



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

संभाव्यतायुक्त ऋण योजना Potential Linked Credit Plan 2025-26



हमीरपुर
Hamirpur

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: Hamirpur

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:

Hariom Soni

District Development Manager

NABARD

Hamirpur

PLP Document finalized by: Uttar Pradesh Regional Office

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

Index

Sr. No.	Particulars		Page No.
1	Executive Summary		1
2	Methodology of Preparation of Potential linked Credit Plans (PLPs)		5
	Part A		9
3	District Map		10
4	Broad Sector wise PLP projection for the year 2025-26		11
5	Summary of Sector/ Sub-sector wise PLP Projections 2025-26		12
6	Sector/ Sub-sector wise PLP Projections for year 2025-26		12
7	District profile		13
8	Banking Profile		42
	Part B		47
9	Chapter 1	Important Policies and Developments	48
10	Chapter 2	Credit Potential for Agriculture	67
11	2.1	Farm Credit	67
12	2.1.1	Crop Production, Maintenance & Marketing	67
13	2.1.2	Water Resources	67
14	2.1.3	Farm Mechanization	68
15	2.1.4	Plantation & Horticulture, including Sericulture	69
16	2.1.5	Forestry & Waste Land Development	69
17	2.1.6	Animal Husbandry - Dairy	70
18	2.1.7	Animal Husbandry - Poultry	70
19	2.1.8	Animal Husbandry - Sheep, Goat, Piggery	71
20	2.1.9	Fisheries	72
21	2.1.10	Farm Credit - Others	72
22	2.1.11	Sustainable Agricultural Practices	73
23	2.2	Agriculture Infrastructure	73
24	2.2.1	Construction of Storage and Marketing Infrastructure	73
25	2.2.2	Land Development, Soil Conservation and Watershed Development	74
26	2.2.3	Agri. Infrastructure - Others	74
27	2.3	Agriculture - Ancillary Activities	75
28	2.3.1	Food & Agro Processing	75

29	2.3.2	Agri Ancillary Activities - Others	76
30	Chapter 3	Credit potential for MSMEs	77
31	Chapter 4	Credit Potential for Export Credit, Education & Housing	78
32	Chapter 5	Credit Potential for Infrastructure	80
33	5.1	Infrastructure - Public Investments	80
34	5.2	Social Infrastructure involving Bank Credit	80
35	5.3	Renewable Energy	81
36	Chapter 6	Informal Credit Delivery System	83
37	Chapter 7	Critical Interventions Required for Creating a Definitive Impact	84
38	Chapter 8	Status and prospects of Cooperatives	90
39	Chapter 9	NABARD's Projects and Interventions in the District	94
40	Success Stories		98
41	Appendix 1a	Climate Action - Scenario at Global & National Level	107
42	Appendix 1b	Climate Change Scenario - At the State Level	110
43	Appendix 1c	Climate Change Scenario - At the District Level	113
44	Appendix 2	Potential for Geographical Indication (GI) in the district	114
45	Annexure 1	Activity-wise and Block-wise Physical and Financial Projections	115
46	Annexure 2	Ground Level Credit Flow - Agency-wise and Sector-wise	132
47	Annexure 3	Sub-sector-wise and Agency-wise Credit Flow under Agriculture and allied activities	135
48	Annexure 4	Unit costs for major activities fixed by NABARD	139
49	Annexure 5	Scale of Finance for major crops fixed by the State Level Technical Committee (SLTC)	145
50	Abbreviations		147
51	Name and address of DDM		150
52	NABARD Subsidiary		151

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	The district lies between Latitude 25.7913° N and Longitude 80.0088° E including Mahoba district. Hamirpur is bounded by districts Jalaun (Orai) Kanpur and Fatehpur in north Banda in east Mahoba in south and Districts of Jhansi and Jalaun on the West.
2	Type of soil	The district comes under the Doab region of Ken and Betwa covered by the recent alluvium. The development of soil in the district can be ascribed to different erosion and depositional agencies. The soil ranges from pure to stiff clay and including all combination of the two extreme litho units.
3	Primary occupation	81 percent of the district's population resides in rural areas. Also about 67 percent of the working people in the district are engaged in agriculture as farmers or agricultural laborers. Thus agricultural activity is the main means of livelihood in the district.
4	Land holding structure	The total number of holdings in the district is 168929 out of which 50 are holdings less than 1 hectare.

3. Sectoral trends in credit flow

1	Achievement of ACP in the previous year	The total ground level credit flow in Hamirpur district under priority sector was Rs. 1578.38 crores during 2021-22 Rs. 1926.37 crores during 2022-23 and Rs. 2263.33 crores during 2023-24.
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2	CD Ratio	As on 31st March 2024 the Credit Deposit Ratio of the district was 55.92 percent.
3	Investment credit in agriculture	Investment credit in agriculture during the last three years was Rs. 344.14 crores Rs. 196.23 crores and Rs. 166.23 crores respectively.
4	Credit flow to MSMEs	During the above period the credit disbursement under MSME was Rs. 293.84 crores Rs. 267.53 crores Rs. 441.88 Rs. 504.98 crores respectively.
5	Other significant credit flow, if any	In other priority sectors it was Rs. 75.40 crores Rs. 70.83 crores and Rs. 472.85 crores respectively.

4. Sector/Sub-sector wise PLP projections

1	Projection for the year	The potential for each sector/sub-sector under priority sector for the financial year 2024-25 has been assessed and presented in Annexure-1. The Potential Linked Credit Plan has been estimated at Rs. 3239.71 crores with a growth of 7.25 percent
2	Projection for agriculture and its components	The potential for agriculture sector is estimated at Rs. 2280.43 crore with growth of 7.10 percent.
3	Projection for MSMEs	The potential for MSME sector is estimated at Rs. 837.51 crore.
4	Projection for other purposes	The potential for Other Priority Sector is estimated at Rs. 121.76 crore.

5. Developmental Initiatives

1. NABARD has initiated various developmental programs such as formation of Self Help Groups and their linkage with banks livelihood and entrepreneurship development programs for group women formation of Farmer Producer Organizations and their market linkage.
2. NABARD is providing soft loans to the state government under the Rural Infrastructure Development Fund (RIDF) and Warehouse Infrastructure Fund (WIF) for creating rural infrastructure (roads bridges irrigation education storage hospitals etc.) in

the district

3. NABARD is running 06 watershed projects over an area of about 7000 hectares in the district for soil and water conservation and utilization of cultivable wasteland.
4. NABARD has constructed an Integrated Central Nursery cum Climate Information Center Traditional/Clonal/Polyhouse/Root Trainer Nurseries for Agroforestry and Horticulture Medicinal Plant Nursery Fodder Bank Vermi-compost Units in Rath and Sarila blocks
5. The above project implemented under 'Ecosystem Services Based Adaptation to Climate Change in the Bundelkhand Region of Uttar Pradesh' project under NAFCC in collaboration with the Forest Department Hamirpur
6. 15 FPOs are being run in the district with NABARDs financial support which are engaged in activities like seed production vegetable production food processing poultry farming etc. Under the Government of India 10000 FPO project NABARD is running 02 FPOs in the district.
7. To bolster rural communities and provide access to essential goods and services while fostering employment, NABARD has taken the initiative to establish rural haat. Two Rural Haat have been successfully constructed in Rath & Maudaha block.

6. Thrust Areas

1. NABARD has identified some areas for 2024-25 that need to be emphasized including SHG/JLG financing expansion of irrigation facilities warehousing improvement in dairy development Farmer Producer Organizations (FPOs) etc.
2. To promote the above areas NABARD has also initiated several developmental activities including SHG/JLG promoting institutions organizing workshops seminars watershed projects FPOs etc.
3. NABARD also focussed on promotion of AIF (Agriculture Infrastructure Fund) Agriculture Productivity Improvement Scheme natural resource management through water resources development of the non-agricultural sector cluster formation etc.

7. Major Constraints and Suggested Action Points

1. The rural economy of Hamirpur district like other districts of Bundelkhand is largely based on agriculture and agriculture is mostly rain-fed. The district has more potential for fruits (especially papaya and guava) vegetables mentha cultivation of medicinal plants etc.

2. Under allied activities there is also a potential in dairy fisheries goat rearing poultry farming and the non-agricultural sector. Farmers in the district have shown interest in towards hybrid vegetables papaya lemon seasonal fruits guava and medicinal plant cultivation.
3. Special efforts should be made to develop organized markets for storage and marketing of agricultural products and for fruit processing in the district. There is a great need to harness solar energy in the district.
4. The district requires oil testing laboratories in each block strengthening the existing extension network technology displacement better agricultural equipment and Mechanisation through demonstrations improvement in irrigation improvement in animal health increasing the number of milk routes
5. Establishing poultry/fish hatcheries establishing fish markets uninterrupted power supply to industries etc. Under the 'One District One Product' scheme the famous shoes of Sumerpur block have been selected which require skilled artisans.

8. Way Forward

1. To achieve the total estimated credit potential in the district and especially to increase 'capital formation' in agriculture coordinated efforts by all stakeholders such as banks government departments and NGOs are required.
2. Regular monitoring of achievements against targets through the reporting system by banks via LBR and in DLCC/BLBC meetings is crucial for this
3. Inclusive development and various objectives can be achieved through the implementation of SHGs JLGs RuPay cards Kisan Credit Card PMJDY PMSBY PMJJBY MUDRA Yojana Atal Pension Yojana Stand Up India Scheme and the Financial Inclusion Campaign.
4. NABARD is paying special attention to ensuring adequate credit flow through banks in the district and to development-oriented programs such as watershed development rural haats (markets) rural marts training programs for SHGs formation and operation of FPOs exposure visits for farmers etc.
5. NABARD acts as the nodal agency in the district for various capital subsidy schemes/ government-sponsored programs of the Government of India. NABARD is constantly striving for the all-round development of the district through its various programs.

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 drought animal power/power tiller by using conversion factors;

		- Calculation of requirement of number of tractors assuming one tractor per 30 acres and 45 acres of irrigated and unirrigated cropped area respectively;
		- Adjustment of tractor potential with land holdings; and
		- Based on the cropping pattern, topography etc. similar assessment is made for power tillers, combine Harvesters etc.
4	Plantation and Horticulture	- 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;

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	- Provides inputs/ information on Exploitable potential vis-a-vis credit possible;
		- Potential High Value Projects/ Area Based schemes; and
		- Infrastructure support available which can form basis for business/ development plans.
2	Government Agencies/ Departments	- Infrastructure required to support credit flow for tapping the exploitable potential;
3	Individual/ Business entities	- Other support required to increase credit flow; and
		- Identification of sectors for Government sponsored programmes.
		- Private investment opportunities available in each sector;
		- Availability of commercial infrastructure; and
		- Information on various schemes of Govt. & Banks.

6. Limitations and constraints

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

Part A

District Map



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

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

(₹ lakh)

Sr. No.	Particulars	Amount
A	Farm Credit	211564.96
1	Crop Production, Maintenance, Marketing and Working Capital Loans for Allied Activities	163060.14
2	Term Loan for agriculture and allied activities	48504.82
B	Agriculture Infrastructure	12785.36
C	Ancillary activities	11607.91
I	Credit Potential for Agriculture A+B+C)	235958.23
II	Micro, Small and Medium Enterprises	91920.00
III	Export Credit	168.80
IV	Education	1948.50
V	Housing	2707.25
VI	Social Infrastructure	1105.02
VII	Renewable energy	3838.50
VIII	Others	7161.10
	Total Priority Sector	344807.40

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	157468.55
2	Water Resources	3383.78
3	Farm Mechanisation	23366.04
4	Plantation & Horticulture with Sericulture	1030.86
5	Forestry & Waste Land Development	958.87
6	Animal Husbandry - Dairy	11490.49
7	Animal Husbandry - Poultry	6246.28
8	Animal Husbandry - Sheep, Goat, Piggery	5250.74
9	Fisheries	1232.20
10	Farm Credit- Others	1137.15
	Sub total	211564.96
B	Agriculture Infrastructure	
1	Construction of storage	2516.00
2	Land development, Soil conservation, Wasteland development	6334.16
3	Agriculture Infrastructure - Others	3935.20
	Sub total	12785.36
C	Ancillary activities	
1	Food & Agro. Processing	7785.41
2	Ancillary activities - Others	3822.50
	Sub Total	11607.91
II	Micro, Small and Medium Enterprises	
	Total MSME	91920.00
III	Export Credit	168.80
IV	Education	1948.50
V	Housing	2707.25
VI	Social Infrastructure	1105.02
VII	Renewable energy	3838.50
VIII	Others	7161.10
	Total Priority Sector	344807.40

District Profile Key Agricultural and Demographic Indicators

Particulars	Details
Lead Bank	Indian Bank

1. Physical & Administrative Features

Sr. No.	Particulars	NØs.
1	Total Geographical Area (sq.km)	4282
2	No. of Sub Divisions	4
3	No. of Blocks	7
4	No. of revenue villages	606
5	No. of Gram Panchayats	330

1.a Additional Information

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

2. Soil & Climate

Sr. No.	Particulars	N0s.
1	State	Uttar Pradesh
2	District	Hamirpur
3	Agro-climatic Zone 1	Bundel Khand
4	Agro-climatic Zone 2	Bundel Khand
5	Agro-climatic Zone 3	Bundel Khand
6	Agro-climatic Zone 4	Bundel Khand
7	Agro-climatic Zone 5	Bundel Khand
8	Climate	Subtropical
9	Soil Type	Black Corse Grand and Sandy Brown

3. Land Utilisation [Ha]

Sr. No.	Particulars	N0s.
1	Total Geographical Area	376181
2	Forest Land	24084
3	Area not available for cultivation	79063
4	Barren and Unculturable land	21935
5	Permanent Pasture and Grazing Land	466
6	Land under Miscellaneous Tree Crops	909
7	Cultivable Wasteland	8300
8	Current Fallow	5635
9	Other Fallow	18387

4. Ground Water Scenario (No. of blocks)

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

5. Distribution of Land Holding

Sr. No.	Classification of Holding	Holding		Area	
	Particulars	NØs.	% to Total	Ha.	% to Total
1	<= 1 ha	82935	49	41107	14
2	>1 to <=2 ha	39380	23	55767	19
3	>2 to <=4 ha	28448	17	78823	27
4	>4 to <=10 ha	16271	10	95231	32
5	>10 ha	1907	1	25532	9
6	Total	168941	100	296460	101

6. Workers Profile [In '000]

Sr. No.	Particulars	NØs.
1	Cultivators	214
2	Of the above, Small/ Marginal Farmers	109
3	Agricultural Labourers	89
4	Workers engaged in Household Industries	80
5	Workers engaged in Allied agro activities	52
6	Other workers	65

7. Demographic Profile [In '000]

Sr. No.	Category	Total	Male	Female	Rural	Urban
1	Population	1104.00	594.00	510.00	695	409
2	Scheduled Caste	241.00	130	111	198	43
3	Scheduled Tribe	0.00	0.00	0.00	0.00	0.00
4	Literate	759.00	473.00	286	485	274
5	BPL	445.00	225	220	359.00	86.00

8. Households [In '000]

Sr. No.	Particulars	NØs.
1	Total Households	204
2	Rural Households	178
3	BPL Households	96

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

Sr. No.	Particulars	N0s.
1	Having brick/stone/concrete houses	43.00
2	Having source of drinking water	204.00
3	Having electricity supply	204.00
4	Having independent toilets	163.00

11. Village-Level Infrastructure [Nos.]

Sr. No.	Particulars	N0s.
1	Villages Electrified	486
2	Villages having Agriculture Power Supply	65
3	Villages having Post Offices	141
4	Villages having Banking Facilities	486
5	Villages having Primary Schools	222
6	Villages having Primary Health Centres	222
7	Villages having Potable Water Supply	486
8	Villages connected with Paved Approach Roads	486

Sources

Table Name	Source(s) and reference year of data
1. Physical & Administrative Features	District Statistical Handbook
1.a Additional Information	District Statistical Handbook
2. Soil & Climate	District Statistical Handbook
3. Land Utilisation [Ha]	Ground Water Quality Data
4. Ground Water Scenario (No. of blocks)	District Statistical Handbook
5. Distribution of Land Holding	District Statistical Handbook
6. Workers Profile [In '000]	District Statistical Handbook
7. Demographic Profile [In '000]	Census of India 2011
8. Households [In '000]	District Statistical Handbook
9. Household Amenities [Nos. in '000 Households]	District Statistical Handbook
10. Village-Level Infrastructure [Nos.]	District Statistical Handbook

District Profile
Health, Sanitation, Livestock and Agricultural Infrastructure

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

Sr. No.	Particulars	Nos.
1	Anganwadis	995
2	Primary Health Centres	37
3	Primary Health Sub-Centres	222
4	Dispensaries	62
5	Hospitals	62
6	Hospital Beds	552

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

Sr. No.	Particulars	Nos.
1	Fertiliser/Seed/Pesticide Outlets	101
2	Registered FPOs	60
3	Agro Service Centres	22
4	Soil Testing Centres	1
5	Approved nurseries	31
6	Agriculture Pumpsets	2505
7	Pumpsets Energised	2505
8	Krishi Vigyan Kendras	1

14. Irrigation Coverage ['000 Ha]

Sr. No.	Particulars	Nos.
1	Area Available for Irrigation (NIA + Fallow)	214.28
2	Irrigation Potential Created	138.32
3	Net Irrigated Area (Total area irrigated at least once)	138.32
4	Area irrigated by Canals/ Channels	22.98
5	Area irrigated by Wells	111.32
6	Area irrigated by Tanks	3.41
7	Area irrigated by Other Sources	0.60
8	Irrigation Potential Utilized (Gross Irrigated Area)	139.25

15. Infrastructure For Storage, Transport & Marketing

Sr. No.	Particulars	Nos.
1	Pucca Road [km]	1940
2	Railway Line [km]	54
3	Public Transport Vehicle [Nos]	98
4	Goods Transport Vehicles [Nos.]	347

15. Processing Units

Sr. No.	Type of Processing Activity	No. of units	Capacity [MT]
1	Food (Rice/ Flour/ Dal/ Oil/ Tea/ Coffee etc.)	132	
2	Sugarcane (Gur/ Khandsari/ Sugar)	2	0
3	Fruit (Pulp/ Juice/ Fruit drink)	0	0
4	Spices (Masala Powders/ Pastes)	120	
5	Dry-fruit (Cashew/ Almond/ Raisins, etc.)	0	0
6	Cotton (Ginning/ Spinning/ Weaving)	0	0
7	Milk (Chilling/ Cooling/ Processing, etc.)	240	
8	Meat (Chicken/ Mutton/ Pork/ Dry fish, etc.)	2	0
9	Animal Feed (Cattle/ Poultry/ Fishmeal, etc.)	210	0
10	Others	200	0

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

Sr. No.	Category of animal	Total	Male	Female
1	Cattle - Cross bred	2942	58	2884
2	Cattle - Indigenous	75452	12765	62687
3	Buffaloes	118511	1983	116528
4	Sheep - Cross bred	65	5	60
5	Sheep - Indigenous	12438	5000	7438
6	Goat	299330	52000	247330
7	Pig - Cross bred	75	5	70
8	Pig - Indigenous	3194	1000	2194
9	Horse/Donkey/Camel	580	540	40
10	Rabbit	291	291	
11	Poultry - Improved	26755	0	26755
12	Poultry - Indigenous	750	0	750

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

Sr. No.	Particulars	Nos.
1	Veterinary Hospitals	19
2	Veterinary Dispensaries	25
3	Disease Diagnostic Centres	4
4	Artificial Insemination Centers	44
5	Animal Breeding Farms	0
6	Animal feed manufacturing units	1
7	Fodder Farms	
8	Dairy Cooperative Societies	180
9	Milk Collection Centres	150
10	Fishermen Societies	27
11	Animal Husbandry Training Centres	1
12	Animal Markets	1
13	Licensed Slaughter houses [Nos.]	

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

Sr. No.	Particulars	Production		Per cap avail.	
		Quantity	Unit	Availability	Unit
1	Fish	84.00	MT	0.00	gm/day
2	Egg	54.00	Lakh Nos.	6	nos/p. a.
3	Milk	287.00	Lakh LPD	175	gm/day
4	Meat	5.00	MT		gm/day
5	Wool	10.00	MT		

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
13. Irrigation Coverage ['000 Ha]	District Statistical Handbook
14. Infrastructure For Storage, Transport & Marketing	District Statistical Handbook
15. Processing Units	District Statistical Handbook
16. Animal Population as per Census [Nos.]	Animal Husbandry Census 2019
17. Infrastructure for Development of Allied Activities [Nos.]	District Statistical Handbook
18. Milk, Fish, Egg Production & Per Capita Availability - Year-2	District Statistical Handbook

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	29.37	29.37	29.37
2	Land Holdings - SF (%)	18.80	18.81	18.81
3	Land Holdings - MF (%)	13.85	13.87	13.87
4	Rainfall -Normal (mm)	864	864	864
5	Rainfall - Actual (mm)	1137	875	680
6	Cropping Pattern	harif Crop: Jowar Til Pigeon pea Groundnuts etc ; Rabi rop : Wheat Barley Urad Gram/Chana linseed,Mustard,Masoor Peas, etc.	harif Crop: Jowar Til Pigeon pea Groundnuts etc ; Rabi rop : Wheat Barley Urad Gram/Chana linseed,Mustard,Masoor Peas, etc.	harif Crop: Jowar Til Pigeon pea Groundnuts etc ; Rabi rop : Wheat Barley Urad Gram/Chana linseed,Mustard,Masoor Peas, etc.

Table 2: GLC under Agriculture

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (Rs. lakh)	123545.00	141649.00	128548.84

Table 3: Major Crops, Area, Production, Productivity

Sr. No.	Crop	31/03/2022			31/03/2023			31/03/2024		
		Area ('000 ha)	Prod. ('000 MT)	Productivity(kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity(kg/ha)	Area ('000 ha)	Prod. ('000 MT)	Productivity(kg/ha)
1	Wheat	110.32	354.27	3211.29	117.65	354.62	3014.19			0.00
2	Sorghum	15.80	23.09	1461.39	14.73	12.52	849.97			0.00
3	Chickpea	82.88	91.44	1103.28	92.09	97.75	1061.46			0.00
4	Pea	9.15	12.64	1381.42	14.46	18.47	1277.32			0.00
5	Lentil	27.78	25.93	933.41	25.02	19.77	790.17			0.00
6	Urdbean	15.29	6.26	409.42	15.03	5.72	380.57			0.00
7	Mungbean	4.86	1.46	300.41	3.20	1.23	384.38			0.00
8	Pigeon Pea	26.09	20.18	773.48	15.55	16.94	1089.39			0.00

Table 4: Irrigated Area, Cropping Intensity

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Gross Cropped Area (lakh ha)	3.86	3.86	3.86
2	Net sown area (lakh ha)	2.17	2.17	2.17
3	Cropping intensity (%)	177.8801843	177.8801843	177.8801843

Table 5: Input Use Pattern

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer consumption - Kharif (kg/ha)	54.90	54.90	54.90
2	Fertilizer consumption - Rabi (kg/ha)	71.22	71.22	71.22

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)	426	892	550

Table 7: KCC Coverage

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	KCC coverage (No.)	93203	97286	105326
2	GLC through KCC (Rs. lakh)	89130.30	122026.00	111925.84

Table 8: PM Kisan & Other DBTs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	PM Kisan Coverage (No.)	181003	181003	181003
2	State Govt Sponsored Schemes Coverage (No.)	181003	181003	181003

Table 9: Soil testing facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Soil Testing Laboratories (No.)	3	3	3
2	Soil Health Cards Issued (No.)	393527	393527	393527

Table 10: Crop Insurance

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Crop Insurance Coverage (No.)	86624	84940	32804
2	Crop Loss Compensation, if any (Rs. lakh)	4483.00	2960.00	

Table 11: Seed Replacement Ratio %

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	wheat	21.14	24.40	26.84
2	Chickpea	10.23	11.23	14.42
3	Pea	21.23	22.25	24.56

Sources

Table Name	Source(s) and reference year of data
Table 1: Status	Directorate of Economics and Statistics
Table 2: GLC under Agriculture	LDM Office and SLBC India Portal
Table 3: Major Crops, Area, Production, Productivity	District Statistical booklet
Table 4: Irrigated Area, Cropping Intensity	District Statistical booklet
Table 5: Input Use Pattern	Fertiliser Statistics Book 2021-22
Table 6: Trend in procurement/marketing	https://enam.gov.in/NAMV2/home/mandis.html#
Table 7: KCC Coverage	LDM Office and SLBC India Portal
Table 8: PM Kisan & Other DBTs	https://pmkisan.gov.in/
Table 9: Soil testing facilities	https://soilhealth.dac.gov.in/ & KVK
Table 10: Crop Insurance	https://pmfby.gov.in/
Table 11: Seed Replacement Ratio %	Agriculture Department

Water Resources

Table 1: GLC

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

Table 2: Irrigated Area & Potential

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Net Irrigation Potential ('000 ha)	138	138	138
2	Net Irrigated Area ('000 ha)	138	138	138
3	Gross Irrigated Area ('000 ha)	139	139	139

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	Hamirpur	Gohand	Semi-critical	Semi-critical	Semi-critical
2	Uttar Pradesh	Hamirpur	Kurara	Safe	Safe	Safe
3	Uttar Pradesh	Hamirpur	Maudaha	Safe	Safe	Safe
4	Uttar Pradesh	Hamirpur	Muskara	Safe	Safe	Safe
5	Uttar Pradesh	Hamirpur	Rath	Semi-critical	Semi-critical	Semi-critical
6	Uttar Pradesh	Hamirpur	Sarila	Semi-critical	Semi-critical	Semi-critical
7	Uttar Pradesh	Hamirpur	Sumerpur	Semi-critical	Semi-critical	Semi-critical

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)	218.56	224.66	364.64

Table 2: Mechanisation in District

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of tractors	12586	12586	12586
2	Power Tillers	168	168	168
3	Threshers/Cutters	6521	6521	6521

Table 3: Service Centers¹¹

Sr. No.	State	31/03/2022	31/03/2023	31/03/2024
1	Custom Hiring & Agro Service Centers (No.)	74	83	133
2	Other minor repair & service centers (No.)	811	811	811

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Mechanisation in District	District Statistical Handbook & Agri Dept.
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 2 : Production and Productivity

Sr. No.	Crop	31/03/2022		31/03/2023		31/03/2024	
		Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)	Area ('000 ha)	Prod. ('000 MT)
1	turmeric	0.10	0.10	0.10	0.10	0.10	0.10
2	Coriander	0.11	0.10	0.11	0.10	0.11	0.10
3	chilli	0.10	0.11	0.10	0.11	0.10	0.11
4	Ginger	0.11	0.11	0.11	0.11	0.11	0.11
5	garlic	0.11	0.11	0.11	0.11	0.11	0.11
6	fenugreek	0.12	0.12	0.12	0.12	0.12	0.12
7	fennel	0.12	0.12	0.12	0.12	0.12	0.12

Forestry & Waste Land Development

Table 1: Area under Forest Cover & Waste Land

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Forest Cover ('000 ha)	24	24	24
2	Waste Land ('000 ha)	6	6	8
3	Degraded Land ('000 ha)	8	8	22

Table 3 : Nurseries (No.)

Sr. No.	Item/ Variety	31/03/2022	31/03/2023	31/03/2024
		Nurseries (No.)	Nurseries (No.)	Nurseries (No.)
1	Traditional Nursery	30	31	31

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)	340.15	546.95	1269.04
2	KCC for working capital (₹ lakh)	261.65	250.10	869.36
3	KCC for working capital (No.)	298	282	709
4	Finance under group mode (₹ lakh)	0	0	0.00

Table 2: Processing Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Chilling Centers (No.)	0	0	1

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

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

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office 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)	13.56	40.83	14.56
2	KCC for working capital (₹ lakh)			
3	KCC for working capital (No.)			
4	Finance under group mode (₹ lakh)			

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Bird population (No.)	27505	27505	27505
2	Of the above, male (No.)	750	750	750
3	Of the above, female (No.)	26755	26755	26755
4	Broiler Farms (No.)	7	7	7
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)	Cross breed
2	Popular goat breed(s)	Barbari
3	Popular pig breed(s)	Cross breed

Sources

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

Fisheries

Table 1:

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	16.79	30.41	20.48
2	Finance under group mode (₹ lakh)	0.00	0.00	0.00
3	KCC for working capital (No.)	15	37	6
4	KCC for working capital (₹ lakh)	7.02	19.17	8.72

Table 2: Inland Fisheries Facilities

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Tanks/ Ponds (No.)	19	22	34
2	Reservoirs (No.)			
3	Cage Culture/ Bio-floc technology (No.)			
4	Fish Seed Hatchery (No.)	2	2	2

Table 3 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 Statistical booklet
Table 3 : Marine Fisheries (No.)	District Statistical booklet
Table 4 : Brackish Water Fisheries	District Statistical booklet
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)	3678.18	7731.09	4756.00
2	Credit to bullocks (₹ lakh)			
3	Credit to bullock carts (₹ lakh)			
4	Credit to Two wheelers (₹ lakh)	3678.18	7731.09	4756.00

Table 2: Area under Integrated Farming

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

Sources

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

Agri. Infrastructure

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (₹ lakh)	45.85	456.32	262.81
2	Loans for Storage Godowns (₹ lakh)	33.85	213.50	0.00
3	Loans for Cold Storages (₹ lakh)	0.00	0.00	0.00
4	Loans for Other Agri Infrastructure (₹ lakh)	12.00	242.82	262.81

Table 2: Agri Storage Infrastructure

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Cold Storages (No.)	0	0	0
2	Cold Storages (Capacity - '000 MT)	0	0	0
3	Storage Godowns (No.)	69	73	77
4	Storage Godowns (Capacity - '000 MT)	26	34	38
5	Rural/Urban Mandi/Haat/ Rythu Bazaar (No.)	12	12	12
6	Market Yards [Nos] / Wholesale Market (No.)	7	7	13
7	Storage capacity available with PACS/ LAMPS/ RMCs ('000 MT)	10	13	13

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	https://agriinfra.dac.gov.in/Loan/List
Table 2: Agri Storage Infrastructure	District Statistical booklet

Land Development, Soil Conservation & Watershed Development
Table 1: GLC

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

Table 2: Area requiring Soil Treatment & Area Treated

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Area requiring soil & water conservation treatment ('000 ha)	54	41	41
2	Area treated for soil & water conservation treatment ('000 ha)	12	15	17
3	Gap ('000 ha)	42	26	24

Table 3: NABARD's interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Watershed Projects (No.)	6	6	6
2	Watershed Projects - Area treated ('000 ha)	7	7	7
3	Wadi Projects (No.)			
4	Wadi Projects - Area of plantation ('000 ha)			

Sources

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

District Profile

Key Insights into MSME, Cooperatives, Infrastructure and others

Agri Infrastructure - Others

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	GLC flow (RS. lakh)	39.00	43.00	49.88

Table 2: Fertilizer Consumption

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Fertilizer Consumption ('000 kg)	20980.00	24230.00	26390.00

Table 3: Production of inputs

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

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)	3412.71	1201.36	4834.27
2	Loans to MFIs for Agri. & Non-Agri activities (Rs. lakh)			
3	MUDRA Loans (Rs. lakh)	3696.00	13329.97	11512.61

Table 2 Procurement

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	Procurement by Civil Supplies Corporation (MT)	12000	18960	22850
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.)			
2	ACABCs (No.)			

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & 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)	117.47	340.23	425.55
2	No. of units financed	3073	5717	6076
3	Loans under Stand Up India Scheme (Rs. lakh)			
4	Loans to Weavers' Coop. Societies (Rs. lakh)	0.00	0.00	0.00

Table 2: MSME units - Cumulative

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	MSME Clusters (No.)	0	0	0
2	Micro Units (No.)	7704	9303	10620
3	Small Units (No.)	118	143	198
4	Medium Units (No.)	8	10	11
5	Udyog Aadhar Registrations (No.)	7830	9456	10829

Table 4: 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.)	0	0	0

Table 4: DIC interventions

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	DIC identified traditional arts/crafts	Handmade Leather Shoes (Juti)	Handmade Leather Shoes (Juti)	Handmade Leather Shoes (Juti)

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.)	4	2	3

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)	1.01	0.98	1.13
3	GLC under Housing (Rs. lakh)	6.34	4.56	7.75

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	7250	4620	5101
2	Amt of subsidy released (Rs. lakh)	36.67	24.19	8.32

Table 3: Progress under SBM

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of units sanctioned	30891	30891	30891
2	Amt of subsidy released (Rs. lakh)	3707.71	3707.71	3707.71

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office & SLBC India Portal
Table 2: Progress under PMAY	pmayg.nic.in/netiay/PBIDashboard/PMAYGDashboard
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)			
2	Amt of RIDF assistance (Rs. lakh)	279.78	1907.06	525.70

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

Sr. No.	Govtinvestments Typeof Project	31/03/2022	31/03/2023	31/03/2024
		No. of Projects	No. of Projects	No. of Projects
1	Flood Protection Measures		2	
2	Rural Roads			6
3	Rural Bridge	1		
4	Deep Tubewell with pump set	12	18	

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)	0.12	0.23	0.15

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 wise details not available	3	3	2

Sources

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

Informal Credit Delivery

Table 1: GLC

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	SHG Bank Linkage (Rs. lakh)	2533.19	2685.38	2731.42
2	JLG Bank Linkage (Rs. lakh)	196.23	395.96	1517.46
3	Loans through SHPIs (Rs. lakh)	3023.46	3352.30	3198.52
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)	7.86	7.29	5.85
2	Mission Shakti (SRLM) (Rs. lakh)			
3	NRLM (Rs. lakh)			
4	Assistance under Skill Development/ Entrepreneurship Development Programmes (Rs. lakh)	1.60	1.70	1.20
5	Assistance for marketing support/ Exhibitions/ Melas (Rs. lakh)	1.99	3.04	2.85

Table 3: Status of SHGs

Sr. No.	Particulars	31/03/2022	31/03/2023	31/03/2024
1	No. of intensive blocks	3	3	3
2	No. of SHGs formed	7388	7388	7437
3	No. of SHGs credit linked (including repeat finance)	1435	1535	1575
4	Bank loan disbursed (Rs. lakh)	2533.19	2685.38	2731.42
5	Average loan per SHG (Rs. lakh)	1.77	1.74	1.73
6	Percentage of women SHGs %	99.0	99.0	99.0

Sources

Table Name	Source(s) and reference year of data
Table 1: GLC	LDM Office and SLBC India Portal
Table 2: Promotional Interventions	Assistance under NABARD Schemes
Table 3: Status of SHGs	https://nrlm.gov.in/outerReportAction.d

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.)	287	288	296
2	Consumer Stores (No.)	0	0	0
3	Housing Societies (No.)	0	0	0
4	Weavers (No.)	0	0	0
5	Marketing Societies (No.)	19	19	19
6	Labour Societies (No.)	0	0	0

7	Industrial Societies (No.)	0	0	0
8	Sugar Societies (No.)	0	0	0
9	Agro Processing Societies (No.)	15	15	15
10	Others (No.)	55	56	56
11	Total (No)	376	378	386

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.)	46	46	46
2	Multi state cooperative societies (No.)	0	0	0

Sources

Table Name	Source(s) and reference year of data
Table 1: Details of non-credit cooperative societies	National Coop Data Base (cooperatives.gov.in)
Table 2: Details of credit cooperative societies	National Coop Data Base (cooperatives.gov.in)
Table 3: Block wise, sector wise distribution of cooperative societies in the district	cooperatives.gov.in & crcs.gov.in
Table 4: Status/progress under various schemes of MoC in the district	MoC Website

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

Sr. No.	State	District	Block	31/03/2022			31/03/2023			31/03/2024		
				Sector	No of Societies	Spread	Sector	No of Societies	Spread	Sector	No of Societies	Spread
1	Uttar Pradesh	Hamirpur	Gohand	Milk Societies	15	Deficient	Milk Societies	15	Deficient	Milk Societies	16	Deficient
2	Uttar Pradesh	Hamirpur	Gohand	Agro Processing Societies	3	Average	Agro Processing Societies	3	Average	Agro Processing Societies	3	Average
3	Uttar Pradesh	Hamirpur	Gohand	Marketing Societies	2	Average	Marketing Societies	2	Average	Marketing Societies	2	Average
4	Uttar Pradesh	Hamirpur	Kurara	Agro Processing Societies	3	Average	Agro Processing Societies	3	Average	Agro Processing Societies	3	Average
5	Uttar Pradesh	Hamirpur	Kurara	Marketing Societies	3	Average	Marketing Societies	3	Average	Marketing Societies	3	Average
6	Uttar Pradesh	Hamirpur	Kurara	Fishery Societies	5	Average	Fishery Societies	5	Average	Fishery Societies	5	Average
7	Uttar Pradesh	Hamirpur	Kurara	Milk Societies	18	Deficient	Milk Societies	18	Deficient	Milk Societies	18	Deficient

8	Uttar Pradesh	Hamirpur	Maudaha	Fishery Societies	2 Average	Fishery Societies	2 Average	Fishery Societies	2 Average	2 Average
9	Uttar Pradesh	Hamirpur	Maudaha	Marketing Societies	4 Average	Marketing Societies	4 Average	Marketing Societies	4 Average	4 Average
10	Uttar Pradesh	Hamirpur	Maudaha	Agro Processing Societies	2 Average	Agro Processing Societies	2 Average	Agro Processing Societies	2 Average	2 Average
11	Uttar Pradesh	Hamirpur	Muskara	Milk Societies		Milk Societies				
12	Uttar Pradesh	Hamirpur	Muskara	Marketing Societies	2 Average	Marketing Societies	2 Average	Marketing Societies	2 Average	2 Average
13	Uttar Pradesh	Hamirpur	Muskara	Fishery Societies	2 Average	Fishery Societies	2 Average	Fishery Societies	2 Average	2 Average
14	Uttar Pradesh	Hamirpur	Muskara	Agro Processing Societies	2 Average	Agro Processing Societies	2 Average	Agro Processing Societies	2 Average	2 Average
15	Uttar Pradesh	Hamirpur	Muskara	Milk Societies	18 Deficient	Milk Societies	18 Deficient	Milk Societies	18 Deficient	18 Deficient
16	Uttar Pradesh	Hamirpur	Rath	Milk Societies	3 Average	Milk Societies	3 Average	Milk Societies	3 Average	3 Average

17	Uttar Pradesh	Hamirpur	Rath	Marketing Societies	3 Average	Marketing Societies	3 Average	Marketing Societies	3 Average	Marketing Societies	3 Average
18	Uttar Pradesh	Hamirpur	Rath	Agro Processing Societies	2 Average	Agro Processing Societies	2 Average	Agro Processing Societies	2 Average	Agro Processing Societies	2 Average
19	Uttar Pradesh	Hamirpur	Sarila	Agro Processing Societies	1 Average	Agro Processing Societies	1 Average	Agro Processing Societies	1 Average	Agro Processing Societies	1 Average
20	Uttar Pradesh	Hamirpur	Sarila	Milk Societies	25 Deficient	Milk Societies	25 Deficient	Milk Societies	25 Deficient	Milk Societies	25 Deficient
21	Uttar Pradesh	Hamirpur	Sarila	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient	Fishery Societies	1 Deficient
22	Uttar Pradesh	Hamirpur	Sarila	Marketing Societies	2 Average	Marketing Societies	2 Average	Marketing Societies	2 Average	Marketing Societies	2 Average
23	Uttar Pradesh	Hamirpur	Sumerpur	Agro Processing Societies	3 Average	Agro Processing Societies	3 Average	Agro Processing Societies	3 Average	Agro Processing Societies	3 Average
24	Uttar Pradesh	Hamirpur	Sumerpur	Milk Societies	16 Deficient	Milk Societies	16 Deficient	Milk Societies	16 Deficient	Milk Societies	16 Deficient
25	Uttar Pradesh	Hamirpur	Sumerpur	Fishery Societies	4 Deficient	Fishery Societies	4 Deficient	Fishery Societies	4 Deficient	Fishery Societies	4 Deficient
26	Uttar Pradesh	Hamirpur	Sumerpur	Marketing Societies	3 Average	Marketing Societies	3 Average	Marketing Societies	3 Average	Marketing Societies	3 Average

Banking Profile

1. Network & Outreach

Agency	No. of Banks/ Societies	No. of Banks/ Societies				No. of non-formal agencies associated				Per Branch Outreach	
		Total	Rural	Semi-urban	Urban	mFIs/mF Os	SHGs/JLGs	BCs/BFs	Villages	Households	
Commercial Banks	16	64	19	44	1	-	-	51	10	3188	
Regional Rural Bank	1	41	31	10	0	-	-	46	15	4976	
District Central Coop. Bank	1	8	0	8	0	-	-	-	78	25500	
Coop. Agr. & Rural Dev. Bank	1	3	1	1	1	-	-	-	209	68000	
Primary Agr. Coop. Society	46	0	0	-	-	-	-	-	14	4435	
Others	0	1	0	1	0	-	-	-	-	-	-
All Agencies	65	117	51	64	2	0	0	97	326	106098	

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	693665	706221	711942	57.6	321125.00	410818.00	406480.00	-1.1
Regional Rural Bank	396129	416641	424048	34.3	59361.00	69367.00	70281.94	1.3

Cooperative Banks	94825	97629	99838	2.3	8.1	18670.00	22139.00	21198.95	-4.2	4.26
Others	0	0	0	0	0.0	0.00	0.00	0.00	0	0.00
All Agencies	1184619	1220491	1235828	1.3	100.0	399156.00	502324.00	497960.89	-0.9	100.0

3. Loans & Advances Outstanding

Agency	No. of accounts			Amount of Deposit [Rs. lakh]						
	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)	31/03/2022	31/03/2023	31/03/2024	Growth (%)	Share (%)
Commercial Banks	43645	44481	50119	12.7	43.8	157215.00	247454.00	212697.48	-14.0	76.38
Regional Rural Bank	40105	41130	41239	0.3	36.0	47658.00	54580.00	56013.38	2.6	20.11
Cooperative Banks	22459	22948	23076	0.6	20.2	5323.00	6367.00	9773.31	53.5	3.51
Others	0	0	0	0	0.0	0.00	0.00	0.00	0	0.00
All Agencies	106209	108559	114434	5.4	100.0	210196.00	308401.00	278484.17	-9.7	100.0

4. CD Ratio

Agency	CD Ratio %			
	No. of accounts			
	31/03/2022	31/03/2023	31/03/2024	
Commercial Banks	49.0	60.2		52.3
Regional Rural Bank	80.3	78.7		79.7
Cooperative Banks	28.5	28.8		46.1
Others	0	0		0
All Agencies	52.7	61.4		55.9

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

Agency	Cumulative up to 31/03/2024			
	PMJDY	PMSBY	PMJBY	APY
Commercial Banks	389733	330477	83117	43203
Regional Rural Bank	46953	1232	117	16312
Cooperative Banks	1211	716	122	84
Others	0	0	74	0
All Agencies	437897	332425	83430	59599

6. Performance on National Goals

Agency	31/03/2024							
	Priority Sector Loans		Loans to Agr. Sector		Loans to Weaker Sections		Loans under DRI Scheme	
	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans	Amount [Rs.lakh]	% of Total Loans
Commercial Banks	129556.75	60.9	94448.37	44.4	27815.95	13.1	5824.83	2.7
Regional Rural Bank	34780.94	62.1	27738.95	49.5	15029.64	26.8	1162.57	2.1
Cooperative Banks	9773.31	100.0	6361.52	65.1	1058.17	10.8	351.08	3.6
Others	0.00	0	0.00	0	0.00	0	0.00	0
All Agencies	174111.00	62.5	128548.84	46.2	43903.76	15.8	7338.48	2.6
							29122.98	10.5

Total Priority Sector	233525.00	157838.00	67.6	259459.00	192920.97	74.4	278269.00	174111.00	62.6	68.2
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9. NPA Position (Outstanding)

Broad Sector	31/03/2022			31/03/2023			31/03/2024			Avg. Ach [%] in last 3 years
	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	Total o/s [Rs.lakh]	NPA amt. [Rs. lakh]	NPA %	
Commercial Banks	185681.91	27341.02	14.7	195681.36	28341.02	14.5	215313.65	30078.86	14.0	14.4
Regional Rural Bank	56235.93	14316.68	25.5	58315.33	16438.27	28.2	56013.38	18073.70	32.3	28.7
Cooperative Banks	6371.42	608.09	9.5	8371.42	783.29	9.4	10169.25	1677.27	16.5	11.8
Others	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.0
All Agencies	248289.26	42265.79	17.02	262368.11	45562.58	17.37	281496.28	49829.83	17.70	17.36

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

Source(s)	
1	SLBC India Portal LDM Office
2	PLP 2024-25
3	

Part B

Chapter 1

Important Policies and Developments

1. Policy Initiatives – GoI (including Cooperatives)

Cooperative Development

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

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.

i. 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.

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

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

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

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

v. 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.

vi. 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.

vii. World’s Largest Cooperative Training Scheme

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

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

ix. 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.

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

xi. Establishment of National Cooperative

Database Digital Agriculture Mission:

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

i. Agri Stack:

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

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

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

iii. JanSamarth Portal:

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

Agriculture Infrastructure Fund (AIF) Scheme

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

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

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

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

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

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

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

Fisheries & Aquaculture Infrastructure Development Fund

(FIDF): GoI has extended the scheme for a period of another 3 years from 01.04.2023 to 31.03.2026

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

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

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

2. Union Budget

2.1. Important Announcements

Digital Public Infrastructure for Agriculture: Issuance of Jan Samarth based Kisan Credit Cards.

Release of new varieties: 109 varieties of 32 high-yielding and climate-friendly crops will be released for cultivation by farmers.

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.

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.

Budget focusses on development of Digital Public Infrastructure (DPI) a digital crop survey for Kharif crops will be conducted in 400 districts

A network of nucleus breeding centres for shrimp broodstocks will be established with funding for shrimp farming and exports facilitated through NABARD. Pradhan Mantri Janjati Unnat Gram Abhiyan will be launched to improve the socio-economic condition of tribal communities.

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

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.

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

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

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

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.

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.

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.

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. RBIs Green Deposit Framework - The Green Deposit Framework by RBI is designed to encourage regulated entities (REs) in India such as scheduled commercial banks and deposit-taking non-banking financial companies to offer green deposits. These deposits are earmarked for financing projects that contribute to environmental sustainability such as renewable energy energy efficiency and pollution control. REs must develop and publicly disclose a comprehensive policy and financing framework detailing how funds will be allocated and managed.
- iii. Unified Lending Interface (ULI): The Reserve Bank of India (RBI) as part of its strategy to create digital public infrastructure in the country has announced re-engineering of setting up of a new technology platform called the Unified Lending Interface (ULI) which will enable friction-less credit to farmers and MSME borrowers to begin with. The eKCC Portal developed by NABARD has already been integrated with the ULI for fetching and validation of land records to facilitate dispensation of crop loans to farmer members of cooperatives.

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-Suwidha (Microenterprises through Skill Upgradation for Women) to support need based and location specific developmental projects by strategizing end-to-end interventions.

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

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

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

8. Financial Inclusion

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

8.a. Support for the Deployment of micro-ATMs to two District Central Co-Operative Banks in Gujarat with a grant support of

3.67 crore for deploying 1631 microATM devices at PACS (440) and cooperative milk societies (1191).

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

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

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

9. Farm Sector Development

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

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

9.b. Expansion of JIVA:

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

9.c. Accelerator approach for growth of FPOs:

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

9.d. Saturation Drive campaign:

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

9.e. National FPO Policy:

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

10. Climate Action and Sustainability:

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

11. Off Farm Sector Development

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

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

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

12. Agriculture Credit during 2023-24:

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

13. Technology Facilitation Fund (TFF):

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

5. Govt Sponsored Programmes linked with Bank Credit

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

Uttar Pradesh Agriculture Growth and Rural Enterprise Ecosystem Strengthening Project (UP-AGREES): UP-AGREES supported by the World Bank aims to enhance agricultural productivity and rural enterprise development. The project focuses on modernizing farm practices improving market access and boosting agro-based enterprises. It also strengthens rural infrastructure including irrigation and storage. By promoting innovation and investment in agriculture the project seeks to improve livelihoods create jobs and drive sustainable economic growth in rural areas of Uttar Pradesh. The project having a total project cost of \$500 million is being implemented by Uttar Pradesh Diversified Agriculture Support Project (UPDASP). With a commitment amount of \$338.19 million the project is scheduled to close by October 31 2030. <https://projects.worldbank.org/en/projects-operations/project-detail/P178253> Uttar Pradesh One District One Product Marketing Promotion Scheme: It aims to preserve local crafts boost incomes and employment enhance product quality promote artistic branding and elevate the concept nationally and internationally. The scheme provides financial assistance to micro and small entrepreneurs to participate in national fairs and exhibitions with the Directorate of Industry and Enterprise Promotion as the nodal department. Entrepreneurs aged 18 years and above can avail of this facility once a year. (Link: <https://diupmsme.upsdc.gov.in/>)

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

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

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

Mukhyamantri Laghu Sinchai Yojana: Aims to enhance agricultural

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

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

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

(Link:

k:

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

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

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

Uttar Pradesh deep tube well free boring scheme: Under the Uttar Pradesh Deep Tubewell Free Boring Scheme the following financial grants will be given to the farmers of the state:-
a. 50 percent of the cost or maximum Rs. 100000/- for construction of tube well.

b. 50 percent of the cost or maximum Rs.10000/- for pipe system.

c. Maximum Rs. 68000/- for electrification of tube well.

(Link: <https://govtschemes.in/hi/taxonomies/term/59>)

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

a. 50 percent of the cost for construction of tube well or maximum Rs. 75000/- (whichever is less)

b. Rs 10000/- for water distribution system.

c. Rs 68000/- per tube well for electrification of tube wells. (Link: <https://govtschemes.in/hi/taxonomies/term/59>)

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

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

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

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

Vishwakarma Shram Samman Yojana: The Uttar Pradesh government has decided to provide financial assistance to traditional artists and craftsmen such as carpenters tailors barbers goldsmiths blacksmiths potters confectioners cobblers and basket weavers. Through the Vishwakarma Shram Samman Yojana the government will offer financial aid ranging from Rs.10000 to Rs.10 lakh. The scheme aims to cover migrant workers and traditional artisans by

providing free training related to their profession. Every year the government aims to provide jobs to over 15000 people through this scheme with funds directly transferred to their bank accounts. (Link- <https://diupmsme.upsdc.gov.in/>)

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

2. State Budget

2.1. Important Announcements

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

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

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

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

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

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

2.2. Highlights related Agriculture & Farm Sector

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

three schemes is Rs 460 crore.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

For the protection of cows and to solve the problem of destitute cows 303 large cow conservation centers are operated in all the districts of the state.About 7239 cow shelters are operated in the state. A total of Rs. 14.38 lakh bovine animals have been protected in these shelters in urban and rural areas.

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

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

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

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

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

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

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

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

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

Chief Minister Youth Entrepreneur Development Campaign is being started with the aim of providing financial resources for setting up new micro industries by linking the educated and trained youth of the state with self-employment. For this a provision of Rs 1000 crore is proposed. Under the Chief Minister Micro Entrepreneur Accident Insurance Scheme which is operational from 2023 there is a provision to provide financial assistance up to a maximum of Rs 5 lakh to micro entrepreneur.

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

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

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

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

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

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

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

The state government is continuously making efforts to increase greenery in the state. At present the forest cover and tree cover in Uttar Pradesh is 9.23 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 3percent annual interest concession i.e. 6percent for 7 years.

Uttar Pradesh Nandini Krishak Samridhhi Yojana: This scheme aims to promote high-yield dairy cows and other cattle. Beneficiaries will receive assistance to establish units with high-breed dairy cattle. In the first phase 35 units of 25 cows each will be set up with a maximum unit cost of Rs.62 lakh. The government will provide a 50percent subsidy with the rest covered by loans and personal investment. Mukhyamantri Yuva Swarojgar Yojana-2016: The scheme is designed to promote self-employment among the youth in the state. It provides financial assistance and support offering loans up to Rs.25 lakh for the industrial sector and Rs.10 lakh for the service sector. The scheme requires a margin money contribution of 25percent of the loan amount and provides a subsidy of up to 25percent with a maximum subsidy of Rs.2.5 lakh per sector. (Source- <https://diupmsme.upsdc.gov.in/>)

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

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

Chapter 2

Credit Potential for Agriculture

2.1 Farm Credit

2.1.1 Crop Production, Maintenance & Marketing

2.1.1.1 Status of the Sector in the District

2.1.1.2 Infrastructure and linkage support available, planned and gaps

The net sown area in the district is 217402 hectares out of which 138324 hectares (63 percent) is irrigated and the rest is rainfed. Due to land leveling, watershed projects there is a possibility of an increase in the net sown area in the coming years. There are a total of 3 soil testing laboratories in the district out of which only one is operational. Additionally the existing laboratories have limited facilities for assessing only major nutrients. Therefore the establishment of new laboratories and the modernization of the existing laboratory is immediately necessary. This will enable farmers to use fertilizers as per requirement reducing the cost of cultivation. Cooperative societies are a major source for the distribution of agricultural inputs. Quality seeds germplasm and low seed replacement rate (SRR) have become major concerns. The Agriculture Department distributes certified seeds available to some extent. The remaining is obtained through mutual exchange between private traders and farmers. Under Interest Subvention Scheme farmers are given an interest incentive of 3 for timely repayment of loans. Government has launched schemes for assistance to buy drones natural farming and millet revival which can significantly improve agriculture in district.

2.1.2 Water Resources

2.1.2.1 Status of the Sector in the District

According to the 2023 report on groundwater survey the Sumerapur & Gohand block of the district is classified as semi-critical and two block Rath and Sarila improved from Semi critical to safe category. The net annual ground water availability is 45282.12 ha.m and the net annual groundwater draft is 27742.5 ha.m. The stage of groundwater extraction is 68 percent. Thus the focus on groundwater recharge infrastructure in the district is need of the hour to ensure availability of ground water for future use. The net sown area in the district is 217402 hectares out of which 138324 hectares (63 percent) is irrigated and the rest is rainfed.

Canals are the main source of irrigation and are constructed by the different rivers like Yamuna, Betwa, Dashan, Barma, Ken, Chandrawal and Pandwaha. The river canal system is prevalent in Kurara, Rath and Sarila blocks. The canals are fed by dams, embankments, tanks and lakes covering Muskara and Maudaha blocks. Sum total of 11 canals exist in Hamirpur district., However due to earthen nature of canal, most of the canals are damaged which leads to excessive wastage and leakage of water, due to which full irrigation potential not utilised. These canals can be renovated through Rural Infrastructure Development Fund (RIDF) of NABARD. Other major source of irrigation is Tube wells & Wells and these structures are being modernized and strengthened by Irrigation Department from the support from RIDF, NABARD. The Agriculture /Horticulture Department focus on promoting The Per Drop More Crop (PDMC) scheme under PMKSY in the district that focuses on micro irrigation, including drip irrigation, to improve water use efficiency at the farm level. Demonstration farms need to be established to promote awareness among farmers.

2.1.3 Farm Mechanization

2.1.3.1 Status of the Sector in the District

The mechanizing in crop farming is prevalent in the district. The use of tractors, seed drill, rotavators, threshers, cultivators etc. are very much common for agriculture and allied activities. Most of agricultural operations and activities are mostly performed by tractors in the district. The diesel and electric tube-wells are being largely used across the district. Additionally Agricultural Mechanization provides several financial and social benefits to farmers apart from increasing agricultural productivity. It results in 15 to 20 percent savings in the use of fertilizers and seeds, and 20 to 30 percent savings in labor and operational time. Additionally, there is an increase of 5 to 20 percent in cropping intensity and an enhancement of 10 to 15 percent in agricultural productivity.

2.1.3.2 Infrastructure and linkage support available, planned and gaps

There are 12586 tractors 6521 Thrashers 34124 electric motors 168 power tillers in the district and agencies are available for their sale service etc. Some farmers also visit the nearby districts of Kanpur and Mahoba for purchase service etc. Primary Agricultural Credit Societies should be converted into multi-service centers and hubs for large agricultural machinery should be established through them in the area. Financial assistance is available from NABARD's Producer Group Development Fund for this purpose.

2.1.4 Plantation & Horticulture, including Sericulture

2.1.4.1 Status of the Sector in the District

Though a variety of tropical fruits are available in the district, production quantities are low. The main plantation crops cultivated are papaya, karonda, oranges, lemons, figs, jamun, bel fruit, and dragon fruit, spanning a total area of 35 hectares. Vegetable crops cover a larger area of 130 hectares, and spice cultivation takes up roughly 80 hectares.

Kurara Block is a significant vegetable-producing area within the district, known for green chilies, peas, tomatoes, pointed gourd, and other seasonal vegetables. However, there is a pressing need for farmers in the region to reduce their reliance on pesticides in cultivation practices.

2.1.4.2 Infrastructure and linkage support available, planned and gaps

There are 26 nurseries of the Forest Department 3 nurseries of the Horticulture Department and 2 private nurseries operating in the district. A Government Fruit Preservation Center is located in the district where people are trained in making jams jellies pickles and murabbas. Various types of horticulture and fruit crops are cultivated in the land. There is no proper arrangement for supplying the desired plants for horticulture in the district. Under the Industrial Production Intensification Scheme plants like lemon, orange, mosambi, guava and various other types are made available. Hamirpur district has been selected under the Uttar Pradesh State Horticulture Mission.

2.1.5 Forestry & Waste Land Development

2.1.5.1 Status of the Sector in the District

The total geographical area of the district of Hamirpur is 376181 hectares of which the forest area is 24084 hectares. Since our National Forest Policy requires the forest area to be 33.33 the process of afforestation needs to be accelerated in the district. The district has 30235 (21935 & 8300) hectares of other un- cultivated land and culturable wasteland which is 8.03 of the total area and this land can be utilized for intensive afforestation.

2.1.5.2 Infrastructure and linkage support available, planned and gaps

In the district saplings are available from the Forest Department Horticulture Department and individual nurseries. Technical information regarding tree plantation is also available from the Forest Department. There is no arrangement for regular training of farmers. Hence the Forest Department and the Soil Conservation Department can take the initiative to provide technical raining for

conducting this activity. Entrepreneurs need to be provided with good quality planting material. Currently material is being sourced from private nurseries for certification. The major forest-based industry in the district is wooden furniture with 457 units established involving capital investment of Rs. 523 lakhs and employing 1410 people. Apart from this other forest produce is consumed locally.

2.1.6 Animal Husbandry – Dairy

2.1.6.1 Status of the Sector in the District

In the district, dairy is emerging as an important business to provide income generation and employment opportunities in rural areas. The agro-climatic conditions of the district are suitable for rearing crossbred and indigenous milk-producing animal breeds. Additionally, a large portion of the rural population in the district comprises small and marginal farmers or landless laborers who can substantially engage in the economic activities of the area/block through animal husbandry. According to the Livestock Census 2019, there are approximately 78394 cows and 118511 buffaloes in the district. Of the total female livestock population in the district, there are 2942 cross-bred cows and 75,452 indigenous cows. In the district, milk production is mainly for domestic consumption and local marketing. The rural milk trade is carried out by local milkmen, and the milk marketing network is not well-developed.

2.1.6.2 Infrastructure and linkage support available planned and gaps

There are 180 milk cooperatives formed in the district through which 5000 liters of milk is collected daily. Only 5 milk routes are active in the district:

1. Sumerpur Kurara Manki Route
2. Muskara Route
3. Mundera Route
4. Sumerpur Tedha Route
5. Sisaler Route.

The Gohand and Rath development blocks are not covered by milk routes.

To tap the available potential in the district there is a need for the availability of high-quality milch animals green fodder nutritious animal feed regular artificial insemination facilities and a well developed system for marketing the produced milk. The availability of high-quality milch animals in local markets is almost negligible. Most animals are imported from Haryana or Punjab. The practice of growing green fodder throughout the year is also not prevalent.

2.1.7 Animal Husbandry – Poultry

2.1.7.1 Status of the Sector in the District

In the district, poultry farming is done on a very limited scale by people from economically weaker sections. This activity has not yet become popular from a commercial point of view. The supply of eggs in the district is done from outside. The total number of poultry birds in the district in 2019 was 27505. Even at present, there has been no significant achievement in this. It is estimated that 54 lakh eggs are produced annually based on which 6 eggs per person per year are produced while the national average is 101 eggs per person per year.

2.1.7.2 Infrastructure and linkage support available, planned and gaps

In Hamirpur, practice of backyard poultry is very common, however the production is very low due to small flock sizes, poor knowledge of poultry farming, and low productive birds. There is potential in this area in the district but 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

According to the 2019 census the total population of sheep goats and pigs In the district: Sheep 12503, Goats 299330, Pigs 3269. Goat rearing has traditionally been done in the district. In the district improved breeds of goats like Jamunapari, Barbari etc. should be promoted and units engaged in breeding rearing and selling of improved animals should be operationalized. Arrangement should be made by the government department to make available good quality male of foreign breed in each block for breeding purpose.

2.1.8.2 Infrastructure and linkage support available, planned and gaps

In the district 17 veterinary hospitals, one mobile veterinary hospital, 04 D-grade hospitals, 25 artificial insemination centers are operational. There are also 03 cattle markets operating in the district. Similarly in the district the Sheep and Wool Extension Center is operational in Gohand. At the center 50 improved breed sheep are kept for breed improvement and are made available to sheep farmers for breeding purposes. In the district breeding facilities are being provided to pig rearers at five pig centers for breeding of female pigs. The decline in the population of sheep and pigs in the district is a matter of concern. Since this activity is important for livelihood in the villages steps should be taken to increase their population. Areas with limited resources can be developed by promoting integrated agriculture mixed cropping small animals.

2.1.9 Fisheries

2.1.9.1 Status of the Sector in the District

In the district the total number of ponds is 1005 with an area of 1008 hectares. Out of these ponds 293 ponds with an area of 585.17 hectares have been found suitable for improved fisheries. Additionally, the district suffers from a shortage of high-quality fish seeds due to the absence of small hatcheries at the block level and modern hatcheries at the district level, further hindering fish farming development. In the year 2023-24 the total fish production in the district was 120 metric tones.

The district faces significant challenges in fish farming due to the insufficient availability of fingerlings, forcing farmers to procure them from hatcheries in Jalaun and Konch. Moreover, the district lacks adequate fish marketing and transportation infrastructure, which requires urgent improvement.

There is also a noticeable absence of public demonstrations showcasing advanced fish culture techniques, such as integrated fish farming, genetically improved tilapia, fish-cum-shrimp culture, pangasius culture, ornamental fish culture, biofloc, and recirculatory aquaculture systems. This lack of exposure diminishes farmers' interest in adopting modern practices.

Community ponds, often located in remote areas, need significant renovation and improvement. These ponds, managed by Gram Panchayats, are used for multiple purposes, leading to reduced fish productivity.

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. The use of Bullocks cart is no longer prevalent among farmers. Now farmers mainly use tractors & two wheelers.

2.1.10.2 Infrastructure and linkage support available, planned and gaps

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

2.1.11 Sustainable Agricultural Practices

2.1.11.1 Status of the Sector in the District

In Hamirpur crop production along with dairy animal husbandry model is prevalent farming practice. Almost 90 percent of farmers adopt this system. 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 etc.

2.1.11.2 Infrastructure and linkage support available, planned and gaps

The agriculture department had started promoting organic farming in Hamirpur from 2016-17 and due to which the practice of following crop production along with dairy animal husbandry model is prevalent in the district. Instead of using chemical-based fertilizers and pesticides, natural alternatives like Jeevamrit and Amritpaan, the two natural manures produced from cow dung and urine are being used extensively, while vermicomposting technique is being taught to farmers. Further, the integration of various schemes of agriculture Horticulture Animal Husbandry and Fisheries is needed in the district to initiate the Integrated farming system.

2.2 Agriculture Infrastructure

2.2.1 Construction of Storage and Marketing Infrastructure

2.2.1.1 Status of the Sector in the District

Marketing infrastructural facilities like collection centers, market yards, co-operative marketing societies and co-operative input societies are there in the district. However, most of the co-operative marketing societies are non functional. The district has 69 warehouses (State Warehouses Co-operatives and others) with available storage capacity is 25620 metric tons for food grain storage.

There are 12 rural markets and mandis in the district which is not sufficient in terms of production and number of farmers. Under the eNAM scheme three mandis are available in the Rath & Sumerpur block of the district. In the district 15 Farmer Producer Organizations are working with financial assistance from NABARD and 5 are registered on the eNAM portal. Procurement is primarily conducted at the ENAM mandi, without separate procurement centres.

Warehouses: In the district about 671563 metric tonnes of foodgrains and pulses are produced while the available storage

capacity is 25620 metric tonnes which is less than the production. Considering this there is a need for additional storage capacity in

the district. Currently there are a total of 69 warehouses (State Warehouses Co-operatives and others) in the district.

Cold Storage: In the district there has been a significant increase in the production of fruits and vegetables in the last decade. But in proportion to this there is not a single cold store in the district due to which farmers are not able to get the right price for their produce. Considering this there is a need for cold storage facilities for storing fruits and vegetables.

2.2.2 Land Development, Soil Conservation and Watershed Development

2.2.2.1 Status of the Sector in the District

Activities related to land conservation and watershed development directly or indirectly increase agricultural productivity. In order to enhance land productivity several projects have been completed in the district in recent years under NABARDs RIDF for land leveling and development. Six watershed development programs are being run by NABARD in the district focused mainly on natural resources such as land and water conservation. The district has 30235 (21935 & 8300) hectares of other un- cultivated land and culturable wasteland, which is 8.03% of the total area, and this land can be utilized for agriculture purpose through Land Development.

Farm Pond Scheme: First phase - construction of 2000 ponds in all development blocks of Seven district of Bundelkhand with proposed expenditure of Rupees 12.20 cr. Phase 2: Construction of 3384 ponds by spending Rs. 27.88 crores in highly water extracted 167 critical developmental block of 44 district of the state including Bundelkhand. Small sized Pond-(22x20x3 mtr):Cost per Pond-Rs.105000/-, Medium Sized Pond-(35x30x3 mtr): Cost per Pond-Rs. 228400, with 50 percent subsidy through DBT. In the district so far 313 farm Ponds constructed under the Scheme.

NABARD is running six watershed development projects through various non-governmental organizations in about 7000 hectares of land in the district which are located in Maudaha, Sumerpur, Sarila, Gohand blocks. Through these watershed projects efforts are being made to increase agricultural production through land development and provide employment to people at the local level. These projects are also trying to mitigate the adverse effects of climate change on agriculture. It will be necessary to motivate all concerned departments voluntary organizations and Village Development Committees to work in a phased manner through the District Level Project Monitoring Committee. The Agriculture Department needs to conduct soil testing programs in the treated areas and orient towards adopting appropriate crop rotations.

2.2.3 Agri. Infrastructure - Others

2.2.3.1 Status of the Sector in the District

Agriculture infrastructure mainly includes a wide range of public

services that facilitates production procurement processing storage and trade. 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, Seed production unit, bio-pesticides/fertilizers etc.

2.2.3.2 Infrastructure and linkage support available, planned and gaps

Under the Vision Scheme of Government of Uttar Pradesh FPOs are available with Rs 60 lakhs grants for seed production which will increase the availability of quality seeds to farmers. Sanrakshit FPO promoted by NABARD in the district is a Seed distribution partner of NSC. Emphasis is being laid on to involve FPOs functioning in the district as traders & commission agents for various agriculture activities. Three districts markets are linked to the e-NAM system and total trade in these mandis has increased substantially in last three years 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

The district has the potential for agro processing unit in Cereal crop, Pulses, Oilseed, Wheats etc. Most of the Agro processing unit sanction under PMFME comes under the above mentioned categories. During 2023-24 total 124 processing unit established under PMFME. This led to reduction in post harvest losses and increase in value addition (improvement in shelf life, ready to eat and consume etc.) of farm produce.

There are units like flour mills and pulse mills operating for processing wheat and pulses produced in the district. About 50 of agricultural production is used for domestic consumption and the rest is available for marketing. There are small-scale oil mills for processing oilseed production. The district has abundant production of millets like jowar and bajra of which 10-20 is consumed and the rest is available for marketing in raw form. However due to marketing difficulties and lack of processing units for jowar and bajra farmers do not get proper value for their produce. There is no effective arrangement for processing fruits and vegetables. Small-scale experiments are being done privately but due to the absence of any organized industry for processing fruit and vegetable production proper value is not obtained. In the 7 development blocks of the district there are some private units like flour mills rice mills pulse mills and grinding/packaging of spices for processing agricultural produce. Some units have also been approved under the Mukhyamantri Gramudyog Yojana. Details of production marketing storage post-production processing - There is currently no cold storage facility in the district. Efforts are being made/considered to provide farmer training and planting material for cultivation of

fruits spices vegetables flowers and organic manure etc. under the Horticulture Mission as well as expansion of departmental/government nurseries.

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

To address the growing need for diversification in the agricultural sector and bolster support and extension services within the district, encouraging agricultural graduates to establish agricultural clinics and agri-business centres is crucial. This initiative can be facilitated through a scheme where financial institutions provide loans of up to Rs. 20.00 lakhs to individual entrepreneurs and up to Rs. 1 crore to groups of five entrepreneurs, with one member possessing a Business Development and Management degree. Attractive loan terms and refinance options from NABARD would further incentivize participation. Additionally, the Government of India will provide subsidies, through NABARD, at 36 percent for general category beneficiaries and 44 percent for SC/ST beneficiaries.

Chapter 3

Credit potential for MSMEs

3. Credit potential for MSMEs

3.1 Status of the Sector in the District

The district is industrially backward. A large unit named Hindustan Unilever Limited is established in the Sumerpur block of the district. Apart from this a large number of small and micro industries are operating in the district. Currently the state government is emphasizing the development of an industrial corridor along both sides of the Bundelkhand Expressway which will lead to the development of micro small and medium enterprises (MSMEs) in the district.

3.2 Infrastructure and linkage support available, planned and gaps

The number of micro small and medium enterprises are 10620 198 and 11 respectively in district. Under the One District One Product (ODOP) scheme shoes from the Sumerpur block have been chosen for promotion and efforts are being made by the district administration through concerned departments and RSETI (Rural Self Employment Training Institute). The Indian Bank has been operating a Rural Self Employment Training Institute (RSETI) in the district for the last 07 years. Educated unemployed rural youth as well as members of self-help groups especially women members are provided free training in various employment-oriented activities and assisted in obtaining bank loans. NABARD also sponsors training programs. Schemes like Stand up India PMMudra yojna Start up India Pradhan Mantri Employment Generation Programme One District One Product (ODOP) and Vishwakarma Shram Samman Yojana are helping entrepreneurs to set up their units in district.

Chapter 4

Credit Potential for Export Credit, Education & Housing

4.1 Credit Potential for Export Credit

4.1.1 Status of the Sector in the District

The district has an abundance of stone (Diaspore & Pyrophyllite) which is used in talcum powder artistic sculptures and other industries. Other export potential in the district is Camo oil produce by Gohand Tulasi farmers Producer Company promoted by NABARD in Gohand block. Banks should focus on financing these areas considering the export potential.

4.1.2 Infrastructure and linkage support available, planned and gaps

This sector requires a lot of encouragement. The availability of electricity supply and roads for transportation is a problem that needs to be addressed. The lack of foreign exchange branches in the district and the operation outside the district make it difficult for exporters to obtain loans. Micro-exporters should be provided appropriate training by MSMEs/banks to understand this sector properly.

4.2 Credit Potential for Education

4.2.1 Status of the Sector in the District

The purpose of education is to enable creative self-expression through physical mental aesthetic and moral development which contributes not only to individual growth but also to the development of the economy. The literacy rate in the district is 68.77 percent with the female literacy rate at 55.95 percent and the male literacy rate at 79.76 percent. The district has 1230 primary schools 600 upper primary schools 150 secondary schools 13 colleges 2 PG colleges 7 industrial training institutes and 1 teacher raining institute. There is no engineering college in the district.

4.2.2 Infrastructure and linkage support available, planned and gaps

According to the available educational institutions in the district there is no university engineering college or medical college in the district due to which students have to go to nearby cities like Banda Jhansi Kanpur and Lucknow. Under Priority Sector Lending loans and advances granted to individuals for educational purposes include loans up to Rs. 10 lakh for study in India and Rs. 20 lakh for pursuing professional courses abroad.

4.3 Credit Potential for Housing

4.3.1 Status of the Sector in the District

Housing is one of the necessities for human security and advancement. At the same time as a driver of demand in various sectors of the economy the housing sector has played a significant role. This sector can be considered an engine of economic growth as it has strong backward and forward linkages in the industry. Total 5101 houses were constructed in the district during 2023-24 under PMAY

4.3.2 Infrastructure and linkage support available, planned and gaps

Affordable housing to the poor with target of constructing 20 million affordable housed by March 31 2024. It has two components: PMAY(Urban) for urban poor and PMAY (Gramin) for rural poor. Now the scheme has been extended by GoI under which 3 crore more houses shall be built. So far 16971 houses were constructed under PMAY in Hamirpur District in last three years.

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 Yamuna & river Betwa is also passing through district so available infrastructure is in the nature of flood protection measures lift irrigation canal irrigation pump canals rural roads bridges schools and veterinary hospitals. Southern portion of district falls under Bundelkhand region due to which topography of this region is undulated and required infrastructure support for Land Development Small Irrigation and Afforestation.

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 specially allied activities.

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

With the development of connectivity routes in rural areas diversification of agricultural areas became possible due to the introduction of new economic activities and new technologies in villages. Agro-based units may be established in remote villages of the district. Rural people have been facilitated in transporting their produce to markets and mandis. Through integrated watershed development soil erosion in villages has been controlled and water management has enabled the cultivation of higher-yielding crops increasing land productivity and converting barren and uncultivated land into productive land. The modernization of small tube wells has increased the area under irrigation in rural areas.

5.2 Social Infrastructure involving Bank Credit

5.2.1 Status of the Sector in the District

All 486 villages in the district have drinking water facilities under the Jal Jeevan Mission. The district has a total of 92 healthcare facilities including hospitals, healthcare facilities and dispensaries of all types with total 388 hospital beds which is very low; considering state average. There are only 4 hospitals (allopathy) with total 452 hospital beds in the district but there is a need to upgrade existing hospitals and increased number of beds in the hospitals. Banks need to provide adequate credit in this sector. This indicates that there is a good potential for public investment along with private participation through bank credit for establishing schools colleges and hospitals and modernizing/upgrading existing infrastructure.

5.2.2 Infrastructure and linkage support available, planned and gaps

Adequate means of transportation are not available in rural areas causing difficulties for rural residents. This is an area where government efforts alone will not suffice and development through the PPP model is necessary. The government should arrange for public awareness on crucial issues such as health and education. Efforts should be made to increase women's participation. Full advantage should be taken of various government schemes like Pradhan Mantri Awas Yojana Swachh Bharat Abhiyan and Sarva Shiksha Abhiyan. Efforts should be made to fully implement the Prime Ministers Swachh Bharat Mission.

5.3 Renewable Energy

5.3.1 Status of the Sector in the District

The district has a total of 486 villages all of which are electrified although the power supply situation is extremely poor. Solar lights have been identified as an emerging activity in the district. Banks are also emphasizing lending for this activity as an alternative to electricity. The PM Surya Ghar Bijali Yojana will boost efforts to harness the districts renewable energy potential.

5.3.2 Infrastructure and linkage support available, planned and gaps

The power supply situation in the district has improved. In the current ear of energy crisis the only alternative is the use of non conventional and renewable energy sources/ District has high potential for solar home lights, Solar Street lights solar pumps for for drinking and irrigation purpose. PM Surya Ghar Bijali Yojana, PM KUSUM scheme, Bio energy enterprise promotion program, solar pump scheme, solar light scheme etc. are available.

RIDF

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

(₹ crore)

Sr. No.	Tranche	No. of projects	Fin. Outlay	RIDF Loan
A	Closed Tranches	224	185.464400	177.3091
B	Ongoing tranches	14	109.113800	128.508
	Total (A + B)	238	294.578200	305.8171

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	100	172.932400	167.4552
B	Rural roads & bridges	138	141.191200	118.9687
C	Social Sector	0	0.000000	0
	Total (A + B + C)	238	314.123600	286.4239

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	100	Irrigation potential	ha	0
B	Rural roads	138	Road length	km	0
C	Bridges	0	Bridge Length	m	0

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

Sr. No.	Sector	Projects sanctioned (No.)	Likely benefit	Unit	Value
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
7	0	0	0	0	0
8	0	0	0	0	0

Chapter 6

Informal Credit Delivery System

6.1 Status of the Sector in the District

In the district 3 blocks are NRLM intensive. As on 31.3.2024 7437 SHGs were formed and 1575 were given credit of 2731.42 lakh by Banks. Some of the banks are also extending credit through JLG mode. As on 31 March 2024 an amount of Rs. 1517.46 lakh was disbursed to JLGs by Banks.

6.2 Infrastructure and linkage support available, planned and gaps

In the district the formation of self-help groups in rural areas is mainly being done by the National Rural Livelihoods Mission (NRLM). This is a major program of the Government of India. In the state this project is being implemented by the Uttar Pradesh State Rural Livelihoods Mission (UP- SRLM). 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 percent (for loans up to Rs. 3 lakhs) and 3 percent (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. In the last 03 years 03 MEDPs and 02 LEDPs have been conducted and keeping in view their utility and success the said training programs are also proposed during the year 2024-25

Chapter 7

Critical Interventions Required for Creating a Definitive Impact

1. Farm Credit

- 1 There are a total of 3 soil testing laboratories in the district out of which only one is operational. Considering the size of the district and the number of land holdings these laboratories are insufficient. Therefore the establishment of new laboratories and the modernization of the existing laboratory is immediately necessary.
- 2 Increase use of biofertilizers and farm Mechanisation and enroll more farmers in DBT schemes.
- 3 Quality seeds germplasm and low seed replacement rate (SRR) have become major concerns. The Agriculture Department distributes certified seeds available to some extent. Distribution of certified seeds should be promoted to ensure good production
- 4 More centres for input distribution under cooperative fold
- 5 Natural Farming in vegetable belt (Kurara Block)
- 6 Banks should provide credit to landless cultivators sharecroppers tenants and small/marginal farmers through Joint Liability Groups.
- 7 In the district, a total of 1,81,003 farmers have benefited from the PM-KISAN Samman Nidhi Scheme. However, only 105326 Kisan Credit Cards (KCC) have been issued to farmers so far. This significant gap needs to be addressed and saturated at the earliest to ensure all eligible farmers receive the benefits of the KCC scheme.

2. Water Resources

- 1 Considering the availability of limited ground water in the blcok focus should be on use of water conserving technology like sprinklers and drips
- 2 Most of the canal structure is very old and erthen structure hence renovation of canals and desilting of canal beds is done on regular basis
- 3 Water recharge technologies can be used to ensure avaialabilirty of water throughout the years.

3. Farm Mechanization

- 1 There is need to promote post harvest handling equipment and technology such as cleaning grading drying storage to improve the quality and shelf life of agriculture produce.
- 2 Popularising use of small implements like power tillers etc among small and marginal farmers
- 3 Setting up of Custom Hiring Centres
- 4 Maintenance and upkeep of machinery and skill training for same

4. Plantation and Horticulture

- 1 Focus should be on preparation of bankable models and training of bankers
- 2 Value addition and processing of horticulture produce can be done by setting up of processing units under PMFME
- 3 To promote horticulture in the district focus should be on creation of Farm Gate Infrastructure under AIF
- 4 Setting up export related infrastructure in vegetable growing belt
- 5 Encouraging marginal and small farmers to move towards cash crops

5. Forestry/ Waste Land Development

- 1 The main problem of forestry development in the district are inadequate availability of forestry development services like lack of coordination among implementing agencies. Inadequate availability of market infrastructure and institutional finance.
- 2 Popularisation of hi-tech plantation on commercial scale and bankable models
- 3 A demonstration plot (agroforestry model) can be created in each block to encourage farmers to adopt agro forestry on their agriculture land

6. Animal Husbandry - Dairy

- 1 Formation of new societies modernisation of existing societies infrastructure for milk storage and processing. Planned should be made to cover all villages.

- 2 Insurance of cattles/buffaloes
- 3 Developing milk route in the block for better milk collection and value addition
- 4 Promotion of Selective breeding through Artificial Insemination (AI)
- 5 Easy credit facility to farmers
- 6 Calf rearing scheme should be encouraged to ensure availability for good animals. Apart from setting up of high tech breeding farms and commercial dairy farming rearing of good quality male and female calves assistance to breeding farms should be ensured.

7. Animal Husbandry – Poultry

- 1 In the district most of the backyard poultry farming is in organized sector focus must be on bringing this into organized sector and providing technical and financial support
- 2 Focus on providing easy credit facility to farmers and enabling facility of insurance to these farmers
- 3 Setting up poultry feed units on commercial scale

8. Animal Husbandry – Sheep, Goat, Piggery

- 1 Improved variety of goats like Jamnapari Barbari etc. should be promoted and units for breeding rearing and sale of improved animal should be promoted in the district.
- 2 There is need to increase the capacity building of farmers through KVK
- 3 There is need to develop improved breeds of pigs sheep and goats.
- 4 Infrastructure support for Market Linkage
- 5 Focus on providing easy credit facility to farmers and enabling facility of insurance to these farmers

9. Fisheries

- 1 Focus on providing easy credit facility to farmers and enabling facility of insurance to these farmers
- 2 Fisheries should be made a part of integrated agriculture developemebnt systme by encouraging it and every willing/eligible person should be given a lease and encouraged for fish farming
- 3 Building public demonstrations of advanced fish culture techniques such as integrated fish farming biofloc etc.

10. Construction of Storage and Marketing Infrastructure

- 1 Accreditation of warehouses and godowns through WDRA
- 2 Popularising NWR and banks should know about NWR system. For this the State Warwehousing Corporation should iorganise seminar.
- 3 Participation of Small and Margincal farmers in the marketing activities is very low as their small quantity of produce and long distance of Mandis from their villages. This becomes unvailbe for samll farmers to visit Mandis therefore Mandi Samiti should establsh Gramin Mandis at Nyaya Panchayat level.

11. Land Development, Soil Conservation and Watershed Development

- 1 Setting up of soil testing lab and treating soil accordingly
- 2 A large number of farmers in the district ghave benefitted by adopting SHC as a mission through Apni Mitti Pehchano Abhiyan
- 3 Bank finance for land treatment/ development activities

12. Agriculture Infrastructure: Others

- 1 Awareness creation among bankers and farmers for adoption of NADEP and Vermicompost this will reduce use of chemical fertilizers.

13. Food and Agro. Processing

- 1 There is immense possibilities of processing units for flour Pulses and Oilseed in the district.
- 2 Some units such as flour mil oil mill Dal mill Spices and milk processing unit are working in the district. Small unitsare being ensouraged under MYSY and PMFME.
- 3 Most of units in food processing sector are working in unorganised sector.

- 4 Proper infrastructure support should be provided at the government level for marketing of products produced through food processing sector
- 5 Setting up infrastructure for export promotion and linking ancillary units with it
- 6 Increasing financing under PMFME

14. Agri. Ancillary Activities: Others

- 1 There is provision for financial assistance to agriculture graduates under Agri Clinic/Agri Business Centre Scheme (ACABC) by GoI. The progress of this scheme in the district is very slow. Focus on 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 The District Industries Center should arrange for effective entrepreneurship training programs and establish product-cum-training centers.
- 4 Currently the MSME sector is perceived to be associated with low quality standards in public perception. Efforts should be made to upgrade the MSME sector through modern and new techniques to achieve global quality standards.

16. Export Credit

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

17. Education

- 1 Banks to extend credit as per Priority sector norms

18. Housing

- 1 Growing urbanisation in blocks of Rath Maudaha & Sumerpur 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 PM Surya Ghar Bijali Yojana for solar roof top plants

21. Informal Credit Delivery System

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

Chapter 8

Status and prospects of Cooperatives

1. Background

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

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

2. Formation of Ministry of Cooperation by GoI

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

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

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

- Establishment of National Cooperative Database.
- Amendment to Multi State Coop. Act 2002 and setting up of 3 new MSCS.
- New Cooperative Policy - Drafting of new Cooperative policy with a view to strengthen the cooperatives and make them vibrant with increased contribution to the economy.
- All these initiatives will create immense business potential from grassroots upward in times to come.

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

1. There are a total of 7577 PACs in Uttar Pradesh out of which 6974 are active. For interest subvention the State Government has sanctioned a total of Rs. 300.00 crore in the budget. 70 PACs operating in the district will benefit from this. Under the AIF scheme 688 PACs have been sanctioned godowns out of which construction of 100 godowns has been completed. Under the UP RSBY scheme 7479 micro ATMs have been provided to PACs. Internet facility has been made available at the apex bank UPGB at the State level.
2. The Government of Uttar Pradesh has contributed Rs. 100.00 lakh towards share capital increase in District Cooperative Banks during the financial year 2022-23.
3. To increase the membership of PACs and activate inactive members the Government of Uttar Pradesh has prepared village-wise data of members associated with PACs and launched a membership drive to increase active members. For the year 2022-23 a target of enrolling 10 lakh new members and activating 6 lakh inactive members was set against which 196388 new members were enrolled and 68304 inactive members were activated as on 31st March 2023.
4. Interest subsidy: Subsidy is given only to the societies under Tribal Sub Plan (State Plan) which are engaged in PDS work on the cash credit limit received from banks. Subsidy financing is to the extent of 100% of the interest actually paid to the bank.
5. The total imbalances at DCCB level have increased rapidly in the past few years and stood at Rs.1378.08 crore as on 31st March 2022. In this direction the Government of Uttar Pradesh and NABARD took an initiative and convened a High Level Meeting on 22nd November 2022 with the Principal Secretary-cum-RCS Government of Uttar Pradesh and the Regional Director Reserve Bank of India and a detailed action plan was prepared to address the issue of imbalances. As a result the total imbalances have come down to Rs. 922.87 crore as on 31st March 2023. The total imbalances at DCCB level have increased rapidly in the past few years and stood at Rs. 1378.08 crore as on 31st March 2022. In this direction the Government of Uttar Pradesh and NABARD took an initiative and convened a High Level Meeting on 22nd November 2022 with the Principal Secretary-cum-RCS Government of Uttar Pradesh and the

Regional Director Reserve Bank of India and a detailed action plan was prepared to address the issue of imbalances. As a result the total imbalances have come down to Rs. 922.87 crore as on 31st March 2023 from Rs. 430.04 crore.

6. Price Fluctuation Fund Subsidy: Subsidy to the extent of 5% of the total lump sum purchase of agriculture/ horticulture/ minor forest produce is provided as incentive to marketing co-operative societies under Tribal Sub-Plan (State Plan).
7. Enrollment Subsidy: Subsidy is given for member enrollment in cooperative societies for SC/ST/IRDP families. The price of a share purchased by a member of these categories is subsidised by the government. This scheme is being implemented under Tribal Subplan (State Plan).
8. Working capital subsidy: Only the societies under Tribal Sub-Plan are given subsidy up to maximum of Rs. 1.00 lakh.

5. Status of Cooperatives in the District

1. Hamirpur has diverse cooperative profile. Hamirpur has 282 Dairy cooperative societies, About two third of the societies are dormant or non functional. Rejuvenation of Dairy Cooperatives is needed for increasing dairy activities in the District.
2. There is a need to strengthen dairy cooperative societies in the district. With "Milk based products" activity featured in the "One District One Product" plan of GoI for Hamirpur District, there must be concentrated efforts to revive the dairy sector and dairy cooperative societies can play a significant role.
3. District is having 15 Agro processing / Industrial Cooperatives, all are dormant/ non functional. Out of 19 Marketing Societies only 04 are functional.
4. Hamirpur is having 46 PACS, All PACS are associated with District Central Cooperative Bank, Mahoba and are operational. Ministry of Cooperation (MoC) has envisaged for computerization of all PACS in three phases, Under First phase 20 PACS are selected for computerization and are under various stages of Go-Live. A total of 04 PACS have been selected for Pradhan Mantri Jan Aushadhi Kendra, 18 PACS are running CSCs and Under "Sahkar Se Samruddhi Scheme". 20 PACS have applied for WDRA registration of their warehouses of various capacities. 10 PACS are running Fair Price Shops.
5. Many of the PACS in the district have enrolled themselves under PACS as Multi Service Centres Scheme.
6. All the PACS in the district have adopted Model By-Laws.

6. Potential for formation of cooperatives

1. There is scope of formation of Fisheries cooperatives. As per mandate of MoC, and resolution passed by District Cooperative Development Committee where it has aimed for creation of a PACS / Fisheries/ Dairy Cooperatives in each Gram Panchayat.
2. There is potential for formation of Dairy Cooperative societies. The distribution is uniform across the district as all blocks are covered by some cooperative society or the other

Chapter 9							
NABARD's Projects and Interventions in the District							
Sr. No.	Broad Area	Name of the Project/ Activity	Project Area	Nature of support provided	CSR collaboration/ Convergence etc.	No. of beneficiaries	Likely impact/ Outcome
1	Promotional Activity	Exhibition-cum-sale of SHG products at district level proposal	All Block of district	Grant assistance for organising 3 day exhibition-cum-sale/Mela of SHG products at district level to provide platform for SHGs local entrepreneurs to showcase and promote their products.	No	100	As a result SHG members & FPOs able were able to sell their produce in the market. Around 20 SHG groups benefitted from the program
2	Collectivisation	Farmers Producers Organisation	Maudaha block	Grant assistance towards formation and promotion of Producer Organizations related to input cost oil processing other value-addition in agriculture sector	No	1200	This NABARD initiative will enable 1200 farmers to increase their income.
3	Collectivisation	Farmers Producers Organisation	Muskara Block	Grant assistance towards formation and promotion of Producer Organizations related to Goat farming and establishment of Goat Bank	No	300	This NABARD initiative will enable 300 farmers to increase their income.

4	Collectivisation	Farmers Producers Organisation	Sumerpur Block	Grant assistance towards formation and promotion of Producer Organizations related to input cost pulse processingoil Morabba making other value-addition in agriculture sector	No	500	This NABARD initiative will enable 500 farmers to increase their income.
5	Collectivisation	Farmers Producers Organisation	Gohand Block	Grant assistance towards formation and promotion of Producer Organizations related to Tulsi processing and promotion of other medicinal plants	No	500	This NABARD initiative will enable 500 farmers to increase their income.
6	Collectivisation	Farmers Producers Organisation	Maudaha Block	Grant assistance towards formation and promotion of Producer Organizations related to onion and other value-addition in agri and allied sector	No	400	This NABARD initiative will enable 400 farmers to increase their income.
7	Infrastructure Development	Rural Haat	Maudaha block	Grant assistance for construction of Rural Haat. This enabled farmers/villagers to sale their produce locally. A rural haat project is being run successfully in Bhainsta village of Maudaha block in the district.	No	2500	The rural haat "will help reduce the marketing difficulties faced by local farmers vegetable producers and women SHGs in selling their agricultural and horticultural produce."

8	Watershed Development Project	Maudaha Sarila Sumerpur & Gohandbloks	Financial and technical support for : A. Soil Water Conservation Activities B. Climate Proofing interventions C. Livelihood support for Woman and Landless Development D. Training and Capacity Building of farmers	No	4800	Six watershed development projects are being run over 7000 hectares of land located in Maudaha Sarila Sumerpur Gohand. Through these watershed projects efforts are being made to increase agricultural production through land development and provide employment to people at the local level. Efforts are being made through these projects to reduce the adverse impact of climate change on agriculture.
9	Financial Inclusion	All Blocks	Financial support for Capital expenditure of CFLs and recurring and operational expenditure of CFLs in organizing camps in the villages	Bank	5000	Increasing awareness about financial services, equipping individuals with financial skills and building confidence in managing finances among the rural population. Villagers gained confidence in dealing with financial matters, now more informed about various banking services along with Government schemes.
10	Skill Training	Sumerpur Block	Capacity building for technology adoption through training (CAT)	SHG Members	25	With aim of increasing farmers income by adopting technical changes in agriculture related areas. NABARD has been sending farmers to various agriculture universities and research institute for training on learning technical innovations and skill upgradation in area like organic cultivation, goat rearing etc.

11	Financial Inclusion	Financial Literacy program and Street Play Scheme	All Blocks	Financial and Technological Support	Bank	3000	To increase the goal of financial literacy NABARD gives grant to various banks of the district for conducting financial literacy program and street plays among which Aryavart Gramin Bank (AGB) and District Cooperative Bank are prominent
12	Institution Development	Scheme for Computerization of PACS (Primary Agriculture Cooperative Societies)	All Blocks	Scheme for Computerization of PACS (Primary Agriculture Cooperative Societies)	DCCB & PACS	46	To strengthen and modernize the PACS. PACS Computerization program will make PACS more efficient, transparent and reliable.

Success Stories

Success Story 1: Prakritik Kendra (Bio Resource Centre)

1. Scheme : Bundelkhand Initiativees for Water Agriculture and Livelihood
2. Project Implementing Agency :Yuva Kaushal Vikas Mandal Maudaha Hamirpur (U.P.)
3. Duration of the project :5 Year
4. Beneficiary : 355 farmers of villages in Maudaha Block of Hamirpur District

No. of beneficiaries : 355

Community : Small and Marginal Farmers(SC OBC GEN
State : Uttar Pradesh

District : Hamirpur

Block : Sumerpur

Village :

1.1 Support provided

- Financial Support:Non-repayable grants can be provided to support the establishment of the center including funding for infrastructure development and initial operational expenses.
- Technical Support: Access to agricultural experts and consultants who provide guidance on natural farming techniques organic input preparation and pest management.
- Training and Capacity Building:Practical hands-on training to ensure beneficiaries can effectively implement and utilize the new techniques and inputs.
- Marketing Support: Assistance in connecting beneficiaries with markets for their products including help with market research and identifying potential buyers. Branding and Promotion: Support in branding and promoting the natural inputs produced helping to increase visibility and demand.
- Infrastructure Support:Facility Development: Funding or assistance in building and equipping necessary infrastructure such as production facilities storage units and distribution centers. Equipment Provision: Support in acquiring essential equipment for producing natural fertilizers and pesticides.

1.2 Pre-implementation status

- Farmers experience financial instability due to fluctuating crop yields high costs of conventional inputs and limited access to credit.
- Farmers used to use chemical fertilizers and pesticides in their fields due to which the productivity of the fields was decreasing.

- Most of the farmers rely on traditional practices and having very less information about the methods and materials of making natural fertilizers and pesticides.
- Further lack of resources and limited access to modern farming technologies high-quality inputs and finance affect their productivity and income.
- The intervention led to increase in income of 10 to 20 thousand per year from agriculture. The production of crops like sesame in Kharif has increased from 2 to 2.5 quintals per hectare

1.3 Challenges faced

- Lack of awareness: The primary challenge is the existing low awareness among farmers about the technical knowledge for effective natural farming practices and the preparation of organic inputs.
- Resistance to change: Farmers accustomed to existing agriculture practices and not willing to adopt new practices.
- Training Requirements: Providing comprehensive training to ensure all stakeholders are proficient in new methods can be resource-intensive.
- Material Sourcing: Accessing high-quality raw materials for organic fertilizers and pest control solutions may be limited or inconsistent.
- Infrastructure Needs: Developing necessary infrastructure such as production facilities and storage can face logistical and financial obstacles.
- Community Engagement: Ensuring active participation and support from the local community requires effective outreach and engagement strategies.

1.4 Impact

- Increased in farm Income: The rise in income contributes to greater financial stability reducing economic uncertainty and allowing beneficiaries to manage their finances more effectively. The annual profit of the beneficiary is Rs 40 to 50 thousand.
- Better Living Standards: Increased income allows beneficiaries to improve their living standards invest in education healthcare and other essential services leading to an overall better quality of life
- Reinvestment in Agriculture: Beneficiaries are often able to reinvest in their farming operations including purchasing additional resources upgrading infrastructure and adopting further improvements in farming practices.

Success Story 2: Kaustubh Rural Mart

1. Scheme :	NB.UPRO/223/Rural Mart-Hamirpur/2021-22
2. Project Implementing Agency :	YUVA KAUSHAL VIKAS MANDAL MAUDAHA
3. Duration of the project :	3 YEAR
4. Beneficiary :	Kaustubh Agro Processing Producer Company Limited
No. of beneficiaries :	1200
Community :	Small and Marginal Farmers(SC OBC GEN)
State :	Uttar Pradesh
District :	Hamirpur
Block :	Maudaha
Village :	Bhaista

2.1 Support provided

- Financial support was provided by NABARD along with post project handholding of FPO. Grant support of Rs 470000 for 3 Year (FY 2021-22 to 2024-25) to establish rural mart for selling FPO products
- Training Capacity Building by Project Implementing Agency

2.2 Pre-implementation status

- Lack of market avenues lack of awareness about marketing methodologies
- Low sales volume of products of Kaustubh Agro Processing Producer Company Limited
- Inadequate realisation of profits causing a squeeze in the finances of primary producers.

2.3 Challenges faced

- Lack of awareness about benefit of Rural Mart in realising better profit from FPO products
- Lack of knowledge about proper market needs assessment.
- Branding and packaging of FPO produce for better market penetration and price realisation
- Lack of capital for marketing

2.4 Impact

- Kaustubh Agro Processing Producer Company which started with marketing of seeds and fertilizers now produces moong dal urad dal black chana dal spices pickles and more.
- Better realisation of price by FPO and FPO has a regular customer base in the district
- Improved awareness and knowledge about market mechanism
- Access to Bank credit

Success Story : Rural Haat

1. Scheme :	Nabard Gramin Haat Bajar
2. Project Implementing Agency :	YUVA KAUSHAL VIKAS MANDAL MAUDAHA
3. Duration of the project :	3 Year
4. Beneficiary :	5 villages comprising 700 villagers in Bhainsta area of Maudaha Block Hamirpur
No. of beneficiaries :	5 villages comprising 700 villagers in Bhainsta area of Maudaha Block Hamirpur
Community :	Small and Marginal Farmers women villagers (SC OBC GEN)
State :	Uttar Pradesh
District :	Hamirpur
Block :	Maudaha
Village :	Bhaista

3.1 Support provided

- Construction/upgradation of Rural Haat to aid marketing of produce in villages.
- Grant assistance of Rupees 15 lakh by NABARD for construction of rural haats under the Gram Vikas Nidhi (GVN).

3.2 Pre-implementation status

- Villagers/farmers required to travel long distances to market their produce.
- Farmers/villagers having to sell products on the street under the hot sun.

- Absence of any market sheds in the area

3.3 Challenges faced

- Before the project market was organised at road and no proper hygiene. Market closed during rainy seasons. No facility for drinking water and other facilities which has discouraged women participations on regular basis.
- No proper market place in the village where all things of daily can be purchased after Rural Haat it has become easier for villagers to get goods of their need in one place

3.4 Impact

- Rural haat is today seen as an example of economic empowerment of women in rural areas.
- Rural haat has enhanced livelihoods and proved to be a boon for rural people.
- Villagers no longer have to travel long distances to sell their products.

Success Story 4: Goat Farming

1. Scheme :	WDF
2. Project Implementing Agency :	YUVA KAUSHAL VIKAS MANDAL
3. Duration of the project :	2022-23 TO 2026-27
4. Beneficiary :	Landless families identified from among the most needy by gram panchayats in Maudaha block Hamirpur District
No. of beneficiaries :	
Community :	
State :	Uttar Pradesh
District :	Hamirpur
Block :	Maudaha
Village :	Gurdaha

4.1 Support provided

- Popularising goat-rearing as a means of livelihood and immediate source of income.
- Grant support of Rs. 15000 per beneficiary.
- Three goats provided at the rate of Rs. 15000 per beneficiary with awareness on primary health and management of goats. After two years two goats taken back and provided to other landless beneficiaries thus creating a goat bank.
- One day training on goat rearing was organised by agency under Gurdaha Watershed Development Project .
- Insurance policy taken for 10+1(1unit) goat farming

4.2 Pre-implementation status

- Lack of awareness about the true potential of goat-rearing.
- Lack of availability of credit.
- Low income of farmers

4.3 Challenges faced

- Financial illiteracy and financial exclusion.
- Inability of women to move out for employment.
- Lack of training and awareness about Goat rearing

4.4 Impact

- Goat rearing established as an activity for economic empowerment and livelihood.
- Goats works as cash for those in need.
- Social and economic empowerment of women.
- Increase in income by Rs. 15000-R20000 per annum.

Success Story 5 Sanrakshit Prodcuer Company Ltd.(FPO)

1. Scheme :	PODF ID
2. Project Implementing Agency :	YUVA KAUSHAK VIKAS MANDAL
3. Duration of the project :	3 Year
4. Beneficiary :	507 farmers from 06 villages of Maudaha block Hamirpur District.
No. of beneficiaries :	507
Community :	Small and Marginal Farmers (SC OBC GEN)
State :	Uttar Pradesh
District :	Hamirpur
Block :	Maudaha
Village :	Makrawn Maudaha Kunehta Padhori Tinduhi sijwahiFattepur gahraulikhurd

4.1 Support provided

- Popularising goat-rearing as a means of livelihood and immediate source of income.
- Grant support of Rs. 15000 per beneficiary.
- Three goats provided at the rate of Rs. 15000 per beneficiary with awareness on primary health and management of goats. After two years two goats taken back and provided to other landless beneficiaries thus creating a goat bank.
- One day training on goat rearing was organised by agency under Gurdaha Watershed Development Project .
- Insurance policy taken for 10+1(1unit) goat farming

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- Lack of awareness about the true potential of goat-rearing.
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4.4 Impact

- Goat rearing established as an activity for economic empowerment and livelihood.
- Goats works as cash for those in need.
- Social and economic empowerment of women.
- Increase in income by Rs. 15000-R20000 per annum.

Appendix 1a

Climate Action & Sustainability

1 Climate Action - Scenario at Global & National Level

1.1 Climate Change and its Impact

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

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

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

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

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

1.2 Climate Finance and Challenges

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

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

1.3 Initiatives of Govt. of India

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

1.4 Initiatives of RBI

Climate change is a rapidly emerging area of policy interest in the RBI. Back in 2007, the RBI advised banks to put in place Board-approved plans of action towards helping the cause of sustainable development. In 2015, the RBI included loans for generation of renewable energy and public utilities run on non-conventional energy as part of its priority sector lending (PSL) policy to incentivise the development of green energy sources. RBI has also laid out guidance for voluntary initiatives by regulated entities (REs) on green finance, setting up of green branches and green data centres, encouraging greater use of electronic means of communication instead of paper, and renewable energy sources. In early 2023, the RBI issued sovereign green bonds to mobilise resources for the Government for green infrastructural investments. RBI has also released the framework for mobilising green deposits by REs.

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

1.5 Initiatives of NABARD

The whole spectrum of NABARD's functions and initiatives focus on the attainment of sustainable development. NABARD's

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

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

1.6 Way Forward

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

Appendix 1b

Climate Action & Sustainability

2 Climate Change Scenario – At the State Level

2.1 State Action Plan for Climate Change

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

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

2.2 Any specific Climate Change initiative in the District by

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

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

1. Continue gullied and ravinous area reclamation to stop further ingress of ravines into the non-ravine farmland.
2. Ecosystem services-based adaptation to climate change in Bundelkhand region.
3. To improve forest ecosystem through community-based restoration agroforestry arrest run-off rain water
4. Climate Resilient Agriculture
5. Integrated Farming
6. Introduction of new variety of pulse crops (pigeon pea) in the district

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

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

3.2 Any specific Climate Change initiative in the State by

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

- a In district there are one KVKs & one Agriculture college 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 modify to implement it in a project mode. Farmers field schools may be upgraded into Climate Field schools.

- 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. Six watershed development projects are being implemented by NABARD in the district. These projects are being implemented in 7000 hectares of land located in Maudaha Sarila Sumerpur Gohna. Through these watershed projects efforts are being made to increase agricultural production through land development and provide employment to people at the local level. Efforts are being made through these projects to reduce the adverse impact of climate change on agriculture.
- a Other agencies can also use its district presence to identify location target and interventions of projects and design project based on its experience in climate related project.

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 Bundelkhand Region Kathiya Wheat has been registered as a GI Product some of the blocks of Hamirpur producing Kathiya wheats an identification of registered seller is under process in the region. Sumerpur Juti (Shoes) has been identified as ODOP product in the district and if proper guidance and design aspect is followed then this can be one of the potential product for GI tag in the district.
- 4
- 5

Annexure-1

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gohand	Kurara	Maudaha	Muskara	Rath	Sarila	Sumerpur	District Total
	I. Agriculture												
	A. Farm Credit												
	A.1 Crop Production, Maintenance, Marketing												
1	Annual Vegetables - Onion/ Piyaz/ Kanda (-)	100	Acre	48704	Phy	15	12	15	15	15	12	15	99
					BL	7.31	5.85	7.31	7.31	7.31	5.85	7.31	48.25
2	Cereals - Pearl Millet/ Bajra/ Cumbu (Irrigated)	100	Acre	10513	Phy	1482	1482	1729	1729	1729	1482	1482	11115
					BL	155.80	155.80	181.77	181.77	181.77	155.80	155.80	1168.51
3	Cereals - Rice/ Chaval/ Dhan (Irrigated)	100	Acre	27554	Phy	49	49		99	124		49	370
					BL	13.50	13.50		27.28	34.17		13.50	101.95
4	Cereals - Sorghum/ Jowar (Irrigated)	100	Acre	10495	Phy	3705	3705	3705	3705	3952	3705	3705	26429
					BL	388.84	414.76	388.84	388.84	414.76	388.84	388.84	2773.72
5	Cereals - Wheat/ Gehu (Irrigated)	100	Acre	22792	Phy	29640	24700	29640	34580	37050	29640	29640	214890
					BL	6755.55	5629.63	6755.55	7881.47	8444.44	6755.55	6755.55	48977.74
6	Oil Seeds - Groundnut/ Moongfali (Irrigated)	100	Acre	20803	Phy	124	124	371	371	618	371	247	2226
					BL	25.80	25.80	77.18	77.18	128.56	77.18	51.38	463.08
7	Oil Seeds - Indian Mustard/Bharatiya Sarso (Irrigated)	100	Acre	13895	Phy	3705	3705	4940	3705	6175	4940	3705	30875
					BL	514.81	514.81	686.41	514.81	858.02	686.41	514.81	4290.08
8	Oil Seeds -	100	Acre	13064	Phy	1235	988	988	741	1482	1359	1112	7905

	Linseed/ Alsi Ka Bheej/ Flax Seed (Irrigated)				BL	161.34	129.07	129.07	129.07	96.80	193.61	177.54	145.27	1032.70
9	Oil Seeds - Sesame/ Til/ Sesamum/ Gingelly (Irrigated)	100 Acre	10704		Phy	13585	12350	11115	9880	16055	13585	13585	13585	90155
10	Pulses - Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)	100 Acre	17511		Phy	21489	21489	24700	22230	23465	22230	23465	23465	159068
11	Pulses - Lentil/ Masur/ Masoor (Irrigated)	100 Acre	15297		Phy	4940	3705	3705	3705	6175	4950	4950	4950	32130
12	Pulses - Mungbean/ Mung/ Moong/ Green Gram (Irrigated)	100 Acre	13035		Phy	988	1235	1235	988	2223	1482	1235	1235	9386
13	Pulses - Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)	100 Acre	17297		Phy	2470	3705	4940	7410	7410	4940	2470	2470	33345
14	Pulses - Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)	100 Acre	14757		Phy	6175	6175	7410	7410	7410	7410	7410	7410	49400
15	Pulses - Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)	100 Acre	13035		Phy	5928	6175	6175	4940	7410	6175	4940	4940	41743
16	Sugar Crops - Sugarcane/ Ganna (Irrigated)	100 Acre	44379		Phy	49			124	124	124			297
					BL	21.75			55.03	55.03	55.03			131.81
						16257.43	15058.83	17221.70	17895.42	20720.61	17297.26	16678.40	121129.65	121129.65
	Post-harvest/HH Consumption (10%)					1625.74	1505.88	1722.17	1789.54	2072.06	1729.73	1667.84	12112.96	12112.96

118

3	Mushroom Cultivation--250 sqmt.	80	1000 Kg. per Cycle	211000	Phy	10	16.88	8.44	10	16.88	10	16.88	5	8.44	10	16.88	15	25.32	65	109.72
4	New Orchard - Tropical/ Sub Tropical Fruits--10mX10m	80	ha	72700	Phy	30	17.45	45	26.17	35	20.36	40	23.26	35	20.36	50	29.08	270	157.04	
5	New Orchard - Tropical/ Sub Tropical Fruits--6mX6m	80	ha	120000	Phy	60	57.60	50	48.00	50	48.00	50	48.00	60	57.60	60	57.60	380	364.80	
6	Nursery ---	80	ha	1967700	Phy	1	15.74	1	15.74				1	1	1	15.74	15.74	78.70	5	78.70
7	Protection Structure-Poly/ Green Housing-Tomato 1000 Sq M	80	sq.m.	1298500	Phy					1	10.39	1	10.39		10.39	1	10.39	31.17	3	31.17
	Sub Total																			1030.86

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gohand	Kurara	Maudaha	Muskara	Rath	Sarila	Sumerpur	District Total
	A.6 Forestry											
1	Nursery/ Propagation unit--2.05	80	ha	534800	Phy	2	1	1	2	1	1	9
				BL	8.56	4.28	4.28	4.28	8.56	4.28	4.28	38.52
2	Plantation-Bamboo-5 m x 5 m	80	ha	86636	Phy	25	20	30	35	30	25	200
				BL	17.33	13.86	24.26	20.79	24.26	20.79	17.33	138.62
3	Plantation-	80	ha	93176	Phy	18	14	16	15	16	14	111

	Eucalyptus-3 m x 1.5 m				BL	13.42	10.44	11.93	13.42	11.18	11.93	10.44	82.76
4	Plantation-Teak-2 m x 2 m	80	ha	163310	Phy	60	75	70	80	100	70	80	535
	Sub Total				BL	78.39	97.99	91.45	104.52	130.65	91.45	104.52	698.97
													958.87
A.7 Animal Husbandry - Dairy													
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gohand	Kurara	Maudaha	Muskara	Rath	Sarila	Sumerpur	District Total
1	Buffalo Farming--	80	1+1	248000	Phy	300	280	200	170	200	240	300	1690
2	Bulk Milk Cooling Unit--	80	No.	1250000	Phy	595.20	555.52	396.80	337.28	396.80	476.16	595.20	3352.96
3	Crossbred Cattle Farming--2 animal 12 litre per day	80	1+1	219000	BL	220	200	240	250	250	200	280	1640
4	Dairy Cattle Buffao Shed--	80	No.	25000	Phy	250	200	240	250	280	200	300	1720
5	Dairy Marketing Outlet/ Parlour--	80	No.	400000	BL	50.00	40.00	48.00	50.00	56.00	40.00	60.00	344.00
6	Indigenous Cattle Faming-- Sahiwal/Tharparkar/Red Sindhi	80	1+1	218000	Phy	150	120	150	120	150	100	150	940
	Sub Total				BL	261.60	209.28	261.60	209.28	261.60	174.40	261.60	1639.36
													8252.40
Sr. No.	Activity	Bank Loan	Unit Size	SoF / Unit		Gohand	Kurara	Maudaha	Muskara	Rath	Sarila	Sumerpur	District Total

121

		(%)	(Rs)														
A.11 Animal Husbandry - SGP																	
1	Goat - Rearing Unit-- Barbari/Sirohi/Jamunapari	80	20+1	414000	Phy	50	60	45	50	149.04	165.60	215.28	65	60			375
					BL	165.60	198.72							198.72			1242.00
2	Pig Breeding Unit--CB Yorkshire/Middle White Yorkshire	80	10+2	1095000	Phy			1	1		1		1	1			4
					BL			8.76	8.76				8.76	8.76			35.04
3	Sheep - Breeding Unit--	80	500+25	9630000	Phy	1	1						1	1			4
					BL	77.04	77.04					77.04		77.04			308.16
4	Sheep - Rearing Unit-- Nali/Graded Nali/CB Merino	80	20+1	379000	Phy	120	140	150	140		140	160	100	160			970
					BL	363.84	424.48	454.80	424.48		424.48	485.12	303.20	485.12			2941.04
	Sub Total																4526.24
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gohand	Kurara	Maudaha	Muskara	Rath	Sarila	Sumerpur	District Total					
A.12 Working Capital - AH - Others/SR																	
1	Goat Farming_Rearing Unit - Semi-intensive_Hamirpur	100	10+1	Phy	80	75	80	75	80	90	95	575					
				BL	100.80	94.50	100.80	94.50	100.80	113.40	119.70	724.50					
	Sub Total											724.50					
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gohand	Kurara	Maudaha	Muskara	Rath	Sarila	Sumerpur	District Total					
A.13 Fisheries																	
1	Aquaculture inputs production--	80	No.	Phy			1	1	1								4
				BL			32.00	32.00	32.00	32.00	32.00		32.00	128.00			

123

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gohand	Kurara	Maudaha	Muskara	Rath	Sarila	Sumerpur	District Total
	A.15 Farm Credit												
1	Finance to FPOs/FPCs--	90	No.	2000000	Phy	2	2	5	5	5	2	6	27
					BL	36.00	36.00	90.00	90.00	90.00	36.00	108.00	486.00
2	Integrated Farming--Crop + Dairy (1ha)	90	ha	450000	Phy	20	15	20	25	30	10	25	145
					BL	81.00	60.75	81.00	101.25	121.50	40.50	101.25	587.25
3	Organic Inputs Manufacturing Unit--	90	No.	7100000	Phy			1					1
					BL			63.90					63.90
	Sub Total					117.00	96.75	234.90	191.25	211.50	76.50	209.25	1137.15
	Total Farm Credit (sum of A.1 to A.15)												211564.95
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gohand	Kurara	Maudaha	Muskara	Rath	Sarila	Sumerpur	District Total
	B. Agriculture Infrastructure												
	B.1 Storage Facilities												
1	Cold Storage--1000 MT	80	No.	8000000	Phy	1	1	1	2	2	1	2	10
					BL	64.00	64.00	64.00	156.00	156.00	64.00	156.00	724.00
2	Cold Storage-For Dairy Products -	85	No.	3500000	Phy			1	1	1		1	4
					BL			29.75	29.75	29.75		29.75	119.00
3	Godown--/ Rural Godown (1000 MT)	80	No.	3500000	Phy	1	1	2	3	3	1	3	14
					BL	28.00	28.00	56.00	136.00	136.00	28.00	136.00	548.00
4	Godown-Silo-1000 MT	75	No.	5000000	Phy			1				1	2

125

1	Compost/ Vermi Compost-Compost - NADEP Compost-10 TPA	80	No.	29000	Phy	500	500	600	700	800	500	800	4400
					BL	116.00	116.00	139.20	162.40	185.60	116.00	185.60	1020.80
2	Compost/ Vermi Compost-Vermi Compost-10*6*2.5	80	No.	31000	Phy	300	350	400	450	300	500	500	2800
					BL	74.40	86.80	99.20	111.60	74.40	124.00	124.00	694.40
3	Compost/ Vermi Compost-Vermi Compost-Commercial vermi compost 150 TPA	80	No.	750000	Phy	40	50	50	50	60	60	60	370
					BL	240.00	300.00	300.00	300.00	360.00	360.00	360.00	2220.00
	Sub Total												3935.20
	Total (B.1+B.2+B.3)												12785.36
Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gohand	Kurara	Maudaha	Muskara	Rath	Sarila	Sumerpur	District Total
	C. Ancillary Activities												
	C.1 Food & Agro Processing												
1	Bakery & Confectionery Unit-	85	No.	1000000	Phy	1	1	4	2	4	1	4	17
					BL	8.50	8.50	34.00	17.00	34.00	8.50	34.00	144.50
2	Dairy Processing Unit--	85	No.	150000	Phy	15	15	25	20	30	15	30	150
					BL	42.50	42.50	78.63	48.88	85.00	42.50	85.00	425.01
3	Dal/ Pulses Mill--	85	No.	1000000	Phy	35	25	40	31	42	35	42	250
					BL	361.25	276.25	467.50	412.25	527.00	361.25	527.00	2932.50
4	Food Grain Processing-Flour Mill-	85	No.	500000	Phy	62	54	88	66	86	62	86	504
					BL	280.50	263.50	565.25	471.75	582.25	280.50	582.25	3026.00

5	Fruit Processing - Jam, jelly & Squash -	85	No.	200000	Phy	5	5	10	10	10	10	5	20	65
					BL	8.50	8.50	17.00	17.00	17.00	17.00	8.50	34.00	110.50
6	Fruit Processing - Pickle-	85	No.	200000	Phy	5	10	10	12	5	15	15		57
					BL	8.50	17.00	17.00	20.40	8.50	25.50	25.50		96.90
7	Meat & Poultry Processing--	85	No.	500000	Phy	2	2	4	5	5	2	2	5	25
					BL	8.50	8.50	17.00	21.25	21.25	8.50	8.50	21.25	106.25
8	Oil Extraction-- /Mustard Processing	85	No.	500000	Phy	10	10	15	15	20	10	10	15	95
					BL	42.50	42.50	63.75	63.75	85.00	42.50	42.50	63.75	403.75
9	Rice Processing --	75	No.	300000	Phy			1	2	2			2	7
					BL			22.50	45.00	45.00			45.00	157.50
10	Spice Processing--	85	No.	300000	Phy	20	25	15	15	20	25	25	30	150
					BL	51.00	63.75	38.25	38.25	51.00	63.75	63.75	76.50	382.50
	Sub Total													7785.41

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)		Gohand	Kurara	Maudaha	Muskara	Rath	Sarila	Sumerpur	District Total
	C.2 Ancillary Activities -												
1	Agri Clinic & Agri Business Centers--	90	No.	500000	Phy	1	1	2	2	2	1	2	11
					BL	4.50	4.50	9.00	9.00	9.00	4.50	9.00	49.50
2	Custom Service Units/ Custom Hiring Centers--	80	No.	850000	Phy			1	1	1		1	4
					BL			68.00	68.00	68.00		68.00	272.00
3	Loan to MFIs for Onlending to for Agri. Purposes--	90	No.	1000000	Phy	50	55	60	55	50	40	65	375
					BL	450.00	495.00	540.00	495.00	450.00	360.00	585.00	3375.00
4	Loan to PACS/ FSS/ LAMPS--	90	No.	500000	Phy	4	2	5	5	5	2	5	28
					BL	18.00	9.00	22.50	22.50	22.50	9.00	22.50	126.00

128

9	Service Sector - Term Loan-Small-	80	No.	500000000	Phy			1	3	1	3		4	12
					BL	0	400.00	1000.00	600.00	1200.00	0	1400.00	4600.00	
10	Service Sector - Working Capital- Medium-	80	No.	125000000	Phy				1		1		3	5
					BL	0		200.00	0	200.00	0	1000.00	1400.00	
11	Service Sector - Working Capital- Micro-	80	No.	119000000	Phy	65	55	80	90	45	130	555		
					BL	208.00	168.00	264.00	304.00	216.00	496.00	2000.00		
12	Service Sector - Working Capital- Small-	80	No.	35000000	Phy	10	20	30	20	10	40	160		
					BL	400.00	800.00	1200.00	800.00	400.00	1600.00	6400.00		
Total	Sub Total											91920.00		

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Maudaha	Muskara	Rath	Sumerpur	District Total
	III. Export Credit								
1	Export Credit -Pre Shipment Export Credit-	80	No.	50000	Phy 100	100	150	72	422
	Total Export Credit				BL 40.00	40.00	60.00	28.80	168.80
									168.80

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF / Unit Cost (Rs)	Gohand	Kurara	Maudaha	Muskara	Rath	Sarila	Sumerpur	District Total
	IV. Education											
1	Education Loans-Study Abroad-	90	No.	2000000	Phy 1	1	15	4	25	4	10	134
					BL 18.00	108.00	225.00	288.00	315.00	297.00	180.00	1431.00
2	Education Loans-Study in India-	90	No.	200000	Phy 25	1	15	4	25	4	10	25
					BL 45.00							45.00

3	Education Loans- Vocational Education-	90	No.	500000	Phy	10	10	15	20	15	10	25	105
	Total Education				BL	45.00	45.00	67.50	90.00	67.50	45.00	112.50	472.50
													1948.50

Sr. No.	Activity	BankLoan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Gohand	Kurara	Maudaha	Muskara	Rath	Sarila	Sumerpur	District Total
	V. Housing												
1	Loan for Affordable Housing Projects--	85	No.	300000	Phy	40	40	50	45	60	40	50	325
2	Purchase/ Construction of a Dwelling Unit (Individual)--	85	No.	2000000	BL	102.00	102.00	127.50	114.75	153.00	102.00	127.50	828.75
3	Repair of Dwelling Units--	85	No.	600000	Phy	6	5	10	10	12	6	12	61
	Total Housing					102.00	85.00	170.00	170.00	204.00	102.00	204.00	1037.00
						20	20	30	25	25	15	30	165
						102.00	102.00	153.00	127.50	127.50	76.50	153.00	841.50
													2707.25

Sr. No.	Activity	BankLoan Factor (%)	Unit Size	SoF/Unit Cost (Rs)		Gohand	Kurara	Maudaha	Muskara	Rath	Sarila	Sumerpur	District Total
	VI. Social Infrastructure												
1	Drinking Water--	85	No.	500000	Phy	10	10	6	5	6	8	10	55
2	Healthcare-Hospital-	85	No.	10000000	BL	42.50	42.50	25.50	21.25	25.50	34.00	42.50	233.75
3	Sanitation--	85	No.	25000	Phy	1	1	1	1	1	1	1	7
	Total Social Infrastructure					85.00	85.00	85.00	85.00	85.00	85.00	85.00	595.00
						200	200	150	150	150	200	250	1300
						42.50	42.50	31.88	31.88	31.88	42.50	53.13	276.27
													1105.02

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)	Gohand	Kurara	Maudaha	Muskara	Rath	Sarila	Sumerpur	District Total
	VII. Renewable Energy											
1	Solar Energy- Roof Top Solar PV System with Battery-	90	No.	100000 BL	Phy 607.50	180 513.00	210 594.00	200 450.00	200 450.00	240 549.00	300 675.00	3430 3838.50
	Total Renewable Energy											3838.50

Sr. No.	Activity	Bank Loan Factor (%)	Unit Size	SoF/Unit Cost (Rs)	Gohand	Kurara	Maudaha	Muskara	Rath	Sarila	Sumerpur	District Total
	VIII. Others											
1	Individuals/ Individual members of JLGs--	85	No.	200000 BL	Phy 255.00	150 255.00	100 170.00	100 170.00	100 170.00	120 204.00	150 255.00	870 1479.00
2	Loans to Distressed Persons--	90	No.	100000 BL	Phy 107.10	60 135.00	50 90.00	100 90.00	40 72.00	100 90.00	60 108.00	1153 692.10
3	SHGs/ JLGs--JLG	100	No.	150000 BL	Phy 270.00	180 225.00	150 225.00	110 165.00	100 150.00	120 180.00	150 225.00	960 1440.00
4	SHGs/ JLGs--SHG	100	No.	150000 BL	Phy 525.00	350 480.00	320 420.00	260 390.00	280 420.00	300 450.00	350 525.00	2140 3210.00
5	Start-ups--	85	No.	1000000 BL	Phy 85.00	1 85.00	1 85.00	100 85.00	100 85.00	1 85.00	1 85.00	4 340.00
	Total Others											7161.10
	Total Priority Sector (I+II+III+IV+V+VI+VII+VIII)											344807.39

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

Table 1: Crop Loan						
Particulars	2021-22		2022-23		2023-24	
	Target	Ach.	Target	Ach.	Target	Ach.
CBs	60523.00	45135.30	64800.00	73823.00	74520.00	73034.58
RCBs	6025.00	3678.00	6378.00	6085.00	7334.00	6057.14
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	53749.00	40317.00	56744.00	42118.00	60418.00	26548.32
Others	0.00	0.00	0.00	0.00	0.00	0.00
Sub-total (A)	120297.00	89130.30	127922.00	122026.00	142272.00	105640.04
						144880.00

Table 2: Term Loan (MT+LT)

Particulars	2021-22		2022-23		2023-24	
	Target	Ach.	Target	Ach.	Target	Ach.
CBs	29942.00	19343.70	36658.00	16245.00	38810.00	18016.67
RCBs	3885.00	1632.00	4680.00	0.00	2229.00	3701.50
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	23877.00	13439.00	26697.00	3378.00	17886.00	1190.63
Others	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	57704.00	34414.70	68035.00	19623.00	58925.00	22908.80
						68027.00

Table 3: Total Agri. Credit							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	90465.00	64479.00	101458.00	90068.00	113330.00	91051.25	152755.00
RCBs	9910.00	5310.00	11058.00	6085.00	9563.00	9758.64	8232.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	77626.00	53756.00	83441.00	45496.00	78304.00	27738.95	51020.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	900.00
Sub total (A)	178001.00	123545.00	195957.00	141649.00	201197.00	128548.84	212907.00

Table 4: MSME							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	30964.00	21318.00	33302.00	36310.97	47900.00	35531.35	57000.00
RCBs	1390.00	519.00	1468.00	12.00	70.00	0.00	70.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	10178.00	4916.00	10870.00	7866.00	20850.00	7020.99	20350.00
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	42532.00	26753.00	45640.00	44188.97	68820.00	42552.34	77420.00

Table 5: Other Priority Sector							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	10778.00	6404.00	2974.15	5973.03	5587.00	2974.15	8981.00
RCBs	0.00	0.00	14.67	614.97	0.00	14.67	0.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	2214.00	1136.00	21.00	495.00	2665.00	21.00	2775.50
Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub total (A)	12992.00	7540.00	3009.82	7083.00	8252.00	3009.82	11756.50

Table 6: Grand Total (C+D+E)							
Particulars	2021-22		2022-23		2023-24		2024-25
	Target	Ach.	Target	Ach.	Target	Ach.	Target
CBS	132207.00	92201.00	137734.15	132352.00	166817.00	129556.75	218736.00
RCBs	11300.00	5829.00	12540.67	6711.97	9633.00	9773.31	8302.00
SCARDB	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RRBs	90018.00	59808.00	94332.00	53857.00	101819.00	34780.94	74145.50
Others	0.00	0.00	0.00	0.00	0.00	0.00	900.00
Sub total (A)	233525.00	157838.00	244606.82	192920.97	278269.00	174111.00	302083.50

Annexure 3

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

Table 1: Crop Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	45135.30	3678.00	0.00	40317.00	0.00	89130.30	73823.00	6085.00	0.00	42118.00	0.00	122026.00

Table 1: Crop Loan

Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	73034.58	6057.14	0.00	26548.32	0.00	105640.04	107380.00	6300.00	0.00	30300.00	900.00	144880.00

Table 2: Term Loan

Particulars	2021-22						2022-23					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	45135.30	3678.00	0.00	40317.00	0.00	89130.30	73823.00	6085.00	0.00	42118.00	0.00	122026.00
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00

136

Table 2: Term Loan												(₹ Lakh)
Particulars	2023-24						2024-25					
	CBs	RCBs	SCARDB	RRBs	Others	Total	CBs	RCBs	SCARDB	RRBs	Others	Total
C L	73034.58	6057.14	0.00	26548.32	0.00	105640.04	107380.00	6300.00	0.00	30300.00	900.00	144880.00
W S						0.00						0.00
L D						0.00						0.00
F M						0.00						0.00
P & H						0.00						0.00
AH -D						0.00						0.00
AH -P						0.00						0.00
AH - S G						0.00						0.00
P						0.00						0.00
F D						0.00						0.00
F & W						0.00						0.00
S G & M						0.00						0.00
F						0.00						0.00
A & F						0.00						0.00
OTH	18016.67	3701.50	0.00	1190.63	0.00	22908.80	45375.00	1932.00	0.00	20720.00	0.00	68027.00
Sub total	18016.67	3701.50	0.00	1190.63	0.00	22908.80	45375.00	1932.00	0.00	20720.00	0.00	68027.00
Grand Total (I +II)	91051.25	9758.64	0	27738.95	0	128548.8	152755	8232	0	51020	900	212907

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.	500000
2	Aquaculture inputs production			No.	3000000
3	Aquaculture inputs production			No.	4000000
4	Bakery & Confectionery Unit			No.	1000000
5	Bee Keeping			No.	371500
6	Buffalo Farming			1+1	248000
7	Bulk Milk Cooling Unit			No.	1250000
8	Cold Storage	For Dairy Products		No.	3500000
9	Cold Storage			No.	11500000
10	Cold Storage			No.	8000000
11	Combine harvester	Tractor mounted Wheel type		No.	1800000
12	Commercial Broiler Farming			5000	2458000
13	Commercial Broiler Farming			5000	5846000
14	Compost/ Vermi Compost	Vermi Compost		No.	750000
15	Compost/ Vermi Compost	Compost	NADEP Compost	No.	29000
16	Compost/ Vermi Compost	Vermi Compost		No.	31000
17	Crossbred Cattle Farming			1+1	219000
18	Custom Service Units/ Custom Hiring Centers			No.	8500000
19	Dairy Cattle Buffao Shed			No.	25000
20	Dairy Marketing Outlet/ Parlour			No.	400000
21	Dairy Processing Unit			No.	150000

22	Dairy Processing Unit				No.	700000
23	Dal/ Pulses Mill				No.	2500000
24	Dal/ Pulses Mill				No.	3500000
25	Dal/ Pulses Mill				No.	1000000
26	Diesel Pump Sets				No.	49500
27	Drinking Water				No.	500000
28	Drip Irrigation				ha	66000
29	Drones				No.	550000
30	Education Loans		Study Abroad		No.	2000000
31	Education Loans		Vocational Education		No.	500000
32	Education Loans		Study Abroad		No.	1000000
33	Education Loans		Study in India		No.	200000
34	Export Credit		Pre Shipment Export Credit		No.	50000
35	Farm Ponds/ Water Harvesting Structures				No.	224000
36	Farm Ponds/ Water Harvesting Structures				No.	100000
37	Finance to FPOs/FPCs				No.	2000000
38	Fish Culture				ha	100000
39	Fish marketing				No.	300000
40	Floriculture				ha	110250
41	Food Grain Processing		Flour Mill		No.	14000000
42	Food Grain Processing		Flour Mill		No.	1500000
43	Food Grain Processing		Flour Mill		No.	2500000
44	Food Grain Processing		Flour Mill		No.	500000
45	Fruit Processing		Jam, jelly & Squash		No.	200000

46	Fruit Processing	Pickle		No.	200000
47	Goat	Rearing Unit		20+1	414000
48	Godown			No.	3500000
49	Godown			No.	10000000
50	Godown	Silo		No.	5000000
51	Healthcare	Hospital		No.	10000000
52	Indigenous Cattle Faming			1+1	218000
53	Individuals/ Individual members of JLGs			No.	200000
54	Integrated Farming			ha	450000
55	Integrated Pisciculture			ha	100000
56	Leveller			No.	342000
57	Loan for Affordable Housing Projects			No.	300000
58	Loan to MFIs for Onlending to for Agri. Purposes			No.	1000000
59	Loan to PACS/ FSS/ LAMPS			No.	500000
60	Loans to Distressed Persons			No.	50000
61	Loans to Distressed Persons			No.	100000
62	Manufacturing Sector	Term Loan	Medium	No.	125000000
63	Manufacturing Sector	Term Loan	Small	No.	75000000
64	Manufacturing Sector	Term Loan	Medium	No.	500000000
65	Manufacturing Sector	Term Loan	Micro	No.	5000000
66	Manufacturing Sector	Working Capital	Medium	No.	25000000
67	Manufacturing Sector	Working Capital	Micro	No.	1000000
68	Manufacturing Sector	Working Capital	Micro	No.	200000
69	Manufacturing Sector	Term Loan	Micro	No.	1000000

70	Manufacturing Sector	Term Loan	Small	No.	25000000
71	Manufacturing Sector	Working Capital	Micro	No.	500000
72	Manufacturing Sector	Term Loan	Micro	No.	2500000
73	Manufacturing Sector	Term Loan	Small	No.	50000000
74	Manufacturing Sector	Working Capital	Small	No.	5000000
75	Manufacturing Sector	Term Loan	Micro	No.	10000000
76	Market Yard			No.	1500000
77	Meat & Poultry Processing			No.	500000
78	Mushroom Cultivation			1000 Kg. per Cycle	211000
79	New Orchard	Tropical/ Sub Tropical Fruits		ha	72700
80	New Orchard	Tropical/ Sub Tropical Fruits		ha	120000
81	Nursery			ha	1967700
82	Nursery/ Propagation unit			ha	534800
83	Oil Extraction			No.	500000
84	On Farm development (OFD) Works			m.	75000
85	Organic Inputs Manufacturing Unit			No.	7100000
86	Other machinery	Other Machinery & Equipments		No.	455000
87	Pig Breeding Unit			10+2	1095000
88	Plantation	Teak		ha	163310
89	Plantation	Eucalyptus		ha	93176
90	Plantation	Bamboo		ha	86636
91	Power Tiller			No.	203000
92	Protection Structure	Poly/ Green Housing		Sq.m.	1298500

93	Purchase/ Construction of a Dwelling Unit (Individual)			No.	2000000
94	Reclamation of Problem Soils	5	ha	43600	
95	Repair of Dwelling Units		No.	600000	
96	Rice Processing		No.	3000000	
97	Sanitation		No.	25000	
98	Seed Drill		No.	235000	
99	Service Sector	Term Loan	No.	50000000	
100	Service Sector	Working Capital	No.	5000000	
101	Service Sector	Term Loan	No.	350000000	
102	Service Sector	Term Loan	No.	2500000	
103	Service Sector	Term Loan	No.	75000000	
104	Service Sector	Term Loan	No.	250000000	
105	Service Sector	Term Loan	No.	1000000	
106	Service Sector	Term Loan	No.	25000000	
107	Service Sector	Working Capital	No.	1000000	
108	Service Sector	Working Capital	No.	500000	
109	Service Sector	Working Capital	No.	50000000	
110	Service Sector	Working Capital	No.	200000	
111	Service Sector	Term Loan	No.	5000000	
112	Service Sector	Working Capital	No.	25000000	
113	Sheep	Breeding Unit	500+25	9630000	
114	Sheep	Rearing Unit	20+1	379000	
115	SHGs/ JLGs		No.	150000	
116	Solar Energy	Roof Top Solar PV System with Battery	No.	100000	

117	Solar Energy	Roof Top Solar PV System with Battery	No.	150000
118	Solar PV Pump Sets (AC)		No.	301500
119	Solar PV Pump Sets (AC)		No.	158900
120	Spice Processing		No.	300000
121	Sprinkler Irrigation		ha	182000
122	Start	ups	No.	10000000
123	Thresher	Multicrop Power Threshers	No.	220000
124	Tractor	With Implements & Trailer	No.	950000
125	Tube Well		No.	33000

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	Onion/ Piyaz/ Kanda (_)		48704
2	Broiler Farming	Others_Hamirpur	1000	380000
3	Buffalo Farming	Buffalo Farming_Hamirpur		181000
4	Capture Fisheries	Inland_Fishing Implements for capture fishing_Fishing Activities per season		50000
5	Cereals	Sorghum/ Jowar (Irrigated)		10495
6	Cereals	Pearl Millet/ Bajra/ Cumbu (Irrigated)		10513
7	Cereals	Wheat/ Gehu (Irrigated)		22792
8	Cereals	Rice/ Chaval/ Dhan (Irrigated)		27554
9	Fish Culture in Pond	Monculture _ Pangassius_Pangassius fish farming earthen ponds		300000
10	Goat Farming	Rearing Unit _ Semi_intensive_Hamirpur		126000
11	Oil Seeds	Sesame/ Til/ Seasmum/ Gingelly (Irrigated)		10704
12	Oil Seeds	Linseed/ Alsi Ka Beej/ Flax Seed (Irrigated)		13064
13	Oil Seeds	Indian Mustard/Bharatiya Sarso (Irrigated)		13895

14	Oil Seeds	Groundnut/ Moongfali (Irrigated)		20803
15	Pulses	Mungbean/ Mung/ Moong/ Green Gram (Irrigated)		13035
16	Pulses	Urdbean/ Udid/ Biri/ Black Gram/ Mash/ Mash Kalai (Irrigated)		13035
17	Pulses	Pigeon Pea/ Arhar Dal/ Tur Dal/ Red Gram (Irrigated)		14757
18	Pulses	Lentil/ Masur/ Masoor (Irrigated)		15297
19	Pulses	Pea/ Field Pea/ Matarchana/ Garden Pea (Irrigated)		17297
20	Pulses	Chickpea/ Chana/ Kabuli Chana/ Bengal Gram/ Gram (Irrigated)		17511
21	Sugar Crops	Sugarcane/ Ganna (Irrigated)		44379

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
MINRE	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

Name	Harion Soni
Designation	DDM NABARD
Address 1	8/20 Bhilawan Near Yamuna
BridgeAddress 2	Merapur Road
Post Office	Hamirpur
District	Hamirpur
State	Uttar Pradesh
Pincode	210301
Telephone No.	5282475294
Mobile No.	9415135568
Email ID	hamirpur.up@nabard.org



NABSAMRUDDHI FINANCE LIMITED | A Subsidiary of NABARD

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



NABKISAN FINANCE LIMITED | A Subsidiary of NABARD

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



NABFINS LIMITED | A Subsidiary of NABARD

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



NABARD Consultancy Services Private Limited (NABCONS)

A wholly owned Subsidiary of NABARD

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

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

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

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

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

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



NABVENTURES LIMITED | A wholly owned Subsidiary of NABARD

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

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

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



NAB FOUNDATION

Leveraging the power of convergence

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

WHAT DOES NABFOUNDATION WANT FROM YOU?

IF YOU ARE AN INDIVIDUAL

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

IF YOU ARE A CSR UNIT

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

IF YOU ARE A CIVIL SOCIETY ORGANIZATION/NGO

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

IF YOU ARE WITH THE GOVERNMENT

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

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

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



NATIONAL BANK FOR
AGRICULTURE AND RURAL
DEVELOPMENT

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Uttar Pradesh

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