technology in farming the use of fertilizers pesticides etc. is also quite low and consequently the productivity per ha. is also quite low. Gorakhpur district falls under the upper part of the Ganga plain region - North-West Alluvial Zone-4. It is located in the lower Terai region of the Himalayan Mountain range. The land here is highly fertile which is most suitable for seasonal vegetables. The disbursement under crop loan was Rs. 1611.58 Lakh during 2022-23 which increased to Rs. 2091.24 Lakh in 2023-24.

2.1.1.2 Infrastructure and linkage support available, planned and gaps

There are a total of around 5.20 lakh farmers in the district out of which 139258 farmers were issued Kisan Credit Cards (KCCs) during the year 2023-24. During the year 10135 KCC under Animal Husbandry and 205 KCC under fisheries were disbursed. All farmers in the district need to be covered under the KCC scheme. Considering an average of Rs. 0.5 lakh KCC loan per farmer a substantial credit potential of Rs. 3158.89 crores under crop loans remains untapped in the district.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

The normal rainfall in the district is 1091 mm. In 2023 the rainfall was 957 mm which is 134 mm less than normal. According to the groundwater assessment as of March 31 2020 all 20 development blocks of the district fall under the safe category. The district's net irrigated area is 206.18 Lakh Ha. The district's gross irrigated area is 379.82 Lakh ha. The length of canals in the district is 473 Km. There are 10203 Government Tubewells 101861 private tubewells 87 ponds and 85 wells in the district.

The rivers Rapti (134 Km) Ghaghra (77 Km) Kuwano (23 Km) Aami (77 Km) Rohin (30 Km) Gurra (17 Km) flow through the district. The soil of the district is mainly alluvial which is suitable for wells shallow medium and deep tubewells drip and sprinkler irrigation. The main sources of irrigation in the district are canals government tubewells groundwater pumpsets shallow tube wells and medium and deep tubewells.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

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

2.1.3.2 Infrastructure and linkage support available, planned and gaps

In the district tractors and other modern agricultural equipment such as zero-till seed drills rotavators machine-operated sprayers cage wheels etc. are widely used by farmers. Along with new tractors there is also a trend among small farmers to purchase old tractors and a market for this exists in the district. Banks should finance farmers for the purchase of old tractors. With the commercialization of agriculture the use of agricultural machines has increased significantly. The district has a total of 520979 agricultural holdings out of which 460848 (88.46) are less than one (Ha.) 43542 (8.36) are between one and two (Ha.)s and 16589 (3.18) are agricultural holdings larger than two (Ha.)s.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Uttar Pradesh is highly conducive for horticultural crops like fruits vegetables flowers medicinal and aromatic crops spices mushrooms sericulture beekeeping etc. due to its diverse agro-climatic zones. The district is not covered under the MIDH scheme of the Government of India. The total reported area of the district is 335217 ha out of which 1552 ha is covered by horticultural crops. The climate and soil of Gorakhpur district are suitable for horticultural crops.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

The climate and soil of Gorakhpur district are suitable for horticultural crops. The major fruits grown here are mango guava banana jackfruit etc. There is a good possibility of increasing the production of these fruits in the district. In addition there is also a good possibility of sericulture in the district. Silk production is an agro-based industry. It involves rearing silkworms for the production of raw silk which is the thread obtained from the cocoon spun by certain species of insects. Being a labor-intensive industry it generates employment at various levels. There is a lot of scope for sericulture in the district. The state government is promoting sericulture in 11 districts including Gorakhpur. During the FY 2023-24 CM has laid the foundation stone of 18 Chaki rearing buildings, 36 community buildings and 9 threading machine sheds in Gorakhpur.

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 wild plants for the benefit of the environment and humankind. In Gorakhpur the Forest & Tree Cover is only 1.84 of the total geographical area whereas in Uttar Pradesh it is 9.19. The total geographical area of the district is 316943 (Ha.)s out of which the forest area is only 5842 (Ha.)s. Since our National Forest Policy envisages 33.33 forest area the process of afforestation needs to be accelerated in the district.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

The Government of Uttar Pradesh has taken the special steps for afforestation like development of green belts in every district conservation of biodiversity establishment of eco-tourism and biodiversity centers Forest Cover Enrichment Scheme and forest research and education. Basic infrastructure like nurseries for forestry plants forest research and training centers and establishment of forest-based industries is required. The forest area in the district is approximately 5842 (Ha.)s. There is about 13120 (Ha.)s of other fallow land in the district. The Forest Department and Social Forestry Department are operational in the district. There is no processing unit for forest produce like medicinal herbs etc.

2.1.6 Animal Husbandry Dairy

2.1.6.1 Status of the Sector in the District

India is the largest milk-producing country in the world accounting for 23 of global production. The state of Uttar Pradesh is the highest milk-producing state in the country. According to the Livestock Census 2019 there are approximately 287431 cows and 253190 buffaloes in the district. Of the total female livestock population in the district there are 193864 cross-bred cows and 93567 indigenous cows which provide approximately 4.73 lakh liters of milk per day. This is only an average of 292 grams per person which is less than the state average of 486 grams.

2.1.6.2 Infrastructure and linkage support available, planned and gaps

In the district there are a total of 55 veterinary hospitals 48 dispensaries 68 artificial insemination centers. The total number of veterinary doctors in the district is inadequate for the care of the total livestock population. The district has 268 dairy cooperative societies. The artificial insemination facility is available through the BAIF organization. The most significant problem is the lack of a packaging facility. Additionally milk is not collected from the entire district. There is a need for milk processing units in the district.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

According to the 20th Livestock Census the total poultry population in Uttar Pradesh is 125.25 million. During 2021-22 the total egg production was 4.04 billion which was 3.12 of the all-India production. During the financial year 2021-22 the state recorded an annual growth rate of 11.36 in egg production compared to the financial year 2020-21. During the year 2021-22 the availability of eggs in the state was only 15 eggs/person/year while at the national level the availability was 95 eggs/person/year. According to the Poultry Census 2019 the number of cocks hens and chicks in the district is approximately 367842. The district produces approximately 38.37 crore eggs annually which ensures the availability of 86.4 eggs per person per year (Source: Zila Sankhyikiya Patrika 2023-24).

2.1.7.2 Infrastructure and linkage support available, planned and gaps

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

2.1.8 Animal Husbandry – Sheep, Goat, Piggery

2.1.8.1 Status of the Sector in the District

Sheep goat and pig rearing are considered the best sources of income for small landless farmers in our country. Sheep goat and pig rearing are subsidiary activities for earning livelihood for the rural population after dairy. During 2019 the total population of sheep goats and pigs in the country was 74.26 148.8 and 9.06 million respectively. The population of sheep and goats recorded a growth rate of 14.13 and 10.14 respectively compared to the previous livestock census. However the pig population declined by 12.03 compared to the previous livestock census. The geographical 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. The Central Goat Research Institute in Mathura district of Uttar Pradesh serves as a good guide and is useful for goat rearers in the district.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

According to the 20th Livestock Census 2019 of the Department of Animal Husbandry Ministry of Agriculture Government of India the total number of sheep and goats in Gorakhpur district is 8601 and 173017 respectively. The goat is called the "poor man's cow" as benefits can be

derived from its milk meat and skin. Livestockfarmers can earn more profit by rearing superior breeds of pigs. Forthe health requirements of the animals the district has 55 veterinaryhospitals 7 class-D veterinary hospitals 36 animal developmentcenters 69 artificial insemination centers and 3 sheep developmentcenters.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

India is the third-largest fish producing country in the world and being one of the 17 mega-biodiversity countries our nation is home to more than 10 of the global fish biodiversity. However ourcontribution to the total global production is only 6.02. The shareof this sector in the agricultural gross domestic product is around

6.6. Uttar Pradesh is a land-locked state so it has the potentialonly in inland fisheries although the state has vast freshwaterresources. The state is the home of major Indian carps which are thebackbone of freshwater aquaculture in the country. Gorakhpur district has a significant number of water bodies ponds etc. which provideample opportunities for fish farming. The district has a total of4171 ponds with a total water area of 2360.54 ha.

2.1.9.2 Infrastructure and linkage support available, planned and gaps

Gorakhpur district has a water area of 151 ha. under 9 departmental reservoirs which is utilized by the department for fish farming. There are approximately a total of 4305 panchayat/government ponds inthe district with a total water area of 2400.476 ha. and 56 private reservoirs with a total area of 149.43 ha.. The population of fish farmers in the district is 2350.

2.1.10 Farm Credit - Others

2.1.10.1 Status of the Sector in the District

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

2.1.10.2 Infrastructure and linkage support available, planned and gaps

Small and marginal farmers as well as other cultivators also prefer to use their own motorcycles for daily business activities. Due tothis the sale of motorcycles is happening in large quantities in thedis-trict and banks also prefer to finance motorcycles as thevehicle is hypothecated and registered with the Regional TransportOffice making the loan amount secured.

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

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

The system of integrated farming is not very much practiced in the district. There is a need to popularise the system so that the farmers get the most benefit.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

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

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

There is a severe shortage of warehousing and storage facilities in the country. Adequate storage arrangements for food security are an essential basic facility. Due to a lack of storage facilities around 30% of the produced fruits and vegetables in India go waste and farmers are unable to obtain the right price for their crops. Currently the district has 11 cold storages with a total capacity of 74717 MT. Additionally there are 188 grain storage godowns belonging to the Cooperative Department Central Warehousing Corporation individuals etc. with a combined capacity of 21300 MT. The production of paddy and wheat in the district is 370038 and 714103 metric tons respectively out of which 21300 metric tons is available for storage.

2.2.1.2 Infrastructure and linkage support available, planned and gaps

There is a significant gap between the current storage infrastructure and the potential infrastructure requirement in the district compared to agricultural production indicating opportunities in this sector. Agriculture Infrastructure Fund (AIF) has been set up by GoI to provide a medium-to-long-term loan facility for investment in viable projects to improve infrastructure for agriculture marketing and supply chains to reduce post-harvest losses and improve the value chain to reduce food wastage and thereby improve food security with lower food wastage and better storage facilities to make food available to consumers at lower prices with better quality. Under this scheme banks have so far disbursed Rs. 72.88 crores for 149 projects in the district.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

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

2.2.2.2 Infrastructure and linkage support available, planned and gaps

The soil in the district is plain and suitable for crop production horticulture/gardening and floriculture. The district has a total of 6109 ha. of fallow land (current and other) and 5124 ha. of cultivable wasteland (Source: District Statistical Handbook 2023). The productivity of this land can be increased through various land improvement programs such as land leveling soil conservation and improvement bunding water management organic farming and wasteland improvement. All these activities could contribute significantly to increasing agricultural productivity in the district.

2.2.3 Agri. Infrastructure – Others

2.2.3.1 Status of the Sector in the District

In the district there are possibilities of bank loans in this sector but the demand is not high. One major reason for the lack of demand is the lack of awareness. However in recent years there has been an increasing trend among farmers towards the use of vermicompost agricultural biotechnology seed production bio-pesticides/fertilizers etc.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

There is a lack of awareness among farmers in the district about bio-fertilizers and bio-pesticides. Organic farming is very limited. The Agriculture Department is promoting the use of green manures like dhaincha neem oil Trichoderma Pseudomonas etc. by making them available at subsidized rates in their shops. Farmers are unaware of their use

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

2.3 Agriculture – Ancillary Activities

2.3.1 Food & Agro Processing

2.3.1.1 Status of the Sector in the District

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

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

2.3.1.2 Infrastructure and linkage support available, planned and gaps

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

2.3.2 Agri Ancillary Activities – Others

2.3.2.1 Status of the Sector in the District

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

2.3.2.2 Infrastructure and linkage support available, planned and gaps

In this direction it is important for agriculture graduates or graduates of other agriculture-related subjects (such as horticulture animal husbandry veterinary forestry dairy poultry fisheries etc.) to establish agri-clinics and agri-business centers. Under the scheme all banks will provide attractive loan facilities up to Rs. 20.00 lakh to a single entrepreneur or up to Rs. 100 lakh to groups of 5 entrepreneurs (of which one should be a graduate in Business Development and Management). A refinance facility from NABARD is also available for banks. Under this scheme the Government of India provides a grant of 36 for general category beneficiaries and 44 for SC/ST category beneficiaries through NABARD. Additionally farmer cooperative societies can be financed for the disposal of members produce and MFIs can also be financed for lending in the agricultural sector. There is a lack of awareness in the agri-clinic and agri-business sectors resulting in a shortage of trained agricultural graduates by MANAGE.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

Gorakhpur is an emerging district for the industries. The main reason behind this is the policy of the state government to promote industrial development. Employment generation in the agriculture sector is gradually decreasing. In such a situation only the non-agricultural sector can provide full-time employment to the unemployed people in rural areas and can also provide supplementary income to the farmers.

3.2 Infrastructure and linkage support available, planned and gaps

The number of micro small and medium enterprises are 243, 17156 and 65 respectively which employ 20845 86384 and 843 persons in district. In the district SBI has established a R-SETI which provides various employment-oriented vocational training to the unemployed youth segment. Schemes like Stand up India PM Mudra yojna Start up India Pradhan Mantri Employment Generation Programme One District One Product (ODOP) and Vishwakarma Shram Samman Yojana are helping entrepreneurs to set up their units in district.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

In the district major export items are oil cake paper medicalequipments etc. In agriculture sector the major item of export isKala Namak Rice. The Government of Uttar Pradesh announced its firstAgricultural Export Policy on 10th September 2019 aimed at increasingagricultural income and promoting the export of agriculturalcommodities. The policy envisages creating an institutional mechanismfor agricultural exports promoting export-oriented commodities andencouraging environment-friendly agricultural practices. Under thepolicy Farmer Producer Organizations (FPOs) are being promoted with amaximum subsidy of Rs. 10 lakh over five years for cluster farming of export-oriented commodities in groups of 50-100 ha. with 40 providedin the first year itself.

4.1.2 Infrastructure and linkage support available, planned and gaps

As of now the farmers are exporting their produce in a sporadicmanner. There is a need to establish export infrastructure so thatvegetables and plantation crops may be facilitated for export. FPOsneeds to be strengthened to create a base for the agriculture producetobe exported

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

As per the 2011 census the literacy rate of the district is 70.92 percent which is higher than the literacy rate of Uttar Pradesh at 69.72 percent and lower than the national average literacy rate of 74.04 percent. This indicates that there is still considerable potential in this area. In the district loans under education are mainly given for local education. Loans for studying abroad are sanctioned by the banks controlling offices like Regional/Zonal/Circle/Head Offices.

4.2.2 Infrastructure and linkage support available, planned and gaps

Under Priority Sector Lending loans and advances granted toindividuals for educational purposes include loans up to Rs. 10 lakhfor study in India and Rs. 20 lakh for pursuing professional coursesabroad.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

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

4.3.2 Infrastructure and linkage support available, planned and gaps

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

Chapter 5

Credit Potential for Infrastructure

5.1 Infrastructure - Public investments

5.1.1 Status of the Infrastructure in the District

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

5.1.2 Infrastructure and linkage support available, planned and gaps

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

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

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

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

According to the Census 2011 all 2937 villages in the district have drinking water facilities but there is a complete lack of clean water facilities hence the need for RO plants - 1000 LPD. The district has a total of 184 hospitals healthcare facilities and dispensaries of all types which means approximately one hospital per 24135 individuals which is very low; ideally there should be one hospital per 10000 individuals. Banks need to provide adequate credit in this sector. This indicates that there is a good potential for public investment along with private participation through bank credit for establishing schools colleges and hospitals and modernizing/upgrading existing infrastructure.

5.2.2 Infrastructure and linkage support available, planned and gaps

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

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The district has a total of 2937 villages all of which are electrified although the power supply situation is poor. Solar light have been identified as an emerging activity in the district. Banks are also emphasizing lending for this activity as an alternative to electricity.

5.3.2 Infrastructure and linkage support available, planned and gaps

PM KUSUM scheme Bio energy enterprise promotion programme solar pump scheme solar light scheme etc are available. The PM Surya ghar yojna will be very useful to propagate the solar energy in the district.

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	149	347.583100	272.4789
B	Ongoing tranches	91	281.445100	235.3882
	Total (A + B)	240	629.028200	507.8671

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	80	313.657800	267.5995
B	Rural roads & bridges	160	315.370400	240.2676
C	Social Sector	0	0.000000	0
	Total (A + B + C)	240	629.028200	507.8671

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	75	Irrigation potential	ha	125217.39
B	Rural roads	142	Road length	km	249.32
C	Bridges	18	Bridge Length	m	871.9

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	Animal Husbandary	5	Veterinary Hospitals	No.	5
2	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

In the district all 20 blocks are NRLM intensive. As on 31.3.2024 1868 SHGs were SB linked and 4870 were given credit by Banks. Small Finance bank and some private sector banks are also extending credit through JLG mode. As on 31 March 2024 an amount of Rs. 137761.96 lakh was disbursed to JLGs by Banks. Baroda UP Bank is having the headquarter in the district. RRB has signed MoU with NABARD in FY 2023-24 for financing 5000 over a period of three years. All the 5000 have been financed during the FY 2023-24. During the FY 2024-25 Baroda UP Bank has entered into an MoU with NABARD to finance 3000 JLGs.

6.2 Infrastructure and linkage support available, planned and gaps

In the district the formation of self-help groups in rural areas is mainly being done by the National Rural Livelihoods Mission (NRLM). This is a major program of the Government of India. In the state this project is being implemented by the Uttar Pradesh State Rural Livelihoods Mission (UP- SRLM). In the state all districts and blocks have been selected under this program from April 1, 2021. Under the NRLM scheme NABARDs concessional refinance scheme is available to banks to promote lending to self-help groups under which Regional Rural Banks and District Cooperative Banks are provided refinance at concessional rates of 4 (for loans up to Rs. 3 lakhs) and 3 (for loans from Rs 3 lakhs to Rs. 5 lakhs). Under the National Rural Livelihoods Mission the department provides skill training to the promoted groups and engages them in various income-generating activities. NABARD is running livelihood-based programs to enable women to establish and manage successful enterprises and increase their income. There are two major programs under this - the Micro Entrepreneurship Development Program (MEDP) and the Livelihood and Enterprise Development Program (LEDP).

During the FY 2023-24, 1 LEDP and 02 MEDP programmes were ongoing in the district. New LEDP and MEDP programmes on new and innovative activities to be conducted in the coming years.

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

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

2. Water Resources

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

3. Farm Mechanization

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

4. Plantation and Horticulture

- 1 Preparation of bankable models and training of bankers
- 2 Setting up of tissue culture lab in district
- 3 Promoting climate resilient varieties of the crops
- 4 Setting up of processing units under PMFME
- 5 Creation of Farm Gate Infrastructure under AIF
- 6 Setting up export related infrastructure in vegetable growing belt
- 7 Capacity building of farmers through APEDA
- 8 Encouraging marginal and small farmers to move towards cash crops
- 9 As per the focus of State Government, for the promotion of sericulture silkworm rearing centers may be established

5. Forestry/ Waste Land Development

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

6. Animal Husbandry - Dairy

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

7. Animal Husbandry - Poultry

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

8. Animal Husbandry - Sheep, Goat, Piggery

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

9. Fisheries

- 1 Easy credit facility to farmers
- 2 Insurance
- 3 Supply of refrigerated vans to FPOs for transportation to Fish Mandis
- 4 Market Linkage

10. Construction of Storage and Marketing Infrastructure

- 1 Accreditation of warehouses and godowns through WDRA
- 2 Popularising NWR
- 3 Popularisation of AIF scheme to create the farm gate infrastructure at the doorstep of farmers.

11. Land Development, Soil Conservation and Watershed Development

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

12. Agriculture Infrastructure: Others

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

13. Food and Agro. Processing

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

14. Agri. Ancillary Activities: Others

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

15. Micro, Small and Medium Enterprises (MSME)

- 1 Awareness among entrepreneurs about CGTMSE and schemes of Government
- 2 Finance to entrepreneurs by Banks with facility of CGTMSE
- 3 To create incubation centres for start-ups.

16. Export Credit

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

17. Education

- 1 Banks to extend credit as per Priority sector norms
- 2 Awareness needs to be created for education loans among the students.

18. Housing

- 1 Growing urbanisation in the district requires bank credit for housing.

19. Social Infrastructure

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

20. Renewable Energy

- 1 Solarisation of Government tubewells
- 2 Creation of infrastructure for Net Metering/energy evacuation to increase financing under Solar roof top scheme
- 3 The scheme of PM surya Ghar Yojna to be popularised

21. Informal Credit Delivery System

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

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

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

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

1. The cooperative sector in (State Name) comprises a total of 41332 cooperatives covering about 33589 Non-Credit Cooperative Societies (like Milk/Fishery/Poultry/ Housing/ Labour/ Consumer/Weavers/ Marketing/ Industrial societies etc.) and 7583 rural credit co-operatives (PACS LAMPs FSS etc.). These primary societies have nearly Ninety-three lakh members spread across 58102 Gram Panchayats Likewise long-term rural co-operative credit institutions cover 01 State Co-operative Agriculture and Rural Development Banks (SCARDB). Further there are 169 MSCS having their registered office in the state. Besides there are about 10 district level federations 5 state level federations operating in the state.
2. The Government of Uttar Pradesh (GoUP) has undertaken significant initiatives to enhance the cooperative movement supporting the "Sahakar se Samridhi" vision. One of the key measures include the adoption of model bye-laws that have transformed Primary Agricultural Credit Societies (PACS) into Multi-Purpose Credit Societies (B-PACS) allowing them to engage in over 25 diverse business activities such as dairy fishery and renewable energy. To further diversify PACS operations 1016 societies have been identified for financial assistance under the Multi-Service Centers (MSC) scheme which includes infrastructure development like godowns. In a major digital initiative 5686 PACS are being computerized under a Centrally Sponsored Project positioning UP as a leader in this effort. Additionally the state is participating in the world's largest grain storage project with new facilities like a 1400 metric tonne warehouse in Mirzapur. Moreover 5314 PACS have been integrated into the Common Service Centers (CSC) network offering over 300 e-services thereby expanding their role in rural communities.
3. Furthering its commitment to grassroots development the GoUP is focusing on the computerization of Agriculture and Rural Development Banks (ARDBs) covering 323 branches across the state. The government is also establishing new PACS dairy and fishery

cooperatives in all uncovered Panchayats with 1046 societies already registered. To bolster capacity building at the grassroots level the state will hire young professionals as "Cooperative Interns" to support the cooperative model. Additionally PACS are being promoted as Pradhan Mantri Bhartiya Janaushadhi Kendras and PM Kisan Samridhi Kendras (PMKSKs) to improve access to medicines and fertilizers in rural areas. Many PACS have also joined national cooperative bodies focusing on exports organic farming and seed distribution. These comprehensive initiatives are designed to deepen the cooperative movement in Uttar Pradesh fostering inclusive development and self-reliance across the state.

5. Status of Cooperatives in the District

1. Gorakhpur district has a profile network of cooperative societies covering the areas of all the 20 blocks of the district. There are 116 primary agricultural credit societies functioning in the district. There are very few credit cooperative societies providing credit to members, due to which members have to borrow from other banks. There are 31 branches of District Central Cooperative Bank Ltd. Gorakhpur, 04 branches of Bhoomi Vikas Bank in the district. District Central Cooperative Bank Ltd. Gorakhpur is licensed and after the implementation of CBS, NEFT / RTGS services are being provided by the bank.
2. The district has various non-credit cooperative societies including 05 marketing society 12 Joint agriculture societies 268 milk producer societies 46 fisheries committees 83 weavers societies 1 industrial societies and 6 sugarcane cooperative societies.
3. Under centrally sponsored scheme total 153 PACS (40 in 1st phase 36 in 2nd phase and 77 in 3rd phase) are under computerisation.

6. Potential for formation of cooperatives

1. Blocks around Sahjanwan block are acting as a catchment area for milk collection by AMUL Plant. In this connection State Government has advised to create dairy collectives registered as cooperative societies. In this process various societies are formed which will increase dairy activities in district.

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/ Convergent etc.	No. of beneficiaries	Likely impact/ Outcome
1	Awareness Creation	Fidgi camp	Gorakhpur	Support to DCCB	No	105	Creating financial literacy among villagers
2	Collectivisation	FPO - 13 FPOs in 13 blocks of Gorakhpur district	13 blocks of Gorakhpur district	Grant assistance towards formation and promotion of Producer Organizations related to milk & other value-added dairy products	Convergent with various government schemes	300	This NABARD initiative will enable 1200 women to increase their income.
3	Micro Finance	LEDP- Ornaments making by fusion of Terracotta and banana fibre	Chargawan block of Gorakhpur district	Grant assistance for providing skill training to the SHG members	No	90	Enhancement in the income of the SHG members. The SHG members have availed loans from their SHGs to increase their business
4	Micro Finance	MEDP- Handicraft items by Macarame	Pipraich block of Gorakhpur district	Grant assistance for providing skill training to the SHG members	No	30	Enhancement in the income of the SHG members
5	Micro Finance	MEDP- Handicraft items by moonj grass	Sardarnagar block of Gorakhpur district	Grant assistance for providing skill training to the SHG members	No	30	Enhancement in the income of the SHG members
6	Micro Finance	Digital Marketing	Gorakhpur	Providing training to artisans on digital marketing	No	25	To create awareness and provide support to artisans for digital marketing of their products

7	Skill Training	SDI- Fitter and Fabrication	Pipraich block of Pipraich block of Gorakhpur district	Training of unemployed youth in the trade of fitter and fabrication	No	100	To provide employment opportunities to unemployed youth by providing skill training. The settlement rate of the programme is 70 plus
8	Skill Training	SDI- General Duty Assistant	Jungle Kaudia block of Pipraich block of Gorakhpur district	Training of unemployed youth in the trade of General Duty Assistance	No	60	To provide employment opportunities to unemployed youth by providing skill training. The programme is ongoing.
9	Micro Finance	JLG - Financing of JLGs by Baroda UP Bank	31 districts under the operation area of Baroda UP Bank	Financing of JLGs by bank	No	5000	To extend finance to the persons who are not able to provide collateral securities

Success Stories

Success Story 1: LEDP on Terracotta Ornaments



1. Scheme : LEDP
2. Project Implementing Agency : Janardan Prasad Memorial Multipurpose Social Service Society
3. Duration of the project : 2 Years
4. Beneficiary :
 - No. of beneficiaries : 90
 - Community : SHG members
 - State : Uttar Pradesh
 - District : Gorakhpur
 - Block : Pipraich
 - Village : Araj Basdila Naiyyapar Unaula Doyam

1.1 Support provided

- Financial Support - Grant provided to the agency for providing training and establishing a proper end to end network for the trainees.
- Technical Support - Access to the skilled trainers of the particular trade who provided a skill oriented training
- Training and Capacity Building - The project not only provided the training in the specific skill set but also equipped the trainees with practical hands on training for utilizing their skills to the best
- Marketing support - The agency provided an access to the market for the trainees via offline and online modes.
- Infrastructure support - Machinery and tools related to the trade have been provided to the trainees

1.2 Pre-implementation status

- **Low Exposure to Advanced Skills:** Most SHG members particularly in rural or semi-urban areas possess basic skills in traditional crafts or livelihood activities (such as farming weaving or basic trade) but lack advanced or marketable skills.
- **Limited Income Generation:** SHG members generally have low incomes from their current activities due to a lack of diversification and poor market access. Most are engaged in subsistence-level activities or small-scale income generation barely covering household needs.
- **Local Markets Only:** Before training SHG members usually sell their products in local markets with a limited customer base. They may not be aware of larger market opportunities e-commerce or exhibitions where they could expand their sales.
- **Hesitant Participation:** Many SHG members especially women lack confidence in decision-making and leadership roles. They might not actively participate in group activities or take the lead in initiatives due to cultural norms or lack of self-assurance.
- **Low Financial Literacy:** Many SHG members have minimal knowledge of financial concepts such as savings loans credit and budgeting limiting their ability to grow their businesses or manage SHG funds effectively.
- **No Exposure to Digital Tools:** SHG members often have little exposure to technology like smartphones computers or online platforms limiting their ability to access information promote their products online or engage in digital marketing.
- **Fear of Taking Risks:** Before training members may be resistant to adopting new techniques or technologies preferring to stick to traditional methods due to fear of failure or lack of knowledge about alternatives.
- **Lack of Awareness:** SHG members may be unaware of government schemes subsidies or programs that could benefit them such as rural entrepreneurship programs skill development initiatives or grants for SHGs.

1.3 Challenges faced

- **Low Literacy Levels:** Many SHG members particularly in rural areas have low literacy levels which can make it difficult for them to grasp complex concepts especially related to finance entrepreneurship and technical skills.
- **Cultural and Social Barriers:** In many communities especially conservative or patriarchal ones women may face resistance from family members or community leaders to participate in training programs.
- **Time Constraints:** SHG members especially women often juggle multiple responsibilities such as household chores childcare and farm work or wage labor leaving them with little time for training.
- **Inadequate Infrastructure:** Rural areas often lack basic infrastructure such as proper training venues access to electricity and internet connectivity making it hard to conduct effective training sessions.

- **Lack of Skilled Trainers:** There is often a shortage of skilled trainers who are well-versed in local languages cultural contexts and the specific needs of SHGs.
- **Resistance to Change and Traditional Mindsets:** Many SHG members especially in rural or conservative settings may be resistant to adopting new methods or technologies introduced during training due to traditional beliefs lack of exposure or fear of failure.

1.4 Impact

- **Skill Enhancement in Design:** The training exposed women to new designs in terracotta clay helping them learn modern and creative techniques. This kind of exposure allows SHG members to innovate and diversify their product range.
- **Expanded Product Outreach:** Through training SHG members were able to reach a broader market for their terracotta products. Their improved designs attracted new customers leading to increased sales and business growth.
- **Empowerment and Confidence Building:** Exposure to new designs and participation in fairs boosts the confidence of SHG members. They gain practical knowledge on market demands and customer preferences which empowers them to scale their businesses.
- **Economic Upliftment:** With increased participation in fairs and wider outreach the SHG members are likely to see an improvement in their income. The ability to market their products more effectively leads to higher sales and better financial stability for their families.
- **Increased Participation in Fairs and Exhibitions:** Participation in fairs increased as SHG members became more confident in showcasing their enhanced terracotta products. Fairs and exhibitions offer a platform for wider visibility and customer interaction.

Success Story 2: LEDP on Fusion of Terracotta Clay and Banana Fibre Ornaments



1. Scheme : LEDP
2. Project Implementing Agency : Janardan Prasad Memorial Multipurpose Social Service Society
3. Duration of the project : 2 Years
4. Beneficiary ;
 - No. of beneficiaries : 90
 - Community : SHG members
 - State : Uttar Pradesh
 - District : Gorakhpur
 - Block : Chargawan
 - Village : Bangai Belwa Raipur Jungle Aurahi

2.1 Support provided

- Financial Support - Grant provided to the agency for providing training and establishing a proper end to end network for the trainees.
- Technical Support - Access to the skilled trainers of the particular trade who provided a skill oriented training
- Training and Capacity Building - The project not only provided the training in the specific skill set but also equipped the trainees with practical hands on training for utilizing their skills to the best
- Marketing support - The agency provided an access to the market for the trainees via offline and online modes.
- Infrastructure support - Machinery and tools related to the trade have been provided to the trainees

2.2 Pre-implementation status

- **Low Exposure to Advanced Skills:** Most SHG members particularly in rural or semi-urban areas possess basic skills in traditional crafts or livelihood activities (such as farming weaving or basic trade) but lack advanced or marketable skills.
- **Limited Income Generation:** SHG members generally have low incomes from their current activities due to a lack of diversification and poor market access. Most are engaged in subsistence-level activities or small-scale income generation barely covering household needs.
- **Local Markets Only:** Before training SHG members usually sell their products in local markets with a limited customer base. They may not be aware of larger market opportunities e-commerce or exhibitions where they could expand their sales.
- **Hesitant Participation:** Many SHG members especially women lack confidence in decision-making and leadership roles. They might not actively participate in group activities or take the lead in initiatives due to cultural norms or lack of self-assurance.
- **Low Financial Literacy:** Many SHG members have minimal knowledge of financial concepts such as savings loans credit and budgeting limiting their ability to grow their businesses or manage SHG funds effectively.
- **No Exposure to Digital Tools:** SHG members often have little exposure to technology like smartphones computers or online platforms limiting their ability to access information promote their products online or engage in digital marketing.
- **Fear of Taking Risks:** Before training members may be resistant to adopting new techniques or technologies preferring to stick to traditional methods due to fear of failure or lack of knowledge about alternatives.
- **Lack of Awareness:** SHG members may be unaware of government schemes subsidies or programs that could benefit them such as rural entrepreneurship programs skill development initiatives or grants for SHGs.

2.3 Challenges faced

- **Low Literacy Levels:** Many SHG members particularly in rural areas have low literacy levels which can make it difficult for them to grasp complex concepts especially related to finance entrepreneurship and technical skills.
- **Cultural and Social Barriers:** In many communities especially conservative or patriarchal ones women may face resistance from family members or community leaders to participate in training programs.
- **Time Constraints:** SHG members especially women often juggle multiple responsibilities such as household chores childcare and farm work or wage labor leaving them with little time for training.

- **Inadequate Infrastructure:** Rural areas often lack basic infrastructure such as proper training venues access to electricity and internet connectivity making it hard to conduct effective training sessions.
- **Lack of Skilled Trainers:** There is often a shortage of skilled trainers who are well-versed in local languages cultural contexts and the specific needs of SHGs.
- **Resistance to Change and Traditional Mindsets:** Many SHG members especially in rural or conservative settings may be resistant to adopting new methods or technologies introduced during training due to traditional beliefs lack of exposure or fear of failure.

2.4 Impact

- **Skill Enhancement in Design:** The training exposed women to new designs in terracotta clay helping them learn modern and creative techniques. This kind of exposure allows SHG members to innovate and diversify their product range.
- **Expanded Product Outreach:** Through training SHG members were able to reach a broader market for their terracotta products. Their improved designs attracted new customers leading to increased sales and business growth.
- **Empowerment and Confidence Building:** Exposure to new designs and participation in fairs boosts the confidence of SHG members. They gain practical knowledge on market demands and customer preferences which empowers them to scale their businesses.
- **Economic Upliftment:** With increased participation in fairs and wider outreach the SHG members are likely to see an improvement in their income. The ability to market their products more effectively leads to higher sales and better financial stability for their families.
- **Increased Participation in Fairs and Exhibitions:** Participation in fairs increased as SHG members became more confident in showcasing their enhanced terracotta products. Fairs and exhibitions offer a platform for wider visibility and customer interaction.

Success Story 3: MEDP on Macrame based Handicraft



1. Scheme : MEDP
2. Project : Janardan Prasad Memorial Multipurpose Social
Implementing Agency : Service Society
3. Duration of the project : 1 Year

4. Beneficiary :

No. of beneficiaries : 30
 Community : SHG members
 State : Uttar Pradesh
 District : Gorakhpur
 Block : Pipraich
 Village : Kushmhi Kothi

3.1 Support provided

- Financial Support - Grant provided to the agency for providing training and establishing a proper end to end network for the trainees.
- Technical Support - Access to the skilled trainers of the particular trade who provided a skill oriented training
- Training and Capacity Building - The project not only provided the training in the specific skill set but also equipped the trainees with practical hands on training for utilizing their skills to the best
- Marketing support - The agency provided an access to the market for the trainees via offline and online modes.

3.2 Pre-implementation status

- Low Exposure to Advanced Skills: Most SHG members particularly in rural or semi-urban areas possess basic skills in traditional crafts or livelihood activities (such as farming weaving or basic trade) but lack advanced or marketable skills.

- **Limited Income Generation:** SHG members generally have low incomes from their current activities due to a lack of diversification and poor market access. Most are engaged in subsistence-level activities or small-scale income generation barely covering household needs.
- **Local Markets Only:** Before training SHG members usually sell their products in local markets with a limited customer base. They may not be aware of larger market opportunities e-commerce or exhibitions where they could expand their sales.
- **Hesitant Participation:** Many SHG members especially women lack confidence in decision-making and leadership roles. They might not actively participate in group activities or take the lead in initiatives due to cultural norms or lack of self-assurance.
- **Low Financial Literacy:** Many SHG members have minimal knowledge of financial concepts such as savings loans credit and budgeting limiting their ability to grow their businesses or manage SHG funds effectively.
- **No Exposure to Digital Tools:** SHG members often have little exposure to technology like smartphones computers or online platforms limiting their ability to access information promote their products online or engage in digital marketing.
- **Fear of Taking Risks:** Before training members may be resistant to adopting new techniques or technologies preferring to stick to traditional methods due to fear of failure or lack of knowledge about alternatives.
- **Lack of Awareness:** SHG members may be unaware of government schemes subsidies or programs that could benefit them such as rural entrepreneurship programs skill development initiatives or grants for SHGs.

3.3 Challenges faced

- **Low Literacy Levels:** Many SHG members particularly in rural areas have low literacy levels which can make it difficult for them to grasp complex concepts especially related to finance entrepreneurship and technical skills.
- **Cultural and Social Barriers:** In many communities especially conservative or patriarchal ones women may face resistance from family members or community leaders to participate in training programs.
- **Time Constraints:** SHG members especially women often juggle multiple responsibilities such as household chores childcare and farm work or wage labor leaving them with little time for training.
- **Inadequate Infrastructure:** Rural areas often lack basic infrastructure such as proper training venues access to electricity and internet connectivity making it hard to conduct effective training sessions.

- **Lack of Skilled Trainers:** There is often a shortage of skilled trainers who are well-versed in local languages cultural contexts and the specific needs of SHGs.
- **Resistance to Change and Traditional Mindsets:** Many SHG members especially in rural or conservative settings may be resistant to adopting new methods or technologies introduced during training due to traditional beliefs lack of exposure or fear of failure.

3.4 Impact

- **Skill Enhancement in Design:** The training exposed women to new designs in terracotta clay helping them learn modern and creative techniques. This kind of exposure allows SHG members to innovate and diversify their product range.
- **Expanded Product Outreach:** Through training SHG members were able to reach a broader market for their terracotta products. Their improved designs attracted new customers leading to increased sales and business growth.
- **Empowerment and Confidence Building:** Exposure to new designs and participation in fairs boosts the confidence of SHG members. They gain practical knowledge on market demands and customer preferences which empowers them to scale their businesses.
- **Economic Upliftment:** With increased participation in fairs and wider outreach the SHG members are likely to see an improvement in their income. The ability to market their products more effectively leads to higher sales and better financial stability for their families.
- **Increased Participation in Fairs and Exhibitions:** Participation in fairs increased as SHG members became more confident in showcasing their enhanced terracotta products. Fairs and exhibitions offer a platform for wider visibility and customer interaction.

Success Story 4: OFPO on Terracotta



1. Scheme : Promotion of OFPO
2. Project
Implementing Agency : Entrepreneurship Development Institute of India (EDII)
3. Duration of the project : 3 Years
4. Beneficiary :

No. of beneficiaries : 200

Community : Artisans of the terracotta craft

State : Uttar Pradesh

District : Gorakhpur

Block : Bhathat

Village : Bharwaliya Gulhariya Aurangabad Jungle Akla No-2

4.1 Support provided

- Mobilizing artisans under Bhathat Artisan Producer Company Limited and establishing a brand under the name.
- Financial and technical support by NABARD to form and nurture the OFPO.
- Providing inputs like design development raw material to the artisans.
- Support for marketing of the products through various initiatives like training and participation in Fairs/ Exhibitions.

4.2 Pre-implementation status

- Individual Operations: Artisans usually work individually or in small informal groups. There is little collaboration or coordination among artisans leading to fragmented production efforts.

- **Lack of Collective Bargaining Power:** Without formal organization individual artisans have limited negotiating power with suppliers buyers or middlemen leading to exploitation in pricing and unfavorable trade terms.
- **Dependence on Middlemen:** Most artisans rely heavily on intermediaries (middlemen) to sell their products which often results in low profit margins. These middlemen often take a significant cut of the profits.
- **No Branding or Market Strategy:** Artisans typically do not have a brand identity or marketing strategy which makes it difficult for them to stand out in a competitive market. Their products may lack consistency in quality design or packaging further limiting their appeal to broader markets.
- **Limited Reach to Larger Markets:** Artisans usually sell their products in local markets with limited consumer reach. They often lack access to larger urban markets e-commerce platforms or international buyers which could significantly expand their customer base.
- **Limited Access to Credit:** Artisans often have little or no access to formal financial institutions. They may rely on informal credit sources that charge high interest rates further hampering their ability to invest in tools materials or expansion of their businesses.

4.3 Challenges faced

- Many artisans are not familiar with the idea of a producer company its benefits or how it operates. They may not understand the difference between traditional cooperatives and a producer company which can make it difficult to convince them to participate.
- Artisans particularly in rural areas may have a deep sense of individualism or distrust towards group activities due to past negative experiences such as failed cooperatives or exploitative intermediaries.
- Artisans often work with different crafts and at varying skill levels leading to difficulties in standardizing product quality pricing and production processes.
- Most artisans have limited financial resources and may struggle to contribute to the initial capital requirements for forming a producer company. They may also lack access to formal credit systems due to insufficient collateral or credit history.
- Artisans are often skilled in their craft but may lack basic business acumen including financial management supply chain management marketing and sales. Running a producer company requires a higher level of organizational and managerial knowledge.

4.4 Impact

- **Capacity Building:** The OFPO has facilitated training programs for artisans improving their skills in areas such as product design quality control production efficiency and business management. This leads to better-quality products that can command higher prices.
- **Exposure to New Technologies:** Artisans in the OFPO have learnt about and adopt new technologies that increase production efficiency and quality. For example new tools techniques or software that help improve craft production can be introduced.

- **Design Innovation:** Through collective training and exposure artisans have innovated with contemporary designs that appeal to broader markets helping them create unique products that stand out
- **Easier Access to Credit:** As a formal entity the OFPO has access to loans and financial services from banks and microfinance institutions. This access to credit allows artisans to invest in better tools materials and production facilities improving their capacity to meet larger orders.
- **Access to Trade Fairs and Exhibitions:** The OFPO have represented its members at national and international trade fairs exhibitions and buyer-seller meets. This opens up new opportunities for networking and business development
- **Formal Financial Management:** The OFPO introduces formal accounting and financial management practices ensuring transparency and accountability. This helps build trust within the organization and with external stakeholders such as banks and investors.
- **Increased Income for Artisans:** The collective power of an OFPO helps artisans increase their income by reducing costs accessing better markets and commanding higher prices for their products. This leads to improved financial stability for individual artisans and their families.
- **Empowerment of Women and Marginalized Groups:** In many communities women and marginalized groups make up a large portion of the artisan workforce. By formalizing their work through the OFPO these groups gain greater economic independence and social recognition.

Success Story 5: Skill Development Training



1. Scheme : Skill Development Programme (SDP)
2. Project
Implementing Agency : Janardan Prasad Memorial Multipurpose Social Service Society
3. Duration of the project : 2 Years
4. Beneficiary :

No. of beneficiaries :	100
Community :	Unemployed Youth
State :	Uttar Pradesh
District :	Gorakhpur
Block :	Pipraich
Village :	

4.1 Support provided

- Mobilizing artisans under Bhathat Artisan Producer Company Limited and establishing a brand under the name.
- Financial and technical support by NABARD to form and nurture the OFPO.
- Providing inputs like design development raw material to the artisans.
- Support for marketing of the products through various initiatives like training and participation in Fairs/ Exhibitions.

4.2 Pre-implementation status

- **Individual Operations:** Artisans usually work individually or in small informal groups. There is little collaboration or coordination among artisans leading to fragmented production efforts.
- **Lack of Collective Bargaining Power:** Without formal organization individual artisans have limited negotiating power with suppliers buyers or middlemen leading to exploitation in pricing and unfavorable trade terms.
- **Dependence on Middlemen:** Most artisans rely heavily on intermediaries (middlemen) to sell their products which often results in low profit margins. These middlemen often take a significant cut of the profits.
- **No Branding or Market Strategy:** Artisans typically do not have a brand identity or marketing strategy which makes it difficult for them to stand out in a competitive market. Their products may lack consistency in quality design or packaging further limiting their appeal to broader markets.
- **Limited Reach to Larger Markets:** Artisans usually sell their products in local markets with limited consumer reach. They often lack access to larger urban markets e-commerce platforms or international buyers which could significantly expand their customer base.
- **Limited Access to Credit:** Artisans often have little or no access to formal financial institutions. They may rely on informal credit sources that charge high interest rates further hampering their ability to invest in tools materials or expansion of their businesses.

4.3 Challenges faced

- Many artisans are not familiar with the idea of a producer company its benefits or how it operates. They may not understand the difference between traditional cooperatives and a producer company which can make it difficult to convince them to participate.
- Artisans particularly in rural areas may have a deep sense of individualism or distrust towards group activities due to past negative experiences such as failed cooperatives or exploitative intermediaries.
- Artisans often work with different crafts and at varying skill levels leading to difficulties in standardizing product quality pricing and production processes.
- Most artisans have limited financial resources and may struggle to contribute to the initial capital requirements for forming a producer company. They may also lack access to formal credit systems due to insufficient collateral or credit history.
- Artisans are often skilled in their craft but may lack basic business acumen including financial management supply chain management marketing and sales. Running a producer company requires a higher level of organizational and managerial knowledge.

4.4 Impact

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- **Exposure to New Technologies:** Artisans in the OFPO have learnt about and adopt new technologies that increase production efficiency and quality. For example new tools techniques or software that help improve craft production can be introduced.
- **Design Innovation:** Through collective training and exposure artisans have innovated with contemporary designs that appeal to broader markets helping them create unique products that stand out
- **Easier Access to Credit:** As a formal entity the OFPO has access to loans and financial services from banks and microfinance institutions. This access to credit allows artisans to invest in better tools materials and production facilities improving their capacity to meet larger orders.
- **Access to Trade Fairs and Exhibitions:** The OFPO have represented its members at national and international trade fairs exhibitions and buyer-seller meets. This opens up new opportunities for networking and business development
- **Formal Financial Management:** The OFPO introduces formal accounting and financial management practices ensuring transparency and accountability. This helps build trust within the organization and with external stakeholders such as banks and investors.
- **Increased Income for Artisans:** The collective power of an OFPO helps artisans increase their income by reducing costs accessing better markets and commanding higher prices for their products. This leads to improved financial stability for individual artisans and their families.
- **Empowerment of Women and Marginalized Groups:** In many communities women and marginalized groups make up a large portion of the artisan workforce. By formalizing their work through the OFPO these groups gain greater economic independence and social recognition.

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

all point to a need for tens of trillions of USdollars. India's updated NDCs also indicates the need to betteradapt to climate change by enhancing investments in developmentprogrammes in sectors vulnerable to climate change, however financial requirements for adaptation are very large and willincrease in the future. To fully meet our NDCs in a timelymanner, India requires enhanced new and additional financial, technological and capacity building support. However, financial, and technological commitments by developed countriesunder 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 globalshift in mindset and behaviour, moving away from thoughtlessand harmful consumption towards purposeful and consciousutilisation.

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 onnon-conventional energy as part of its priority sector lending(PSL) policy to incentivise the development of green energysources.

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, andrenewable energy sources. In early 2023, the RBI issuedsovereign green bonds to mobilise resources for the Government for green infrastructural investments. RBI has also releasedthe 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 keyareas of governance, strategy, risk management and metric andtargets, which is a step towards bringing the climate riskassessment, measurement and reporting requirements under mainstream compliance framework for financial sector entitiesin India.

1.5 Initiatives of NABARD

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

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

2.2 Any specific Climate Change initiative in the District by

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

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

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

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

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

Appendix 1c

Climate Action & Sustainability

3 Climate Change Scenario - At the District Level

3.1 Prospects of Climate Action in the District

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

1. Climate Resilient Agriculture
2. Integrated Farming
3. Introduction of climate resilient crops in the district
4. Department of Agriculture KVK and NGO may be roped in it.

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

3.2 Any specific Climate Change initiative in the District by

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

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

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

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

Appendix 2

Potential for Geographical Indication (GI) in the district

- 1 Geographical Indication (GI) is an Intellectual Property Right (IPR) that identifies goods originating from a specific geographical location and having distinct nature quality and characteristics linked to that location. GIs can play an important role in rural development empowering communities acting as product differentiators support brand building create local employment reduce rural migration creating a regional brand generating spin-off effects in tourism and gastronomy preserving traditional knowledge and traditional cultural expressions and conserving biodiversity.
- 2 NABARD's intervention in Geographical Indications envisages end-to-end support in facilitating pre-registration as well as post-registration activities for Geographical Indications in order to appreciate quality improve market access create awareness strengthen producer's capacity to enforce their rights subsidize cost of registration enforcement and marketing.
- 3 In Gorakhpur district Terracotta craft has been registered as a GI Product. Terracotta is a unique and special kind of ceramic craft. It is the term normally used for sculptures made in earthenware and also for various utilitarian products including vessels (notably flower pots) water and waste water pipes roofing tiles bricks and surface embellishment in building construction. Traditionally what makes it different from other terracotta crafts is that it involves ornamentation use of natural colours / dyes and experimentation with innovative shapes. The raw material used for this craft is a type of soil available locally. It gives the item a natural colour. Around 200 households are engaged in this work.
- 4 The GI status certificate was issued on 10.09.2018 which is valid upto 09.09.2028. There are 157 authorised users in the district who mostly belong to Aurangabad and Ghulariya.
- 5 NABARD has been making efforts to promote this GI product through its grant assistance for OFPO exhibition training for design upgradation and sales promotion through participation in various Melas/exhibitions.

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Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	Sof / Unit Cost (Rs)	Subjamaa	District Total
III. Export Credit						
1	Export Credit -Host Shipment Export Credit-	80	No.	490000000	PH	1
					BL	320
2	Export Credit -Prn Shipment Export Credit-	80	No.	100000000	PH	1
					BL	800
Total Export Credit						1,120

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

(₹ Cr.)

Table 1: Crop Loan

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	1932.99	626.85	2350.66	839.23	506.56	1086.43	2647.47	
RCBs	0.00	0.00	0.00	0.00	0.00	32.52	0.00	
SCARDB	0.00	0.00	0.00	2.28	0.00	2.86	0.00	
RRBs	919.75	62.22	808.23	265.57	1055.40	375.83	764.58	
Others	0.00	80.70	0.00	504.50	0.00	593.60	0.00	
Sub total (A)	2852.74	769.77	3158.89	1611.58	3561.96	2091.24	3412.05	

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	125.22	352.18	132.19	436.21	138.40	597.16	139.92	
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	55.90	0.00	57.23	31.02	58.77	64.36	47.25	
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Sub total (A)	181.12	352.18	189.42	467.23	197.17	661.52	187.17	

Table 3: Total Agri. Credit

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	2058.21	979.03	2482.85	1275.44	2644.96	1683.59	2787.39	
RCBs	0.00	0.00	0.00	0.00	0.00	32.52	0.00	
SCARDB	0.00	0.00	0.00	2.28	0.00	2.86	0.00	
RRBs	975.65	62.22	865.46	296.59	1114.17	440.19	811.83	
Others	0.00	80.70	0.00	504.50	0.00	593.60	0.00	
Sub total (A)	3033.86	1121.95	3348.31	2078.81	3759.13	2752.76	3599.22	

Table 4: MSME

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBS	901.06	2322.18	2464.50	4418.62	2461.49	6184.73	10287.52	
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	481.30	53.24	309.96	143.79	328.44	232.09	927.32	
Others	0.00	28.03	0.00	29.96	0.00	69.58	0.00	
Sub total (A)	1382.36	2403.45	2774.46	4592.37	2789.93	6486.40	11214.84	

Table 5: Other Priority Sector

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	129.16	270.91	312.01	195.75	312.61	360.14	330.40	
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	79.95	6.15	128.98	66.04	128.98	42.17	23.21	
Others	0.00	127.75	0.00	124.29	0.00	155.88	0.00	
Sub total (A)	209.11	404.81	440.99	386.08	441.59	558.19	353.61	

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

Particulars	2021-22		2022-23		2023-24		2024-25	
	Target	Ach.	Target	Ach.	Target	Ach.	Target	
CBs	3088.43	3572.12	5259.36	5889.81	5419.06	8228.46	13405.31	
RCBs	0.00	0.00	0.00	0.00	0.00	32.52	0.00	
SCARDB	0.00	0.00	0.00	2.28	0.00	2.86	0.00	
RRBs	1536.90	121.61	1304.40	506.42	1571.59	714.45	1762.36	
Others	0.00	236.48	0.00	658.75	0.00	819.06	0.00	
Sub total (A)	4625.33	3930.21	6563.76	7057.26	6990.65	9797.35	15167.67	

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	626.85	0.00	0.00	62.22	80.70	839.23	0.00	2.28	265.57	504.50	1611.58

Table 1: Crop Loan

(₹ Cr.)

Particulars	2023-24					2024-25					Total
	CBS	RCBs	SCARDB	RRBs	Others	CBS	RCBs	SCARDB	RRBs	Others	
C L	1086.43	32.52	2.86	375.83	593.60	2647.47	0.00	0.00	764.58	0.00	3412.05

Table 2: Term Loan

Particulars	2021-22					2022-23					Total
	CBS	RCBs	SCARDB	RRBs	Others	CBS	RCBs	SCARDB	RRBs	Others	
C L	626.85	0.00	0.00	62.22	80.70	839.23	0.00	2.28	265.57	504.50	1611.58
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

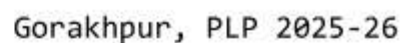
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Table 2: Term Loan												(₹ Cr.)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	1086.43	32.52	2.86	375.83	593.60	2091.24	2647.47	0.00	0.00	764.58	0.00	3412.05
W S	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
L D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F M	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P & H	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH -P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
AH - S G P	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F D	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
F & W	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
S G & M F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A & F	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTH	597.16	0.00	0.00	64.36	0.00	661.52	139.92	0.00	0.00	47.25	0.00	187.17
Sub total	597.16	0.00	0.00	64.36	0.00	661.52	139.92	0.00	0.00	47.25	0.00	187.17
Grand Total (I +II)	1683.59	32.52	2.86	440.19	593.60	2752.76	2787.39	0.00	0.00	811.83	0.00	3599.22

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	Bulk Milk Cooling Unit			No.	1250000
5	Cold Storage			No.	40000000
6	Commercial Broiler Farming			5000	2458000
7	Commercial Broiler Farming			5000	5846000
8	Commercial Layer Farming			10000	11642000
9	Compost/ Vermi Compost	Vermi Compost		No.	750000
10	Compost/ Vermi Compost	Vermi Compost		No.	31000
11	Compost/ Vermi Compost	Agro. Waste Compost		No.	19000000
12	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
13	Crossbred Cattle Farming			1+1	219000
14	Custom Service Units/ Custom Hiring Centers			No.	8500000
15	Dairy Cow and Heifer rearing			2	1013000
16	Dairy Processing Unit			No.	700000
17	Dal/ Pulses Mill			No.	2500000
18	Diesel Pump Sets			No.	49500
19	Diesel Pump Sets			No.	55550
20	Drinking Water			No.	200000
21	Drip Irrigation			ha	154000

22	Drones				No.	375000
23	Drones				No.	55000
24	Education				No.	10000000
25	Education				No.	15000000
26	Education Loans			Study Abroad	No.	1000000
27	Export Credit			Post Shipment Export Credit	No.	40000000
28	Export Credit			Pre Shipment Export Credit	No.	100000000
29	Farm Ponds/ Water Harvesting Structures				No.	100000
30	Finance to FPOs/FPCs				No.	1500000
31	Fish Culture				ha	100000
32	Fish marketing				No.	300000
33	Fish Seed Hatchery				ha	2500000
34	Floriculture				ha	376900
35	Floriculture				sq. m.	89000
36	Floriculture				ha	337200
37	Floriculture				ha	584000
38	Floriculture				sq. m.	89400
39	Food Grain Processing			Flour Mill	No.	1500000
40	Goat			Rearing Unit	20+1	414000
41	Godown				No.	20000000
42	Godown				No.	3500000
43	Healthcare			Hospital	No.	10000000
44	Indigenous Cattle Faming				1+1	218000

45	Integrated Farming				ha	450000
46	Leveller				No.	342000
47	Manufacturing Sector		Term Loan	Medium	No.	125000000
48	Manufacturing Sector		Term Loan	Micro	No.	1000000
49	Manufacturing Sector		Working Capital	Micro	No.	500000
50	Manufacturing Sector		Working Capital	Micro	No.	1000000
51	Manufacturing Sector		Working Capital	Micro	No.	200000
52	Manufacturing Sector		Working Capital	Small	No.	10000000
53	Manufacturing Sector		Working Capital	Micro	No.	2000000
54	Manufacturing Sector		Term Loan	Micro	No.	2500000
55	Manufacturing Sector		Term Loan	Micro	No.	10000000
56	Manufacturing Sector		Term Loan	Small	No.	100000000
57	Manufacturing Sector		Working Capital	Small	No.	20000000
58	Manufacturing Sector		Term Loan	Micro	No.	5000000
59	Manufacturing Sector		Working Capital	Medium	No.	25000000
60	Mushroom Cultivation				1000 Kg. per Cycle	211000
61	New Orchard		Tropical/ Sub Tropical Fruits		ha	189300
62	New Orchard		Tropical/ Sub Tropical Fruits		ha	70800
63	New Orchard		Tropical/ Sub Tropical Fruits		ha	88800
64	New Orchard		Tropical/ Sub Tropical Fruits		ha	167500
65	Nursery				ha	1967700
66	Nursery/ Propagation unit				ha	534800

67	Oil Extraction				No.	1000000
68	On Farm development (OFD) Works				m.	75000
69	Ornamental Fish Hatchery				No.	50000
70	Ornamental Fish Hatchery				No.	800000
71	Other machinery				No.	930000
72	Other machinery				No.	120000
73	Other machinery				No.	870000
74	Other machinery				No.	155000
75	Others				No.	410000
76	Plantation	Bamboo			ha	86636
77	Plantation	Eucalyptus			ha	93176
78	Plantation	Poplar			ha	235040
79	Power Tiller				No.	203000
80	Protection Structure	Poly/ Green Housing			sq.m.	1298500
81	Purchase/ Construction of a Dwelling Unit (Individual)				No.	2000000
82	Repair of Dwelling Units				No.	600000
83	Rice Processing				No.	3000000
84	Service Sector	Term Loan	Micro		No.	10000000
85	Service Sector	Term Loan	Small		No.	100000000
86	Service Sector	Working Capital	Small		No.	20000000
87	Service Sector	Working Capital	Micro		No.	200000
88	Service Sector	Working Capital	Small		No.	10000000
89	Service Sector	Term Loan	Medium		No.	125000000
90	Service Sector	Term Loan	Micro		No.	1000000

91	Service Sector	Working Capital	Micro	No.	1000000
92	Service Sector	Working Capital	Micro	No.	500000
93	Service Sector	Term Loan	Micro	No.	2500000
94	Service Sector	Working Capital	Micro	No.	2000000
95	Service Sector	Term Loan	Micro	No.	5000000
96	Service Sector	Working Capital	Medium	No.	25000000
97	Sheep	Rearing Unit		20+1	379000
98	SHGs/ JLGs			No.	200000
99	SHGs/ JLGs			No.	150000
100	Solar Energy	Roof Top Solar PV System with Battery		No.	100000
101	Solar Energy	Roof Top Solar PV System with Battery		No.	150000
102	Solar PV Pump Sets (AC)			No.	524200
103	Solar PV Pump Sets (AC)			No.	256400
104	Solar PV Pump Sets (AC)			No.	602700
105	Solar PV Pump Sets (AC)			No.	361800
106	Solar PV Pump Sets (AC)			No.	481800
107	Sprinkler Irrigation			ha	204000
108	Sprinkler Irrigation			ha	37000
109	Sprinkler Irrigation			ha	109000
110	Sprinkler Irrigation			ha	49000
111	Sprinkler Irrigation			ha	182000
112	Sugarcane processing	Jaggery production		No.	500000
113	Thresher			No.	180500
114	Thresher			No.	220000
115	Tube Well			No.	33000
116	Vegetable Processing			No.	200000

Annexure V

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

(Amount ₹)

Sr. No.	Crop	Type	Unit	SoF
1	Annual Vegetables	Other Vegetables ()	Acre	48057
2	Annual Vegetables	Potato/ Aloo (Irrigated)	Acre	96587
3	Cereals	Maize/ Makka (Irrigated)	Acre	13765
4	Cereals	Barley/ Jav (Irrigated)	Acre	18866
5	Cereals	Rice/ Chaval/ Dhan (Irrigated)	Acre	28387
6	Cereals	Wheat/ Gehu (Irrigated)	Acre	28392
7	Oil Seeds	Groundnut/ Moongfali (Irrigated)	Acre	14049
8	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)	Acre	17225
9	Pulses	Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)	Acre	14858
10	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	Acre	15806
11	Sugar Crops	Sugarcane/ Ganna (Irrigated)	Acre	74845

Abbreviations

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

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

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

Name and address of DDM

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Designation	DDM NABARD
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Address 2	Shahpur
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Registered Office: NABARD, 3rd Floor, C Wing, Plot No. C-24, G-Block, BKC, Bandra (E), Mumbai – 400051

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NABSanrakshan Trustee Private Limited

Building Trust for Rural Prosperity

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

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

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



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- 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

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WHAT DOES NABFOUNDATION WANT FROM YOU?

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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

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